

The Effect Of Accounting Literacy And Tax Literacy On Individual Taxpayer Compliance In Filing Annual Tax Returns In Jambi City

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Abstract

This study aims to examine and analyze internal control over pension fund payments, the quality of service provided to pension recipients, and the impact of internal control over pension fund payments on service quality at PT TASPEN (Persero), Jambi Branch. A quantitative approach was employed, utilizing a sample of 100 pension recipients. Data analysis techniques included descriptive analysis, simple linear regression, the t-test, and the coefficient of determination (R^2). The results indicate that internal control over pension fund payments achieved a mean score of 4.07 (categorized as "good"), while service quality for pension recipients achieved a mean score of 4.06 (also categorized as "good"). The t-test results showed a calculated t-value of 57.668 with a significance level of $p < 0.001$, demonstrating that internal control over pension fund payments has a positive and significant effect on service quality for pension recipients. An R-squared value of 0.971 indicates that internal control explains 97.1% of the variation in service quality, with the remaining 2.9% attributed to factors outside the research model. Thus, improved implementation of internal control over pension fund payments leads to better service quality for pension recipients at PT TASPEN (Persero), Jambi Branch. These findings complement previous studies that tended to examine internal control and service quality separately.

Keywords: Internal Control, Pension Fund Payments, Service Quality.

INTRODUCTION

Pension benefits constitute an important form of social protection for Civil Servants (Pegawai Negeri Sipil or PNS) after the completion of their employment. Upon entering retirement, the income previously received through salaries is replaced by pension



benefits, which become one of the primary sources of income for meeting the living needs of retirees and their families.

The number of pension beneficiaries served by PT TASPEN (Persero) is relatively large. At the national level, in 2026, TASPEN served approximately 6.73 million participants, consisting of 3.67 million active participants and 3.06 million retirees. During the distribution of the Thirteenth-Month Pension Payment in 2026, TASPEN recorded 3,250,988 pension beneficiaries. The substantial number of beneficiaries indicates that pension payment management requires an accurate, integrated, secure, and adequately controlled system (PT TASPEN, 2026).

Previously published data concerning participants of PT TASPEN (Persero) Jambi Branch indicated that, in 2026, there were 74,152 active participants and 35,162 pension beneficiaries. Meanwhile, a publication concerning the cooperation between TASPEN Group and the Jambi Provincial Government in 2026 reported coverage of 102,070 active State Civil Apparatus (Aparatur Sipil Negara or ASN) employees, 75,438 retired ASN employees, and 4,084 Government Employees with Employment Agreements (Pegawai Pemerintah dengan Perjanjian Kerja or PPPK).

Table 1.1 Data on Civil Servants and Pension Participants Relevant to the Jambi Region

Indicator	Number (Persons)	Source
Active participants of PT TASPEN Jambi Branch	74,152	TASPEN
Pension participants of PT TASPEN Jambi Branch	35,162	TASPEN
Active ASN employees covered in the TASPEN Group–Jambi Provincial Government cooperation publication	102,070	TASPEN
Retired ASN employees covered in the cooperation publication	75,438	TASPEN
Civil servants of the Jambi Provincial Government in 2025	9,793	BPS Jambi Province
Civil servants of the Jambi Provincial Government in 2026	9,476	BPS Jambi Province

Source: BPS Jambi Province (2026) and PT TASPEN (2026), processed..

The substantial number of participants places PT TASPEN (Persero) in a strategic position in ensuring the continuity of ASN employees' welfare after retirement. TASPEN



administers various protection programs for ASN employees, including the Old-Age Savings Program (Tabungan Hari Tua or THT), Pension Program, Work Accident Insurance (Jaminan Kecelakaan Kerja or JKK), and Death Insurance (Jaminan Kematian or JKM). Through its branch offices, including PT TASPEN (Persero) Jambi Branch, the company plays an important role in providing membership administration services, processing claims, distributing benefits, authenticating pension beneficiaries, disseminating information, and coordinating with local governments and payment partners (PT TASPEN, 2025).

This condition is also relevant to Jambi Province. Data from Statistics Indonesia (Badan Pusat Statistik or BPS) of Jambi Province indicate that the number of civil servants employed by the Jambi Provincial Government was 9,793 in 2025, decreasing to 9,476 in 2026. This decline was partly associated with employees leaving their positions due to transfers or retirement. Such conditions illustrate the ongoing transition of employees into retirement and the corresponding need for continuity in pension program services (BPS Jambi Province, 2026).

In the administration of pension fund payments, one of the most important aspects is internal control. According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013), internal control is a process affected by an entity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance. The COSO framework consists of five interrelated components: the control environment, risk assessment, control activities, information and communication, and monitoring activities.

According to Arens, Elder, Beasley, and Hogan (2023), internal control consists of policies and procedures designed to provide reasonable assurance that organizational objectives can be achieved, particularly those related to the reliability of reporting, operational effectiveness and efficiency, and compliance with applicable regulations. In the context of pension payments, internal control is necessary to ensure that payments are made to eligible beneficiaries, in the correct amounts, at the appropriate times, and are supported by accountable documentation and information systems.

One of the internal control mechanisms used in pension fund payments is pension beneficiary authentication. TASPEN explains that authentication is an identity verification process intended to ensure that participants remain entitled to receive monthly pension benefits. Authentication can be conducted through digital services or payment partners. This mechanism functions not only as a service facility but also as a control measure to prevent payments from being made to individuals who are no longer eligible to receive pension benefits (PT TASPEN, 2025).



In addition to internal control, service quality is an important aspect of pension program administration. Tjiptono and Chandra (2020) explain that service quality refers to efforts to fulfill customers' needs and expectations through the accurate delivery of services in accordance with those expectations.

Kotler, Keller, and Chernev (2022) emphasize that service quality is strongly influenced by the ability of service providers to deliver experiences that meet or exceed users' expectations. A study conducted by Pitri and Aravik (2025) on service quality for pension beneficiaries revealed that timely pension disbursement, information transparency, and responsiveness to complaints are important elements perceived by participants. The study also identified the need for improvements in complaint management, technological accessibility, information transparency, and more personalized and empathetic services for elderly beneficiaries.

PT TASPEN (Persero) has continuously transformed its services through digitalization, electronic authentication, paperless services, and document-free pension payment mechanisms. These innovations are intended to improve efficiency, accelerate service delivery, and reduce dependence on manual administrative processes. At PT TASPEN (Persero) Jambi Branch, digital services have also been developed through the TASPEN One-hour Online Service (TOOS).

Another relevant phenomenon concerns the characteristics of pension beneficiaries, many of whom belong to older age groups. Research conducted by Saputri (2025) among customers of PT TASPEN (Persero) Jambi Branch found that some users from the baby boomer generation still experienced difficulties in using the TASPEN Authentication application, particularly regarding the user interface and instructions that were not entirely easy to understand. This finding indicates that although digitalization can improve the efficiency of internal control and service delivery, it may simultaneously create barriers for certain pension beneficiaries.

A previous evaluation of TASPEN Jambi Branch indicated that some pension beneficiaries had not received optimal services, particularly regarding the comfort of waiting areas and service procedures. Furthermore, in 2025, the Ombudsman of the Republic of Indonesia, Jambi Provincial Representative Office, highlighted the importance of transparent, inclusive, and accessible pension services, especially for vulnerable groups. Although digitalization was considered beneficial in facilitating service delivery, elderly retirees who were unfamiliar with technology still required specialized approaches and assistance (Ombudsman RI Jambi Representative Office, 2025).

From the perspective of the research gap, previous studies have tended to examine internal control and service quality separately. Zahra, Harmain, and Syarvina (2024) analyzed the internal control system for pension fund payments at PT TASPEN (Persero) Medan Main Branch Office, focusing on the implementation of internal controls,



pension fund distribution procedures, and improvements to the internal control system. Similarly, Dewi, Soebroto, and Wahyuni (2023), in their research at PT TASPEN (Persero) Semarang Main Branch Office, primarily examined internal controls over pension fund payments. Their findings indicated that internal controls had generally been implemented, although weaknesses remained in document control, recordkeeping, and payment application systems.

On the other hand, the study conducted by Pitri and Aravik (2025) focused primarily on service quality for pension beneficiaries, while studies conducted at the Jambi Branch concerning TOOS and user experiences with authentication applications emphasized digitalization and user experience. Therefore, a research gap remains due to the limited number of studies integrating internal control over pension fund payments with the service quality experienced by pension beneficiaries, particularly at PT TASPEN (Persero) Jambi Branch.

Based on the preceding discussion, research entitled “Analysis of Internal Control over Pension Fund Payments and Its Effect on Service Quality for Pension Beneficiaries at PT TASPEN (Persero) Jambi Branch” is important to undertake. This study is expected to provide an overview of how internal control over pension fund payments is implemented, identify obstacles that persist in its implementation, analyze the quality of services received by pension beneficiaries, and determine the extent to which internal control over pension fund payments influences service quality for pension beneficiaries.

Objectives

This article intends

1. To examine and analyze the implementation of internal controls over pension fund payments at PT TASPEN (Persero), Jambi Branch.
2. To examine and analyze the quality of service provided to pension recipients at PT TASPEN (Persero), Jambi Branch.
3. To examine and analyze the impact of internal controls over pension fund payments on the quality of service for pension recipients at PT TASPEN (Persero), Jambi Branch.

METHODS

This research was conducted at PT TASPEN (Persero) Jambi Branch in 2026, with data collection carried out from July to September 2026. The population consisted of 35,162 registered pension recipients, from which 100 respondents were selected using the Slovin formula with a 10% margin of error. The sampling technique applied was probability sampling using simple random sampling, providing each eligible pension recipient with an equal opportunity to be selected as a respondent. Data were collected

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through questionnaires, documentation, and literature review, with questionnaire responses measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The study examined Internal Control over Pension Fund Payments (X) as the independent variable and Service Quality of Pension Recipients (Y) as the dependent variable. Internal control was measured using five dimensions: control environment, risk assessment, control activities, information and communication, and monitoring activities, while service quality was measured through tangibles, reliability, responsiveness, assurance, and empathy. The research instrument was evaluated using validity and reliability tests, while the data were analyzed using descriptive analysis, simple linear regression, the t-test, and the coefficient of determination (R^2). The research hypothesis states that Internal Control over Pension Fund Payments has a positive and significant effect on the Service Quality of Pension Recipients at PT TASPEN (Persero) Jambi Branch.

RESULT AND DISCUSSION

Result

Descriptive Analysis Results

Based on the analysis, Internal Control over Pension Fund Payments (X) obtained an overall mean score of 4.07, indicating a good category and demonstrating that internal control over pension fund payments at PT TASPEN (Persero) Jambi Branch has generally been well implemented. The highest mean score was recorded for the prevention of payments to ineligible parties (X4), at 4.25, categorized as very good, indicating that the control procedures are considered effective in ensuring that pension payments are made only to eligible recipients. Meanwhile, the lowest mean score was found for the competence and responsibility of officers (X2), at 3.97. Although still categorized as good, this aspect requires relatively greater attention.

Furthermore, the Service Quality of Pension Recipients (Y) obtained an overall mean score of 4.06, indicating that pension recipients generally have a positive perception of the services provided. The highest mean score was recorded for the speed of officers in handling complaints (Y6), at 4.17, demonstrating strong responsiveness in addressing pension recipients' complaints. In contrast, the security of the payment process (Y7) received the lowest mean score of 3.98. Although still categorized as good, this aspect should receive greater attention to further enhance pension recipients' sense of security and trust in the pension payment system.

Simple Linear Regression Analysis

Simple linear regression analysis is used to determine the direction and magnitude of the influence of Internal Control over Pension Fund Payments (X) on the Quality of



Service for Pension Recipients (Y) at PT TASPEN (Persero), Jambi Branch. Through this analysis, it can be determined whether changes in internal control over pension fund payments are accompanied by changes in the quality of service received by pension recipients. The results of the simple linear regression analysis are presented in the following table.

Table 1. Simple Linear Regression Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.173	.717		.241	.810
	X	1.662	.029	.986	57.668	.000

a. Dependent Variable: Y

Source: SPSS 27, 2026.

The regression equation is:

$$Y=0,173+1,662X$$

Notes:

Y = Pension Recipient Service Quality

X = Internal Control over Pension Fund Payments

The constant value of 0.173 indicates that if Internal Control over Pension Fund Payments (X) is assumed to be 0, the predicted value for Pension Recipient Service Quality (Y) is 0.173. However, since the research results were measured using a Likert scale, this constant serves primarily as a mathematical component of the regression equation and does not require substantive interpretation outside the study's measurement range.

The regression coefficient for Internal Control over Pension Fund Payments is 1.662 and is positive. This means that for every 1-unit increase in Internal Control over Pension Fund Payments, Pension Recipient Service Quality is predicted to increase by 1.662 units. The positive direction of the coefficient indicates that the better the internal control over pension fund payments, the higher the quality of service for pension recipients.

Partial Test (t-Test)

Table 2. Partial Test Results (t-Test)

Variable	t-value	Sig.	Result
Internal Control over Pension Fund Payments	57,668	0.000	Significant



Source: SPSS 27, 2026.

Based on the test results, the variable "Internal Control over Pension Fund Payments" (X) yielded a calculated t-value of 57.668 with a significance value of 0.000. Since the significance value of 0.000 is less than 0.05, H_0 is rejected and H_a is accepted. Thus, it can be concluded that Internal Control over Pension Fund Payments has a positive and significant effect on the Service Quality for Pension Recipients at PT TASPEN (Persero), Jambi Branch.

Coefficient of Determination (R^2)

Table 3. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Sig. F Change
1	.986 ^a	.971	.971	.000

Source: SPSS 27, 2026.

Based on Table 3, an R-value of 0.986 was obtained. This value indicates a very strong positive relationship between Internal Control over Pension Fund Payments and the Quality of Service for Pension Recipients. This implies that the better the implementation of internal control over pension fund payments, the more the quality of service for pension recipients tends to improve.

The R-Square (R^2) value of 0.971 indicates that 97.1% of the variation in the Quality of Service for Pension Recipients can be explained by Internal Control over Pension Fund Payments within this research model. Meanwhile, the remaining 2.9% is explained by factors outside the research model—such as factors not included as variables in this study.

DISCUSSION

Based on the hypothesis testing results, Internal Control over Pension Fund Payments has a positive and significant effect on the Service Quality of Pension Recipients at PT TASPEN (Persero) Jambi Branch. This is indicated by a regression coefficient of 1.662, a calculated *t*-value of 57.668, and a significance value of $0.000 < 0.05$. The positive regression coefficient indicates that better internal control over pension fund payments is associated with better service quality received by pension recipients. Furthermore, the R Square value of 0.971 indicates that, within this research model, internal control is able to explain 97.1% of the variation in service quality, while the remaining 2.9% is explained by other factors outside the research model.



This effect can also be explained by respondents' responses to the internal control questionnaire. Overall, the Internal Control over Pension Fund Payments variable obtained a mean score of 4.07, placing it in the good category. This indicates that respondents generally provided positive assessments of the implementation of the control environment, risk assessment, control activities, information and communication, and monitoring activities in the pension fund payment process. The questionnaire data also showed a predominance of high scores across most internal control indicators.

One explanation for the effect of internal control on service quality can be observed in the risk assessment aspect, particularly the procedures implemented to prevent pension fund payments from being made to ineligible parties. This indicator obtained a mean score of 4.25, the highest score within the internal control variable. This indicates that the examination and control mechanisms implemented are able to provide pension recipients with greater assurance that pension funds are distributed to the appropriate recipients. Accuracy in identifying eligible recipients is an important aspect of the payment process because effective internal control can reduce the risk of errors while enhancing recipients' sense of security and trust in TASPEN's services.

Furthermore, the indicator concerning the clarity of pension fund payment procedures obtained a mean score of 4.15, while payment authorization and examination obtained a mean score of 4.13. These results demonstrate that clear procedures and payment verification prior to disbursement are factors that support service quality. When the payment process is governed by procedures that are easy to understand and payments are properly verified and examined in accordance with applicable provisions, the possibility of service errors can be minimized. Ultimately, this condition supports timely payments, accuracy in the amounts paid, and a greater sense of security among pension recipients.

The information and communication aspect also helps explain this effect. The clarity of payment information obtained a mean score of 4.03, while the ease of obtaining information regarding service procedures and requirements obtained a mean score of 4.06. Clear information enables pension recipients to better understand schedules, procedures, and requirements that must be fulfilled, thereby reducing uncertainty in accessing services. Similarly, within the monitoring activities dimension, the indicator concerning monitoring of the payment process obtained a mean score of 4.12, while follow-up actions regarding errors or complaints obtained a mean score of 4.02. Therefore, internal control not only serves to control administrative processes but is also related to how errors and complaints from pension recipients are addressed.

These findings are consistent with the descriptive results for the Service Quality of Pension Recipients, which obtained an overall mean score of 4.06 and was categorized as good. One indicator that received a relatively high assessment was the speed of



officers in handling complaints, with a mean score of 4.17. This finding can be associated with monitoring activities within the internal control system. When an organization has mechanisms for monitoring the payment process and following up on errors or complaints, service officers have clearer procedural guidelines for responding to problems experienced by pension recipients. Thus, effective internal control can contribute to the provision of more responsive services.

The findings of this study are related to the research conducted by Zahra, Harmain, and Syarvina (2024), who analyzed the internal control system for pension fund payments at PT TASPEN (Persero) Medan Main Branch Office. Their study emphasized the implementation of internal controls, pension fund distribution procedures, and efforts to improve the internal control system. The present study extends this context by demonstrating that internal control is not only important for maintaining order and security in the payment process but also has an empirically demonstrated positive relationship with the service quality perceived by pension recipients.

The findings of this study are also related to the research conducted by Dewi, Soebroto, and Wahyuni (2023) at PT TASPEN (Persero) Semarang Main Branch Office. Their study found that internal control over pension fund payments had generally been implemented, although weaknesses remained in the control of documents, records, and payment application systems. These findings highlight the importance of consistently implementing each component of internal control. In the present study at PT TASPEN (Persero) Jambi Branch, the questionnaire results indicate that payment examination, monitoring, clarity of information, and follow-up on complaints were all rated positively. These findings support the explanation that the quality of the implementation of internal control components is closely related to the quality of services received by pension participants.

CONCLUSION

Based on the research findings, Internal Control over Pension Fund Payments at PT TASPEN (Persero) Jambi Branch is categorized as good, with an overall mean score of 4.07, indicating that the control environment, risk assessment, control activities, information and communication, and monitoring activities have been properly implemented. Similarly, the Service Quality of Pension Recipients is categorized as good, with an overall mean score of 4.06, demonstrating that the dimensions of *Tangibles*, *Reliability*, *Responsiveness*, *Assurance*, and *Empathy* have generally met the expectations of pension recipients. Furthermore, the results of hypothesis testing indicate that Internal Control over Pension Fund Payments has a positive and significant effect on the Service Quality of Pension Recipients at PT TASPEN (Persero) Jambi Branch,



meaning that better implementation of internal control is associated with improved service quality for pension recipients.

Based on the research findings and conclusions, several recommendations can be proposed. First, PT TASPEN (Persero) Jambi Branch is advised to maintain and further improve the implementation of internal control over pension fund payments, particularly in the verification of pension recipients, examination and authorization of payments, provision of information, and monitoring of the payment process. Second, greater attention should be given to the competence and responsibility of service officers, as this indicator received the relatively lowest assessment within the internal control variable. Third, in terms of service quality, greater attention should be given to the security of the payment process. PT TASPEN (Persero) Jambi Branch is encouraged to continuously strengthen the security of its payment and authentication systems, provide clear and easily understandable information regarding transaction security mechanisms, and offer assistance to pension recipients who experience difficulties in using digital services. Finally, future researchers are encouraged to include other variables that may theoretically influence the service quality of pension recipients, such as service digitalization, ease of technology use, trust, employee competence, and pension recipient satisfaction.

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