

Digital Tax Compliance: The Role of Literacy, Ease, and Trust

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ABSTRACT

Purpose: This study examines the influence of digital tax literacy, perceived ease of use, and trust in the digital tax system on taxpayer compliance among individual taxpayers in Yogyakarta, Indonesia.

Research Method: A quantitative approach was employed using purposive sampling. Data were collected from 100 individual taxpayers utilizing e-Filing, e-Billing, and DGT Online. The questionnaire was measured on a 5-point Likert scale and analyzed using multiple linear regression, with validity and reliability assessments and classical assumption testing.

Results and Discussion: The findings reveal that digital tax literacy, perceived ease of use, and trust in the digital tax system have significant positive effects on taxpayer compliance. Perceived ease of use showed the strongest effect ($\beta = 0.459$; $p < 0.001$), followed by trust ($\beta = 0.436$; $p < 0.001$) and digital tax literacy ($\beta = 0.049$; $p = 0.030$). The model produced an adjusted R^2 of 0.920.

Implications: The study highlights the importance of improving digital literacy, system usability, and public trust to strengthen voluntary taxpayer compliance.

Originality: This study integrates TAM and TPB in the context of Indonesia's digital taxation.

Keywords: digital tax literacy; perceived ease of use; trust in the digital tax system; taxpayer compliance; digital taxation.

1. Introduction

The rapid development of information technology has significantly transformed various aspects of public services, particularly taxation administration. In Indonesia, digital transformation in taxation has become a strategic national priority, reflected in the implementation of electronic systems such as e-Filing, e-Billing, e-Faktur, and DGT Online. These systems were introduced to improve efficiency, transparency, accountability, and convenience in tax reporting and payment processes. Despite these technological advancements, taxpayer compliance in Indonesia remains below government expectations, particularly among individual taxpayers (Wajib Pajak Orang Pribadi/WPOP). Previous reports indicate that the formal taxpayer compliance ratio in Indonesia remains relatively low, even in regions with high internet penetration, such as Yogyakarta (Setiawan & Firmansyah, 2023). This condition suggests that technological innovation alone is insufficient to encourage voluntary taxpayer compliance without accounting for behavioral and psychological factors. Consequently, understanding



the behavioral determinants influencing taxpayer compliance in digital taxation systems has become increasingly important in both theoretical and practical contexts.

One of the most important factors influencing taxpayer compliance behavior is digital tax literacy. Digital tax literacy refers to taxpayers' ability to access, understand, and effectively utilize digital taxation platforms to fulfill their tax obligations. Limited literacy may create difficulties in using tax applications, understanding procedures, and meeting tax deadlines, ultimately contributing to non-compliance. Previous studies have shown that digital literacy significantly affects participation in e-government systems and compliance behavior. Alam and Talukder (2022) found that higher levels of digital literacy positively influence taxpayer compliance. Similarly, Ratnawati *et al.*, (2021) demonstrated that moral awareness and religiosity strengthen voluntary compliance behavior. In addition, Febriani and Setiyaningsih (2025) emphasized that ethical awareness and trust in taxation systems play essential roles in shaping taxpayer compliance. Furthermore, Harwida and Tjaraka (2024) argued that social and cultural values, such as gotong royong, encourage taxpayers to view taxation as a collective responsibility to achieve broader social welfare and the Sustainable Development Goals (SDGs). These findings indicate that taxpayer compliance is a multidimensional behavior influenced not only by technical capability in operating digital systems but also by ethical awareness, psychological perceptions, and socio-cultural values that shape voluntary compliance behavior.

Another determinant widely discussed in the literature is perceived ease of use. According to the Technology Acceptance Model (TAM) proposed by Davis (1989), perceived ease of use significantly influences an individual's acceptance and intention to use technology. Perceived ease of use reflects the extent to which taxpayers believe that digital taxation systems can be operated with minimal effort and without technical complexity. When taxpayers perceive a digital taxation system as easy to understand and operate, they are more likely to develop positive attitudes toward using the system consistently. Empirical evidence supports this argument. Perazzoli *et al.*, (2022) found that perceived ease of e-filing positively affects taxpayer compliance. Mustapha and Obid (2015) also demonstrated that ease of use mediates the relationship between tax service quality and compliance intention. Likewise, Pratiwi and Septiani (2025) confirmed that ease of use significantly affects compliance behavior through behavioral intention. Additional studies by Ariyanto (2024), Mbise and Baseka (2022), Pane and Simanjuntak (2024), and Saptono (2023) consistently reported that system usability and information quality positively influence compliance intentions and technology adoption. However, despite the implementation of digital taxation systems in Indonesia, taxpayers still encounter several obstacles, including complex interfaces, technical disruptions, and insufficient user guidance. These operational limitations may reduce taxpayers' perceived usability of digital tax systems and, in turn, weaken voluntary taxpayer compliance.

The Technology Acceptance Model (TAM) primarily explains how users accept and utilize technology based on perceptions regarding system usability and convenience (Davis, 1989). In this study, perceived ease of use represents the technological dimension influencing taxpayers' willingness to adopt digital taxation systems. Although TAM commonly includes perceived usefulness and perceived ease of use as its primary constructs, this study specifically focuses on perceived ease of use because operational simplicity and usability are considered more directly related to taxpayers' interaction with electronic taxation services. Previous evidence suggests that difficulties in operating digital taxation platforms remain a major barrier to voluntary compliance among individual taxpayers in developing digital governance environments.

Trust in the digital taxation system also plays a crucial role in influencing taxpayer behavior. Within the Theory of Planned Behavior (TPB), taxpayer behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of digital taxation systems, trust may function as an external psychological factor that strengthens taxpayers' confidence in using electronic tax services, thereby supporting behavioral control and voluntary compliance intentions. Taxpayers who perceive the taxation system as secure, transparent, and reliable are more likely to comply voluntarily with tax regulations. Susanto (2020) emphasized that trust is a critical factor in determining the success of e-government systems. Similarly, Fatimah (2021) found that trust in DGT Online significantly improves taxpayer compliance in Indonesia. Salleh and Rahman (2020) further argued that trust in data security and privacy protection mechanisms encourages continuous use of electronic taxation systems. In addition, Eka *et al.*, (2024) highlighted that transparency, accountability, and good governance improve taxpayer trust and enhance perceptions regarding system reliability. These findings demonstrate that trust is an important psychological mechanism for encouraging the sustainable use of digital taxation systems and strengthening taxpayer compliance.

Although previous studies have examined the effects of digital tax literacy, perceived ease of use, and trust in the digital tax system on taxpayer compliance, most studies have analyzed these variables separately. Limited research has simultaneously integrated technological and behavioral perspectives to explain taxpayer compliance in Indonesia's digital taxation environment, particularly among individual taxpayers in Yogyakarta. In addition, previous studies have primarily focused on technological adoption, without comprehensively examining how digital tax literacy, perceived ease of use, and trust interact to shape voluntary taxpayer compliance behavior. Most previous studies also emphasized technology acceptance without sufficiently integrating behavioral theories explaining taxpayers' voluntary compliance intentions. Therefore, a more integrated framework combining the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) is needed to provide a deeper understanding of taxpayer compliance in the digital era.

The integration of TAM and TPB in this study provides a more comprehensive theoretical framework for explaining taxpayer behavior in digital taxation systems. TAM explains taxpayers' acceptance of tax technology through perceived ease of use, while TPB explains how behavioral control and psychological perceptions influence taxpayers' voluntary compliance intentions. In addition, digital tax literacy refers to taxpayers' ability to interact with digital taxation platforms, whereas trust in the digital tax system strengthens taxpayers' confidence in using electronic taxation services. Therefore, integrating these theoretical perspectives is expected to provide a more comprehensive explanation of taxpayer compliance behavior in the context of Indonesia's digital taxation transformation.

Based on the identified research gap, this study aims to analyze the influence of digital tax literacy, perceived ease of use, and trust in the digital tax system on individual taxpayer compliance in Yogyakarta, Indonesia. The study seeks to answer the following research question: To what extent do digital tax literacy, perceived ease of use, and trust in the digital tax system influence individual taxpayers' compliance in Yogyakarta? This study also seeks to provide empirical evidence regarding the integration of TAM and TPB in explaining taxpayer behavior in digital taxation systems. The novelty of this research lies in integrating technological acceptance and behavioral perspectives to comprehensively explain taxpayer compliance in the context of Indonesia's digital taxation transformation, particularly among individual taxpayers in Yogyakarta.

This paper is organized as follows. The first section presents the introduction and research background. The second section reviews the relevant literature and develops the research hypotheses.



The third section explains the research methodology employed in this study, including questionnaire development, measurement indicators, validity and reliability testing, and regression diagnostic procedures. The fourth section discusses the empirical findings and analysis. Finally, the last section presents the conclusion, implications, limitations, and recommendations for future research.

2. Literature Review and Hypothesis Development

2.1 Literature Review

Digital transformation has significantly changed the administration of taxation systems worldwide, including in Indonesia. The implementation of digital taxation platforms such as e-Filing, e-Billing, and DGT Online reflects the government's effort to improve efficiency, transparency, and accessibility in tax administration. Despite these technological developments, taxpayer compliance remains a major challenge, particularly among individual taxpayers. This condition indicates that the successful implementation of digital taxation systems is influenced not only by technological readiness but also by behavioral, psychological, and institutional factors affecting taxpayers' willingness to comply voluntarily. Digital transformation in taxation administration requires not only technological modernization but also improvements in institutional trust, governance quality, and taxpayer behavioral adaptation to achieve sustainable compliance outcomes (Mellisayah, 2024). Consequently, understanding taxpayer behavior within digital taxation systems has become an increasingly important issue in taxation research, particularly in developing countries undergoing rapid digital transformation.

Previous studies have emphasized the importance of digital literacy in supporting the adoption of electronic government systems. Digital tax literacy refers to taxpayers' ability to access, understand, evaluate, and utilize digital taxation services effectively. Taxpayers with strong digital tax literacy are better able to understand tax procedures, operate digital systems, and fulfill their tax obligations correctly. Alam and Talukder (2022) found that digital literacy positively influences participation in digital government services and improves compliance behavior. Similarly, Wulandari (2021) reported that insufficient literacy often causes difficulties in using electronic taxation platforms, thereby reducing compliance levels. These findings indicate that digital literacy plays a strategic role in increasing taxpayers' confidence and capability in using digital taxation systems. From a behavioral perspective, digital tax literacy may also strengthen taxpayers' perceived behavioral control, as individuals with greater technological understanding tend to feel more capable of fulfilling their tax obligations independently and accurately. However, previous studies mainly focused on general digital literacy and paid limited attention to the specific context of digital tax literacy among individual taxpayers in Indonesia. Most previous studies have also emphasized digital capability without sufficiently examining how digital tax literacy directly contributes to voluntary taxpayer compliance behavior within integrated digital taxation systems.

Another important issue widely discussed in the literature is perceived ease of use. The Technology Acceptance Model (TAM), developed by Davis (1989), posits that users are more likely to adopt a technology when they perceive it as easy to use and beneficial. Within the context of digital taxation systems, perceived ease of use reflects taxpayers' perceptions regarding the simplicity, clarity, and operational convenience of electronic tax platforms. In taxation systems, perceived ease of use influences taxpayers' behavioral intentions to continue using electronic services. Prior studies demonstrated that user-friendly systems positively affect taxpayers' willingness to comply. Perazzoli *et*

al., (2022) found that perceived ease of use significantly improves compliance through electronic tax reporting systems. Similarly, Mustapha and Obid (2015) argued that simple procedures and accessible systems increase taxpayers' satisfaction and behavioral intention to comply. Conversely, complex interfaces, technical disruptions, and unclear procedures discourage taxpayers from using digital tax systems effectively. These operational barriers may reduce taxpayers' confidence in using digital tax services and weaken their willingness to comply with tax obligations voluntarily. Although previous research has confirmed the importance of ease of use, many studies have primarily focused on technology adoption rather than examining its direct relationship with taxpayer compliance behavior in developing countries such as Indonesia. In addition, many prior studies focused on general information system adoption and offered limited explanation of how perceived ease of use influences actual compliance behavior in digital taxation environments.

The Technology Acceptance Model (TAM) provides an important theoretical basis for understanding taxpayers' acceptance of digital taxation systems. TAM explains that individuals tend to adopt technology when they perceive the system as easy to use and capable of improving performance (Davis, 1989). Although TAM commonly includes perceived usefulness and perceived ease of use as its primary constructs, this study specifically emphasizes perceived ease of use because operational simplicity is considered more directly associated with taxpayers' interaction with electronic taxation services. Previous studies on the digitalization of taxation also indicate that electronic taxation systems positively influence taxpayer compliance when taxpayers perceive the systems as accessible, efficient, and operationally convenient (Mandasar, 2023). In taxation systems, taxpayers frequently encounter technical difficulties, procedural complexity, and limited guidance when using digital platforms. Therefore, ease of use is a critical factor influencing taxpayers' willingness to continue using digital taxation systems and to comply voluntarily with tax regulations.

Trust in the digital taxation system has also emerged as a crucial factor influencing compliance behavior. Trust reflects taxpayers' belief that the system is secure, transparent, reliable, and capable of protecting personal information. Within the framework of the Theory of Planned Behavior (TPB), proposed by Ajzen (1991), taxpayer behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In digital taxation systems, trust may serve as an external psychological mechanism that strengthens taxpayers' confidence in using electronic taxation services, thereby supporting behavioral control and voluntary compliance intentions. Empirical studies support this argument. Fatimah (2021) found that trust in DGT Online significantly improves taxpayer compliance in Indonesia. Salleh and Rahman (2020) further emphasized that trust in data security and privacy protection mechanisms is essential to encouraging the continued use of electronic taxation systems. Likewise, Susanto (2020) argued that trust is a key determinant of successful e-government implementation. Despite these findings, previous studies often examined trust in isolation, without integrating it with digital tax literacy and perceived ease of use within a comprehensive framework that explains taxpayer compliance behavior. Most previous studies also focused on trust as a factor in technological acceptance without adequately examining its interaction with behavioral and psychological dimensions that affect taxpayer compliance.

This study is grounded in two major theoretical perspectives, namely the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). TAM explains that individuals are more likely to adopt technology when they perceive it as useful and easy to use. At the same time, TPB emphasizes the importance of attitudes, subjective norms, and perceived behavioral control in shaping behavioral intentions. The integration of TAM and TPB provides a more comprehensive framework for

understanding taxpayer behavior in the digital taxation era, as taxpayer compliance is influenced not only by technological acceptance but also by psychological readiness and behavioral intention. In this study, perceived ease of use represents the technological acceptance dimension derived from TAM. At the same time, digital tax literacy and trust in the digital tax system are associated with taxpayers' perceived capability and psychological confidence in utilizing electronic taxation services. Digital tax literacy reflects taxpayers' ability to interact effectively with digital taxation systems, whereas trust strengthens taxpayers' confidence regarding system security, reliability, and transparency. Therefore, integrating TAM and TPB enables this study to explain taxpayer compliance behavior more comprehensively by combining technological, behavioral, and psychological perspectives simultaneously.

Based on the literature review, several research gaps can be identified. First, previous studies have primarily examined digital tax literacy, perceived ease of use, and trust separately rather than in tandem. Second, limited research has integrated TAM and TPB to explain taxpayer compliance within the context of digital taxation systems in Indonesia. Third, empirical evidence focusing on individual taxpayers in Yogyakarta remains limited despite the region's high level of internet penetration and digital adoption. Fourth, previous studies primarily emphasized technology adoption behavior without comprehensively examining how technological capability, system usability, and psychological trust collectively influence voluntary taxpayer compliance behavior. Therefore, this study seeks to address these gaps by developing an integrated model explaining taxpayer compliance behavior in Indonesia's digital taxation environment.

2.2 Hypotheses

2.2.1 Digital Tax Literacy and Taxpayer Compliance

Digital tax literacy enables taxpayers to understand taxation procedures, utilize electronic tax services effectively, and fulfill tax obligations accurately. Taxpayers with stronger digital tax literacy are more likely to experience fewer operational difficulties when interacting with digital taxation systems, thereby increasing their confidence and willingness to comply voluntarily. Previous studies by Alam and Talukder (2022) and Wulandari (2021) demonstrated that digital literacy positively contributes to participation in digital government systems and improves compliance behavior. Based on these findings, this study argues that taxpayers with higher levels of digital tax literacy are better able to adapt to digital taxation systems and maintain compliant behavior.

H1: *Digital tax literacy has a positive effect on taxpayer compliance.*

2.2.2 Perceived Ease of Use and Taxpayer Compliance

According to the Technology Acceptance Model (TAM), perceived ease of use influences individuals' acceptance and continued utilization of technology. In digital taxation systems, taxpayers are more likely to use electronic services consistently when the system is perceived as simple, accessible, and user-friendly. Previous studies by C. Perazzoli *et al.*, (2022), Mustapha and Obid (2015), and Pratiwi and Septiani (2025) confirmed that perceived ease of use positively affects compliance behavior and behavioral intention. Building on these findings, this study proposes that greater perceived ease of use may encourage taxpayers to utilize digital taxation systems more effectively and comply voluntarily with taxation regulations.

H2: *Perceived ease of use has a positive effect on taxpayer compliance.*

2.2.3 Trust in the Digital Tax System and Taxpayer Compliance

Trust in the digital tax system reflects taxpayers' confidence in its reliability, transparency, security, and privacy protections. Taxpayers who trust the system are more likely to perceive lower risks when using electronic taxation services and are therefore more willing to comply voluntarily with taxation obligations. Previous studies by Fatimah (2021), Salleh and Rahman (2020), and Susanto (2020) demonstrated that trust significantly influences taxpayers' willingness to adopt and continuously utilize digital taxation systems. Based on these findings, this study argues that stronger trust in the digital tax system may increase taxpayers' confidence in electronic taxation services and strengthen voluntary taxpayer compliance behavior. Therefore, the following hypothesis is proposed:

H3: *Trust in the digital tax system positively affects taxpayer compliance.*

3. Research Method

This study employed a quantitative research approach to examine the influence of digital tax literacy, perceived ease of use, and trust in the digital tax system on taxpayer compliance among individual taxpayers (Wajib Pajak Orang Pribadi/WPOP) in the Special Region of Yogyakarta, Indonesia. A quantitative design was considered appropriate because this study aimed to examine causal relationships among measurable behavioral variables using statistical analysis. The study used survey-based data collection via structured questionnaires administered to respondents who met the predetermined research criteria.

The population of this study consisted of individual taxpayers domiciled in the Special Region of Yogyakarta who had experience using digital taxation systems such as DGT Online, e-Filing, and e-Billing. The sample was selected using purposive sampling because the study specifically targeted respondents with experience using electronic taxation services. The sampling criteria included: (1) respondents possessing an active Taxpayer Identification Number (Nomor Pokok Wajib Pajak/NPWP); (2) respondents aged at least 18 years old; and (3) respondents independently using digital taxation platforms for taxation activities. A total of 100 respondents were obtained, consistent with Hair *et al.*, (2014), who recommended a minimum sample size of 5 to 10 times the number of indicators in the questionnaire. The questionnaires were distributed online using Google Forms between January and March 2026 through social media platforms and taxpayer community networks in Yogyakarta. Prior to completing the questionnaire, respondents were informed regarding the research objectives and assured that all responses would remain anonymous and confidential.

The independent variables in this study consisted of digital tax literacy, perceived ease of use, and trust in the digital tax system, while the dependent variable was taxpayer compliance. To maintain terminological consistency throughout the study, the term "taxpayer compliance" was used as the dependent variable rather than "tax compliance." Each construct was measured using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." Indicators were adapted from prior validated studies (Amin, 2022; Wulandari, 2021). Digital tax literacy was measured using indicators of taxpayers' ability to access, understand, and effectively use digital taxation services. Perceived ease of use was measured through indicators reflecting simplicity, clarity, and operational convenience of digital

taxation systems. Trust in the digital tax system was measured using indicators associated with system reliability, security, transparency, and privacy protection. Meanwhile, taxpayer compliance was measured using indicators of taxpayers' willingness to fulfill their taxation obligations accurately and on time.

Before the main survey was conducted, the questionnaire was evaluated for validity and reliability to ensure the instrument's quality. Validity testing was conducted using corrected item-total correlation and exploratory factor analysis to assess the appropriateness of each indicator in measuring the intended construct. Reliability testing was performed using Cronbach's alpha coefficient, with a minimum threshold of 0.70 indicating acceptable internal consistency. In addition, factor loading values above 0.50 were considered acceptable for assessing construct validity.

To minimize common method bias from self-reported questionnaires, respondents were informed that there were no right or wrong answers and encouraged to answer honestly based on their actual experiences using digital taxation systems. Furthermore, the questionnaire items were arranged systematically to reduce response pattern bias and improve response consistency.

Data were analyzed using multiple linear regression to examine both simultaneous and partial effects of the independent variables on taxpayer compliance. Multiple linear regression analysis was selected because the study aimed to evaluate the simultaneous influence of multiple independent variables on a single dependent variable. The regression model used in this study is presented as follows:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \quad (1)$$

Information:

Y = Tax compliance

X1 = Tax digital literacy

X2 = Perception of ease of use

X3 = Trust in the system

α = Constant

$\beta_1, \beta_2, \beta_3$ = Regression coefficients

ϵ = Error term

Several classical assumption tests were conducted before performing regression analysis to ensure the robustness and validity of the regression model. Multicollinearity testing was conducted using the Variance Inflation Factor (VIF) and tolerance values to identify correlations among independent variables. Normality testing was conducted using the Kolmogorov–Smirnov test and normal probability plots to evaluate the distribution of the residuals. Heteroscedasticity was tested using the Glejser test to detect residual variance inconsistency. In addition, linearity testing was conducted to assess the linearity of the relationship between the independent and dependent variables.

Given that this study utilized self-reported behavioral constructs, common method bias was additionally evaluated using Harman's single-factor test. The results indicated that no single factor accounted for the majority of variance, suggesting that common method bias did not substantially affect the study results. All statistical analyses were performed using SPSS software.

4. Results and Discussion

4.1 Analysis Results

As shown in Table 1, the descriptive statistics reveal that all variables were analyzed using responses from 100 individual taxpayers. The average score for digital tax literacy (X_1) was 18.72 with a standard deviation of 3.48, indicating a moderate level of variability in respondents' literacy. The mean score for perceived ease of use (X_2) was 19.14 (SD = 3.01), while trust in the digital tax system (X_3) was 19.82 (SD = 2.82). Meanwhile, taxpayer compliance (Y) obtained a mean score of 19.00 with a standard deviation of 3.13. These findings suggest that most respondents held favorable perceptions toward digital taxation platforms, confirming that the dataset is suitable for further regression analysis.

Before conducting regression analysis, validity and reliability testing were performed to ensure the adequacy of the measurement instruments. The validity test using corrected item-total correlation indicated that all indicators exceeded the minimum threshold value of 0.30, confirming acceptable construct validity. Furthermore, exploratory factor analysis showed that all indicators had factor loadings above 0.50, indicating that they appropriately represented their respective constructs.

Reliability testing was conducted using Cronbach's alpha coefficient. The results showed that all variables, including digital tax literacy, perceived ease of use, trust in the digital tax system, and taxpayer compliance, had Cronbach's alpha values above 0.70, indicating satisfactory internal consistency. These findings confirm that the questionnaire instrument was reliable and appropriate for subsequent statistical analysis.

Table 1. Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
X1	100	11	27	18.72	3.48
X2	100	10	25	19.14	3.01
X3	100	13	26	19.82	2.82
X4	100	10	25	19.00	3.13

Source: Processed Data (2026)

As shown in Table 2, the regression analysis indicates that all three independent variables have a significant positive effect on taxpayer compliance. Digital tax literacy (X_1) has a positive coefficient of 0.049 ($p < 0.05$), indicating that higher levels of digital literacy are associated with improved taxpayer compliance. Perceived ease of use (X_2) demonstrates the strongest effect, with a coefficient of 0.459 ($p < 0.001$), highlighting its dominant role in shaping compliance behavior. Meanwhile, trust in the digital tax system (X_3) also shows a substantial positive impact ($\beta = 0.436$, $p < 0.001$), confirming its importance in fostering voluntary taxpayer compliance.

The adjusted R^2 value of 0.920 indicates that the model explains approximately 92% of the variance in taxpayer compliance, signifying an excellent level of explanatory power. Furthermore, the F-statistic of 381.350 ($p < 0.001$) confirms the overall significance and robustness of the regression model.

Given the relatively high adjusted R^2 value in behavioral taxpayer compliance research, several classical assumption tests were conducted to ensure the robustness of the regression model. Multicollinearity testing indicated that all Variance Inflation Factor (VIF) values were below the threshold value of 10 and tolerance values exceeded 0.10, suggesting no serious multicollinearity problem among the independent variables.

Normality testing using the Kolmogorov–Smirnov test and normal probability plots indicated that the residuals were normally distributed. In addition, the Glejser test showed no significant heteroscedasticity, as all p-values exceeded 0.05. Linearity testing further confirmed that the relationships between the independent variables and taxpayer compliance were linear.

To minimize the possibility of common method bias resulting from self-reported questionnaire responses, Harman’s single-factor test was also conducted. The results demonstrated that no single factor accounted for the majority of total variance, indicating that common method bias did not substantially affect the regression results. Therefore, the regression model can be considered statistically valid and robust for explaining taxpayer compliance behavior within digital taxation systems.

Table 2. Regression Result

Variables	Expected Signs	Coefficients	t-stat	P-value
(X1)	+	0.049	2.204	0.030
(X2)	+	0.459	10.639	<0.001
(X3)	+	0.436	10.172	<0.001
Constant (α)	-	0.193	2.120	0.037
Adjusted R ²	-	0.920	-	-
F-statistic	-	381.350	-	<0.001

Source: Processed Data (2026)

These findings are consistent with the Technology Acceptance Model (Davis, 1989), which emphasizes the role of perceived ease of use, and the Theory of Planned Behavior (Ajzen, 1991), which highlights trust and perceived behavioral control in shaping behavior. Similar to OECD (2021) and Wulandari (2021), this study confirms that digital literacy significantly contributes to voluntary taxpayer compliance. The results also support prior research showing that perceived ease of use (S. Perazzoli *et al.*, 2022) and trust in the digital tax system (Fatimah, 2021; Susanto, 2020) are critical drivers of taxpayer compliance.

4.2 Discussion

The findings of this study confirm that digital tax literacy significantly increases individual taxpayers' compliance in the digital era. This result is consistent with Wulandari (2021) and Alam and Talukder (2022), who emphasized that digital literacy strengthens taxpayers' ability to navigate e-government systems and improves voluntary compliance. Also, Babtista *et al.*, (2025) found that digital literacy positively influences intention to adopt tax technology in Indonesia. In another study, Raji *et al.*, (2020) showed that digital tax literacy among women was positively associated with tax compliance outcomes. Meanwhile, Sholihah and Nugroho (2025) demonstrated that digital literacy has stronger effects on taxpayer compliance when combined with positive tax stereotypes. According to the Theory of Planned Behavior (Ajzen, 1991), literacy enhances perceived behavioral control, which in turn encourages compliant behavior.

However, the regression results indicate that digital tax literacy had the smallest coefficient among perceived ease of use and trust in the digital tax system. This finding suggests that although taxpayers' digital capability contributes positively to compliance, digital literacy alone may not be sufficient to strengthen voluntary compliance behavior substantially. In the context of digital taxation



systems, many taxpayers may already possess the basic technological skills required to access electronic taxation platforms. Consequently, differences in compliance behavior are more strongly influenced by taxpayers' perceptions of system convenience, reliability, and security than by their ability to operate digital systems.

This finding also indicates that operational and psychological dimensions play more dominant roles in shaping taxpayer compliance behavior in digital environments. Taxpayers who are digitally literate may still demonstrate low compliance if they perceive the taxation system as complicated, unstable, or lacking transparency. Therefore, improving taxpayer compliance requires not only increasing digital literacy through taxation education programs but also enhancing system usability and institutional trust simultaneously.

Perceived ease of use also proved to be a significant factor in taxpayer compliance. In line with the Technology Acceptance Model (Davis, 1989), perceived ease of use strengthens behavioral intention, as Amin (2022) found that user-friendly systems lead to higher satisfaction and compliance. Beyond these findings, Slimani (2025), in a review of digital tax administration, highlighted that system usability is a critical enabler of cross-country compliance. Furthermore, in e-government research, the usability-compliance relationship was corroborated by studies showing that perceived ease of use reduces resistance to adopting digital public services (Handoyo & Anas, 2024). When digital tax platforms are intuitive and simple, taxpayers are more confident in fulfilling their obligations.

The regression results demonstrate that perceived ease of use produced the strongest coefficient among all independent variables. This finding confirms the central argument of the Technology Acceptance Model (TAM), which holds that individuals are more likely to adopt and continue using technology when the system is perceived as easy to operate and free of excessive effort. In digital taxation systems, operational simplicity may reduce psychological resistance, technical frustration, and procedural confusion among taxpayers. Therefore, taxpayers are more likely to comply voluntarily when digital taxation services are perceived as accessible, understandable, and user-friendly.

This finding also explains why perceived ease of use has a stronger influence on taxpayer compliance compared to digital tax literacy. Even when taxpayers possess adequate digital capability, compliance behavior may remain limited if digital taxation systems are perceived as complex or difficult to use. In contrast, user-friendly systems may encourage compliance even among taxpayers with moderate digital literacy because operational barriers become less significant. Therefore, the usability of digital taxation systems becomes a strategic factor in improving taxpayer compliance behavior in the digital era.

Trust in the digital tax system was found to be another key determinant. This finding supports the work of Fatimah (2021), Salleh and Rahman (2020), and Susanto (2020), who demonstrated that trust in system security, fairness, and reliability is critical for voluntary participation in e-government systems. In addition, Anjarwi (2025) found that trust in government digitalization and tax education positively influence taxpayer compliance in Indonesia. Research by Slimani (2025) also emphasizes that trust mediates the relationship between system quality and behavioral intention in digital tax systems. In the context of the Sustainable Development Goals (SDGs), trust strengthens the perception of fairness and reduces resistance to government technology.

The significant effect of trust in the digital tax system indicates that taxpayers' psychological confidence in the system's reliability, transparency, and security strongly influences voluntary compliance. This finding aligns with the Theory of Planned Behavior (TPB), particularly with respect to perceived behavioral control and behavioral intention. Taxpayers who trust the system are more likely

to perceive lower risks associated with electronic taxation services, thereby strengthening their willingness to comply voluntarily with tax obligations.

In digital taxation environments, trust is particularly important because taxpayers frequently interact with online systems that handle personal financial information and electronic transactions. Concerns regarding cybersecurity, data misuse, or system instability may discourage taxpayers from fully utilizing digital taxation services. Therefore, strengthening trust through transparent governance, reliable technical infrastructure, and effective data protection mechanisms is essential to improving taxpayer compliance.

Overall, these results validate the integration of TAM and TPB as a theoretical framework for explaining taxpayer compliance behavior. The findings demonstrate that taxpayer compliance in digital taxation systems is influenced not only by technological capability but also by operational convenience and psychological trust. TAM explains the importance of perceived ease of use in encouraging technology adoption, while TPB explains how behavioral control and psychological perceptions influence behavioral intention and actual behavior. Therefore, integrating TAM and TPB provides a more comprehensive explanation of taxpayer compliance behavior within digital taxation environments.

In practice, these findings imply that the Directorate General of Taxes should not only strengthen taxpayer education programs to improve digital tax literacy but also prioritize enhancing the usability, accessibility, transparency, and security of digital taxation systems. User-friendly interfaces, responsive technical support, stable digital infrastructure, and stronger cybersecurity protection mechanisms may significantly increase taxpayers' confidence and willingness to comply voluntarily.

Theoretically, this study contributes to the literature by demonstrating that technological, behavioral, and psychological dimensions simultaneously influence taxpayer compliance behavior in digital taxation systems. The study also extends prior research by providing empirical evidence on the integration of TAM and TPB among individual taxpayers in Yogyakarta, Indonesia, where adoption of digital taxation continues to grow rapidly.

5. Concluding Remarks and Recommendation

This study aimed to examine the influence of digital tax literacy, perceived ease of use, and trust in the digital tax system on individual taxpayers' compliance in Yogyakarta, Indonesia. Using a quantitative research approach, data were collected from 100 individual taxpayers through structured questionnaires and analyzed using multiple linear regression. The study additionally employed validity testing, reliability testing, and classical assumption testing to ensure the robustness and credibility of the measurement instruments and regression model. The findings demonstrate that digital tax literacy, perceived ease of use, and trust in the digital tax system all have significant positive effects on taxpayer compliance. Among the three variables, perceived ease of use had the strongest influence, followed by trust in the digital tax system, whereas digital tax literacy had the smallest regression coefficient. These findings indicate that although taxpayers' digital capability contributes positively to compliance behavior, operational convenience and psychological confidence in digital taxation systems play more dominant roles in encouraging voluntary taxpayer compliance in the digital era.

The findings of this study provide several important theoretical, practical, and policy contributions. Theoretically, this study strengthens the integration of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) by demonstrating that technological, behavioral, and

psychological dimensions simultaneously influence taxpayer compliance behavior. The study confirms that perceived ease of use is a critical factor in technological acceptance, while digital tax literacy and trust in the digital tax system strengthen taxpayers' behavioral control and confidence in using electronic taxation services. Practically, the findings suggest that the Directorate General of Taxes should not only improve taxpayer literacy through targeted digital taxation education programs but also prioritize the usability, accessibility, transparency, and security of digital taxation platforms. Policy-wise, strengthening user-friendly digital infrastructure, improving cybersecurity, and enhancing public trust in government digital services are essential strategies for fostering sustainable, voluntary taxpayer compliance in Indonesia.

Nevertheless, this study has several limitations that should be acknowledged. First, the study focused only on individual taxpayers in Yogyakarta, Indonesia, thereby limiting the generalizability of the findings to other regions or taxpayer categories. Second, the study utilized cross-sectional data, which may not fully capture behavioral changes over time within rapidly evolving digital taxation environments. Third, although the study conducted validity, reliability, and regression diagnostic testing, the relatively high adjusted R^2 value suggests that additional behavioral or institutional variables may also contribute significantly to taxpayer compliance behavior. Variables such as perceived usefulness, risk perception, taxation attitudes, digital service quality, social influence, and taxpayer awareness may provide additional explanatory power for future studies. Future research is therefore encouraged to expand the geographical scope of analysis, include larger and more diverse respondent groups, and adopt longitudinal research designs to understand changes in taxpayer behavior over time better. Future studies may also integrate additional theoretical perspectives and behavioral variables to develop a more comprehensive explanation of taxpayer compliance within digital taxation systems. Furthermore, comparative studies across regions or countries may provide deeper insights into how technological readiness, institutional trust, and digital governance influence taxpayer compliance behavior in different socio-economic contexts.

Statement of Use of Generative AI

During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

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