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What Drives Taxpayer Compliance in a Digitalized Tax System? Empirical Evidence from Indonesia

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Abstract. *This study analyzes the determinants of individual taxpayer compliance by examining system convenience, service quality, tax socialization, tax sanctions, compliance costs, and religiosity as a moderating variable. Data were collected through an online survey of 308 individual taxpayers across Indonesia, with 62% of respondents belonging to the productive age group (21–30 years). The data were analyzed using Structural Equation Modeling (SEM). The results indicate that the ease of the tax system, the perceived quality of tax services, and tax socialization have a positive effect on taxpayer compliance. In contrast, tax sanctions and compliance costs do not. Moreover, religiosity does not moderate the relationship between compliance costs and taxpayer compliance. The dominance of digitally literate young taxpayers suggests strong expectations for a tax system that is simple, fast, and responsive. Perceived ease of use and satisfaction with service quality shape taxpayers' attitudes and perceived behavioral control in fulfilling their tax obligations. These findings are consistent with the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), which emphasize the role of perceived usefulness, ease of use, and behavioral control in shaping intention and behavior. The absence of a moderating effect of religiosity implies that religious values do not necessarily translate into compliant tax behavior. Overall, the study highlights important policy implications for the DGT, suggesting that improving system accessibility, service quality, and continuous tax socialization is more effective in enhancing voluntary compliance than relying primarily on the enforcement of sanctions.*

Keywords: *taxpayer compliance, system ease, service quality, tax socialization, religiosity.*

Introduction

Tax revenue is the main source in the State Revenue and Expenditure Budget (APBN). For this reason, it is a priority for the Indonesian government to improve or at least maintain it. Taxpayer compliance is one of the main challenges in managing the tax system in Indonesia because it has a direct impact on the effectiveness of state revenue and the sustainability of public development financing. Although the government has encouraged the digitization of tax services to simplify the tax reporting and payment process, the phenomenon of low compliance levels still often occurs in certain segments of taxpayers, especially individual taxpayers and MSME (HukumOnline, 2024). Previous research has shown that the digitization of services such as e-Filing and electronic administration systems has the potential to improve compliance by reducing administrative barriers and increasing efficiency and ease for taxpayers in fulfilling their tax obligations (Fanani & Anggoro, 2025; Pane & Simanjuntak, 2024; and Pradina & Anggoro, 2024).

The Minister of Finance explained that during the first half of 2025 there was a weakening in the realization of tax revenue. According to him, the achievement of 1.295,3 trillion rupiah tax revenue as of September is still lower compared to the same period last year of Rp 1,354.9 trillion (dropped 4.4%). One of the causes is due to the decline in the price of commodities such as coal and palm oil, and it is suspected that there are still efforts by taxpayers to avoid tax liability (Azmi, Siregar, Biyanto, & Miswanto, 2025).

The Self-Assessment system provides taxpayers to register, calculate, pay, and report their own tax obligations, opening opportunities for taxpayers to non-comply. This makes taxpayer compliance and awareness a particularly crucial factor to be improved in achieving the success of tax revenue. Considering that taxes are currently the main source of state revenue, tax evasion events are certainly very detrimental to the state (Indopremier, 2025). Tax avoidance is a legal action taken by taxpayers by looking for loopholes to reduce profits/income in order to reduce the company/taxpayer's obligation to pay taxes (Devi, Saefurrohman, Rosilawati, & Utamie, 2022).

The Directorate General of Taxes (DGT) reported that the number of taxpayers who reported the 2024 Annual Tax Return reached 6.7 million taxpayers (equivalent to 33.88% of the total registered taxpayers) (IKPI, 2025). There is still a potential for approximately 66.12% of taxpayers who have not or will not report their tax returns. This is a major challenge that the government must overcome at a time when dependence on tax revenues is getting higher. The government needs to strive to increase compliance to increase tax revenue. One of the things that is expected to increase taxpayer compliance is to utilize information technology to meet taxpayers' needs for information and ease of fulfilling their tax obligations. The inconsistency of empirical findings and changes in the characteristics of taxpayers raise questions about the extent and how the ease of the tax system, service quality, tax socialization, sanctions, compliance costs, and religiosity affect taxpayer compliance, especially in the context of digital transformation of tax administration systems.

The results of the study are expected to enrich the empirical evidence regarding the determinants of taxpayer compliance in the digital era by showing that the ease of the system, service quality, and tax socialization are key factors that are more dominant than sanctions. From a theoretical perspective, these findings strengthen the relevance of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in the context of taxation, by confirming the role of perceived ease of use, perceived usefulness, attitude, and perceived behavioral control in shaping intentions and compliance behaviors, as well as showing the limitations of the deterrence approach and religious values as the sole explanation of obedience behavior. In terms of taxpayer behavior, this study provides an understanding that compliance is more rational and based on service experience, so that improving the quality of digital systems, services, and tax education has the potential to encourage the formation of voluntary compliance.

Literature Review and Hypothesis Development

Although digital tax administration systems are designed to improve convenience and efficiency, in practice there are still technical constraints, such as system disruptions, limited digital literacy, and mismatches between taxpayer needs and system design. For some taxpayers, especially the elderly or those who have limited access to technology, digitalization actually increases the cost of compliance, both in the form of additional time, stress, and anxiety in using electronic systems, which has the potential to hinder the intention to comply.

Technology Acceptance Model (TAM)

As the government's dependence on tax revenue is increasing and the occurrence of technological disruption changes the way taxpayers behave in fulfilling their tax obligations, digitization of tax services is one of the main strategies to improve administrative efficiency and taxpayer compliance. The government has implemented digital tax systems (e-filing, e-form, e-bupot, e-billing, and e-SPT) which were designed to simplify processes, increase accessibility, and improve service quality to increase taxpayer awareness and increase tax ratios. However, acceptance of the digitalization of tax services initiated by the government is influenced by the perception of taxpayers on that program. TAM provides a theoretical foundation for understanding the adoption and implementation of the digital taxation system conducted by the government. In line with the reasoned action theory used by Venkatesh and Morris (2003) in developing the Unified Theory of Acceptance and Use of Technology (UTAUT).

The TAM (Davis, 1989), is widely used to explain the adoption and utilization of technology by individuals. The acceptance of the use of a technology is greatly influenced by the perception of the perceived of usefulness and ease of use, thus shaping the attitude and intention of user behavior towards an application (Samsul & Giri, 2025). Similar

findings by Fanani & Anggoro (2025) and Hambali (2020), the effectiveness of the tax system that can currently be felt by taxpayers is influenced by: (1) the existence of a reporting system through e-SPT and e-filling reporting makes it easier and faster. (2) payment through e-banking that makes it easier for taxpayers to make payments anywhere and anytime. (3) submission of tax returns can be done in various places, not necessarily at the Tax Office where the taxpayer is registered. (4) Tax regulations can be accessed faster via the internet, without having to wait for a notification from the Tax Office where the Taxpayer is registered. (5) TIN registration which can be done online through e-registration from the tax website makes it easier for taxpayers to get a TIN faster. Based on existing theories and research findings, it is hypothesized:
H1a: The perception of the ease of the system has a positive effect on taxpayer compliance.

Theory of Planned Behavior (TPB)

Planned Behavior Theory (TPB) emphasizes the rationality of human behavior as well as the belief that the target's behavior is under the control of the individual's consciousness. There are many things that make a person show a behavior, one of the factors is the opportunity to display that behavior (Ajzen, 2005). The TPB is a refinement of the Theory of Reasoned Action (TRA) by including perceived behavioral control factors. Intention is influenced by attitudes, subjective norms, and behavior control. TRA attempts to predict and explain one's intention of performing a certain behavior. Individual's behavior to comply or not comply with tax provisions is influenced by the intention to behave obediently or non-compliant. Intent to behave in accordance with tax provisions is influenced by three factors, namely behavioral beliefs, normative beliefs, and control beliefs, all of which are contained in tax compliance costs. These matters are related to the amount of tax compliance costs borne by taxpayers in terms of direct money costs, time costs, and psychological costs.

Taxpayers' perception of tax services is shaped by the dimensions of human resource quality, tax provisions, and tax information systems. Services by tax officers and administration systems that do not meet taxpayer expectations will increase dissatisfaction, thereby increasing psychological costs. Taxpayers' dissatisfaction will have an impact on their reluctance to meet their tax obligations. On the other hand, when taxpayers are satisfied with the services provided by the tax authorities, they usually give a positive response in the form of increased compliance. This is in accordance with the TPB and in line with research conducted by Asfa & Meiranto, (2017). Based on previous theories and research, it is hypothesized:
H1b: The perception of tax service quality has a positive effect on taxpayer compliance.

Tax Socialization

In the self-assessment system, taxpayers are obliged to register, calculate, pay, and report taxes independently. Therefore, taxpayers need to get great attention to comply with applicable regulations. There are many ways including socialization of new tax rules that the government has implemented in persuading taxpayers to comply with regulations and conduct their obligations properly. The use of technology as a means of socialization is currently very intensive (Sudrajat & Ompusunggu, 2015) and increasing accessibility. Ease of access and dissemination of tax information will increase public knowledge as taxpayers and prospective taxpayers.

The implementation of socialization can be carried out in several ways, namely by counseling, or moral messages posted on billboards, billboards and tax regulation websites. Nanda & Noviari (2020), tax socialization has a positive effect on the number of tax amnesty participants. This shows that public awareness to comply in fulfilling its tax obligations is getting higher. Based on previous research, it is hypothesized:
H2a: The socialization of tax regulations has a positive effect on taxpayer compliance.

Tax Sanctions

In general, laws and regulations contain rights and obligations, actions that are allowed and not allowed by the community. For these laws and regulations to be complied with, there must be sanctions for violators, as well as tax laws. In the tax law, there are two types of sanctions, namely administrative sanctions, and criminal sanctions. Administrative sanctions can be in the form of interest, fines, and increases (Indonesia, 2023). The update of tax rules, one of which is the General Provisions and Tax Procedures (KUP), contains a reduction in the value of sanctions given to taxpayers, increasing the perception of fairer and more affordable for taxpayers who have not previously been compliant to become compliant (UU-HPP, 2021). So that along with the decrease in the amount of sanctions, based on BPS data, the level of public compliance in fulfilling their obligations as taxpayers is increasing. The amount of tax revenue has also always been above the annual target for the past few years. The reduction in tax fines imposed on taxpayers makes taxpayers no longer afraid to report their taxes. So that it can make taxpayers comply with existing regulations. Based on the new rules and the phenomenon that has occurred recently, it is hypothesized:
H2b: The tax fines have a positive effect on taxpayer compliance.

Compliance Costs

Compliance costs consist of psychological costs, love of money and time costs. Psychological costs as intangible costs for taxpayers, describe how each taxpayer feels in fulfilling his or her tax obligations. These feelings can be in the form of pleasure, satisfaction, pressure, stress or anxiety, uncertainty that occurs in the process of implementing tax obligations. These feelings can also influence taxpayers to comply or not comply with their tax obligations (Lopes & Martins, 2013). If the taxpayer feels better about satisfaction, happiness, and avoids feeling pressured or uncomfortable when carrying out his tax obligations, then the better the intention of the taxpayer to fulfill his tax obligations. These costs are related to the ease or difficulty in calculating tax, the level of complexity felt by taxpayers in understanding and filling out tax return forms, and the stress or fear experienced if the tax report that has been reported was not in accordance with tax provisions.

Love of money is an individual's behavior toward money, an individual's desires, and aspirations about it. LoM can also be interpreted as the level of one's love for money and how an individual considers money to be very important in his life. LoM is related to a sense of financial security, past and family experiences to ward money, social environmental pressure and greed (Pradina & Anggoro (2024) and Farhan, Helmy, & Afriyenti (2019)). According to Sofha & Utomo (2018), LoM is a very conceptual and empirical thing and needs to be considered because it can help, predict, and control the evil or unethical actions of individuals. If a person has a high enough love for money, there will be a tendency for that person to be non-compliant when it comes to paying and reporting taxes.

Time cost is the value of time sacrificed by taxpayers in fulfilling their tax obligations. Known as the term time is money, so the greater the time needed, the greater the perception of the taxpayer's sacrifice in fulfilling tax obligations has an impact on reducing the intention to comply with this tax obligations. Therefore, we hypothesize:
H3: The compliance costs (psychological costs, love of money and time costs) negatively impact the taxpayer's intention to comply.

Religiosity

Religiosity shows how deep a person's faith is (Capanna, Stratta, Collazzoni, & Rossi, 2013). If a person has strong beliefs or beliefs, it will prevent a person from doing bad things that will have an impact on feeling uncomfortable, one of which is in terms of not complying with tax payments and reporting. An interesting research finding was put forward by Welch et al., (1991), that religiosity has a stronger influence on obedience to rules in societies with a greater proportion of non-religious groups. Meanwhile, another finding with a sample of Catholics suggests that religiosity "morally" contributes to preventing tax evasion.

In accordance with the TPB, the higher the level of religiosity of a person, the more controlled the person's behavior is (Sofha & Utomo, 2018). This theory is supported by the research of Walker, Smither, & DeBode (2012) and Lau, Choe, & Tan (2011), while research by Patwardhan, Keith & Vitell (2012) reveals the opposite effect. Based on the results of previous studies that consistently found a negative effect of compliance costs on the intention to comply with regulations in various contexts, especially in the field of taxation and the mixed results on direct effect of religiosity on tax compliance. Therefore, the researcher hypothesizes:
H4: Religiosity can weaken the negative effect of compliance costs on taxpayers' intention to comply.

Research Method

This study uses the population of personal income taxpayers in 2024. This study uses primary data obtained through the circulation of online question lists (google form). The research sample will be selected using techniques based on certain considerations (purposive sampling). Examples of criteria to become an active taxpayer, have a taxpayer identification number (TIN/NPWP) and submit the Annual Tax Return. The target respondents to be obtained are 300 respondents, 5-10 times the indicators used (Hair, Black, Babin, & Anderson, 2019).

SEM analysis will be used since it includes assessing the validity and reliability of instruments (confirmatory factor analysis), testing the relationship model between variables (path analysis), and obtaining the right model to predict (structural model analysis and regression analysis). Validity tests are used to evaluate whether the existing question is appropriate to measure the intended variable, while reliability tests the extent of consistency of the data generated by the instrument (Algifari, 2015). The results of this analysis and testing will be used in the formation of causal relationships to allow for a deeper analysis and insight into the factors to be developed.

Measurements were made for each variable using the 5-Likert Scale. The dependent variable in this study is Taxpayer Compliance. Meanwhile, the independent variables in this study are the perception of the ease of the tax system, tax services, religiosity, tax sanctions, tax socialization, and compliance costs (psychological costs, time costs, love of money).

Taxpayer compliance consist of taxpayers registration to obtain TIN, calculate taxes correctly, pay taxes owed on time, report tax returns on time, and pay administrative fines before they are due. The indicator for measuring taxpayer compliance, tax services, is contained in the list of questions adopted and adapted from Dwijayanto (2019), Artharini & Noviari (2021) and Pradina & Anggoro (2024). The perception of the ease of use measured using questionnaire adapted from Davis (1989).

The English questionnaire is translated back and forth and the results are pilot tested first on students. To ensure the validity of the meaning and the concept, the pilot data were tested for its validity and reliability. Only valid question items were used in data collection in this study. The instrument to measure religiosity, tax socialization and compliance cost was adopted from Pradina and Anggoro (2024), Noviriyani (2020), and Salsabila (2018). The model for this research can be seen in figure 1 below:

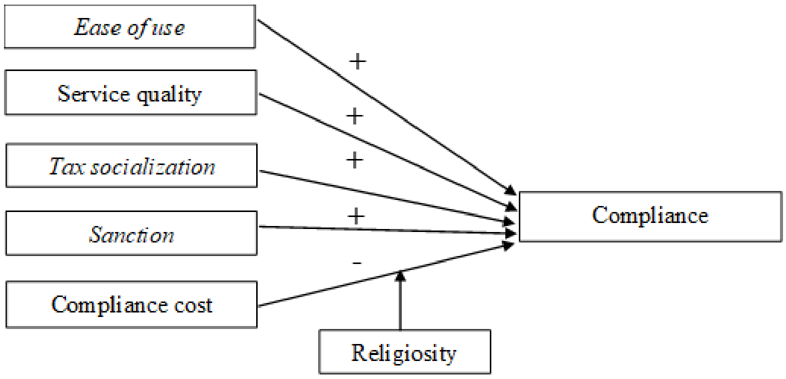

Figure 1. Research Model

Result and Discussion

The data used in this study is primary data in the form of a questionnaire that was distributed to respondents using a google form. Based on the results of the questionnaire distribution, a sample of 308 respondents spread throughout Indonesia was obtained.

Respondents Demographic Characteristics

Based on the existing data, there are three pieces of information that can describe the demographics of the respondents in this study. Details of the respondent's data illustrated in Table 1.

Table 1. Respondent's Demographics

Gender	Male	145
	Female	163
Age	<20	3
	21– 30	192
	31– 40	52
	41 – 50	35
	>50	26
Education	High School	113
	Diploma	45
	Undergraduate	133
	Masters	16
	PHD	1

The questionnaire distributed was filled out by 163 female respondents (52.9%) and the remaining 145 (47.1%) were male respondents. In addition, in terms of age, respondents were dominated by respondents aged 21-30 years old by 62.3% and in terms of education, were dominated by undergraduate education background (43.2%) and 36.7% from high school.

Validity and Reliability Test

The questionnaire was distributed to measure the perception of ease of use of the service, the perception of service satisfaction, tax socialization, tax fines, compliance costs, religiosity, and compliance. Table 2 shows the results of the validity and reliability test for the results of the distributed questionnaire.

Table 2. Validity Test

Variables	Indicators	Items	Pearson-Correlation	Sig	Results
Compliance	Compliance	Y1	0.775	0.000	Valid
		Y2	0.821	0.000	Valid
		Y3	0.875	0.000	Valid
		Y4	0.794	0.000	Valid
		Y5	0.662	0.000	Valid
Ease of the System	Ease of Use	X11	0.602	0.000	Valid
		X12	0.636	0.000	Valid
		X13	-0.219	0.000	Not Valid
		X14	0.688	0.000	Valid
		X15	-0.260	0.000	Not Valid
		X16	-0.131	0.000	Not Valid
		X17	0.678	0.000	Valid
		X18	0.678	0.000	Valid
		X19	0.660	0.000	Valid
		X110	0.650	0.000	Valid
		X111	0.000	0.994	Not Valid
Service Quality	Service Quality	X21	0.638	0.000	Valid
		X22	0.641	0.000	Valid
		X23	0.692	0.000	Valid
		X24	0.759	0.000	Valid
		X25	0.718	0.000	Valid
Tax Socialization	Tax Socialization	X31	0.845	0.000	Valid
		X32	0.875	0.000	Valid
		X33	0.855	0.000	Valid
		X34	0.820	0.000	Valid
		X35	0.841	0.000	Valid
		X36	0.858	0.000	Valid
		X37	0.779	0.000	Valid
Tax Penalty	Tax Penalty	X41	0.617	0.000	Valid
		X42	0.721	0.000	Valid

Variables	Indicators	Items	Pearson-Correlation	Sig	Results
		X43	0.762	0.000	Valid
		X44	0.603	0.000	Valid
		X45	0.608	0.000	Valid
		X51	0.658	0.000	Valid
	Psychological Cost	X52	0.815	0.000	Valid
		X53	0.856	0.000	Valid
		X54	0.807	0.000	Valid
		X61	0.608	0.000	Valid
Compliance Cost		X62	0.733	0.000	Valid
	Love Of Money	X63	0.747	0.000	Valid
		X64	0.816	0.000	Valid
		X65	0.826	0.000	Valid
		X71	0.468	0.000	Valid
	Time Cost	X72	0.755	0.000	Valid
		X73	0.699	0.000	Valid
		X81	0.756	0.000	Valid
		X82	0.823	0.000	Valid
Religiosity	Religiosity	X83	0.833	0.000	Valid
		X84	0.882	0.000	Valid
		X85	0.838	0.000	Valid

Source: Data Processed

The results of the validity test value show that there are 4 question items for the ease of the system variable whose values are invalid (highlighted). Therefore, the invalid question items are removed from the list of data to be processed. The reliability test results for independent, moderate, and dependent variables show that all variables are reliable (Cronbach Alpha for each variable above 0.6). See details in Table 3 below.

Table 3. Reliability Test

Variables	Cronbach-Alpha	Results
Compliance	0.842	Reliable
Ease of Use	0.798	Reliable
Service Quality	0.725	Reliable
Tax Socialization	0.929	Reliable
Tax Penalty	0.684	Reliable
Costs of Compliance	0.749	Reliable
Religiosity	0.884	Reliable

Source: Data Processed

Hypothesis Test

Research Model Test

The model test carried to find out whether there is a statistical suitability of the model with the empirical data used, thereby can be used to predict and explain the phenomenon being studied. The results of the goodness of fit test presented in table 4. The p value below 0.001 indicates the model in this study is fit for use. In addition, the R^2 value indicates that 50.1% of the variation in the dependent variable can be explained by the independent variable in the model. Furthermore, the AVIF and AFVIF show that the research model is ideal.

Table 4. Model Fit

Average R-squared (ARS)	0.501, P<0.001
Average adjusted R-squared (AARS)	0.491, P<0.001
Average block VIF (AVIF)	1.456, acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)	1.462, acceptable if <= 5, ideally <= 3.3

Source: Data Processed

Hypothesis testing was carried out using WarpPLS software version 8.0. The analysis was carried out to find out how the direction and influence of the ease of the service system, service quality, tax socialization, tax sanctions, and compliance costs on tax compliance. In addition, this study also aims to examine whether the religiosity variable can moderate the relationship between the variables of compliance costs and tax compliance. The following image (Figure 2) and Table 5 show the results of data processing using WarpPLS.

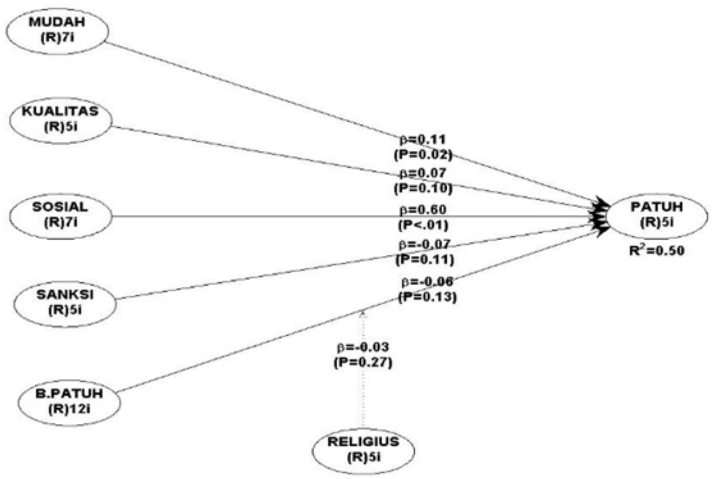

Figure 2. Hypothesis Testing Result

Table 5. Hypothesis Testing Result

Variables	Path Coefficient	Sig
Ease of Use (1a)	0.11	0.02**
Service Quality (1b)	0.07	0.10***
Tax Socialization (2a)	0.60	<0.01*
Tax Penalty (2b)	-0.07	0.11
Costs of Compliance (3)	-0.06	0.13
Religiosity (4)	-0.03	0.27

*: Significance at 1%
**: Significance at 5%
***: Significance at 10%
Source: Data Processed

The variables of the ease of service system and tax socialization have a positive and significant influence as hypothesized. This can be interpreted from the value of the positive coefficient and the significance value below 0.05 (hypothesis 1 and hypothesis 2a are supported). In addition, the service quality variable also has a positive influence, as can be seen from the positive coefficient value and the significance value of 0.1 (H1b is moderately supported). However, the effects of tax sanctions and compliance costs are not significant (hypotheses 2b and hypotheses 3 are not supported). This study failed to support the effect of religiosity moderation on compliance costs.

The ease of the system promotes taxpayers to comply with tax rules. This relationship is in accordance with the TAM by Davis (1989) which explains that the perceived ease of use affects user intention to use of a new application software (technology). The easier use of new tax systems such as e-filing will increase taxpayer compliance. Meaning that the implementation of the new digitalized tax administration system such as e-filing makes it easier for taxpayers' to submit annual tax returns. The results obtained in this study are in accordance with the research conducted by Mulyana & Vonna (2024), and Kasriana & Indrasari (2020).

The relationship between the quality of tax services and taxpayers' compliance also in accordance with the TPB in TRA (Venkatesh & Morris, 2003). If the taxpayer is satisfied with the tax service, he will be more obedient in carrying out his obligations as a taxpayer. However, if they are not satisfied, they tend to be reluctant to comply with tax regulations. The results of this study are also in line with the research by Asfa & Meiranto (2017).

The relationship between tax socialization and taxpayers' compliance also showed positive results. This means that the more intensive socialization is conducted, the more compliant the taxpayers will be in carrying out their obligations. Currently, there have been many socializations that have been conducted by the government so that taxpayers comply with regulations and carry out their obligations properly. Socialization currently involves technology and social media so that it is easier to convey to taxpayers (Sudrajat & Ompusunggu, 2015). With socialization from the government, taxpayers understand what their obligations are as taxpayers. The results of this study are in accordance with the results of research by Nanda & Noviari (2020).

Taxes are mandatory levies imposed on taxpayers and emphasize the element of coercion in their collection. If the taxpayer does not pay taxes, he will be subject to sanctions or fines. However, the results of this study show that tax sanctions have no effect on taxpayers' compliance in conducting their obligations. This happens because taxpayers' knowledge of tax sanctions is still very minimal, so the government needs to be more active in disseminating regulations and sanctions in taxation and strengthening the sanctions given in taxation. If the government provides an understanding of regulations and sanctions in taxation and can apply stricter sanctions for taxpayers who do not comply with these regulations, then taxpayers will be more compliant in paying taxes and tax revenues can be maximized every year. The results of this study support the research conducted by Supriatiningsih & Jamil (2021).

Similar results can also be seen from the relationship between taxpayer compliance costs and compliant. The test results show that compliance costs have no effect on taxpayer compliance. This supports research conducted by De Joman, Sastri, & Datrini (2020). A more in-depth analysis of the survey respondents revealed that most taxpayers have income from employers who are obliged to collect taxes so that compliance costs do not have a significant effect.

Religiosity unable to moderate the relationship between the cost of compliance and the taxpayer's compliance. The results of this study, the role of religiosity does not affect a person's beliefs and behavior towards government policies issued by the government related to taxes. It happens because the purpose of government policy has a different concept from the purpose of a religion (Dewi, Sabaruddin, & Septemberizal, 2021). This study also support the research of Sukmana, Djadang, & Mulyadi (2018) who explained that it is possible that a person cannot afford to pay taxes, but the existing concept of taxation is contrary to his religious beliefs. Therefore religiosity is not able to moderate the effect of the compliance costs imposed on tax compliance.

Conclusion

The findings of this study show that an easy-to-use tax system and effective socialization can encourage taxpayers' compliance intentions and behaviors. Particularly the productive age group with good digital literacy has high expectations for a simple, fast, and responsive tax system. The quality of tax services marginally increases compliance. These results are in line with the TPB, especially in the formation of a positive attitude of taxpayers towards compliance through a satisfactory service experience. In contrast, tax sanctions and costs of compliance show a negative though insignificant on taxpayer compliance, suggesting that coercive approaches and cost of compliance considerations are not the dominant factors in the context of digitizing tax services. In addition, religiosity does not moderate the effect of compliance costs on tax compliance.

The role of the government in providing an easy-to-use tax system and increasing the intensity of tax socialization is a necessity. In addition, the government needs to improve the quality of tax services so that taxpayers (current and potential) feel more comfortable and more aware of fulfilling their tax obligations. This condition will ultimately increase their awareness of paying taxes.

These findings affirm the importance of a compliance improvement strategy that focuses on the convenience of the digital system, improving the quality of tax apparatus services, and strengthening socialization and continuous education to the public. Taxpayers' compliance behavior is more shaped by cognitive and perceptual factors rather than coercive and normative factors. Therefore, government should not only rely on sanctions, but rather emphasize on service and educational approaches to increase compliance of taxpayers.

This study has several limitations that need to be considered in the interpretation of the results. First, the use of perceptual data that has the potential to cause a subjectivity bias of respondents. In addition, compliance costs are measured in aggregate so that they have not captured the specific effects of each component. Further research is recommended to use a longitudinal or mixed methods approach, separate the dimensions of compliance costs, and develop multidimensional measures of religiosity. The addition of other behavioral variables, such as trust in the government and perceptions of tax fairness, is also recommended.

Theoretically, this research strengthens the application of TPB in explaining taxpayer compliance in the digital taxation environment. These findings confirm that attitudinal factors, subjective norms, and perceptions of behavioral control are more relevant than deterrence approaches in explaining modern tax compliance. The results of this study suggest that tax authorities should focus more on efforts to improve compliance on simplifying digital systems, improving service quality, and strengthening educational tax socialization. Sanctions enforcement policies should be applied proportionately as a supporting instrument, not a primary, one to encourage sustainable voluntary compliance.

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