DIGITAL LITERACY AS A MODERATOR IN THE EFFECT OF TAX AWARENESS AND E-FILING EFFECTIVENESS ON TAXPAYER COMPLIANCE

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ABSTRACT

This study seeks to examine the influence of tax awareness and e-filing effectiveness on taxpayer compliance, with digital literacy acting as a moderating variable at KPP Pratama Malang. The population consists of individual taxpayers registered at KPP Pratama Malang who possess a Tax Identification Number (TIN), and the sample consists of 100 individual taxpayers from this population. The analysis in this study was conducted using Partial Least Squares (PLS). The results indicate several key findings: Tax awareness has a positive and significant impact on taxpayer compliance at KPP Pratama Malang. Similarly, the effectiveness of e-filing positively and significantly influences taxpayer compliance. However, digital literacy does not moderate the relationship between tax awareness and taxpayer compliance, nor does it moderate the relationship between e-filing effectiveness and taxpayer compliance at KPP Pratama Malang .
Keywords: tax awareness, e-filing effectiveness, taxpayer compliance, digital literacy

INTRODUCTION

Taxes are a highly complex aspect of Indonesian society and government life, serving as the primary source of state revenue used to finance development and public welfare (Cahyadi, 2019; Hudany et al., 2015). Taxes are considered an obligation that must be fulfilled by the public to participate in national development programs. However, public awareness of paying taxes remains relatively low, resulting in suboptimal tax revenue potential from the MSME sector and the general public. Sidoarjo Regency, for example, has more than 206,000 MSMEs and 6,000 micro-enterprises, which theoretically contribute significantly to tax revenue. However, the government's limited attention to this sector, coupled with the Directorate General of Taxes' (DGT) focus on large taxpayers, means that tax revenue from MSMEs remains far from its maximum potential (Endrianto, 2015).

The North Sidoarjo Pratama Tax Service Office (KPP) is tasked with collecting tax revenues in its jurisdiction, which includes four sub-districts, and implementing policies such as PER-16/PJ/2007 to increase the number of individual taxpayers, including employees and company managers. Data shows that as of 2021, approximately 853,000 people have filed their tax returns (SPT), with approximately 300,000 using the e-filing system. E-filing provides the convenience of online reporting anytime and anywhere, without having to visit the tax office, thus expected to increase taxpayer compliance. However, the number of registered taxpayers is still higher than those who actually file their SPT, indicating that the level of compliance in North Sidoarjo is still relatively low.

To address this issue, the Directorate General of Taxes continues to optimize services through digital platforms, such as DJP Online and e-filing applications, which

enable taxpayers to register, calculate, pay, and report their taxes online. Digital literacy is a crucial factor in this regard, as the ability to use the internet and technology makes it easier for people to access tax information and utilize digital services to file their tax returns. With adequate digital literacy, the public is expected to be more disciplined and aware of their tax obligations (Ratnasari, 2018).

Previous research has shown mixed results regarding the role of digital literacy as a moderating variable. Some studies, such as Mendra (2017), found that digital literacy can strengthen the influence of the e-filing system on taxpayer compliance by facilitating electronic reporting. However, other research (Lado & Budiantara, 2018) shows that digital literacy does not always moderate the effect of e-filing, especially for individuals who are beginners or who still need assistance in completing and reporting their tax returns. This suggests that even with the availability of technology, individual understanding and awareness remain key to improving tax compliance.

Overall, the implementation of tax technology through e-filing and strengthening digital literacy is expected to increase taxpayer awareness and compliance in North Sidoarjo Regency, thereby maximizing potential tax revenue from both the MSME sector and the general public. The Directorate General of Taxes' active role in providing education, facilitating reporting, and motivating the public is a crucial step in fostering a culture of sustainable tax discipline.

The Influence of Tax Awareness on Individual Taxpayer Compliance

In taxation, tax awareness is crucial. Tax awareness is a situation where taxpayers must know and apply tax provisions correctly and voluntarily (Brata et al., 2017) . *The theory of planned behavior* is relevant to explaining taxpayer behavior in fulfilling their tax obligations. Before an individual acts, the individual will have confidence in the results that can be obtained from that behavior. The individual then decides whether or not to do it. This is related to helping individuals have confidence in the importance of paying taxes, which will then create a sense of awareness in the taxpayer. Research results from (Putri & Setiawan, 2017) ; Brata et al., 2017 ; Luh Dewi & Merkusiwati, 2018) state that tax awareness has a positive and significant effect on individual taxpayer compliance. Tax awareness is one of the factors determining taxpayer compliance.

The conclusions drawn from previous research and the theories explained above. Therefore, the logical conclusion is that a higher level of tax awareness will lead to taxpayers understanding and fulfilling their tax obligations, which can lead to taxpayer compliance. Therefore, the hypothesis is that tax awareness influences individual taxpayer compliance at the North Sidoarjo Pratama Tax Office.

The Influence of E-filing Effectiveness on Individual Taxpayer Compliance

The e-filing system is a system used to report tax returns online and can be done anytime and anywhere without wasting time. This e-filing system is a new technique for timely tax return reporting. Social learning theory explains that the attention process is the process of identifying individuals and paying attention to models. Therefore, social learning theory can be used as a basis for taxpayers to learn a system. Research results from (Oktaviani et al., 2018 ; Lado & Budiantara, 2018 ; Suprayogo, 2018) The effectiveness of e-filing has a positive and significant impact on taxpayer compliance. The Directorate General of Taxes facilitates online submission of tax returns (SPT) by

taxpayers, allowing them to do so anytime and anywhere without having to go to the Tax Office (KPP).

Based on the results of previous research and the theory outlined above, the logical conclusion is that e-filing is effective in reporting SPTs easily and without wasting time. Therefore, the hypothesis is that e-filing effectively impacts individual taxpayer compliance at the North Sidoarjo Pratama Tax Office (KPP Pratama).

The Influence of Tax Awareness on Individual Taxpayer Compliance Moderated by Digital Literacy

Tax awareness is related to taxpayer compliance. Therefore, with digital literacy, individuals will be able to see the importance of taxes for the benefit of the state. This indirectly can foster a willingness to pay taxes. Social learning theory explains that the process of motor reproduction can lead taxpayers to transform observations into actions. Taxpayers will develop the willingness and timely payment of taxes through internet education. Numerous websites on the internet explain the importance of taxes for the common good. Based on the previously outlined theory, the logical reasoning is that digital literacy can improve taxpayer compliance through tax awareness. Therefore, the resulting hypothesis is that digital literacy can moderate the influence of tax awareness on individual taxpayer compliance at the North Sidoarjo Tax Office (KPP Pratama).

The Influence of E-filing Effectiveness on Individual Taxpayer Compliance Moderated by Digital Literacy

To file an SPT via e-filing, taxpayers need an internet connection. Therefore, to use e-filing, taxpayers are required to have proper internet access. According to Suprayogo (2018), digital literacy is understanding the internet and how to use it. Based on the above definition, an internet connection is essential for timely e-filing of SPTs, without wasting time and without the need to go to the Tax Office (KPP).

Research results from (Lado & Budiantara, 2018 ; Ery Setiawan & Yanti, 2020 ; Suprayogo, 2018) states that digital literacy can moderate and positively influence the relationship between e-filing effectiveness and taxpayer compliance. Based on the results of previous research and the theory outlined above, the logical reasoning is that digital literacy will improve taxpayer compliance through e-filing effectiveness. Therefore, the resulting hypothesis is that digital literacy can moderate the effect of e-filing effectiveness on individual taxpayer compliance at the North Sidoarjo Pratama Tax Office.

RESEARCH METHODS

This study used a quantitative method. According to Sugiyono (2016:7-8), the quantitative method is the effectiveness of scientific methods used to conduct research based on the philosophy of positivism with the aim of testing a predetermined hypothesis. Quantitative methods are also called traditional methods because they have been used by researchers for quite some time.

This study involves two independent variables (Tax Awareness and E-Filing Effectiveness), one dependent variable (Taxpayer Compliance), and one moderating variable (Digital Literacy). Tax Awareness reflects taxpayers' knowledge and voluntary adherence to tax obligations. E-Filing Effectiveness measures the efficiency and convenience of submitting tax returns online. Taxpayer Compliance indicates fulfilling

all tax obligations accurately and on time, while Digital Literacy assesses the ability to use the internet to access tax information and utilize e-filing effectively

The population of this study was 28,173 individual taxpayers registered at the North Sidoarjo Pratama Tax Office (KPP Pratama). The sample was determined using simple random sampling with probability techniques, without distinguishing strata within the population, and calculated using the Slovin formula, resulting in 100 respondents. The sample was then stratified based on the respondents' occupation.

Data analysis used the Partial Least Squares (PLS) method with the help of WarpPLS 6.0 software, which allows testing of measurement and structural models simultaneously without the requirements of normal distribution and large sample size. PLS consists of two models: an outer model and an inner model. The outer model is used to measure the validity and reliability of indicators against latent constructs. Convergent validity is assessed through loading factors > 0.70 and communality > 0.50, while reliability is measured by composite reliability and Cronbach's alpha, with values > 0.70 indicating high reliability. The inner model tests the causal relationship between latent variables. The coefficient of determination (R^2) is used to assess the strength of the model, with a value of 0.75 considered strong, 0.50 moderate, and 0.25 weak.

The hypothesis was tested using a p-value with a significance level of 5% ($\alpha = 0.05$). The test decision: if $p < 0.05$, the hypothesis is accepted; if $p > 0.05$, the hypothesis is rejected. This test is used to evaluate the influence of the independent variable on the dependent variable in the study.

RESEARCH RESULTS AND DISCUSSION
Analysis Techniques
Outer Model Test

The outer model analysis in this study contains 2 indicators, namely using *reflective* indicators and formative indicators . *Reflective* indicators is an indicator that reflects the latent variable. In analyzing the outer model using a *reflective* indicator, you can reviewed based on several tests, namely:

1. Convergent Validity Test

Rule of thumb that used For convergent validity, *the outer loading is* > 0.70, *communality* > 0.50, and *Average Variance Extracted* (AVE) > 0.50. However, For initial research according to the development of the measurement scale, *a loading factor value* of 0.50-0.60 is still acceptable .

Table 1. Outer Loading Values

Indicator	Loading Value	Results
X1.1	0.641	Valid
X1.2	0.442	Invalid
X1.3	0.800	Valid
X1.4	0.807	Valid
X1.5	0.672	Valid
X1.6	0.092	Invalid
X1.7	0.687	Valid
X2.1	0.764	Valid
X2.2	0.796	Valid
X2.3	0.867	Valid
X2.4	0.879	Valid
X2.5	0.741	Valid

X2.6	0.824	Valid
Z.1	0.784	Valid
Z.2	0.821	Valid
Z.3	0.836	Valid
Z.4	0.717	Valid
Z.5	0.851	Valid
Y.1	0.777	Valid
Y.2	0.869	Valid
Y.3	0.852	Valid
Y.4	0.753	Valid
Y.5	0.664	Valid

Source: data processing results (2022)

processed data in the table above, it shows that almost all outer values are declared valid, but there are two indicators that are declared invalid, namely indicators X1.2 and X1.6. These invalid indicators must be eliminated and retested to obtain valid data.

Table 2. Outer Loading Values After Retesting

Indicator	Loading Value	Type (a)	SE	P-Value
X1.1	0.711	Reflect	0.082	<0.001
X1.3	0.760	Reflect	0.080	<0.001
X1.4	0.817	Reflect	0.083	<0.001
X1.5	0.706	Reflect	0.083	<0.001
X1.7	0.668	Reflect	0.081	<0.001
X2.1	0.764	Reflect	0.081	<0.001
X2.2	0.796	Reflect	0.081	<0.001
X2.3	0.867	Reflect	0.079	<0.001
X2.4	0.879	Reflect	0.079	<0.001
X2.5	0.741	Reflect	0.082	<0.001
X2.6	0.824	Reflect	0.80	<0.001
Y.1	0.777	Reflect	0.081	<0.001
Y.2	0.869	Reflect	0.079	<0.001
Y.3	0.852	Reflect	0.079	<0.001
Y.4	0753	Reflect	0.081	<0.001
Y.5	0.664	Reflect	0.083	<0.001
Z.1	0.784	Reflect	0.081	<0.001
Z.2	0.821	Reflect	0.080	<0.001
Z.3	0.836	Reflect	0.080	<0.001
Z.4	0.717	Reflect	0.082	<0.001
Z.5	0.851	Reflect	0.079	<0.001

Source: data processing results (2022)

After retesting, indicators X1.2 and X1.6 were removed due to being invalid or having values below the specified threshold. Table 4.8 shows that the values are above 0.60, meaning all indicators are valid.

2. Reliability Test

Composite reliability measures the true value of a construct's reliability. Data with composite *reliability* >0.70 is data that has high reliability.

Table 3. Composite Reliability

Variables	Composite Reliability
X1	0.853
X2	0.921
Y	0.900
Z	0.889

Source: data processing results (2022)

composite reliability measurements and have met the requirements because all the variables above have a value >0.70.

Inner Model Test

Inner Model (structural model) is example Which show estimated strength of interaction between latent variables or constructs. This test is conducted to determine the effect based on variables or causal interactions in a study that will be measured by:

1. *Coefficient of Determination (R-Square or R^2)*

Coefficient of Determination (R-Square or R^2) is the number that mention the impact of the exclusive exogenous latent variable on the endogenous latent variable does it have ? impact substantive . *The R-Square (R^2)* values of 0.75, 0.50 and 0.25 can be concluded that the model it is strong, moderate and weak.

Table 4. R-Square or R²

	R-Square	R-Square Adjusted
Y	0.586	0.568

Source: data processing results (2022)

Based on the table above, it can be concluded that the taxpayer compliance variable has an R-square value of 0.586. This indicates that taxpayer compliance can be explained as a variable of tax awareness and e-filing effectiveness (58.6%), and taxpayer compliance can also be explained as a variable of digital literacy (58.6%). Meanwhile, the remaining 41.4% is influenced by other variables not examined in this study.

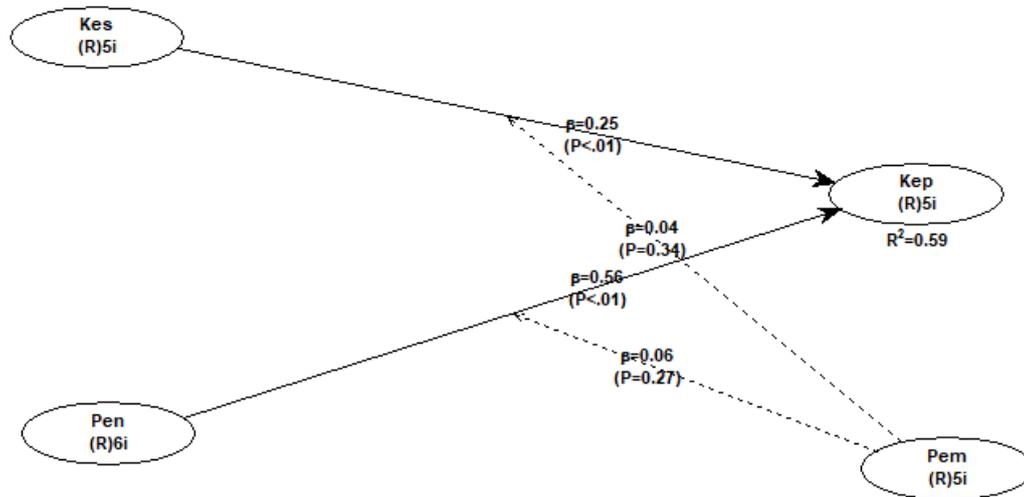**Hypothesis Test Analysis**

Figure 1. Hypothesis Testing

Table 5. Hypothesis Test Results

	β	P- Value	Hasil
X1 → Y	0.25	<0.01	H1 Diterima
X2 → Y	0.56	<0.01	H2 Diterima
X1 → Z → Y Moderasi	0.04	0.34	H3 Ditolak
X2 → Z → Y Moderasi	0.06	0.27	H4 Ditolak

Source: data processing results (2022)

Based on table 5, it can be seen that the X1 result of the tax awareness variable has a value of 0.25 and a p-value of <0.01. This indicates that H1 is accepted. Therefore, it can be concluded that tax awareness on taxpayer compliance has a significant effect on individual taxpayer compliance at the North Sidoarjo Pratama Tax Office, so that the H1 hypothesis is proven true. Next, the X2 result of the e-filing effectiveness variable has a value of 0.56 and a p-value of <0.01. This indicates that H2 is accepted. Therefore, it can be concluded that the effectiveness of e-filing on taxpayer compliance has a significant effect on individual taxpayer compliance at the North Sidoarjo Pratama Tax Office, so that it is proven true. Furthermore, the X3 result of the digital literacy moderating variable on tax awareness (X1) on taxpayer compliance has a value of 0.04 and a p-value of 0.34, meaning that H3 is rejected or not significant. Therefore, digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance. The final hypothesis test results show that digital literacy moderates the effectiveness of e-filing (X2) on taxpayer compliance with a value of 0.06 and a p-value of 0.27, meaning H4 is rejected or insignificant. Therefore, digital literacy cannot moderate the relationship between e-filing effectiveness and taxpayer compliance.

Discussion of Research Results

This study aims to test the influence of tax awareness and the effectiveness of e-filing on taxpayer compliance with digital literacy as a moderating variable and this study has met the sample requirements for testing.

The Influence of Awareness on Taxpayer Compliance at the North Sidoarjo Pratama Tax Office

Based on the results of the hypothesis test, it shows that the tax awareness of individual taxpayers registered at the North Sidoarjo Pratama Tax Office has a positive and significant effect on taxpayer compliance at the North Sidoarjo Pratama Tax Office. This is because tax awareness is one of the foundations for individual taxpayers to report and pay taxes on time. Therefore, with tax awareness, it will lead to taxpayer compliance for individuals because implementing taxation requires intention and awareness from oneself.   The acceptance of hypothesis 1 (H1) means that tax awareness can directly or indirectly have a positive effect on taxpayer compliance. This research is supported by previous research by (Budiartha, 2020) and the theory of this research is the theory of planned behavior (TPB) where this theory explains that someone will do something if they have an intention first. Therefore, with the existence of this theory, it can strengthen this research which explains the effect of tax awareness on taxpayer compliance at the North Sidoarjo Pratama Tax Office. The results of this study are in accordance with research by (Dewi & Merkusiwati, 2018) .

The Influence of E-Filing Effectiveness on Taxpayer Compliance at the North Sidoarjo Pratama Tax Office

Based on the results of the hypothesis testing, it shows that the effectiveness of e-filing carried out by individual taxpayers registered at the North Sidoarjo Pratama Tax Office has a positive and significant effect on taxpayer compliance at the North Sidoarjo Pratama Tax Office. This is because the effectiveness of e-filing is a system that makes it easier for individual taxpayers to report their SPT on time and the e-filing system also makes it easier for individual taxpayers to report their SPT anywhere and anytime without coming to the office and without wasting time. The effectiveness of e-filing is one way for individual taxpayers to comply with taxation. Therefore, the effectiveness of e-filing in this study is important for individual taxpayers.

is accepted , meaning that the effectiveness of e-filing can directly and indirectly have a positive influence on taxpayer compliance. This research is supported by previous research by (Dwi Cahyono & Diyah, 2020) which found that the effectiveness of e-filing has a significant positive effect on taxpayer compliance at the North Sidoarjo Pratama Tax Office. This can be seen in the value in Table 4.13 with a β value of 0.56 and a p-value <0.01, clearly indicating that the effectiveness of e-filing has a positive effect on taxpayer compliance. These results are in accordance with research by (Lado & M. Budiantara, 2018) .

Digital Literacy Moderates the Relationship between Tax Awareness and Taxpayer Compliance at the North Sidoarjo Pratama Tax Office

Based on the results of the hypothesis testing above, which shows a p-value of 0.34, it can be concluded that the third hypothesis (H3) digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance at the North Sidoarjo Pratama Tax Office. This is because digital literacy will be more relevant if there is a

direct conversation with someone, because basically a person's awareness will arise if there is direct socialization without using the media.   Digital literacy for lay people will have difficulty finding information about taxes. Basically, taxpayers prefer to receive information directly through conversations such as socialization. Whereas taxpayers who already have a progressive mindset will find it easier to obtain this information through the internet because it will make it easier and faster for taxpayers to obtain information.

Digital Literacy Moderates the Relationship between E-filing Effectiveness and Taxpayer Compliance at the North Sidoarjo Pratama Tax Office

The research results show that the p-value of 0.27 means that H4 is rejected, which means that digital literacy does not moderate the relationship between e-filing effectiveness and taxpayer compliance. This research result is in line with research from (Lado & M. Budiantara, 2018) which states that digital literacy has no effect on the relationship between the effectiveness of the e-filing system and the compliance of civil servant taxpayers.

This may be due to the effectiveness of e-filing still being unfamiliar among the public and not easy to learn, even though individual taxpayers have good digital literacy, it will be difficult without direct socialization and practice guided or supervised by the Directorate General of Taxes directly. The results of this study can be input for the Directorate General of Taxes KPP Pratama North Sidoarjo to be more active in providing socialization to individual taxpayers about the importance of taxes and using the internet as one means of socialization. The Directorate General of Taxes can also use this research to improve the quality of e-filing.

CONCLUSION

Based on the results of the data analysis and discussion carried out, the following conclusions can be drawn:

1. Tax awareness has a positive and significant effect on taxpayer compliance at the North Sidoarjo Pratama Tax Office.
2. The effectiveness of e-filing has a positive and significant impact on taxpayer compliance at the North Sidoarjo Pratama Tax Office.
3. Digital literacy cannot moderate the relationship between tax awareness and taxpayer compliance at the North Sidoarjo Pratama Tax Office.
4. Digital literacy cannot moderate the relationship between the effectiveness of e-filing and taxpayer compliance at the North Sidoarjo Pratama Tax Office.

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