



# The influence of tax literacy, digital literacy and the implementation of m-tax application on individual taxpayer compliance at KPP Pratama Surabaya Mulyorejo

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## ABSTRACT

This study aims to empirically analyze how tax literacy affects individual taxpayer compliance, as well as examine the role of digital literacy as a moderating factor that strengthens the relationship between tax literacy and tax compliance. In addition, this study also explores the impact of the use of the M-Tax application on taxpayer compliance, as well as the simultaneous relationship between tax literacy, digital literacy, and the use of the M-Tax application on the level of compliance. The approach used in this study is quantitative descriptive with multiple linear regression analysis methods to test the effect of independent variables on the dependent variable. This study involved a population of individual taxpayers registered at the KPP Pratama Surabaya Mulyorejo, with a total population of 3,507 people, and a sample of 50 respondents. The results of the study indicate that tax literacy, digital literacy, and the use of the M-Tax application significantly affect the level of taxpayer compliance. Overall, these three variables make a substantial contribution to increasing taxpayer compliance. These findings provide empirical evidence of the importance of tax literacy, digital literacy, and the use of technology applications in supporting tax compliance among individual taxpayers.

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## 1. INTRODUCTION

One of the main pillars in supporting national development is tax revenue, which is one of the largest sources of income for the country. Taxes play a very vital role in financing the State Budget (APBN), which in turn allows the government to run various strategic programs, such as infrastructure development, provision of education services, and improvement of health facilities. All of these programs aim to encourage social and economic progress of the community. In this context, the level of taxpayer compliance is a key element that will affect the effectiveness and efficiency of tax collection. Although various efforts have been made to improve the taxation system, the problem of taxpayer compliance, especially for individual taxpayers (WP OP), is still a major challenge (Hama, 2023; Methasari & Kurniawan, 2022).

One real example that shows this problem occurred at KPP Pratama Surabaya Mulyorejo. Based on existing data, in 2023 there was a significant decline in the level of taxpayer compliance. This decline can be seen from several indicators, such as the decreasing number of registered taxpayers, the low level of reporting of Annual Tax Returns (SPT), and the low realization of filling

out and reporting the SPT itself. This phenomenon indicates that there are a number of obstacles, both structural and cultural, that hinder taxpayer compliance behavior (Pratiwi & Susanti, 2020).

One of the factors that plays a major role in determining the level of tax compliance is tax literacy. Tax literacy includes taxpayers' understanding of applicable tax regulations, correct reporting procedures, and obligations that must be met in fulfilling tax obligations (Agusetiawati et al., 2024; Saputra & Nehe, 2024). Taxpayers with low tax literacy often do not fully understand their rights and obligations in the tax system (Imanda et al., 2025). As a result, they are less motivated to fulfill these obligations, which ultimately has a negative impact on the level of tax compliance. Therefore, it is important to increase educational efforts to the public through various counseling programs and clear, structured, and comprehensive information campaigns, in order to strengthen understanding of the importance of tax compliance.

At KPP Pratama Surabaya Mulyorejo, this challenge is even more apparent, considering that the area has a very high level of economic activity and the number of individual taxpayers continues to grow. Therefore, a more comprehensive approach is needed to ensure that tax literacy and technology adoption (Afifi & Maria, 2021; Hidayati et al., 2022), such as the M-Tax application, can support each other. This is where the role of digital literacy becomes very important, because it is a bridge between taxpayers' understanding of taxation and their ability to utilize technology in fulfilling their tax obligations.

The decline in the level of individual taxpayer compliance at KPP Pratama Surabaya Mulyorejo in 2023 stands out as an issue that deserves further analysis, especially in relation to Tax Literacy, digital literacy, and the role of technology in the tax system. Based on data showing a decrease in the number of registered taxpayers, reporting of Annual Tax Returns (SPT), and the realization of SPT reporting, it can be concluded that there are deeper obstacles that affect the level of taxpayer compliance. One of the main obstacles found is the low level of Tax Literacy among individual taxpayers. Lack of understanding of tax obligations—such as the reporting process and the benefits of tax compliance—often leads to neglect of these obligations.

Increasing state tax revenues is highly dependent on cooperation between the Directorate General of Taxes (DGT) and taxpayers themselves. Therefore, sustainable tax reform is very important to improve public understanding of tax obligations. One of the innovations introduced by the DGT is the M-Pajak digital application, which is designed to make it easier for taxpayers, especially for Micro, Small, and Medium Enterprises (MSMEs), to fulfill their tax obligations. M-Pajak, as a mobile application from the pajak.go.id portal, allows tax reporting and payments to be more efficient and easily accessible. Research by (Kesaulya et al., 2022; Putri, 2022; Sugiyono et al., 2022) revealed that the digitalization of the tax administration system has a positive impact on increasing taxpayer compliance, especially those with a turnover of less than IDR 4.8 billion. In addition, the DGT is also active in tax socialization programs to increase public understanding of tax obligations through various platforms, including social media such as Instagram, which has proven effective in reaching young people and digital entrepreneurs (Susilawati & Amalia, 2023).

However, although the M-Tax application is presented to facilitate the taxation process, its success is highly dependent on the level of digital literacy of taxpayers. Those who are not skilled in using technology often face difficulties in accessing, understanding, and utilizing this application. As a result, applications designed to improve tax efficiency and compliance are not utilized optimally. In this case, digital literacy plays an important role as a bridge between understanding taxation and effective use of the M-Tax application.

In addition, the low level of public understanding of the taxation system in general is one of the main causes of low taxpayer compliance in Indonesia (Hama & Jeni, 2023; Sholikhati & Umaimah, 2024). Tax Literacy plays a major role in increasing taxpayers' understanding of tax rights and obligations, SPT reporting procedures, and how the tax system plays a role in the country's economy. The main objective of tax literacy is to raise awareness of the importance of complying with tax obligations and provide the necessary skills so that the community can carry out tax obligations properly.

Increasing Tax Literacy is closely related to increasing taxpayer compliance. Research (Gaol & Sarumaha, 2022; Yuliati & Huda, 2022) shows that individuals with better knowledge about taxation tend to be more compliant in carrying out their tax obligations. However, another study by

(Oktaviani et al., 2018; Saputra & Nehe, 2024) shows that tax literacy does not always have a direct effect on compliance, because there are other factors such as social factors, ease of access to tax services, and perceptions of the risk of non-compliance which also play an important role.

This study aims to explore the relationship between Tax Literacy, digital literacy, and the use of M-Tax applications in improving individual taxpayer compliance at KPP Pratama Surabaya Mulyorejo. Through this approach, this study will not only measure the direct effect of Tax Literacy and the use of M-Tax applications on tax compliance, but also evaluate the role of digital literacy as a mediating variable. This study is expected to provide a deeper understanding of the factors that influence taxpayer compliance. Social variables such as education level, age, and type of occupation may moderate the relationship between digital literacy and tax compliance. Higher education levels and appropriate age groups enhance individuals' ability and comfort in using technology, thereby strengthening the effect of digital literacy on compliance. Therefore, these social factors are important considerations in efforts to improve taxpayer compliance.

The results of this study are expected to contribute to formulating more effective policies for the Directorate General of Taxes to increase the level of tax compliance. Recommendations that can be implemented include improving the Tax Literacy education program, accessibility and simplicity of the M-Tax application, and digital training for taxpayers. With these steps, it is hoped that existing obstacles can be overcome and individual taxpayer compliance at the Surabaya Mulyorejo Pratama Tax Office can be significantly increased, support the achievement of tax revenue targets, and strengthen the contribution of the tax sector to national development.

## 2. RESEARCH METHOD

This study uses a quantitative descriptive approach that focuses on the collection and analysis of numerical data in a systematic manner. The aim is to simplify the data and provide in-depth analysis, so that it can provide a clear understanding of the phenomena studied, especially those related to Tax Literacy, digital literacy, the use of the M-Tax application, and taxpayer compliance at KPP Pratama Surabaya Mulyorejo.

According to (Sugiyono, 2015), the population in the study is a group of individuals or objects that have specific characteristics that are relevant to the research topic. In this study, the population studied was individual taxpayers registered at KPP Pratama Surabaya Mulyorejo, totaling 3,507 people. The sample used was individual taxpayers, with a nonprobability sampling technique through the incidental sampling method. This technique selects samples randomly, namely anyone who accidentally or incidentally meets the researcher and is considered relevant as a data source. The incidental sampling method was chosen due to its practicality and the ability to quickly collect data from respondents who happened to encounter the researcher. However, this method has certain limitations, such as the risk of bias and a lack of representativeness of the overall population. To address these issues, the researcher ensured sample diversity by including taxpayers with various characteristics and conducted checks on respondent profiles to ensure alignment with the population characteristics. This study was conducted at the Surabaya Pratama Tax Office for five days during office hours. The number of samples was determined using the Slovin formula, which resulted in 50 respondents.

To analyze the data, multiple linear regression techniques were used to measure the influence of independent variables—Tax Literacy, digital literacy, and use of the M-Tax application—on the dependent variable, namely taxpayer compliance. The regression coefficient obtained will describe the relationship between variables, and the p-value is used to test the significance of the influence of independent variables on taxpayer compliance. If the p-value is less than 0.05, then the hypothesis regarding a significant influence can be accepted.

## 3. RESULTS AND DISCUSSIONS

### In Multiple Linear Regression Analysis

Multiple linear regression is a statistical method used to test the relationship between several independent variables and one dependent variable. In this study, this method was applied to analyze the effect of Tax Literacy, Digital Literacy, and the Use of M Tax Applications on Taxpayer Compliance. The data analysis process was carried out using SPSS, which resulted in

an in-depth understanding of the relationship between variables, which will be explained in the following table:

Table 1. Multiple linear regression

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	1,406	1,498		.939	.351
1 TOTAL_X1	.250	.104	.276	2,406	.019
TOTAL_X2	.246	.121	.224	2,042	.045
TOTAL_X3	.363	.120	.336	3,019	.003

a. Dependent Variable: TOTAL\_Y

Source: SPSS results processed by the author, 2024

The regression model analyzed revealed a significant relationship between three independent variables—Tax Literacy (X1), Digital Literacy (X2), and Use of M Tax Application (X3)—with the dependent variable, namely Taxpayer Compliance (Y). The multiple linear regression equation obtained is:

$$Y = 1.406 + 0.250X1 + 0.246X2 + 0.363X3 + ei$$

Based on the results of multiple linear regression analysis, the constant value of 1.406 indicates the baseline level of Taxpayer Compliance when all independent variables are at zero. This suggests that there are other factors beyond the analyzed variables—such as psychological, social, or economic aspects—that may also influence the level of taxpayer compliance. The Tax Literacy coefficient of 0.250 indicates that for every one-unit increase in tax literacy, Taxpayer Compliance is expected to increase by 0.250, assuming other variables remain constant. This affirms that better understanding of tax rules and obligations encourages more compliant behavior among taxpayers. Furthermore, the Digital Literacy coefficient of 0.246 signifies that an improvement in digital skills will lead to an increase in Taxpayer Compliance by 0.246. This finding highlights the importance of digital competence in accessing tax information and utilizing technology-based tax services. Meanwhile, the coefficient for the Use of the M Tax Application, which is 0.363, demonstrates the greatest influence among the three independent variables. Each one-unit increase in the use of the M Tax Application is estimated to raise Taxpayer Compliance by 0.363, indicating that the convenience and efficiency provided by this application significantly assist taxpayers in fulfilling their tax obligations, thus contributing substantially to increased compliance.

## Hypothesis Testing

### Simultaneous Results(F Test)

The F-test is a statistical analysis tool used to evaluate the collective influence of several independent variables on one dependent variable. The main purpose of this test is to determine whether the independent variables together can explain the differences that occur in the dependent variable. In this study, the F-test was applied to measure the extent to which Tax Literacy, Digital Literacy, and Use of the M-Tax Application simultaneously affect Taxpayer Compliance. The analysis process was carried out using SPSS version 23, which allows fast and accurate statistical calculations and displays detailed significance results, so that researchers can assess whether the regression model used is valid and suitable to explain the relationship between the variables studied.

Table 2. F test results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	234,849	3	78,283	29,521	.000b
Residual	201,538	76	2,652		
Total	436,388	79			

a. Dependent Variable: TOTAL\_Y  
b. Predictors: (Constant), TOTAL\_X3, TOTAL\_X2, TOTAL\_X1

The results of the F-test analysis show a calculated F value of 29.521 with a significance value of 0.000. Because the significance value obtained is smaller than the set limit ( $\alpha = 0.05$ ), The findings demonstrate that tax literacy, digital literacy, and the utilization of the M-Tax application collectively exert a statistically significant influence on taxpayer compliance. This implies that the combined effect of these three variables is substantial in explaining the variation in compliance levels among taxpayers. Consequently, these factors are deemed critical in efforts to enhance taxpayer compliance, thereby supporting the acceptance of the proposed hypothesis.

### Partial Test Results (t-Test)

The t-test was conducted to evaluate the extent to which each independent variable, namely Tax Literacy, Digital Literacy, and Use of the M Tax Application, affects Taxpayer Compliance. This process aims to determine whether each variable has a significant impact on tax compliance. If the significance value obtained is lower than 0.05, it can be concluded that the variable has a significant effect. This test examines two hypotheses, namely the null hypothesis which states there is no significant effect, and the alternative hypothesis which states the opposite. If the test results show a significance value of t less than 0.05, the alternative hypothesis is accepted, indicating that the independent variable has a significant effect on Taxpayer compliance.

Table 3. Partial test with t-test

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,406	1,498		.939	.351
1 TOTAL_X1	.250	.104	.276	2.406	.019
TOTAL_X2	.246	.121	.224	2,042	.045
TOTAL_X3	.363	.120	.336	3.019	.003

a. Dependent Variable: TOTAL\_Y

Source: SPSS results processed by the author, 2021

- a. Tax Literacy Variable (X1), the results of multiple linear regression analysis show that the calculated t value for the Tax Literacy variable (X1) reaches 2.406, while the t table with degrees of freedom ( $df = n-3-1 = 76$ ) is 1.992 and the significance value is recorded at 0.019. Because the calculated t is higher than the t table and the significance value is below 0.05, it can be concluded that Tax Literacy (X1) has a significant influence on Taxpayer Compliance (Y). This confirms that a deep understanding of tax regulations greatly influences the extent to which Taxpayers comply with their obligations.
- b. Digital Literacy Variable (X2), in the multiple linear regression analysis, the t-value for Digital Literacy (X2) was recorded at 2.042, with a t-table ( $df = n-3-1 = 76$ ) of 1.992 and a significance value of 0.045. Since the t-value is greater than the t-table and the significance value is less than 0.05, it can be concluded that Digital Literacy (X2) has a significant impact on Taxpayer Compliance (Y). This shows that digital skills, which enable Taxpayers to access and understand tax obligations more effectively, are very important in improving compliance with tax regulations.
- c. M Tax Application Usage Variable (X3), based on the results of multiple linear regression analysis, the calculated t value for the Use of M Tax Application (X3) was recorded at 3.019, while the t table ( $df = n-3-1 = 76$ ) was 1.992, with a significance value of 0.003. Since the calculated t is greater than the t table and the significance value is less than 0.05, it can be concluded that the Use of M Tax Application (X3) significantly affects Taxpayer Compliance (Y). This finding indicates that the use of the M Tax application directly increases Taxpayer compliance, because this application simplifies and facilitates the process of fulfilling tax obligations.

## Discussion

### The Influence of Tax Literacy on Taxpayer Compliance

The Tax Literacy variable (X1) is proven to have a significant effect on Taxpayer Compliance (Y). A deep understanding of tax obligations plays an important role in increasing Taxpayer compliance. Those who have good knowledge of tax rights, obligations, rates, and procedures tend to be more disciplined in reporting and paying taxes according to the provisions. Conversely, a lack of understanding can lead to delays or avoidance of tax obligations. Therefore, it is important to improve tax literacy through broader education programs so that Taxpayers can understand their role in supporting national development.

In addition, tax literacy also includes an understanding of how taxes paid contribute to development, which can increase taxpayers' sense of responsibility. The better their knowledge, the more likely they are to fulfill their tax obligations on time. The results of this study are in line with the findings of (Ramli et al., 2020), which emphasize that tax literacy is not only limited to knowing the applicable tax rates. Tax literacy also includes the skills to independently calculate, record, and report tax obligations correctly. A good understanding of how to calculate taxes correctly can help taxpayers avoid mistakes that could potentially lead to tax audits or fines due to inappropriate reports. In addition, tax literacy also teaches the importance of proper record keeping, which is very important to ensure that all tax-related transactions are recorded validly and organized, both for individuals and companies.

### The Influence of Digital Literacy on Taxpayer Compliance

Digital Literacy (X2) plays a very important role in encouraging increased taxpayer compliance. In today's digital technology era, the ability to utilize technology, especially in terms of access to online-based tax systems, greatly assists taxpayers in fulfilling their tax obligations. Many tax processes have now shifted to online platforms, such as tax reporting and payments that can be done through the M Pajak application or other tax applications. Taxpayers who have good digital skills will find it easier and more convenient to access information related to taxation, report their taxes, and monitor the obligations that must be met. Conversely, taxpayers who do not have adequate digital skills may have difficulty operating these systems, which can hinder them from carrying out their tax obligations on time (Rioni et al., 2023).

In addition, good digital literacy skills make it easier for Taxpayers to access the latest information on tax regulations, proper form filling procedures, and ways to avoid errors in reporting. The ability to obtain and understand information directly has a positive impact on Taxpayer compliance, because they can be faster and more accurate in applying the information obtained (Dhasa Amwal et al., 2020). Digital literacy also opens up access for Taxpayers to utilize various applications that support the tax reporting process, which in turn can improve their experience in carrying out tax obligations and encourage them to be more compliant with applicable regulations.

The results of this study are in line with the findings of (Hertati, 2021; Isnaeni et al., 2023; Riningsih et al., 2022), which show that internet usage driven by adequate levels of digital literacy can strengthen the utilization of the M-Tax application, which contributes to increased tax compliance. In this case, digital literacy is not only limited to basic skills in using digital devices, but also includes a deeper understanding of how to utilize tax applications effectively and efficiently. This knowledge allows Taxpayers to maximize various digital services provided by the Directorate General of Taxes (DJP), such as e-filing and other tax facilities.

### The Impact of M Tax Application on Taxpayer Compliance

The use of the M-Pajak (X3) application has a significant impact on increasing taxpayer compliance. This application makes it easier for taxpayers to fulfill their tax obligations, especially in terms of tax reporting and payment. In the digital era, the M-Pajak application offers an effective solution to simplify the tax administration process, allowing taxpayers to be more efficient and convenient in carrying out their obligations. With this application, taxpayers no longer have to visit the tax office or follow time-consuming manual procedures.

This application allows taxpayers to report income, check tax reporting status, and make payments quickly and easily. In addition, this application reduces the potential for errors in filling

out tax forms, which often occur in manual processes, and overcomes obstacles such as limited time or access to the tax office. The more frequently this application is used, the higher the level of taxpayer compliance, because this application simplifies and speeds up the administrative process, which increases taxpayer awareness to fulfill their obligations on time according to applicable provisions.

This finding is in accordance with research by (Bal & Izak, 2021; I Gusti & Putu, 2023; Kesaulya et al., 2022; Sholikhati & Umaimah, 2024), which shows that the use of tax applications has a positive effect on taxpayer compliance. This application reduces administrative and technical barriers that previously hindered taxpayers in reporting and paying taxes. The study also emphasized that the easier and more flexible the tax system implemented, the higher the compliance achieved. Therefore, the M-Tax application is expected to be a long-term solution in increasing taxpayer compliance, which in turn will increase state revenue to support better development and public services.

#### **4. CONCLUSION**

Based on the results of the analysis and discussion, it can be concluded that Tax Literacy has a significant influence on taxpayer compliance at the Surabaya Mulyorejo Primary Tax Office (KPP Pratama Surabaya Mulyorejo). Adequate understanding of tax regulations encourages taxpayers to fulfill their obligations in a timely and accurate manner. In addition, Digital Literacy also has a significant impact on tax compliance. The ability to operate technology, particularly in the context of using digital tax applications, facilitates taxpayers in the process of reporting and paying taxes independently. Furthermore, the use of the M-Tax Application plays an important role in enhancing taxpayer compliance. This application, designed with a user-friendly interface, simplifies various administrative processes, thereby reducing the barriers commonly faced by taxpayers in fulfilling their tax obligations. Overall, Tax Literacy, Digital Literacy, and the Use of the M-Tax Application are interrelated and mutually reinforcing factors that contribute to increasing taxpayer awareness and compliance with tax regulations. The synergy among these three factors provides a significant positive contribution to the development of a more effective and participatory tax system.

To enhance taxpayer compliance, the government and relevant institutions need to strengthen tax literacy education and outreach programs for the public through accessible methods such as training sessions, seminars, and direct counseling. These efforts aim to improve taxpayers' understanding of their rights and obligations, which in turn will encourage greater discipline and timeliness in fulfilling tax responsibilities. Improved tax literacy also directly contributes to optimizing state revenue and supports sustainable national development. Additionally, in order to maximize the use of tax applications such as M Tax, it is crucial to enhance digital literacy among taxpayers. Training on how to use tax applications, both online and in-person, is particularly important for those who are less familiar with technology. This will help taxpayers become more confident and proficient in using digital tax tools. On the other hand, the development of the M Tax application must be continuously improved to ensure it is user-friendly and accessible to all segments of society, including those with limited technological literacy. Adding functional features such as automatic reminders, simplified reporting processes, and integrated payment systems will enhance user convenience. These improvements are expected to boost overall tax compliance and strengthen the efficiency of the tax administration system.

This study certainly has many limitations. Suggestions for further research are to include moderating variables such as perceptions of fairness, trust in tax authorities, or the quality of digital tax services. The addition of these variables aims to obtain a more comprehensive picture of the factors that influence taxpayer compliance, as well as to understand how these variables can strengthen or weaken the relationship between tax literacy, digital literacy, and the use of the M-Tax application with the level of taxpayer compliance. With the inclusion of these moderating variables, it is hoped that the analysis carried out will be more in-depth and produce more effective policies in increasing public tax awareness and compliance.

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