



Examining the moderating role of religiosity on taxpayer awareness, digital tax services, and taxpayer compliance

Bayu Adi, Siti Istikhoroh

Department of Accounting, Faculty of Economics and Business,
Universitas PGRI Adi Buana Surabaya
Jl. Dukuh Menanggal XII, Surabaya, East Java 60234, Indonesia

ABSTRACT

This study examines the influence of taxpayer awareness and tax service digitalization on taxpayer compliance and investigates the moderating role of religiosity. A total of 100 respondents were selected using purposive sampling, and the data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to examine relationships among the study variables. The findings indicate that taxpayer awareness positively affects taxpayer compliance, suggesting that individuals with greater awareness of their tax obligations tend to demonstrate higher compliance. Tax service digitalization was also found to positively influence taxpayer compliance, indicating that accessible and efficient digital tax services support compliance behavior. Religiosity strengthened the relationship between taxpayer awareness and compliance, suggesting that religious values reinforce the influence of awareness on taxpayers' decisions to comply. However, religiosity did not moderate the relationship between tax service digitalization and compliance. One possible explanation is that, where digital tax services have become routine administrative mechanisms, their effectiveness may depend more on technological and service-related factors than on religious values. This study contributes to the tax compliance literature by integrating behavioral, technological, and moral perspectives within a single framework. The findings also highlight the importance of combining taxpayer education initiatives with accessible and high-quality digital tax services to support voluntary taxpayer compliance.

Keywords: Awareness, Religiosity, Taxpayer compliance, Tax service digitalization

JEL Classification: H26, H83, D91

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1. Introduction

Taxpayer compliance remains a critical issue in Indonesia's taxation system, particularly in major urban areas such as Surabaya, which possesses substantial tax revenue potential. As one of the key determinants of an effective and sustainable taxation system, taxpayer compliance contributes directly to state revenue generation. Despite being the second-largest city in Indonesia, Surabaya continues to face challenges in achieving optimal levels of taxpayer compliance. Consequently, improving compliance has become an important policy priority. Previous studies suggest that compliance is influenced by a

variety of factors, including taxpayer awareness, the effectiveness of tax services, and individual values such as religiosity (Feld & Frey, 2007). More recent evidence further indicates that taxpayer compliance is shaped by both behavioral and technological factors in the era of digital governance (Abrori et al., 2024; Kumar et al., 2025).

Taxpayer awareness refers to individuals' understanding and recognition of their tax obligations as a contribution to national development. Low levels of awareness are often cited as a barrier to achieving tax revenue targets. Fitrianti et al. (2024) found that taxpayers with higher levels of awareness are more likely to fulfill their tax obligations voluntarily, without the need for external enforcement. As an internal cognitive factor, awareness shapes taxpayers' attitudes and intentions toward compliance behavior (Fadhilatunisa et al., 2025). However, awareness alone may not be sufficient to explain compliance, as taxpayers' decisions are also influenced by moral and ethical considerations. Consequently, additional factors are needed to understand why individuals with similar levels of awareness may exhibit different compliance behaviors.

The digital era has driven the modernization of the tax system through digitalization of services. The implementation of e-filing, e-billing, and e-reporting by the Direktorat Jenderal Pajak (Directorate General of Taxes, a government body responsible for tax implementation in Indonesia) comes as initiatives to improve tax efficiency and compliance. Digitalization of tax services has become one of the crucial strategies to improve convenience, transparency, and efficiency in the tax system. The implementation of digital technology allows taxpayers to fulfill tax obligations quickly and accurately. Research by Tambun & Riandini (2022) and Fitria et al. (2022) shows that the digitalization of tax services has a significant impact on taxpayer compliance. Digital tax systems improve compliance by increasing accessibility, transparency, and reliability of services (Abrori et al., 2024; Gyau et al., 2025). Technology Acceptance Theory also explains that taxpayers are more likely to utilize digital tax systems when they perceive them as useful and easy to use. Thus, compliance driven by digitalization is often associated with technical and system-related factors rather than personal moral values.

Previous studies have discussed the influence of taxpayer awareness on tax compliance (Frey & Torgler, 2007) and the impact of tax service digitalization in increasing the efficiency of the tax system (Kurniawan & Edtiyarsih, 2025). However, there are not many studies that examine in depth the role of religiosity as a moderating factor in the relationship between awareness and tax service digitalization on taxpayer compliance. Studies on religiosity and taxes, such as those conducted by Torgler (2006), mainly focused on the direct relationship between the level of religiosity and tax morale. The study has not specifically looked at how religiosity can strengthen or weaken the influence of other factors, such as awareness and digitalization, on taxpayer compliance.

Religiosity has frequently been discussed in the literature as a factor that may influence ethical judgment, moral responsibility, and prosocial behavior. Taking this perspective, religious values are potential predictors of how individuals perceive and respond to their civic obligations, including taxation. Some studies suggest that taxpayers with higher levels of religiosity may be more likely to view tax compliance not only as a legal requirement but also as a moral and social responsibility. In contrast, digital tax services primarily rely on technological features such as accessibility, convenience, system quality, and ease of use. As a result, the mechanisms underlying digital tax compliance may differ from those associated with moral or value-based considerations. This distinction raises the possibility that religiosity may play a more prominent role in awareness-based compliance behavior than in compliance behavior driven by interactions with digital tax systems. Supporting this view, Sholihah & Nugroho (2025) found that digital literacy and technological readiness were important predictors

of digital tax compliance, highlighting the relevance of technological factors in shaping compliance behavior in digital environments.

Research on digital tax services has also largely focused on national or international contexts without considering local dynamics in major urban areas such as Surabaya, which has heterogeneous social, economic, and religious characteristics. Surabaya was selected because it is one of Indonesia's largest metropolitan cities with significant tax potential and extensive exposure to digital public services. Subsequently, taxpayers in Surabaya are more familiar with technology-based tax systems, suggesting relevance for examining the relationship between digital tax services and taxpayer compliance. Furthermore, diverse social and religious characteristics provide an important context for understanding how behavioral and moral factors influence taxpayer compliance in urban areas undergoing rapid digital transformation.

This study investigates the integration of taxpayer awareness and digital tax services in explaining taxpayer compliance, with religiosity positioned as a moderating variable. By examining the interplay between these factors, the study contributes to the tax compliance literature by integrating behavioral, technological, and moral perspectives into a single research framework. Moreover, the study also expands existing tax compliance models by demonstrating that taxpayer compliance is shaped through different mechanisms. Taxpayer awareness reflects internal behavioral factors that may be reinforced by religiosity through ethical values and moral responsibility, whereas digital tax services operate through technological mechanisms that may be less influenced by personal religiosity. Therefore, this study provides broader insights into how behavioral, technological, and moral dimensions interact in shaping taxpayer compliance behavior.

2. Theoretical Framework and Hypotheses Development

Several theoretical perspectives are employed to explain taxpayer compliance behavior, including the Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Tax Morale Theory, and the Slippery Slope Framework. The integration of these theories provides comprehensive explanation of taxpayer compliance that is influenced not only by behavioral intentions and technological factors, but also by moral and ethical values reflected through religiosity. The Theory of Planned Behavior proposed by [Ajzen \(1991\)](#) explains that individual behavior is influenced by intention, which is shaped by attitudes, subjective norms, and perceived behavioral control. In the taxation context, taxpayer awareness reflects an internal cognitive factor that shapes positive attitudes toward tax compliance. Taxpayers who understand the importance of taxes for national development are more likely to develop intentions to comply voluntarily.

Meanwhile, the Technology Acceptance Model ([Davis, 1989](#)) explains that the adoption of digital technology is influenced by perceived usefulness and perceived ease of use. In taxation systems, digital tax services such as e-filing and e-billing can improve compliance because taxpayers perceive these systems as practical, efficient, and accessible. In addition, Tax Morale Theory and the Slippery Slope Framework emphasize that taxpayer compliance is also influenced by intrinsic moral values, trust, and ethical responsibility ([Kirchler et al., 2008](#)). Religiosity represents one of the moral dimensions that may strengthen or weaken taxpayer compliance behavior because religious values encourage honesty, responsibility, and obedience to regulations. Therefore, religiosity is positioned as a moderating variable that may influence the relationship between behavioral factors, technological factors, and taxpayer compliance.

Taxpayer Awareness and Taxpayer Compliance

Taxpayer awareness refers to a condition in which taxpayers comprehend, acknowledge, and voluntarily fulfill their tax obligations (Fitrianti et al., 2024). Taking from the Theory of Planned Behavior aspects, awareness reflects taxpayers' positive attitudes and intentions toward compliance behavior. Taxpayers with high awareness are more likely to comply as they understand that taxes contribute to public welfare and national development. Tiraada (2013), Wardani & Asis (2017), and Manurung & Ardillah (2024) found that taxpayers with greater awareness tend to report and pay taxes consistently. Recent behavioral taxation studies also confirm that awareness strengthens voluntary compliance because taxpayers perceive tax obligations as part of civic responsibility rather than administrative pressure (Fadhilatunisa et al., 2025). Conceptually, taxpayer awareness encourages compliance because individuals who understand tax functions develop stronger intentions to obey regulations. Thus, it is implied that awareness drives intrinsic motivation that reduces resistance to tax obligations and encourages proactive compliance behavior. Based on the theoretical and empirical explanation, the first hypothesis is formulated as H₁.

H₁: Taxpayer awareness has a positive effect on taxpayer compliance.

Digital Tax Services and Taxpayer Compliance

Digital tax services refer to the application of information technology in tax administration processes, including registration, reporting, payment, and monitoring. Taking from the Technology Acceptance Model (TAM) aspects, technology adoption influences behavior through perceived usefulness and ease of use (Davis, 1989). Taxpayers are more likely to use digital tax systems when they perceive them as efficient, practical, and beneficial. The implementation of e-filing, e-billing, and online tax systems has transformed tax administration by improving accessibility, transparency, and efficiency. Particularly in Indonesian context, research by Rahayu & Sofianty (2021) found that digital tax systems significantly improve taxpayer compliance because they simplify administrative procedures. Similar findings were reported by Fazriputri et al. (2021) and Gyau et al. (2025), who showed that digitalization enhances transparency and reduces compliance costs. Taken together, it is implied that digital tax services reduce administrative barriers and increase taxpayers' perceived behavioral control. As a result, taxpayers are more likely to comply because the taxation process becomes easier and more convenient. Based on the theoretical and empirical explanation, the second hypothesis is formulated as H₂.

H₂: Digital tax services have a positive effect on taxpayer compliance.

Religiosity, Taxpayer Awareness, and Taxpayer Compliance

Religiosity reflects the extent to which individuals internalize religious values in their attitudes and behavior. In the context of taxation, religiosity is closely related to moral obligation, ethical responsibility, and tax morality. According to the Tax Morality Theory, individuals with stronger moral values tend to be more voluntarily compliant because they perceive compliance as ethically appropriate behavior. Religiosity moderates the relationship between taxpayer awareness and taxpayer compliance because awareness alone may not always lead to actual behavior. Taxpayers may understand their obligations but still choose not to comply due to weak moral commitment. Religiosity strengthens this relationship by strengthening moral responsibility and ethical consistency between awareness and behavior.

Moderation occurs because religiosity strengthens the influence of awareness on compliance. Taxpayers with high awareness and religiosity are more likely to perceive paying taxes as a legal and

moral obligation. Conversely, taxpayers with low religiosity may have awareness but lack sufficient moral motivation to translate this awareness into actual compliance behavior. [Agbetunde et al. \(2022\)](#) found that religiosity strengthens ethical behavior and tax compliance. [Rachmat et al. \(2025\)](#) also showed that religious values reduce the tendency to engage in tax evasion because individuals feel morally responsible for their actions. Therefore, religiosity serves as a reinforcing mechanism that strengthens the relationship between taxpayer awareness and taxpayer compliance. Research by [Kamil \(2021\)](#) shows that religiosity strengthens the influence of awareness on tax compliance because religious individuals tend to view paying taxes as a form of social contribution that is in line with religious teachings.

Meanwhile, research by [Yuliawati & Sutrisno \(2021\)](#) revealed that religious values provide a stronger moral dimension to tax awareness, so that taxpayers are more motivated to comply with tax regulations even without direct supervision. Religiosity can also influence individuals' perceptions of moral sanctions if they do not comply, which ultimately strengthens the relationship between taxpayer awareness and compliance. According to research by [Rositayani \(2021\)](#), taxpayers who have a high level of religiosity are more motivated to comply with tax regulations because of the belief that such actions are in line with their spiritual values. Based on theoretical and empirical explanations, the third hypothesis is formulated as H_3 .

H_3 : Religiosity positively moderates the relationship between taxpayer awareness and taxpayer compliance.

Religiosity, Digital Tax Services, and Taxpayer Compliance

Religiosity may also influence how taxpayers respond to digital tax services. However, unlike taxpayer awareness, digital tax services operate differently through technological and system-related mechanisms. According to the Technology Acceptance Model, taxpayers adopt digital systems mainly because of perceived usefulness and ease of use rather than moral values. Religiosity refers to a level of appreciation and application of religious values in an individual's life that influences attitudes and behavior, including tax compliance.

In the context of tax service digitalization, religiosity can strengthen the relationship between ease of technology-based services and taxpayer compliance. This is because religious individuals tend to have stronger intrinsic motivation to fulfill tax obligations as a form of moral and spiritual responsibility ([McKerchar et al., 2013](#)). Digitalization of tax services, such as the use of e-filing and e-billing, aims to provide convenience, efficiency, and transparency. However, without additional motivation such as religiosity, the adoption of such technology may not be optimal in increasing compliance.

Research by [Kamil \(2021\)](#) revealed that religiosity influences how taxpayers respond to technological convenience by viewing it as a means to facilitate the fulfillment of moral responsibilities. In addition, research by [Yuliawati & Sutrisno \(2021\)](#) shows that individuals with high levels of religiosity are more likely to utilize tax technology to ensure that their obligations are met properly. Religiosity increases moral awareness that technology is a tool that helps carry out religious and social obligations. Another study by [Ermawati \(2018\)](#) highlighted that religiosity also reduces resistance to technological change, so that taxpayers are more open to using digital services. In this case, religiosity provides a moral boost that strengthens the effectiveness of digitalization of tax services in encouraging compliance. Based on this theory and empirical evidence, the fourth hypothesis is formulated as H_4 .

H_4 : Religiosity positively moderates the relationship between digital tax services have and taxpayer compliance

3. Methodology

This research adopts a quantitative approach to examine the impact of taxpayer awareness and the digitalization of tax services on taxpayer compliance, with religiosity serving as a moderating variable. Primary data were collected through a structured questionnaire survey distributed to individual taxpayers in the Surabaya area. Respondents were selected using a purposive sampling method based on specific criteria: they must be registered with the Surabaya Tax Service Office (*Kantor Pelayanan Pajak; KPP*), have utilized digital tax services such as e-filing and e-billing over the past year, and be willing to complete the questionnaire in full.

The study population consisted of 1,161,971 taxpayers. The sample size was determined using the Slovin formula with a 10 percent margin of error, resulting in 100 respondents. The use of SEM-PLS allows analysis with relatively small sample sizes since the method is variance-based and suitable for predictive research models with moderating variables. Respondents were then analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). All variables were measured using a five-point Likert scale ranging from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

The research variables are taxpayer awareness, digital tax services, taxpayer compliance, and religiosity. Taxpayer awareness was measured through indicators related to perceptions of tax obligations, understanding of tax regulations, and moral responsibility. Digital tax services were measured through perceptions of ease of use, efficiency, accessibility, and transparency of digital services such as e-filing and e-billing. Taxpayer compliance was measured through timely tax reporting, accurate calculation, and tax payment according to applicable regulations. Religiosity was measured through the level of appreciation and application of religious values in everyday life.

The measurement indicators were adapted from previous studies to ensure construct validity. Taxpayer awareness indicators were adapted from [Fitrianti et al. \(2024\)](#) and [Wardani & Asis \(2017\)](#). Digital tax service indicators were adapted from [Rahayu & Sofianty \(2021\)](#) and [Davis \(1989\)](#). Taxpayer compliance indicators were adapted from [Tiraada \(2013\)](#), while religiosity indicators were adapted from [Torgler \(2006\)](#) and [Agbetunde et al. \(2022\)](#). Several wording adjustments were made to align the indicators with the Indonesian taxation and digital service context.

Prior to the main survey, a pilot test with 30 respondents involved was conducted to evaluate the clarity, readability, and consistency of the questionnaire items. The pilot test results indicated that each indicator was understandable and suitable for use in the main research. The operational definition of variables is presented in Table 1.

Table 1. Operational definition of variables

Variables	Indicators	Sources
Taxpayer Awareness	Understanding tax obligations, awareness of tax function, moral responsibility	Fitrianti et al. (2024) ; Wardani & Asis (2017)
Digital Tax Services	Ease of use, efficiency, accessibility	Davis (1989) ; Rahayu & Sofianty (2021)
Taxpayer Compliance	Timely reporting, accurate payment, compliance with regulations	Tiraada (2013)
Religiosity	Religious values, ethical behavior, moral responsibility	Torgler (2006) ; Agbetunde et al. (2022)

Data analysis was conducted using SEM-PLS since this method is able to test direct and moderation relationships between latent variables, does not require strict data normality assumptions, and is suitable for relatively small to medium sample sizes. The structural model of this study can be expressed through the Equation 1 (Eq. 1).

$$TC = \beta_0 + \beta_1TA + \beta_2DTS + \beta_3R + \beta_4(TA \times R) + \beta_5(DTS \times R) + \varepsilon$$

Where:

- TC = Taxpayer Compliance
- TA = Taxpayer Awareness
- DTS = Digital Tax Services
- R = Religiosity
- TA × R = Interaction between taxpayer awareness and religiosity
- DTS × R = Interaction between digital tax services and religiosity
- ε = Error term

The analysis stages included testing the measurement model (outer model) and the structural model (inner model). The outer model evaluation was conducted to assess validity and reliability using the following criteria: outer loading > 0.70, Average Variance Extracted (AVE) > 0.50, Composite Reliability > 0.70, and Cronbach’s Alpha > 0.70. Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT) criterion with a threshold value below 0.90.

Furthermore, the structural model (inner model) was analyzed to test the relationship between variables using path coefficients, R-square values, effect size (f-square), and predictive relevance (Q-square). Hypothesis testing was conducted using the bootstrapping procedure with t-statistics and p-values.

Religiosity as a moderating variable was tested using an interaction effect approach by adding interaction variables between religiosity and taxpayer awareness, as well as between religiosity and digital tax services.

4. Results

Descriptive Statistics

Descriptive statistical analysis was conducted to provide an overview of the characteristics of the research data for each variable used. Descriptive statistical measurements in this study included minimum, maximum, mean, and standard deviation values. The results of this analysis were used to determine the trends in respondents’ responses and the level of data distribution for each research variable. The descriptive statistical results from 100 respondents can be seen in Table 2.

Table 2. Descriptive statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Awareness	100	2.67	5.00	4.29	0.582
Tax Service Digitalization	100	3.00	5.00	4.01	0.547
Religiosity	100	3.00	5.00	4.14	0.513
Taxpayer Compliance	100	3.00	5.00	3.99	0.510

Based on Table 2, the Awareness variable had an average value of 4.29, with a minimum value of 2.67 and a maximum value of 5.00. This high mean value indicates that the majority of respondents have a good level of awareness. Meanwhile, the standard deviation of 0.582 indicates that the variation in respondents' responses to this variable is relatively low. The Tax Service Digitalization variable obtained an average value of 4.01 with a standard deviation of 0.547. These results indicate that respondents believe the digitalization of tax services is progressing well. The standard deviation value is smaller than the mean, indicating that the data tends to be concentrated around the average value. The Religiosity variable obtained a mean value of 4.14 and a standard deviation of 0.513. This indicates that respondents' levels of religiosity are relatively high, with a relatively small spread in the data, resulting in relatively uniform responses. Furthermore, the Taxpayer Compliance variable had an average value of 3.99 with a standard deviation of 0.510. This value indicates that taxpayer compliance is in the good category. The low standard deviation also indicates that most respondents provided similar answers.

Correlation Matrix

Before testing the structural model, correlation analysis was conducted to examine the relationships among the variables included in this study. Pearson correlation analysis was employed to identify the direction and strength of the relationships between taxpayer awareness, tax service digitalization, religiosity, and taxpayer compliance. The results of the correlation matrix are presented in Table 3.

Table 3. Correlation matrix

Variables	Awareness	Tax Service Digitalization	Religiosity	Taxpayer Compliance
Awareness	1	0.579**	0.687**	0.663**
Sig. (2-tailed)	—	0.000	0.000	0.000
Tax Service Digitalization	0.579**	1	0.778**	0.853**
Sig. (2-tailed)	0.000	—	0.000	0.000
Religiosity	0.687**	0.778**	1	0.732**
Sig. (2-tailed)	0.000	0.000	—	0.000
Taxpayer Compliance	0.663**	0.853**	0.732**	1
Sig. (2-tailed)	0.000	0.000	0.000	—

Note. ** Correlation is significant at the 0.01 level (2-tailed). N = 100.

Based on Table 3, all variables demonstrate positive and significant correlations with each other at the 0.01 significance level. Taxpayer awareness is positively correlated with taxpayer compliance ($r = 0.663$), indicating that higher awareness is associated with greater taxpayer compliance. Tax service digitalization demonstrates the strongest correlation with taxpayer compliance ($r = 0.853$), suggesting that improvements in digital tax services are closely associated with higher levels of compliance. This finding indicates that digitalization plays an important role in facilitating taxpayer obligations through easier access, transparency, and administrative efficiency. Religiosity also shows a strong positive relationship with taxpayer compliance ($r = 0.732$), implying that individuals with higher religiosity tend to exhibit more compliant tax behavior. Furthermore, religiosity is strongly correlated with tax service digitalization ($r = 0.778$) and taxpayer awareness ($r = 0.687$), indicating that behavioral and ethical dimensions may interact with taxpayers' perceptions and attitudes toward taxation.

SEM-PLS Analysis Results

Structural Equation Modeling–Partial Least Squares (SEM-PLS) was employed to analyze the relationships among the latent variables using SmartPLS version 3.0. The SEM-PLS procedure included outer model evaluation, inner model evaluation, and hypothesis testing.

Measurement Model Evaluation (Outer Model)

The evaluation of the measurement model (outer model) was conducted to assess the validity and reliability of the research constructs. Convergent validity was evaluated using outer loading values and Average Variance Extracted (AVE), while reliability was assessed through Composite Reliability and Cronbach’s Alpha values. Figure 1 presents the SEM-PLS measurement model results, including the relationships between latent variables and their indicators.

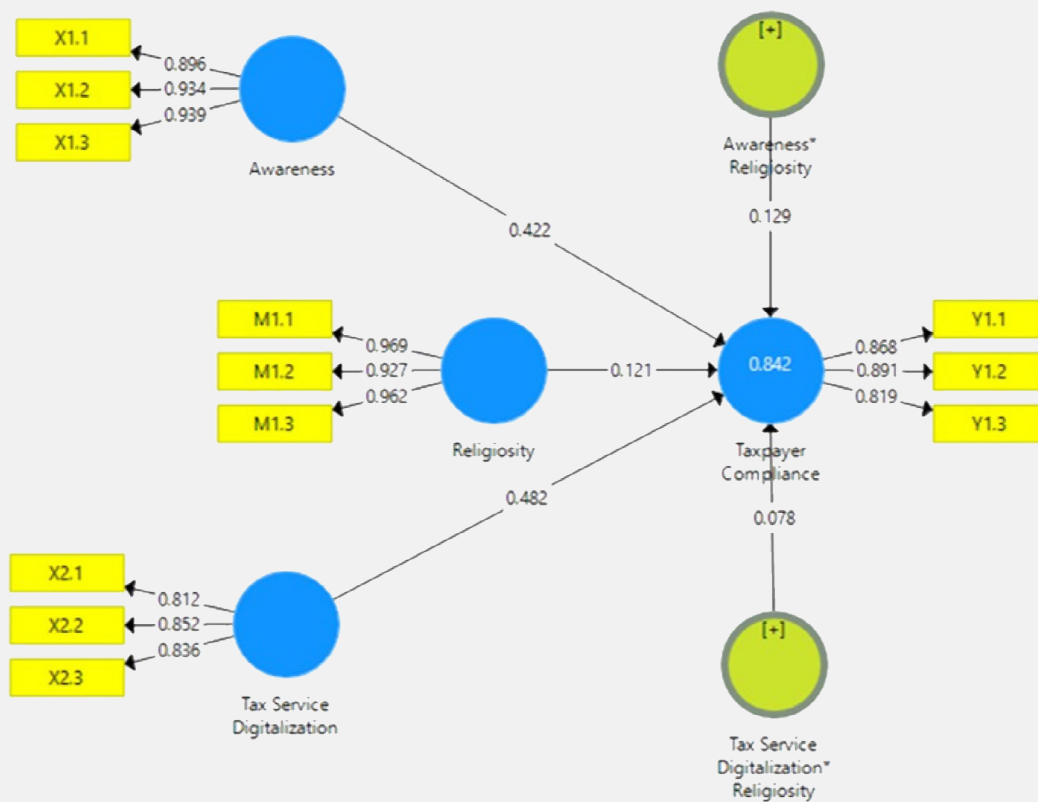


Figure 1. SEM-PLS results

Figure 1 shows that all measurement indicators have outer loading values above 0.70, indicating that all indicators are valid and capable of explaining their respective latent constructs adequately. High outer loading values demonstrate that the indicators consistently represent the variables used in this study, including taxpayer awareness, digital tax services, religiosity, and taxpayer compliance. In addition, the strong loading values indicate that the measurement model has satisfactory convergent validity. This result suggests that the questionnaire items successfully capture the conceptual dimensions of each construct. Therefore, the measurement model can be considered appropriate for further structural model analysis.

In addition, the testing of convergent validity was conducted by examining the Average Variance Extracted (AVE) values.

Table 4. AVE value of research model

Variables	AVE
Awareness	0.852
Religiosity	0.908
Tax Service Digitalization	0.695
Taxpayer Compliance	0.740

According to Table 4, all AVE values are above 0.50, indicating that the constructs meet the criteria for convergent validity. This means that the indicators are able to explain more than 50 percent of the variance of their respective constructs.

Discriminant validity was further evaluated using the Heterotrait-Monotrait Ratio (HTMT) criterion and cross-loading analysis. All HTMT values were below the recommended threshold of 0.90, indicating that each construct is empirically distinct from the others. In addition, each indicator loaded highest on its respective construct compared to other constructs, confirming adequate discriminant validity.

Table 5. Composite reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha	Information
Awareness	0.945	0.913	Reliable
Religiosity	0.967	0.950	Reliable
Tax Service Digitalization	0.872	0.781	Reliable
Taxpayer Compliance	0.895	0.823	Reliable

Table 5 shows that the research model has composite reliability and Cronbach's alpha values above 0.7 for each variable. This means the model meets good reliability standards and can be trusted as a reliable measuring tool.

Table 6. Heterotrait-Monotrait Ratio (HTMT)

Variable	Awareness	Religiosity	Tax Service Digitalization	Taxpayer Compliance
Awareness	-			
Religiosity	0.433	-		
Tax Service Digitalization	0.885	0.615	-	
Taxpayer Compliance	0.897	0.608	0.872	-

Table 6 shows that all HTMT values are below the recommended threshold of 0.90, indicating that the constructs have adequate discriminant validity and are empirically distinct from one another.

Structural Model Evaluation (Inner Model)

The structural model evaluation was conducted by examining the coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and path coefficients. The R^2 value for taxpayer compliance was 0.684, indicating that taxpayer awareness, digital tax services, religiosity, and the interaction variables collectively explain 68.4 percent of the variance in taxpayer compliance. This result suggests that the

model has substantial explanatory power. The predictive relevance test using Stone-Geisser's Q^2 value produced a value greater than zero ($Q^2 = 0.512$), indicating that the model has adequate predictive relevance.

Effect size analysis (f^2) showed that digital tax services had a moderate effect on taxpayer compliance, while taxpayer awareness had a moderate-to-strong effect. The moderating effect of religiosity on the relationship between taxpayer awareness and taxpayer compliance was relatively small but meaningful. Meanwhile, the interaction effect between religiosity and digital tax services showed a weak effect size. Effect size analysis (f^2) showed that digital tax services had a moderate effect on taxpayer compliance ($f^2 = 0.544$), while taxpayer awareness had a moderate-to-strong effect ($f^2 = 0.492$). The moderating effect of religiosity on the relationship between taxpayer awareness and taxpayer compliance was relatively small but meaningful ($f^2 = 0.049$). Meanwhile, the interaction effect between religiosity and digital tax services showed a weak effect size ($f^2 = 0.015$), indicating that religiosity contributed only minimally to the relationship between digital tax services and taxpayer compliance.

Table 7 presents the results of hypothesis testing for the structural model. The evaluation includes path coefficients, t-statistics, and p-values to determine the significance and direction of the relationships between variables, including the moderating effects of religiosity.

Table 7. Hypothesis testing

Variables	Path Coefficient	t-statistic	P value	Information
Awareness → Taxpayer Compliance	0.422	7.390	0.000	H1 accepted
Tax Service Digitalization → Taxpayer Compliance	0.482	7.257	0.000	H2 accepted
Awareness*Religiosity → Taxpayer Compliance	0.129	2.035	0.042	H3 accepted
Tax Service Digitalization*Religiosity → Taxpayer Compliance	0.078	1.057	0.291	H4 rejected

The results of the hypothesis testing in this study indicate that taxpayer awareness has a significant influence on taxpayer compliance with a path coefficient value of 0.422, a t-statistic of 7.390, and a p-value of 0.000. This supports H1, which means that the higher the level of taxpayer awareness, the greater the likelihood of complying with tax obligations.

Furthermore, the digitalization of tax services has also been proven to significantly affect taxpayer compliance with a path coefficient of 0.482, a t-statistic of 7.257, and a p-value of 0.000. This finding supports H2, which suggests that the convenience and efficiency offered by digitalization can increase the level of taxpayer compliance.

The role of religiosity as a moderator in the relationship between taxpayer awareness and taxpayer compliance is also accepted. With a path coefficient of 0.129, a t-statistic of 2.035, and a p-value of 0.042, H3 shows that religiosity strengthens the influence of awareness on compliance. Individuals with high levels of religiosity tend to be more motivated to comply with taxes because of the moral values and religious teachings they adhere to.

The test results show that religiosity does not moderate the effect of digitalization of tax services on taxpayer compliance. With a path coefficient of 0.078, a t-statistic of 1.057, and a p-value of 0.291, H4 is rejected. This indicates that religiosity is not enough to strengthen the relationship between digitalization and compliance. This finding can be explained by the fact that digitalization is more related to technical and functional aspects, which may not be directly influenced by individual religious values. Therefore, a technology-based approach requires other strategies that emphasize the ease and efficiency of services.

5. Discussion

The Influence of Taxpayer Awareness on Taxpayer Compliance

The results implies that taxpayer awareness is positively associated with taxpayer compliance, particularly suggests that taxpayers who understand the importance of taxes and their role in supporting national development tend to demonstrate higher compliance behavior. From the perspective of the Theory of Planned Behavior (TPB), taxpayer awareness reflects a positive attitude toward tax obligations, which may drive stronger behavioral intentions to comply with tax regulations. Accordingly, taxpayer awareness plays an important role in driving the level of taxpayer compliance.

The awareness in question includes taxpayers' understanding of tax obligations, such as the importance of reporting and paying taxes accurately on time. When individuals possess a high awareness of the role of taxes in national development, they tend to be more compliant in fulfilling their tax obligations. This is consistent with the theory of planned behavior, which states that individual behavior is influenced by a positive attitude towards an action, in which awareness is one of the factors forming this attitude. The results of this study support the findings by [Agustiniingsih & Isroah \(2016\)](#) which showed that the level of taxpayer awareness has a significant positive effect on tax compliance. Another study by [Bio & Suryadi \(2021\)](#) also found that taxpayers who understand the benefits of taxes for society and the state are more likely to comply with tax regulations. This awareness is often rooted in the understanding that taxes are a moral and legal contribution to supporting the sustainability of national development.

In contrast, taxpayers who are unaware of the importance of taxes or do not perceive direct benefits from paying taxes tend to ignore their tax obligations. For example, delaying tax payments, inaccurate reporting, or as far as tax evasion. Therefore, increasing taxpayer awareness is often the main focus of government initiatives to improve tax compliance, including through tax education programs, counseling, and socialization of the role of taxes in development. By increasing taxpayer awareness, the government also create long-term effects in the form of more compliant behavioral changes. Awareness not only drives individuals to comply with current tax regulations, but also builds a positive attitude towards taxes in the future. Therefore, strengthening taxpayer awareness is a strategic step in increasing the overall level of tax compliance.

The Impact of Tax Service Digitalization on Taxpayer Compliance

The findings indicate that digital tax services have a positive effect on taxpayer compliance. This suggests that taxpayers who perceive digital systems, such as e-filing and e-billing, as useful, efficient, and accessible tend to demonstrate higher levels of compliance. These results are consistent with the Technology Acceptance Model (TAM), which explains that perceptions of usefulness and ease of use influence technology adoption behavior. Tax service digitalization has become one of the main strategies to improve taxpayer compliance. Digital technology provides ease of access, time efficiency, and significant transparency in the tax process.

Digitalization allows taxpayers to fulfill their tax obligations online, through e-filing for SPT reporting and e-billing for tax payments. These services help minimize administrative barriers that often contribute to non-compliance, such as long queues at tax offices and limited technical understanding. The results of this study support [Magribi & Yulianti \(2022\)](#), since the use of technology in tax services increases taxpayer convenience in reporting and paying their obligations. Digital services designed with a user-friendly user interface and clear guidance can reduce the potential for errors in filling in data or payments. In addition, transparency in digital services helps increase taxpayer trust in the tax system, which ultimately drives compliance levels.

Digitalization also strengthens government supervision of taxpayers. Technology-based systems enable real-time data collection and analysis, so that the government are able to quickly detect violations or non-compliance on tax reporting. This may encourage higher levels of compliance by increasing taxpayers' perception of oversight and accountability. Research by [Rosyid et al. \(2024\)](#) showed that digitalization of tax services can increase taxpayer compliance by reducing opportunities to avoid tax obligations. However, the success of digitalization in increasing compliance also depends on other factors, such as taxpayer technological literacy and the stability of digital infrastructure. Taxpayers who are not familiar with recent technology may need additional assistances in order to optimally utilize these services. In addition, technical disruptions such as system errors or lack of customer support can hinder the effectiveness of digital services. Digitalization of tax services has a significant positive impact on taxpayer compliance by overcoming administrative constraints and increasing transparency and efficiency. Therefore, the development of sustainable tax technology, accompanied by digital literacy education for taxpayers, is a strategic step to achieve a higher level of compliance.

The Role of Religiosity in Moderating the Influence of Taxpayer Awareness on Taxpayer Compliance

The results show that religiosity can strengthen the influence of taxpayer awareness on taxpayer compliance, particularly suggests that religiosity functions as a moral reinforcement mechanism that helps translate awareness into actual compliance behavior. Although taxpayers may understand their tax obligations, awareness alone may not necessarily lead to compliance unless supported by strong ethical and moral values. These results can be explained using Tax Morality Theory and the Slippery Slope Framework, which emphasizes the importance of intrinsic motivation, ethics, and moral responsibility in shaping voluntary tax compliance. Religiosity encourages taxpayers to view tax payment not only as a legal obligation but also as a moral responsibility related to honesty, fairness, and social contribution. A study by [Kusuma et al. \(2022\)](#) shows that individuals with high levels of religiosity are more likely to comply with tax obligations because they feel that taxes are part of their contribution to society, which is in line with the principles of religious teachings. Therefore, religiosity not only strengthens taxpayers' understanding of the importance of taxes, but also fosters awareness of the positive impact of taxes on social welfare. These findings indicate that the positive relationship between taxpayer awareness and compliance becomes stronger in the presence of higher levels of religiosity.

Additionally, religiosity may reinforce the moral considerations underlying taxpayers' decisions, particularly when they encounter conflicting motivations related to compliance. For instance, although individuals may be aware of their obligation to pay taxes, individuals may experience tension between the desire to comply and concerns regarding the perceived burden of taxation. Given this situation, religiosity may serve as an internal reference point that encourages taxpayers to remain compliant by emphasizing values related to morality, responsibility, and adherence to social obligations.

The role of religiosity is also influenced by the extent to which religious teachings are internalized by individuals. Research by [Agbetunde et al. \(2022\)](#) confirms that deep religiosity where religious values truly guide behavior is more effective in moderating the influence of taxpayer awareness on compliance. Conversely, religiosity that is merely symbolic or ritualistic tends to have a weaker influence.

Thus, religiosity plays a key role in strengthening the influence of taxpayer awareness on compliance. The government and tax authorities can utilize this role of religiosity through an approach based on moral and social values in tax education programs. This step not only increases taxpayer awareness but also builds more sustainable compliance through an approach based on ethics and spirituality.

The Role of Religiosity in Moderating the Effect of Tax Service Digitalization on Taxpayer Compliance

The results of this study indicate that religiosity does not significantly moderate the relationship between digital tax services and taxpayer compliance. Although religiosity is associated with moral responsibility and ethical behavior, its influence appears limited in the context of a technology-based tax system. This finding denotes a crucial contribution as it suggests that compliance driven by digitalization operates through a different mechanism than compliance driven by taxpayer awareness. From the Technology Acceptance Model (TAM) perspective, taxpayers adopt digital systems primarily because of their perceived usefulness, efficiency, and ease of use (Davis, 1989; Venkatesh et al., 2003). Therefore, technology adoption tends to be utilitarian rather than value-driven. Taxpayers may use e-filing or e-billing systems regardless of their level of religiosity because these platforms simplify tax reporting and payment procedures. Carter et al. (2011) explained that technology adoption in e-government systems is largely influenced by functional benefits and user convenience rather than personal beliefs or moral values.

These findings also suggest that digital tax compliance is rather influenced by external and technical factors than internal moral values. In the current tax environment, the use of digital tax systems is increasingly mandatory and institutionalized. As results, taxpayers may adopt digital services due to administrative requirements and practical convenience rather than ethical or spiritual considerations. Consequently, religiosity fails to significantly strengthen the relationship between digital tax services and taxpayer compliance. Consistent with these findings, research by Sholihah & Nugroho (2025) found that digital literacy and perceived ease of use were stronger predictors of digital tax compliance than personal moral characteristics.

While previous studies have suggested that religiosity may encourage responsible technology use, the present findings indicate that its role in the context of digital tax services may be more limited (Agbetunde et al., 2022). However, these findings align with recent digital governance research, which emphasizes that perceived usefulness and system quality are often more dominant predictors of technology adoption behavior than personal values (Mensah et al., 2020). In Surabaya, where digital tax services have become increasingly integrated into tax administration, taxpayers may regard digitalization as a routine administrative process rather than one driven by moral values.

These findings provide a substantive theoretical contribution by demonstrating that religiosity functions differently across behavioral and technological contexts. Despite religiosity appears to have a greater influence on internally driven behaviors such as taxpayer awareness, it proves less so on externally driven systems such as digital tax services. This distinction extends the existing tax compliance literature by demonstrating that behavioral and technological determinants of compliance should not be treated as identical mechanisms. Therefore, policies aimed at improving taxpayer compliance through digitalization should focus primarily on improving system quality, accessibility, digital literacy, and user experience rather than relying on moral or religious approaches. Meanwhile, religiosity-based approaches may be more effective when integrated into taxpayer awareness programs and ethics education.

6. Conclusion

Taxpayer awareness and digital tax services are positively associated with taxpayer compliance, while religiosity may strengthen the relationship between taxpayer awareness and compliance behavior. The findings indicate that taxpayers with stronger religious values tend to transform tax awareness into actual compliance behavior through greater moral responsibility and ethical commitment. Conversely,

religiosity does not significantly moderate the relationship between digital tax services and taxpayer compliance, suggesting that compliance driven by digitalization is rather influenced by technical and utilitarian factors such as efficiency, accessibility, and ease of use rather than moral values. These findings contribute theoretically by integrating behavioral, technological, and moral perspectives into the tax compliance framework and by demonstrating that religiosity functions differently across behavioral and digital contexts.

In practical context, the study implies that improving taxpayer compliance requires not only the development of effective digital tax systems, but also strategies that strengthen taxpayer awareness and ethical responsibility. Several limitations of this study should be noted, particularly its relatively small sample size and its focus on taxpayers in Surabaya, both of which may limit the generalizability of the findings. Furthermore, the use of self-reported questionnaire may introduce to respondent bias. Future research is encouraged to involve broader research areas, larger samples, and additional variables such as trust in government, tax sanctions, digital literacy, and financial behavior to provide a more comprehensive understanding of taxpayer compliance in the digital taxation era.

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