



## TRUST IN GOVERNMENT, TAX DIGITALIZATION AND TAX EDUCATION INFLUENCE TAX COMPLIANCE WITH EXPERIENCE AS A MODERATION

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### Abstract

*This study aims to examine the effect of trust in the government, tax digitization, and tax education on tax compliance with experience as a moderating variable. This study is an associative quantitative research using primary data in the form of a questionnaire. The population in this study is individual taxpayers registered at KPP Pratama Cilacap by giving several statements or questions to respondents totaling 97,483 people and a sample of 398 people. This research uses purposive sampling based on Slovin theory. The data analysis technique used in this study is the PLS-SEM model. This study uses descriptive statistical tests, measurement evaluation models, structural evaluation models and goodness-of-fit evaluation models. This study concludes that trust in government, tax digitalization, tax education and experience give positive impact to tax compliance. Experience cannot moderate the impact of trust in government to tax compliance. Experience weakened the impact of tax digitalization to tax compliance. Experience can moderate the impact of tax education on tax compliance.*

**Keywords:** *Experience, Tax Compliance, Tax Digitalization, Tax Education, Trust in Government*

### INTRODUCTION

Special Staff to the Minister of Finance for Strategic Communications, Yustinus Prastowo, stated that Rafael Alun Trisambo is still having problems regarding personal income tax, with allegations of underpayment or not reporting all his assets and income (Leucereno, 2023). Public trust in the Directorate General of Taxes (DJP) at the Ministry of Finance has decreased due to the abuse case committed by Mario Dandy Satriyo, son of Rafael Alun Trisambodo, an employee of the Directorate (Masitoh, 2023). President Joko Widodo confirmed that he had submitted the 2022 Annual Tax Return (SPT) online or via e-filing (NV, 2023). Minister of Finance Sri Mulyani emphasized the importance of tax education for society which must start from school. Sri Mulyani revealed that there are still many people who do not fully understand their obligations as citizens, especially in paying taxes (Vivian, 2022).

The Regional Office of the Directorate General of Taxes (DJP) Central Java II noted that the revenue performance of KPP Pratama Cilacap fell -16.35% in March for the 2023 period (Gumiwang, 2021). The people of Cilacap complained about the increase in land and building tax (PBB) payments which were considered to have increased significantly (Azmie, 2024). There are quite a few people who do not understand and need to understand digital literacy. KPP Pratama Cilacap also picked up the ball considering that there are still many Cilacap residents who do not understand how to use the taxation system which can now be done online (Mukti, 2023). The Cilacap District Court found a businessman with the initials N guilty of evading taxes during 2019. The state loss in this case reached 2 billion. So the total fine that must be paid reaches 4 billion (Nugroho, 2024).

Tax compliance refers to the voluntary and mandatory actions of taxpayers to comply with all tax obligations in accordance with statutory regulations (Night & Bananuka, 2020). (Sari et al., 2022) and (Zainudin et al., 2022) concluded that trust in the government has a significant positive effect on taxpayer compliance. They emphasize that trustworthy government performance tends to increase public trust, which ultimately has a positive effect on taxpayer compliance. According to research conducted by (Purba et al., 2021), the implementation of e-filing and e-invoicing has had a positive impact on taxpayer compliance. Optimal implementation of e-filing makes it easier for taxpayers to report SPT, while e-invoices



with QR codes increase the security of tax transactions. According to research by (Ramadhan et al., 2022), higher education has a positive effect on tax compliance. Taxpayers who have higher education tend to better understand the general provisions and procedures for taxation, and have better knowledge of the taxation system in Indonesia. (Maula, 2018) found that experience in fulfilling tax obligations has a positive and significant effect on the implementation of MSME Tax. The more experienced MSMEs are in this matter, the better they will be at implementing the provisions regulated in PP No. 46 year 2013.

There is research regarding tax compliance in Cilacap. According to research by (Shafrani, 2019) regarding motor vehicle taxpayer compliance, the independent variables used are tax knowledge, strictness of tax sanctions, and service quality. The research results show that only service quality has a significant effect on taxpayer compliance. This means that the better the quality of service provided by the Tax Service Office (KPP), the higher the level of motor vehicle taxpayer compliance in Cilacap. However, tax knowledge and the severity of tax sanctions do not have a significant influence on compliance. According to research by (Adi & Yushita, 2018) regarding the compliance of corporate taxpayers registered with the Cilacap KPP using the independent variables tax knowledge, tax sanctions and tax awareness. The results of this research show that tax knowledge, tax sanctions, and tax awareness have a positive influence on taxpayer compliance. This means that the higher the taxpayer's knowledge about tax obligations, the stricter the sanctions applied, and the higher the taxpayer's awareness of the importance of paying taxes, the higher the level of corporate taxpayer compliance in Cilacap.

This research aims to retest, update and combine several independent variables that have been used in previous research, with a focus on individual taxpayers registered at the Pratama Cilacap Tax Service Office (KPP). Thus, it is hoped that the results of this research can provide a significant contribution to the analysis of factors that influence tax compliance in Indonesia, especially in Cilacap. With this uniqueness, researchers can analyze the influence of trust in government, tax digitalization and tax education on tax compliance and use experience as a moderating variable.

## **LITERATURE REVIEW**

Attribution theory was first discovered by Heider in 1958. Based on (Putri et al., 2024) Attribution theory argues that when individuals observe someone's behavior, they try to determine whether the behavior is caused by internal or external factors. According to (Night & Bananuka, 2020), tax compliance is defined as the voluntary and mandatory actions of taxpayers to fully fulfill their tax obligations in accordance with tax regulations. This includes filling out tax forms, faithfully reporting all taxable income, and paying all tax obligations on time without waiting for further action from the authorities. Tax compliance is a regulation that aims to increase taxpayer awareness of the importance of taxes for national development.

Trust in the government in this research is based on the understanding of Social Contract Theory (SCT) which was popularized by Hobbes, Locke, and Rousseau. Based on (Yoshida, 2022) this theory states that if taxpayers believe that the government uses tax funds to provide benefits to society, then their trust in the government will increase. Because taxpayers see the government respecting the existing social contract which encourages them to be good taxpayers. According to research by (Sari et al., 2022), they concluded that trust in the government influences taxpayer compliance. According to research by (Zainudin et al., 2022), they concluded that trust in the government has a positive effect on perceptions of tax fairness. H1. Trust in the government has a positive effect on tax compliance.

(Hariyani & Sofiani, 2020) describe tax digitalization as an effort to improve the tax system using information technology. Implementing good e-filing can significantly increase



taxpayer compliance. This is due to the convenience provided to taxpayers in reporting SPT correctly and on time. According to research by (Purba et al., 2021), it was concluded that the implementation of e-filing and e-invoicing has a positive effect on taxpayer compliance. Research conducted by (Kesaulya et al., 2022) concluded that the implementation of the e-filing system has a positive and significant influence on taxpayer compliance.

H2. Tax digitalization has a positive effect on tax compliance.

Tax education is one of the most effective tools to encourage taxpayers to be more compliant (Putro & Tjen, 2020). The level of taxpayer compliance is often influenced by people's knowledge about the importance of paying taxes. Taxpayers' perceptions of tax knowledge can determine their compliance with tax regulations. According to research by (Ramadhan et al., 2022), it is concluded that the level of education has a positive effect on tax compliance. Research conducted by (Sulistiyowati et al., 2021) concluded that the level of education has a positive effect on tax compliance.

H3. Tax education has a positive effect on tax compliance.

According to Zahro, as quoted by (Yusman et al., 2021), work experience refers to the length of time or length of work that a person has in understanding the tasks of a job and carrying them out well. This experience also includes knowledge gained in the use of technology, such as what happens in the use of e-filing by taxpayers. According to research conducted by (Widiastutik & Oktaviani, 2020) concluded that experience can increase taxpayer intensity. Inexperienced taxpayers will experience difficulties and confusion when operating the e-filing system.

H4. Experience has a positive effect on tax compliance.

Trust arises from the positive experiences of both parties who have previously worked together or collaborated in an activity or organization. This experience gives a positive impression that produces a sense of mutual trust and not betraying each other which becomes the basis for a strong commitment. According to research by (Muzakkir & Mahi, 2019), it shows that the more inspections experienced, the more compliant the company is in carrying out its tax obligations.

H5. Experience can strengthen the influence of trust in government on tax compliance

The experience Taxpayers gain in using the e-filing system makes them more skilled in applying tax regulations, including in reporting their Annual SPT. The better the quality of the system that users understand, the more often they use the system and the more satisfied they are with its use. According to research conducted by (Widiastutik & Oktaviani, 2020), it was concluded that experience can strengthen the relationship between perceived ease of use and intensity of e-filing use.

H6. Experience can strengthen the influence of tax digitalization on tax compliance

Taxpayers who have a good understanding of tax regulations and have extensive work experience will also find it easier to follow and implement changes to tax regulations that occur. They can use their work experience as preparation to face these changes and ensure they continue to fulfill their tax obligations properly. According to research conducted by (Muzakkir & Mahi, 2019), it shows that the more inspections they experience, the more compliant the company is in carrying out its tax obligations.

H7. Experience can strengthen the influence of tax education on tax compliance.

## **METHODS**

This research type is associative quantitative research. With this quantitative approach, the data collected will be analyzed statistically to test the relationship between existing variables. The type of research used in this research is causal research. Causal research aims to determine the causal relationship between the variables studied. The population in this research



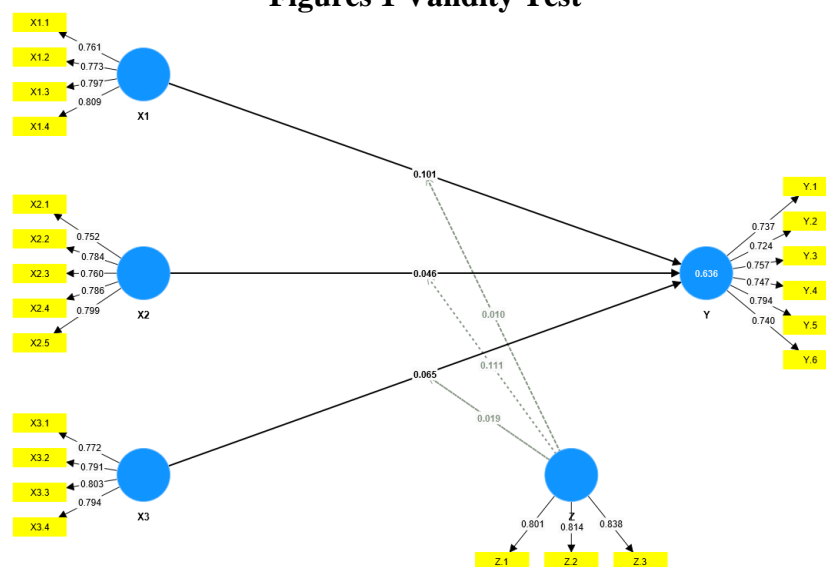
is individual taxpayers who have businesses and freelance jobs registered with KPP Pratama Cilacap, totaling 97,483 taxpayers. The sampling technique in this research uses a purposive sampling method using the Slovin (1960) formula according to (Sulistiyowati et al., 2021). Using the Slovin formula, the number of samples used in this research was 398 individual taxpayers.

The data used in this research is primary data using a survey technique, namely a questionnaire filled out by respondents who are registered as taxpayers by giving several statements or questions to the respondents. From the results of distributing the questionnaire, variables will be measured using a tool to provide accurate results, namely a 1-5 point interval scale. In this research, the data analysis technique used is quantitative using the PLS-SEM (Structural Equation Model). The software used for SEM analysis in this research is Smart PLS 4 which can work efficiently with small sample sizes and complex models.

**RESULTS AND DISCUSSION**

**Validity Test**

**Figures 1 Validity Test**



**Table 1 Outer Loading Test**

	X1	X2	X3	Y	Z	Z x X1	Z x X2	Z x X3	Notes
X1.1	0.761								valid
X1.2	0.773								valid
X1.3	0.797								valid
X1.4	0.809								valid
X2.1		0.752							valid
X2.2		0.784							valid
X2.3		0.760							valid
X2.4		0.786							valid
X2.5		0.799							valid
X3.1			0.772						valid
X3.2			0.791						valid
X3.3			0.803						valid
X3.4			0.794						valid
Y.1				0.737					valid



Y.2				0.724					valid
Y.3				0.757					valid
Y.4				0.747					valid
Y.5				0.794					valid
Y.6				0.740					valid
Z.1					0.801				valid
Z.2					0.814				valid
Z.3					0.838				valid
Z x X3								1.000	valid
Z x X1						1.000			valid
Z x X2							1.000		valid

Convergent validity testing can be assessed based on outer loadings or loading factors. According to Hair et al in (Rohmatulloh & Nugraha, 2022), a loading factor limit of > 0.7 is still acceptable, as long as the validity and reliability meet the requirements. From the Outer Loadings Test results table, it shows that all item variables have an Outer Loading value above 0.7. It can be concluded that all of these variable items are valid for research.

**Table 2 AVE Test**

	Average variance extracted (AVE)	Notes
X1	0.617	valid
X2	0.603	valid
X3	0.624	valid
Y	0.563	valid
Z	0.669	valid

According to Hair et al., as quoted by (Rohmatulloh & Nugraha, 2022), the Average Variance Extracted (AVE) value must reach 0.5 or greater. From this table, the AVE values for variables X1, X2, X3, Y, and Z all exceed 0.5, indicating adequate convergent validity.

**Table 3 HTMT Test**

	Heterotrait-monotrait ratio (HTMT)	Notes
X2 <-> X1	0.628	valid
X3 <-> X1	0.759	valid
X3 <-> X2	0.552	valid
Y <-> X1	0.771	valid
Y <-> X2	0.741	valid
Y<->X3	0.700	valid
Z <-> X1	0.678	valid
Z <-> X2	0.821	valid
Z <-> X3	0.624	valid
Z <-> Y	0.805	valid

According to Henseler et al., as quoted by (Rohmatulloh & Nugraha, 2022), discriminant validity can be said to be fulfilled if the Heterotrait-Monotrait Ratio of Correlations (HTMT) value is less than 0.9. Based on this table, all HTMT values for each variable are below 0.9, indicating that all constructs meet the discriminant validity criteria based on HTMT calculations.



Reliability Test

Table 4 Reliability Test

	Cronbach's alpha	Composite reliability	Information
X1	0.793	0.794	Reliable
X2	0.836	0.837	Reliable
X3	0.799	0.801	Reliable
Y	0.845	0.845	Reliable
Z	0.752	0.752	Reliable

According to Hair et al., as quoted by (Rohmatulloh & Nugraha, 2022), the Composite Reliability and Cronbach's alpha values should be more than 0.7 to be considered acceptable. Based on this table, the Cronbach's Alpha and Composite Reliability values for variables X1, X2, X3, Y, and Z are all above 0.7, indicating that all of these constructs are reliable.

Hypothesis Test

Figures 2 Hypothesis Test

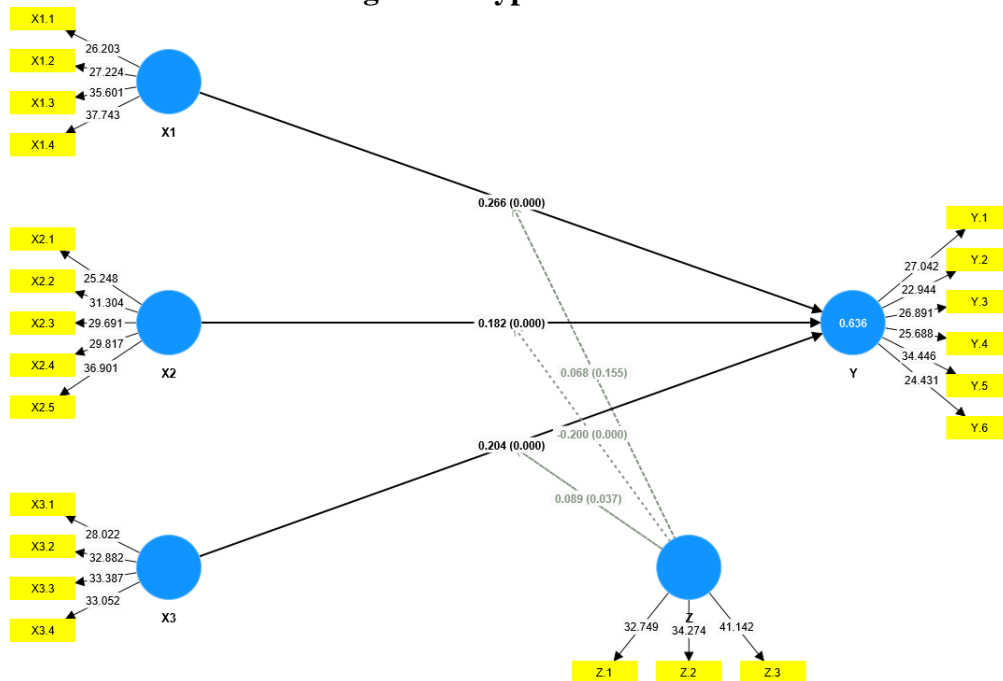


Table 5 Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Notes
X1 -> Y	0.266	0.264	0.062	4.281	0.000	Accepted
X2 -> Y	0.182	0.183	0.048	3.797	0.000	Accepted
X3 -> Y	0.204	0.206	0.055	3.683	0.000	Accepted
Z -> Y	0.229	0.231	0.056	4.097	0.000	Accepted
Z x X1 -> Y	0.068	0.068	0.048	1.422	0.155	Rejected
Z x X2 -> Y	-0.200	-0.192	0.041	4.877	0,000	Rejected
Z x X3 -> Y	0.089	0.082	0.042	2.087	0.037	Accepted

$$Y = 0.266X1 + 0.182X2 + 0.204X3 + 0.229Z + 0.068ZxX1 - 0.200ZxX2 + 0.089ZxX3 + e$$

From this table, it shows that X1 has a positive effect on Y of 0.266 (positive) which shows that the direction between X1 and Y is positive with t statistic is 4.281 (above 1,96) and p value is 0.000 (below 0.05) so that H1 is accepted. It shows that X2 has a positive effect on



Y of 0.182 (positive) which shows that the direction between X2 and Y is positive with t statistic is 3,797 (above 1.96) and p value is 0.000 (below 0.05) so that H2 is accepted. It shows that X3 has a positive effect on Y of 0.204 (positive) which shows that the direction between X3 and Y is positive with t statistic is 3.683 (above 1.96) and p value is 0.000 (below 0.05) so that H3 is accepted. It shows that Z has a positive effect on Y of 0.229 (positive) which shows that the direction between Z and Y is positive with t statistic is 4.097 (above 1.96) and p value is 0.000 (below 0.05) so that H4 is accepted.

From this table, it shows that Z can not strengthen the effect of X1 on Y because the p value is 0.155 (above 0.05) and t statistic is 1.422 (below 1.96) so that H5 is rejected. From this table, it shows that Z can not strengthen the effect of X2 on Y because the original sample value is -0.200 (negative) even the p value is 0.000 (below 0.05) and t statistic is 4.877 (above 1.96). This means that Z can weaken the effect of X2 on Y and can not strengthen the effect of X2 on Y, so that H6 is rejected. From this table, it shows that Z can strengthen the effect of X3 on Y because the p value is 0.037 (below 0.05) and t statistic is 2.087 (above 1.96) so that H7 is accepted.

**R Square Adjusted**

**Table 6 R Square adjusted Test**

	<b>R-square</b>	<b>R-square adjusted</b>
Y	0.636	0.630

Based on this table, the R Square Adjusted value for variables X1, X2, X3 and Z to Y is 63.0%. This shows that the distribution of variable Y can be explained by variables X1, X2, X3 and Z by 63.0%. The remaining 37.0% is explained by other variables not examined in this study.

**Discussion**

**Trust in government has a positive impact on tax compliance**

Based on the results of hypothesis testing, it shows that trust in the government has a positive impact on tax compliance, so H1 is accepted. Trust in the government can make a positive contribution because tax regulations and laws have been implemented fairly for all taxpayers. The implication is that, indirectly, the community can also feel the benefits, such as improving public services, building roads and other infrastructure. These findings support attribution theory. Trust in government is considered an internal factor in society that influences their behavior towards tax regulations. This result also supports the concept of Social Contract Theory (SCT). In this context, taxpayers' trust in the government is influenced by the use of tax funds for public interests, which strengthens the belief that the government complies with existing social agreements. The research results also support the Slippery Slope Theory which states that the level of taxpayer trust in the government contributes to increasing tax compliance. The results of this study support the findings reported by (Sari et al., 2022) who concluded that trust in the government influences tax compliance. This finding is also consistent with research conducted by (Zainudin et al., 2022) who found that trust in the government has a positive impact on taxpayer compliance. However, these findings are different from the results of research conducted by (Ari, 2019) which concluded that trust in the government has no effect on tax compliance behavior. Apart from that, the results of this research are also different from research conducted by (Zulkarnain & Iskandar, 2019) who found that trust in the government does not have a significant influence on taxpayer compliance.

**Tax digitalization has a positive impact on tax compliance**

Based on the results of hypothesis testing, it was found that tax digitalization has a positive effect on tax compliance, so H2 is accepted. Tax digitalization shows a significant positive impact by making the tax calculation and reporting process easier for the public. This system allows taxpayers to report online and in an integrated manner, reducing the need to come



directly to the tax office. These findings support attribution theory. Tax digitalization is considered a significant external factor, influencing people's behavior in complying with tax regulations. The results of this research support the findings reported by (Purba et al., 2021) who concluded that the implementation of e-filing has a positive effect on taxpayer compliance. Apart from that, these findings are also consistent with research conducted by (Gangodawilage et al., 2021) who found that tax system technology has a positive impact on tax compliance. However, these findings are not in line with the results of research conducted by (Hanjaya & Suparmun, 2021) which concluded that the modern tax administration system has no effect on taxpayer compliance. Apart from that, the results of this research are also not in line with research conducted by (Abitew, 2021) which concluded that the electronic tax system has no effect on taxpayers' motivation to comply with tax requirements.

### **Tax education has a positive impact on tax compliance**

Based on the results of hypothesis testing, it was found that tax education has a positive effect on tax compliance, so H3 is accepted. This education influences the way they think and act, forming the character of a society that understands the importance of tax contributions to the country. Tax education delivered in schools, universities and to the general public by tax office officers or even within the family, can form awareness of the importance of knowledge about taxation. These findings support attribution theory. Public education and understanding about the importance of taxes for the country influences their behavior in complying with tax regulations. The research results also support Bloom's taxonomy theory, namely that someone who understands the basic concepts of tax documents and the ability to analyze the function and form of tax documents will make it easier for them to apply tax regulations. The results of this research are also in line with the theory proposed by (Putro & Tjen, 2020) which stated that a good understanding of tax concepts can increase the level of taxpayer compliance. The results of this study support the findings reported by (Ramadhan et al., 2022) who concluded that the level of education has a positive effect on taxpayer compliance. Apart from that, these findings are also in line with research conducted by (Hanapi, 2022) which concluded that tax education has an influence on taxpayer compliance. However, these findings are not in line with the results of research conducted by (Indriyasari & Maryono, 2022) which concluded that the level of education has no effect on taxpayer compliance. Apart from that, the results of this research are also inconsistent with research conducted by (Floriantina & Nugroho, 2021) which concluded that the level of education has no effect on taxpayer compliance.

### **Experience has a positive impact on tax compliance**

Based on the results of hypothesis testing, it was found that experience has a positive effect on tax compliance, so H4 is accepted. This experience provides the knowledge and skills needed to understand and implement tax regulations well. The longer someone works, the better their mastery of equipment and technology that supports the implementation of tax obligations in accordance with applicable regulations. These findings support attribution theory. These internal factors influence people's behavior to comply with tax regulations, because the longer someone works, the greater their experience in understanding tax duties and obligations. The results of this research are in line with the theory put forward by Foster, quoted by (Khairani, 2019), which stated that work experience is a measure of a person's length of time or working period in understanding the tasks of a job and carrying them out well. In this context, the longer someone works in the tax sector, the more likely they are to comply with tax obligations. The results of this research are in line with the findings reported by (Widiastutik & Oktaviani, 2020) who concluded that experience has a positive and significant influence on taxpayer intensity. The results of this research are also in line with research conducted by (Muzakkir & Mahi, 2019) which concluded that the amount of experience has in tax audits influences the level of tax compliance.

**Experience can not moderate or strengthen the influence of trust in government on tax compliance**

Based on the results of hypothesis testing, it was found that experience can not moderate or strengthen the influence of trust in the government on tax compliance, so H5 is rejected. This finding indicates that even if someone has long work experience, this is not enough to make people more compliant with tax regulations just based on trust in the government. Long work experience cannot always guarantee an accurate assessment of the government's level of fairness in implementing applicable rules and sanctions related to the implementation of tax obligations. Therefore, trust in the government in the management and use of tax funds is not always fulfilled simply by long work experience. These findings show the complexity in the factors that influence tax compliance, where trust in the government and work experience are variables that may operate independently in influencing compliance behavior with tax regulations. Based on the results of this research, there are findings that the moderating variable, namely experience (Z), does not show a significant interaction or effect as a moderator between trust in the government (X1) and tax compliance (Y).

**Experience can not moderate or strengthen the influence of tax digitalization on tax compliance**

Based on the results of hypothesis testing, it was found that experience can weaken and can not strengthen the effect of tax digitalization on tax compliance, so H6 is rejected. These findings indicate that individuals' work experience does not reduce or weaken their attitudes towards tax digitalization in complying with applicable tax regulations. Even though individuals have a high level of mastery of technology and work equipment, long work experience does not significantly hinder them from using the existing digital tax system to report tax obligations. This confirms that experience does not act as a factor that reduces the effectiveness of tax digitalization in increasing tax compliance. Thus, these findings indicate that tax digitalization remains an effective tool in increasing tax compliance, regardless of the level of work experience an individual has. Based on the results of this research, there are findings that the moderating variable, namely experience (Z), does not show a significant interaction with tax digitalization (X2), but can act as a moderator or weaken the effect of tax digitalization (X2) on tax compliance (Y).

**Experience can moderate the influence of tax education on tax compliance**

The results of this research conclude that experience can act as a moderator or strengthen the influence of tax education on tax compliance, so that H7 is accepted. This means that long work experience can increase people's awareness of the importance of tax revenues for the state, which in turn encourages them to be more compliant with applicable tax regulations. People who have long work experience tend to have a more mature character and awareness of the importance of taxes for the country. They are also better able to utilize the knowledge and skills acquired during work to understand and carry out their tax obligations better. Thus, these findings support the hypothesis that experience can moderate or strengthen the effect of tax education on tax compliance, indicating that long work experience has added value in building awareness and compliance with tax regulations. From the research results, it can be concluded that experience plays a role as pure moderation in the context of moderating variables. This means that experience (Z) does not directly interact with tax education (X3), but experience can strengthen or moderate the effect of tax education (X3) on tax compliance (Y).

**CONCLUSION****Summary**

The results of this research conclude that trust in the government, tax digitalization, tax education and experience have a positive effect on tax compliance. Experience cannot



strengthen the influence of trust in government and tax digitalization on tax compliance. Experience can strengthen the influence of tax education on tax compliance.

### **Suggestion**

This research still has several weaknesses due to time and data limitations. So the author hopes that improvements can be made in future research. Future research is expected to use similar variables in analyzing tax compliance. The results of this study conclude that trust in government, tax digitalization and tax education influence tax compliance. So the government needs to improve existing tax applications and websites, implement strict sanctions and conduct tax outreach to the public so that it can increase tax compliance.

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