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ANALYSIS OF TAX COMPLIANCE AMONG CRYPTO ACTORS IN INDONESIA: THE ROLE OF DIGITALIZATION, RATES, AND AUDITS

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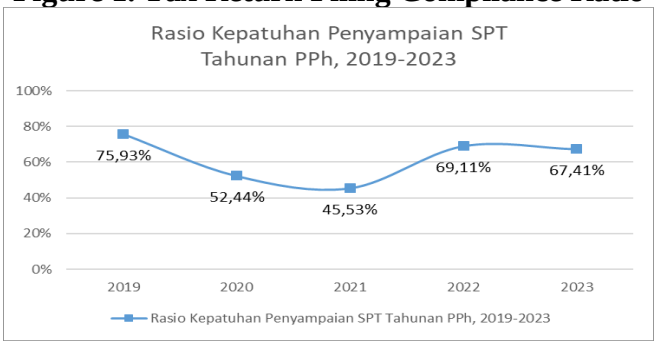
Abstract
This study aims to analyze the tax compliance of cryptocurrency traders in Indonesia, focusing on the role of tax digitalization, tax rates, and tax audits in improving individual taxpayer compliance. The study relates to the issue of low tax compliance, supported by the phenomenon of income tax (PPh) and value-added tax (PPN) implementation without additional fees. This has led many cryptocurrency traders in Indonesia to shift to global exchanges, causing a decline in domestic crypto transactions due to relatively high crypto tax rates in Indonesia, making it difficult for local exchanges to compete with lower trading costs in global markets. This situation results in capital outflows, as more crypto asset transactions occur in global exchanges rather than remaining in Indonesia. Ultimately, this condition may trigger money laundering cases due to the increasing difficulty in ensuring transparency and the effectiveness of tax audits on digital asset transactions. The subjects of this study are cryptocurrency traders in Indonesia. This research uses primary data obtained through the Slovin formula, resulting in a sample of 100 respondents determined through purposive sampling techniques. The collected data is then analyzed for testing purposes. The data analysis method used is multiple regression analysis, processed using the SmartPLS application to obtain relevant and accurate results. The findings of this study indicate that tax digitalization and tax rates positively affect taxpayer compliance. However, tax audits do not influence taxpayer compliance.
Keywords: Compliance, Crypto Trading, Digitalization, Inspection, Tariff.

INTRODUCTION

Cryptocurrency was first conceptualized by David Chaum in 1983 through e-cash, which was later implemented in Digicash in 1995. Wei Dai developed b-money as a distributed electronic cash system, followed by Nick Szabo with the concept of bit gold in 1998 (Fitriya, 2024). Over time, a major turning point in crypto history occurred in 2009 when an individual known by the pseudonym Satoshi Nakamoto created Bitcoin, sparking a wave of innovation in the crypto world. Initially, Indonesia prohibited the use of cryptocurrency as a legal payment method due to security risks and the potential for misuse that could threaten the stability of the national financial system. However, as technology advanced and digital asset adoption increased, Bank Indonesia (BI) began to acknowledge these dynamics and opened itself to the use of cryptocurrency in Indonesia. In 2018, BI issued regulations governing the use of cryptocurrency in financial transactions by establishing specific requirements and conditions. The following year, the Financial Services Authority (OJK) also introduced regulations overseeing the trading mechanisms of crypto assets and the entities involved in the ecosystem (Riswandi, 2023). Ultimately, with clearer regulations, cryptocurrency adoption in Indonesia has continued to grow, and many individuals have started viewing digital assets as a potential alternative investment.

Considering that taxes are the largest source of state funding, the reality shows that the level of taxpayer compliance with tax obligations remains low. Data indicates that the compliance rate is still below average (Siswanto, 2023). This phenomenon highlights significant challenges in efforts to improve tax compliance. According to data from the 2023 Annual Report of the Directorate General of Taxes (DJP), the individual taxpayer compliance ratio can be illustrated in the following graph:

Figure 1. Tax Return Filing Compliance Ratio



Source: (Direktorat Jenderal Pajak, 2023).

Based on the data presented in the graph above, it can be concluded that the compliance ratio in filing annual income tax returns (SPT) for the 2019–2023 period exhibited significant fluctuations. In 2019, the compliance ratio peaked at 75.93% compared to the following years, declining to its lowest point of 45.53% in 2021. Although there was an increase in 2022, with a compliance ratio of 69.11%, this rise was not substantial enough to indicate that taxpayer compliance was at a satisfactory level. Between 2019 and 2023, the compliance ratio experienced an overall decline of 8.52%. This downward trend aligns with the statement from the Directorate General of Taxes (DJP) of the Ministry of Finance (Kemenkeu), which highlighted that taxpayer compliance remains at a low level (Usman, 2024). In particular, the cryptocurrency trading sector in Indonesia tends to have a relatively low tax compliance rate. A survey conducted by the Indonesian Blockchain Association (ABI) shows that more than 60% of crypto investors do not yet understand their tax obligations. This poses a risk of low tax compliance, which could ultimately reduce the effectiveness of fiscal policies (Imantoro, 2025). Despite the rapid growth of this industry, it poses significant challenges in efforts to enhance tax compliance among crypto traders in Indonesia. The inability to manage the complexities of digital transactions may lead to non compliance and misuse of tax regulations, potentially harming state revenue and reducing the overall efficiency of the tax system.

Moreover, another phenomenon contributing to the low tax compliance rate among cryptocurrency traders in Indonesia is indirectly related to tax policies involving Value Added Tax (VAT) and Income Tax (PPh) on crypto trading. The imposition of VAT and PPh on cryptocurrency transactions has led many investors to conduct their crypto trading abroad (Sanjaya, 2024). In 2021, the total value of domestic cryptocurrency transactions was recorded at IDR 859.4 trillion, but it weakened significantly, dropping by 69.6% to IDR 260.9 trillion in 2024 (Santika, 2024). This decline in the transaction value of crypto assets is primarily due to the high tax burden on crypto trading, making it difficult for local exchanges to compete, as global trading fees tend to be lower, with some platforms even offering zero trading fees. Consequently, this situation has resulted in capital outflow, as investors prefer to trade on foreign exchanges. As a result, cryptocurrency investment activities have shifted to global markets rather than remaining within Indonesia.

Thus, this phenomenon has the potential to contribute to money laundering cases, where cryptocurrency traders exploit unregulated foreign exchanges to evade oversight by authorities, allowing them to use illicit funds without legal risk. This is supported by data from the Crypto Crime Report by Chainalysis, which identified indications of money laundering amounting to USD 8.6 billion (equivalent to IDR 139 trillion) through crypto assets (Prabowo, 2024). One notable case is the PT ASABRI money laundering scandal, in which the suspects were alleged to have laundered money by purchasing Bitcoin using embezzled funds from ASABRI (Subarkah, 2021).

This issue undoubtedly affects taxpayer compliance in fulfilling their tax obligations. One of the key factors influencing compliance is tax digitalization. With a digital system, tax authorities can more easily track crypto transactions, which are often difficult to monitor due to their decentralized nature. Digitalization can also enhance transparency in tax reporting and payments, particularly for digital asset transactions such as crypto. Additionally, digitalization enables tax authorities to identify potential loopholes for tax avoidance, especially by crypto traders who shift to global exchanges. Several studies (Sulistyono & Ratna Mappanyukki, 2023) have found that tax digitalization has a significant and positive influence on taxpayer compliance. However, another study conducted by (Putri & Yulianti, 2024) indicates that while tax digitalization is expected to facilitate taxpayers and improve compliance, its suboptimal implementation suggests that it has not had a significant influence on taxpayer compliance.

Additionally, another factor influencing taxpayer compliance is the tax rate. High tax rates have the potential to reduce taxpayers' incentives to comply with their tax obligations, especially if they perceive these rates as uncompetitive compared to those in other countries. High tax rates also make it difficult for local crypto exchanges to compete with global exchanges that offer lower transaction fees. This encourages capital outflows from Indonesia. Furthermore, disproportionate tax rates can hinder the growth of the domestic crypto industry and reduce the potential tax revenue from this sector. A study by (Basiroh & Sari, 2024) found that tax rates have a positive and significant influence on taxpayer compliance. However, a different study by (Sari & Poerwati, 2023) indicated that there is no significant relationship between tax rates and taxpayer compliance levels.

Taxpayer compliance can also be influenced by tax audits. Effective tax audits are essential to ensure taxpayer compliance, particularly in digital asset transactions that are vulnerable to misuse, such as money laundering. Without effective audits, potential tax revenue from crypto transactions could be lost, as many of these transactions occur outside Indonesia's jurisdiction. A study by (Fadhilah & Tarmidi, 2023) found that tax audits have a positive influence on taxpayer compliance. However, another study by (Rois & Asyik, 2022) indicated that tax audits do not have a significant influence on improving taxpayer compliance.

Therefore, the reason behind the researcher conducting this study is that these three variables are interrelated in enhancing tax compliance among individual crypto traders in Indonesia. Tax digitalization enables tax authorities to collect data more accurately and in real-time, which can then be used to establish competitive and proportional tax rates. Meanwhile, effective tax audits ensure that the established rates and regulations are properly enforced, thereby reducing tax avoidance practices and minimizing capital outflows.

LITERATURE REVIEW

Atribution Theory

Attribution theory, first introduced by Fritz Heider in 1958, is a conceptual framework that explains how individuals attempt to understand and interpret the behavior of others. This theory describes how people collect, combine, and interpret available information to form a reasonable explanation for the reasons behind certain behaviors. There are three key factors in determining whether behavior is caused internally or externally: (1) Distinctiveness or Uniqueness, (2) Consensus, and (3) Consistency (Purba, 2023).

In the context of taxpayer compliance, attribution theory refers to the process of determining the causes or reasons behind tax related events. This theory provides a framework for understanding why individuals or entities comply or fail to comply with their tax obligations. For instance, a taxpayer may attribute their compliance to factors such as their perception of the complexity and lack of convenience in using the online tax system, the prevailing tax rates, or even the efficiency of tax audits conducted by the authorities. If taxpayer

compliance exhibits low distinctiveness, high societal consensus, and strong consistency, internal factors are likely the primary cause. Conversely, if compliance is fluctuating, lacks societal consensus, and is inconsistent, external factors are more likely to play a significant role.

Cryptocurrency

(Fitriya, 2024) states that crypto or cryptocurrency is a form of digital currency that utilizes cryptographic technology as the basis for value exchange. This mechanism relies on the blockchain system, ensuring security and decentralization without interference from a national monetary authority. Unlike traditional currencies, which are regulated by government financial institutions, cryptocurrency is entirely managed by users through the internet, creating an encrypted and decentralized entity distinct from fiat currency. In Indonesia, cryptocurrency is not recognized as a legal payment method under Law No. 7 of 2011 on Currency, which designates the rupiah as the sole legal tender in the country. However, cryptocurrency is considered a tradable investment commodity. The implementation of Law No. 7 of 2021 on the Harmonization of Tax Regulations has classified crypto assets as taxable objects, subject to Value Added Tax (VAT) and Income Tax (PPh). The details of this regulation are outlined in Minister of Finance Regulation No. 68/PMK.03/2022, which establishes the application of VAT and Income Tax on crypto asset trading transactions (Fitriya, 2024).

Taxpayer Compliance

Tax compliance refers to the condition in which taxpayers fulfill all tax obligations as stipulated by law and fully exercise their taxation rights in accordance with applicable regulations (Wulandari, 2021). Taxpayer compliance can be classified into two main aspects (Muhammad Fadhil Kusuma Wardana, 2020), (1) Formal compliance, which refers to the taxpayer's obligation to adhere to administrative tax procedures, and (2) Material compliance, which reflects the extent to which taxpayers fulfill all material tax provisions as mandated by regulations. Indicators of taxpayer compliance can be measured based on various criteria (Fadhilah & Tarmidi, 2023; S. K. Rahayu, 2020): (1) Accurately calculating the amount of tax owed, (2) Making fiscal adjustments in accordance with regulations, (3) Paying tax liabilities on time, (4) Willingness to settle any outstanding tax liabilities, (5) Submitting the Annual Tax Return (SPT) on time, and (6) Reporting tax payments and settlements.

Tax Digitization

According to (Pratiwi & Sofya, 2023), tax digitization refers to the transformation of tax services through the integration of information technology to facilitate taxpayers. Through online tax applications or internet-based platforms provided by the government, taxpayers can access various tax services efficiently and conveniently. These applications enable taxpayers to perform multiple activities, including accessing tax regulations, reporting income and expenses, and making tax payments without the need to visit the tax office in person. The effectiveness of tax digitization is measured using four key indicators (Fadhilah & Tarmidi, 2023; S. K. Rahayu, 2020; Wicaksono, 2022): (1) Tax digitization is easy to use for tax payments, (2) Tax digitization is easy to use for tax reporting, (3) Tax digitization assists in the tax payment process, dan (4) Tax digitization assists in the tax reporting process.

Tax Rates

A tax rate is a percentage applied to a specific value or income to determine the amount of tax that must be paid to the government (Saputro, 2022). In the context of taxation, tax rates vary depending on the type of income or taxable transactions, such as personal income, corporate profits, sales of goods or services, and others. In Indonesia, the taxation system for crypto assets imposes Value Added Tax (VAT) and Income Tax (PPh). For crypto asset trading registered with Bappebti, VAT is set at 0.11%, whereas for unregistered crypto trading, VAT increases to 0.22%. Additionally, a final Income Tax (PPh Article 22) applies, with a rate of 0.1% for registered crypto trading revenue and 0.2% for unregistered transactions (Fitriya,

2024). Tax rates are assessed based on four key indicators (Ariyanto & Nuswantara, 2020; Permata & Zahro, 2022): (1) The ability to reduce the tax burden, (2) Alignment between tax rates and income levels, (3) Ensuring fairness in taxation, and (4) Simplicity in tax rate implementation.

Tax Audit

A tax audit is a series of activities involving the collection and processing of data, information, or evidence conducted objectively and professionally based on audit standards to assess compliance with tax obligations or for other purposes in accordance with tax regulations (Gunadi, 2020). Article 29 of the General Tax Provisions and Procedures Law (UU KUP) and its derivative regulations state that the purpose of a tax audit is to examine taxpayer compliance or fulfill other regulatory requirements. In tax audits, several indicators are used to assess compliance and reporting accuracy (Fadhilah & Tarmidi, 2023): (1) Providing audit related data, (2) Facilitating the audit process, (3) Detecting tax related crimes, and (4) Identifying tax sanction findings.

The Influence of Tax Digitization on Taxpayer Compliance

Attribution theory explains how individuals assess the causes of other people's behavior (Purba, 2023). The perception that the increasing development of tax digitization significantly influences the ease of reporting and paying taxes efficiently can lead to external attribution. A well functioning digital tax system directly reduces the risk of errors and increases data accuracy, while also providing convenience for taxpayers. This is further supported by previous research, which suggests that accelerating the adoption of blockchain technology is necessary to enhance transparency and efficiency while reducing the risk of tax non compliance (Khikmah & Furqon, 2024). Ultimately, this contributes to higher taxpayer compliance with their tax obligations. The indicators that tax digitization can facilitate and assist taxpayers in fulfilling their obligations have been met, demonstrating that tax digitization has a significant influence on taxpayer compliance. This finding aligns with previous research by (Sulistyono & Ratna Mappanyukki, 2023).

H_1: Tax Digitization Has a Significant Influence on Taxpayer Compliance.

The Influence of Tax Rates on Taxpayer Compliance

According to attribution theory, individuals tend to understand and explain the factors that influence others' behavior (Purba, 2023). The perception that tax rates frequently increase and change creates uncertainty, leading to confusion and resulting in external attribution. This is reinforced by previous research stating that clear and transparent tax policies significantly influence the participation of domestic crypto traders. Uncertainty regarding tax regulations can lead to tax non compliance and decrease user interest (Kusnanto et al., 2024). Additionally, excessively high tax rates may negatively affect taxpayer compliance, potentially increasing non compliance in fulfilling tax obligations. The fairness and effectiveness of tax rates are essential factors in encouraging compliance. These findings suggest that tax rates have a significant influence on taxpayer compliance, supported by previous research conducted by (Sinaga et al., 2023).

H_2: Tax Rates Has a Significant Influence on Taxpayer Compliance.

The Influence of Tax Audits on Taxpayer Compliance

Based on attribution theory, individuals strive to understand and assess the factors that influence the behavior of others (Purba, 2023). The perception that intensive tax audits increase the likelihood of taxpayers being audited and subjected to tax penalties tends to encourage them to comply with their tax obligations. Effective and transparent audits contribute to the perception that the tax system is well monitored and that violations will be detected, leading to external attribution. This is supported by previous research, which states that purchasing crypto assets using anonymous identities and the absence of audits create opportunities for money

laundering; therefore, audits are necessary to prevent such activities (Siboro et al., 2024). Consequently, tax audits play a role in increasing compliance, as taxpayers perceive that there is no loophole for evasion. The indicator that effective tax audits enhance transparency and strengthen trust in the tax system has been met. This demonstrates that tax audits have a significant influence on taxpayer compliance, as supported by previous research conducted by (Sritharan et al., 2023).

H_3: Tax Audits Has a Significant Influence on Taxpayer Compliance.

METHODS

This research focuses on the analysis of quantitative data using a causal research design based on the collection of primary data. With the scope of crypto traders in Indonesia as the population, the Financial Services Authority (OJK) recorded approximately 19.75 million crypto traders in Indonesia (I. R. S. Rahayu & Djumena, 2024). In this study, the sample was determined using the Slovin formula:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{19.750.000}{1 + (19.750.000)\,(0,1)^2}$$

$$n = \frac{19.750.000}{197.501}$$

$$n = 99,99$$

Explanation:

n = Sample size or the number of respondents required for the study.
N = Total population size from which the sample is drawn.
e = Margin of error (expressed as a decimal), representing the acceptable level of error in the study. In this case, it is set at 10% or 0.1.

Thus, a total of 99.99, rounded up to 100 samples of individual taxpayers engaged in crypto trading in Indonesia were obtained based on the purposive sampling technique. Subsequently, the samples were verified based on the criteria that they must be Indonesian citizens (WNI) as indicated by their National Identity Card (KTP), be over 17 years old in accordance with the minimum age requirement for trading crypto assets, and possess a platform used for crypto asset trading. The survey technique was employed as the primary approach for data collection, with questionnaires distributed to crypto trading taxpayers in Indonesia, either directly or through online platforms such as Telegram. Data analysis was conducted using SmartPLS version 4.1.0.9 to examine descriptive statistics, the outer model, the inner model, and hypothesis testing.

RESULTS AND DISCUSSION

Respondent Demographics

Table 1. Presents the Demographics of the Respondents

Criteria	Description	Total	Criteria	Description	Total
Age	17 - 25 Years Old	71	**Crypto Trading Experience**	< 1 Year	31
	26 - 45 Years Old	29		1 - 5 Years	69
	Banten	1		Daily	31

Province of Residence	West Java	24	**Trading Frequency**	Weekly	46
	DKI Jakarta	68		Monthly	22
	East Java	2		Yearly	1
	Central Java	1	**Platform Used**	Binance	75
	South Kalimantan	1		Binance, Tokocrypto	3
	Southeast Sulawesi	1		Binance, Luno	1
	West Sumatra	1		Binance, Bitget, Bybit, Okx, Gate io, Kucoin	1
	Yogyakarta	1		Binance, Bitget, Pintu, Indodax	1
Last Education	High School/Vocational School	32		Binance, MetaTrader, Tradingview	1
	Diploma (D1/D3)	18		Indodax	8
	Bachelor's Degree (D4/S1)	50		Indodax, Upbit	1
Occupation	Entrepreneur	2		Luno, Indodax	1
	Employee	47		Luno, Pintu	1
	Freelancer	32		Pintu	3
	Student	19		Pintu, Upbit	2
Annual Income	< Rp 60.000.000	34		Pluang	1
	Rp 60.000.000 - Rp 120.000.00	66		Tokocrypto	1

Source: Research Questionnaire Data.

The table above illustrates the distribution of respondents in a survey involving 100 active taxpayers engaged in cryptocurrency trading in the Indonesian market throughout 2024. It can be observed that the 17-25 age group accounts for 71% of the total respondents, indicating that the majority of survey participants are young individuals actively involved in cryptocurrency trading. Meanwhile, the 26-45 age group comprises 29% of the total respondents, reflecting a lower participation rate compared to the younger group. Based on the collected data, most respondents are Indonesian citizens (WNI) as verified through their National Identity Cards (KTP), with 68 respondents originating from DKI Jakarta, followed by 24 from West Java. East Java recorded 2 respondents, while other provinces such as Banten, Central Java, South Kalimantan, Southeast Sulawesi, West Sumatra, and Yogyakarta each contributed only 1 respondent. These findings suggest that DKI Jakarta and West Java play a significant role in this study, potentially influenced by factors such as respondent location, accessibility limitations, and a relatively lower understanding of cryptocurrency trading in regions farther from the capital, given that cryptocurrency itself is a relatively new digital asset in the financial sector. In terms of educational background, 50% of respondents hold a Bachelor's degree (D4/S1), indicating that individuals with higher education levels tend to have the capability to comprehend the complex technical and financial aspects of cryptocurrency trading. Additionally, 32% of respondents have completed high school or vocational school (SMA/SMK). Despite not having pursued higher education, data shows that they can adapt and utilize technology to navigate the evolving market dynamics. Furthermore, 18% of respondents hold a Diploma I or Diploma III (D1/D3), reflecting a smaller representation of vocational education pathways compared to other education levels. Only 2% are entrepreneurs, a notably low percentage, suggesting that cryptocurrency trading is not predominantly driven by business owners, despite their general understanding of investment risks and opportunities. The majority of respondents, accounting for 47%, are employees, indicating that individuals with stable jobs

show a strong interest in cryptocurrency investment as an alternative means to increase their income. Additionally, 32% are freelancers, highlighting the growing trend of flexible work in the digital era, where freelancers seek ways to maximize their earning potential, including through cryptocurrency investments. A total of 19% of respondents are students, showing some level of involvement in cryptocurrency trading, albeit at a relatively small percentage. In terms of annual income, 34% of respondents earn less than IDR 60,000,000, suggesting that one third fall into the low-income category, while the majority, 66%, have an annual income ranging from IDR 60,000,000 to IDR 120,000,000, placing them within the middle-income category.

Furthermore, respondents with less than one year of experience account for 31%, indicating that nearly a third of the respondents are newcomers to cryptocurrency trading. Meanwhile, the group with 1 to 5 years of experience dominates with 69%, suggesting that the majority of respondents are at an intermediate level in terms of experience and engagement in cryptocurrency trading. The group with weekly trading frequency leads with 46%, demonstrating that nearly half of the respondents prefer to trade regularly on a weekly basis. Respondents who trade daily rank second at 31%, indicating a subset of highly active traders. The group with monthly trading frequency comprises 22% of respondents, reflecting a preference for a more stable approach, with a focus on planned analysis over a longer period. The group with annual trading frequency accounts for only 1% of the total respondents, highlighting that very few individuals opt for long term trading intervals. This low percentage may be due to respondents' time constraints preventing active participation in trading activities. Additionally, annual trading frequency requires in depth analysis and a higher level of complexity compared to other trading frequency categories. Respondents were allowed to select multiple platforms, resulting in diverse preferences for trading platforms. Binance dominates with the highest number of users, totaling 75 respondents. Additionally, 7 respondents use Binance in combination with other platforms, including several that are regulated in Indonesia, bringing the total Binance users to 82. The use of Binance by 7 respondents who also chose regulated platforms reflects ambivalence in taxpayer behavior. According to Tongam L. Tobing, Chairman of the Investment Alert Task Force (SWI) of the Financial Services Authority (OJK), Binance has been classified as an illegal investment. This classification is due to its cryptocurrency trading activities conducted without official authorization from the relevant authorities. Tongam emphasized that any business entity operating in Indonesia must obtain a license from the appropriate regulatory body. Therefore, until Binance secures official approval, it is not permitted to operate in Indonesia (Roy, 2021). The use of Binance suggests potential tax non compliance, considering that Binance remains unregulated in Indonesia. However, on the other hand, the selection of regulated platforms by the same respondents indicates partial awareness of tax compliance. Platforms such as Indodax, Upbit, Luno, Pintu, Pluang, and Tokocrypto are regulated in Indonesia in accordance with applicable legal provisions (Candra, 2022). Although relatively small in number, 18 respondents opted for platforms other than Binance, demonstrating compliance with tax regulations, as the chosen platforms have received official licenses in Indonesia. Overall, this data highlights indications of low tax compliance regarding regulations in Indonesia, with the majority of respondents favoring unregulated platforms. The dominance of unregulated platforms like Binance underscores the need for further efforts to enhance taxpayer compliance, particularly in cryptocurrency trading activities in Indonesia.

Descriptive Statistics

Table 2. Descriptive Statistics

Variable	Mean	Median	Standard Deviation
Taxpayer Compliance (Y)	2.180 - 2.320	2.000	1.103 - 1.295
Tax Digitalization (X_1)	3.810 - 3.930	4.000	1.019 - 1.083

Tax Rate (X_2)	2.170 - 2.390	2.000	1.149 - 1.232
Tax Audit (X_3)	3.770 - 3.930	4.000	0.987 - 1.207

Source: Processed Data from SmartPLS.

Tax compliance is defined as the willingness of taxpayers to adhere to and comply with the regulations and tax provisions applicable in a country (Mardlo, 2023). The variable of Taxpayer Compliance is measured using six statements based on established indicators to assess the level of compliance (Fadhilah & Tarmidi, 2023; S. K. Rahayu, 2020), including (1) accurately calculating the tax payable, (2) making fiscal corrections in accordance with regulations, (3) making timely tax payments, (4) being willing to pay any outstanding tax liabilities, (5) submitting the Tax Return (SPT) on time, and (6) reporting tax payments and settlements. The results of the descriptive analysis show that the mean values for each indicator range from 2.180 to 2.320, with a consistent median value of 2.000. Meanwhile, the standard deviation values fall within the range of 1.103 to 1.295. These findings indicate that the overall level of taxpayer compliance remains relatively low. This is evidenced by the value of 2, which is still far below 5, the benchmark for agreement. Therefore, it can be concluded that respondents tend to disagree with statements regarding compliance with the applicable crypto taxation regulations.

Tax digitization is an innovative tax service provided by the government through online or internet-based applications to taxpayers, making it easier for them to report and pay taxes more efficiently (Pratiwi & Sofya, 2023). The variable of Tax Digitization is measured using four statements based on established indicators to assess the ease and benefits experienced by taxpayers in complying with and fulfilling their obligations (Fadhilah & Tarmidi, 2023; S. K. Rahayu, 2020; Wicaksono, 2022). These include: (1) Tax digitization is easy to use for tax payments, (2) Tax digitization is easy to use for tax reporting, (3) Tax digitization facilitates the tax payment process, and (4) Tax digitization facilitates the tax reporting process. The results of the descriptive analysis show that the mean values for each indicator range from 3.810 to 3.930, with a consistent median value of 4.000. Meanwhile, the standard deviation values range from 1.019 to 1.083. These findings indicate that tax digitalization has been fairly well accepted by the majority of respondents, meaning that respondents agree with the statement that tax digitalization provides convenience and assists in the taxation process.

A tax rate is a percentage applied to a specific value or income to determine the amount of tax that must be paid to the government, serving as the basis for calculating the tax obligations that individuals or tax entities must fulfill (Saputro, 2022). The Tax Rate variable is measured using four statements based on established indicators to assess how fair and effective the current tax rate implementation is in enhancing taxpayer compliance (Ariyanto & Nuswantara, 2020; Permata & Zahro, 2022). These include: (1) The ability to alleviate the tax burden, (2) The alignment of the tax rate with income levels, (3) Providing a sense of fairness, and (4) The simplicity in applying the tax rate. The results of the descriptive analysis show that the mean values for each indicator range from 2.170 to 2.390, with a consistent median value of 2.000. Meanwhile, the standard deviation values fall within the range of 1.149 to 1.232. These values are relatively low and far below a scale of 5, which represents agreement. This indicates that most respondents tend to disagree with statements regarding the fairness and effectiveness of the prevailing tax rates. These findings clearly suggest that tax rates are generally perceived as unfair and ineffective by the majority of respondents, reflecting dissatisfaction with the current tax rate policies.

According to the General Provisions and Tax Procedures Law (UU KUP), an audit is a series of actions aimed at gathering and managing information and evidence in a professional and objective manner (P. Rahayu, 2019). The Tax Audit variable is measured using four statements based on established indicators to assess how effective the audit process is in

improving taxpayer compliance (Fadhilah & Tarmidi, 2023). These indicators include: (1) Providing audit data, (2) Facilitating the smoothness of the audit process, (3) Detecting tax-related crimes, and (4) Identifying the results of tax sanctions. The results of the descriptive analysis show that the mean values for each indicator range from 3.770 to 3.930, with a consistent median value of 4.000. Meanwhile, the standard deviation values fall within the range of 0.987 to 1.207. These findings indicate that most respondents have a positive perception of tax audits. This is reflected in the value of 4, which is close to the maximum scale of 5 as an indicator of agreement. Therefore, it can be concluded that respondents tend to agree that tax audits are effective, enhance transparency, and strengthen trust in the taxation system.

Validity and Reliability Test

Table 3. Validity and Reliability Test

Variable	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Taxpayer Compliance (Y)	0.863 - 0.880	0.764	0.938	0.941
Tax Digitalization (X_1)	0.750 - 0.873	0.670	0.841	0.889
Tax Rate (X_2)	0.837 - 0.872	0.724	0.873	0.875
Tax Audit (X_3)	0.764 - 0.905	0.665	0.850	1.021

Source: SmartPLS Output.

The validity test was conducted based on the loading factor criterion, where a value is considered valid if it exceeds 0.70 (> 0.70). The analysis results indicate that each indicator has a loading factor value above 0.70, highlighted in green in the table. This finding demonstrates that every indicator in this study can accurately and effectively represent the data. Therefore, it can be concluded that convergent validity has been met based on the loading factor criterion, confirming that all tested indicators are valid.

The next validity test was conducted based on the Average Variance Extracted (AVE) criterion, where a value is considered valid if it exceeds 0.50 (> 0.50). The analysis results show that each variable has an AVE value above 0.50, highlighted in green in the table. This indicates that every variable in this study is highly reliable. Therefore, it can be concluded that convergent validity has been met based on the Average Variance Extracted (AVE) criterion, confirming that all tested variables are valid.

The reliability test was conducted using the Cronbach's alpha criterion, where a value is considered reliable if it exceeds 0.70 (> 0.70). The analysis results show that each variable has a Cronbach's alpha value above 0.70, highlighted in green in the table. This indicates that every variable in this study demonstrates good and consistent reliability. Therefore, it can be concluded that the reliability test has been met based on the Cronbach's alpha criterion, confirming that all tested variables are reliable.

The next reliability test was conducted using the composite reliability criterion, where a value is considered reliable if it exceeds 0.70 (> 0.70). The analysis results show that each variable has a composite reliability value above 0.70, highlighted in green in the table. This indicates that every variable in this study has an optimal level of reliability and is consistently confirmed. Therefore, it can be concluded that the reliability test has been met based on the composite reliability criterion, confirming that all tested variables are reliable.

Classical Assumption Test

Table 4. Variance Inflation Factor

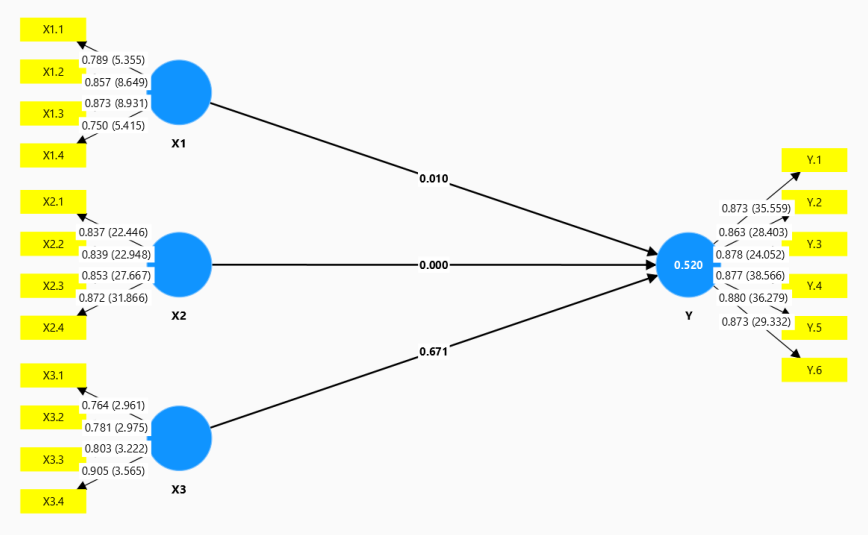
	VIF
X1 -> Y	1.539
X2 -> Y	1.011
X3 -> Y	1.527

Source: SmartPLS Output.

To analyze potential problems that may arise, a multicollinearity test is essential using the Variance Inflation Factor (VIF) criteria. If the VIF value exceeds 5 (>5), it indicates significant multicollinearity. Meanwhile, if the VIF value falls between 3 and 5 (3-5), the possibility of multicollinearity should still be considered. Ideally, a VIF value lower than 3 (<3) suggests little to no collinearity between variables. The analysis results show that each variable has a VIF value below 3, highlighted in green in the table. Therefore, it can be concluded that the multicollinearity test has been successfully met according to the Variance Inflation Factor (VIF) criteria. Consequently, each variable can be considered to have low or no collinearity, ensuring the reliability of the analysis results.

Multiple Linear Regression Test

Figure 2. Graphic Structural Equation Modeling



Source: SmartPLS Output.

The following is a series of tests conducted to measure the significant influence of independent variables on the dependent variable.

R-Square Test

Table 5. R-Square

	R-square	R-square adjusted
Y	0.520	0.505

Source: SmartPLS Output.

The data in the table above represents the inner model testing based on the R-square criterion, which measures the extent to which variations in the dependent variable can be explained by the independent variables. An R-square value of 0.25 indicates a weak influence, 0.50 represents a moderate influence, and 0.75 signifies a strong influence. In this study, the obtained R-square value is 0.520, highlighted in green in the table. This value indicates that the independent variables have a moderate influence on the dependent variable, meaning that approximately 52% of the variation in the dependent variable can be explained by the independent variables in this research model, while the remaining 48% is influenced by other factors not included in the model.

Influence Size F2 Test

Table 6. Influence Size F2

	f-square
X1 -> Y	0.039

X2 -> Y	0.955
X3 -> Y	0.001

Source: SmartPLS Output.

The next inner model testing was conducted using the f-square criterion to measure the magnitude of the relationship between independent and dependent variables. An f-square value of 0.02 indicates a weak influence, 0.15 represents a moderate influence, and 0.35 signifies a strong influence. The research findings show that the independent variable X_1 has an f-square value of 0.039, which falls into the weak influence category. Meanwhile, the independent variable X_2 has an f-square value of 0.955, indicating a strong influence on the dependent variable Y, as marked in green. On the other hand, the independent variable X_3 has an f-square value of 0.001, which falls into the no influence category, marked in red. Therefore, it can be concluded that the variable X_2 has a dominant influence on variable Y, while X_1 has a relatively small influence, and X_3 has no influence on variable Y.

Hypothesis Testing

Table 7. Path Coefficients

	Original sample (O)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.169	2.576	0.010
X2 -> Y	0.681	10.826	0.000
X3 -> Y	0.030	0.424	0.671

Source: SmartPLS Output.

A hypothesis is accepted if the p-value is less than 0.05 (5%) and the t-value is greater than 1.96. Subsequently, the original sample value is analyzed to identify the direction of the relationship between variables. The following are the conclusions drawn from the hypothesis testing results based on the table above.

Tax Digitalization - (X_1)

In hypothesis testing, the analysis results in the table above indicate that the P-value of 0.010 is smaller than 0.05, and the t-value of 2.576 is greater than 1.96. This demonstrates that variable X_1 has a significant influence on variable Y, with a positive original sample value of 0.169, indicating a positive relationship between variables X_1 and Y. Therefore, the alternative hypothesis (H_1), which states that tax digitalization significantly affects taxpayer compliance, is statistically accepted.

Tax Rate - (X_2)

Based on the data analysis from the table above, the hypothesis testing shows that the P-value of 0.000 is smaller than 0.05, and the t-value of 10.826 is greater than 1.96. It can be concluded that variable X_2 has a significant influence on variable Y, with a positive original sample value of 0.681, indicating a positive relationship between variables X_2 and Y. Therefore, the alternative hypothesis (H_2), which states that the tax rate significantly affects taxpayer compliance, is statistically accepted.

Tax Audit - (X_3)

Based on the hypothesis testing results presented in the table above, the analysis shows that the obtained P-value of 0.671 is greater than 0.05, and the t-value of 0.424 is smaller than 1.96. These findings indicate that variable X_3 has no significant influence on variable Y. Although the positive original sample value of 0.030 suggests a positive relationship between variables X_3 and Y, the relationship is not strong enough to be considered significant. Therefore, the alternative hypothesis (H_3), which states that tax audits significantly affect taxpayer compliance, is statistically rejected.

The Influence of Tax Digitalization on Taxpayer Compliance

Based on the hypothesis testing results in the research model, tax digitalization has a positive influence on taxpayer compliance. These findings indicate that as tax digitalization increases, taxpayer compliance will also increase. This means that the growing development of tax digitalization can enhance transparency, accuracy, and efficiency in tax reporting and payment, which will ultimately improve taxpayer compliance. One innovation with the potential to improve taxpayer compliance is the implementation of blockchain technology, which was initially used in cryptocurrency asset systems (Joseph Kuba Nembe et al., 2024). This technology offers a decentralized system that enables real time transaction recording, reduces the potential for data manipulation, and improves tax calculation accuracy. Through automated tax calculations and more transparent transaction monitoring, the integrity of tax data can be better maintained, thereby promoting increased taxpayer compliance (Yunanda, 2024).

The phenomenon that occurs, in line with the obtained results, indicates that as tax digitalization continues to develop, it significantly influences the ease and transparency of the tax system, thereby leading to external attribution. The perception of an efficiently implemented digital system directly influences the reduction of errors, enhances data accuracy, and provides convenience for taxpayers. One form of tax digitalization that facilitates and assists taxpayers in fulfilling their tax rights and obligations is the implementation of e-Billing and e-Filing. The recent digital transformation through CoreTax has further strengthened Indonesia's tax system. Not only has it improved operational efficiency by reducing processing time by up to 85% and lowering operational costs by 42%, but it has also enhanced the accuracy and reliability of tax data. CoreTax has proven its success in integrating various tax administration functions into a single, unified platform (Wala & Tesalonika, 2024). Thus, the increasing demands of the digital era are driving the formation of a more advanced tax ecosystem, which ultimately contributes to improved taxpayer compliance. The findings of this study align with previous research conducted by (Sulistyono & Ratna Mappanyukki, 2023), which also concluded that tax digitalization has a significant influence on taxpayer compliance.

Overall, it can be concluded that tax digitalization plays a crucial role in improving taxpayer compliance by enhancing transparency, accuracy, and efficiency in the tax system. However, to achieve optimal results, the implementation of digital technology, including blockchain, needs to be further evaluated to ensure its effective realization in tax practices.

The Influence of Tax Rates on Taxpayer Compliance

Based on the hypothesis testing results in this study, tax rates have been proven to have a positive influence on taxpayer compliance. This finding indicates that the implementation of fair and effectiveness current tax rates can contribute to improving taxpayer compliance levels. In the descriptive statistical analysis, the current tax rates tend to be perceived as less fair and less effective by the majority of respondents, reflecting dissatisfaction with the current tax rate policy. Therefore, it is crucial to balance high levels of fairness and effectiveness in tax rates to enable domestic exchange platforms to compete with global exchange platforms, which often have lower costs. Consequently, this will attract the interest of investors or crypto traders in Indonesia to conduct their transactions domestically, thereby maximizing the potential for state revenue from the tax sector. Ultimately, high tax rates will influence the increase in taxpayer compliance, as they will be more motivated to fulfill their tax obligations.

Nevertheless, the phenomenon observed indicates that fluctuating and increasing tax rates create uncertainty that can lead to confusion, resulting in external attribution. The perception that tax rates are excessively high may influence taxpayer compliance, potentially leading to a decline in their willingness to fulfill tax obligations. However, it has been proven that if the applicable tax rate policies are perceived as fair and effective by taxpayers, they can

encourage higher compliance levels. In Indonesia, the taxation system for crypto assets currently includes Value Added Tax (VAT) and Income Tax (PPh). For crypto asset trading registered with the Commodity Futures Trading Regulatory Agency (Bappebti), a VAT of 0.11% is applied, while unregistered crypto assets are subject to a higher VAT of 0.22%. Additionally, there is a final Income Tax (PPh) Article 22, with a rate of 0.1% for income from registered crypto asset trading and 0.2% for unregistered ones (Fitriya, 2024). Considering that the taxation rates imposed on crypto asset trading are relatively high, coupled with transaction fees that investors must bear, it is crucial to maintain taxpayer trust by implementing fair and effective policies. This approach encourages compliance with regulations and supports the sustainability of the tax system optimally. The positive influence of tax rates on taxpayer compliance aligns with previous research conducted by (Sinaga et al., 2023), which found that tax rates have a significant influence on taxpayer compliance.

In line with this, taxpayer compliance is not always negatively affected by high tax rates. This study found that high tax rates, when perceived as fair and effective, can actually improve taxpayer compliance. The perception of tax rate policies that are managed fairly and effectively provides tangible benefits to society, particularly through improvements in the quality of public services. This encourages taxpayers to fulfill their rights and obligations, ultimately contributing to sustainable national development.

The Influence of Tax Audits on Taxpayer Compliance

The hypothesis testing results in this study indicate that tax audits do not have a significant influence on taxpayer compliance. The lack of influence suggests that respondents, in this case, crypto transaction participants, have never undergone a tax audit. As a result, they have not experienced the audit process or its influence on their tax compliance regarding crypto transactions.

This finding does not align with the current phenomenon, where intensive tax audits tend to raise taxpayer awareness of audit risks and tax penalties, encouraging them to comply with their tax obligations. The perception of tax audits conducted effectively and transparently can create confidence that the tax system is well monitored and that violations will be detected, leading to external attribution. However, in reality, many taxpayers particularly users of unregulated exchange platforms in Indonesia, such as Binance do not feel affected by tax audits. This is due to the limited authority of tax agencies in overseeing activities beyond their jurisdiction, which reduces taxpayers' perception of audit risks and tax penalties. As a result, the effectiveness of tax audits in improving taxpayer compliance becomes less influenceful. These research findings are consistent with the study conducted by (Rois & Asyik, 2022), which also found that tax audits do not significantly influence taxpayer compliance.

Thus, the effectiveness of tax audits in improving taxpayer compliance largely depends on the context and implementation. While, in theory, effective and transparent tax audits can enhance taxpayer awareness and compliance, the reality shows that this is not always achieved. The limited authority of tax institutions in monitoring activities beyond their jurisdiction such as transactions on unregulated exchange platforms in Indonesia poses a significant challenge. This situation ultimately reduces taxpayers' perceived risk of audits and tax penalties, thereby diminishing the influence of tax audits in promoting taxpayer compliance.

CLOSING

Conclusions

Based on the results of the hypothesis testing conducted in this study, it can be concluded that this research has successfully achieved its intended objectives. The data analysis process and statistical testing have provided a clear understanding of the relationships and

influences among the studied variables. The following conclusions can be drawn based on the developed research model.

1. Tax digitalization has a positive influence on taxpayer compliance. This indicates that as tax digitalization improves, taxpayer compliance also tends to increase. In other words, the easier and more efficient the taxation process becomes, the higher the likelihood that taxpayers will fulfill their obligations.
2. Tax rates have a positive influence on taxpayer compliance. This suggests that when tax rates increase or are perceived as fair and effective, taxpayer compliance also tends to rise.
3. Tax audits do not have an influence on taxpayer compliance. This finding indicates that tax audits do not play a significant role in improving taxpayer compliance. In other words, tax audits are not a determining factor in encouraging or reducing the level of compliance.

Suggestions

Based on the findings of this study, the following recommendations can be considered to improve the tax compliance of crypto traders in Indonesia:

1. Theoretical Contribution

   This study highlights the need for further improvement and refinement in various aspects, finding that tax audits do not affect taxpayer compliance, which suggests that other potential factors influencing taxpayer compliance should be considered, such as knowledge or understanding of cryptocurrency taxation itself. Additionally, expanding the sample size is important by directly involving participants through seminars or webinars on cryptocurrency, as this could enhance the validity and consistency of research findings. Future studies should strive to be more representative and generalizable across all regions of Indonesia.
2. Practical Contribution

   From a practical perspective, crypto traders in Indonesia are advised to collaborate with government institutions, avoid using unregulated platforms, and fulfill their tax obligations in accordance with applicable regulations. Research indicates that the digitalization of taxation and tax rates positively influence taxpayer compliance. Crypto traders in Indonesia should proactively record every digital asset transaction using accounting applications or software integrated with the tax system to ensure more accurate tax calculations. For example, CoreTax which was recently implemented, has improved operational efficiency by reducing processing time by up to 85% and cutting operational costs by 42%, while also enhancing the accuracy and reliability of tax data. It is hoped that the synergy between technological innovation and tax compliance can be achieved, ultimately promoting inclusive and fair growth in the digital economy. Furthermore, since applicable tax rates can impact net profits, crypto traders are advised to understand the implemented tax schemes and plan their investment strategies by considering tax implications. This approach enables them to optimize compliance without significantly diminishing potential profits.
3. Policy Contribution

   This study can serve as an evaluation reference for the Directorate General of Taxes (DJP) in reconsidering the implementation of blockchain technology as an innovation to enhance taxpayer compliance. Additionally, maintaining taxpayer trust is a crucial factor that must be considered. High tax rates need to be balanced with fair and effective tax management to ensure that domestic exchange platforms can compete with global exchange platforms, which often offer lower fees. Consequently, this is expected to attract the interest of crypto asset investors or traders in Indonesia to conduct transactions domestically, thereby maximizing the potential state revenue from the taxation sector. Furthermore, taxpayers will also be more motivated to fulfill their tax rights and obligations in accordance with the prevailing regulations.

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