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The Effect of E-Filing, Tax Socialization and Understanding of Tax Regulations on People's Trust Which Impacts on Individual Taxpayer Compliance Using SEM-PLS

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Abstract

This research aims to determine whether the application of the e-filing system, tax socialization, and understanding of tax regulations affect the level of public trust, which in turn impacts individual taxpayer compliance. The analysis method used is multiple linear regression analysis with the SEM-PLS program on SmartPLS 4.0 software. Based on the processing results, a significant P value and original value were found between variable X and variable Y1, namely the understanding of tax regulations, which has a significant effect on people's trust. Additionally, variable X and variable Y2, the application of the e-filing system, significantly affect taxpayer compliance. It can be concluded that the most influential factor in this study is increasing public understanding of tax regulations; as taxpayer trust in the government rises, implementing the e-filing system also enhances taxpayer compliance. This study proves that with a general understanding of tax regulations, taxpayer trust in the government increases, leading to higher taxpayer compliance. The relationship between the level of trust in the government and taxpayer compliance has a positive and proportional effect; conversely, if taxpayer trust decreases, taxpayer compliance will negatively be affected. The results also show that the application of the e-filing system positively influences tax compliance. It can be concluded that taxpayers who are aware of the e-filing system and can access the tax system anytime and anywhere find it easier to report their taxes, thereby encouraging greater adherence to their tax obligations.

Keywords: *E-Filing, Tax Socialization, Understanding Of Tax Regulations, People's Trust, Taxpayer Compliance.*

INTRODUCTION

Digital transformation in taxation in Indonesia is a major step taken by the Directorate General of Taxes (DGT) through systems such as e-Filing, e-Billing, and e-Faktur (Wahyu Hidayat & Inayati, 2025). However, layered problems are still found at the level of industry, companies, and individual taxpayers. Low digital literacy, lack of tax understanding, and inequality of access to technology exacerbate resistance to the digital system. The study focuses on the relationship between e-filing, understanding of tax regulations, service quality, and trust in government and individual tax compliance.

Digital transformation has become a necessity in almost all aspects of modern life, including in tax governance in Indonesia. In recent years, the Directorate General of Taxes (DGT) has been intensively digitizing services by introducing various technological innovations such as e-Filing, e-Billing, and e-Faktur. This system is designed to make it easier for taxpayers to meet their fiscal obligations through an efficient, transparent, and accessible approach from anywhere. However, the implementation of technology in the tax system not only deals with technical aspects, but also touches on the social, economic, and behavioral dimensions of society in a more complex way (Wijaya & Apriana, 2022; Yudianto et al., 2023;

Nugroho et al., 2022; Santoso & Widodo, 2020; Budiarti, 2023; Sari, 2021; Soekarno & Satria, 2023).

At the macro level, it can be observed that the success of the digital system in Indonesia's taxation still faces considerable challenges. Although the rate of annual tax return reporting has increased in terms of quantity, it has not been accompanied by a significant improvement in service quality and voluntary compliance. From 2015 to 2023, for example, the voluntary compliance rate of individual taxpayers tends to be stagnant in the range of 65–69 percent.

This fact indicates that although the government has encouraged digitalization in tax reporting and payment, this system has not fully addressed the main problems faced by the wider community, especially the technologically and economically vulnerable groups (Azhar et al., 2023). One of the fundamental challenges in the digitalization of the tax system in Indonesia lies in the inequality of digital literacy and tax understanding between regions and age groups (Hendra et al., 2022). In practice, the e-Filing system, which is supposed to facilitate reporting, causes confusion, especially for taxpayers over 45 years old (Yusuf et al., 2023). Data from the DGT in 2023 shows that the success rate of e-Filing use among 30-years in Java reaches 80 percent, while for the >45-years age group outside Java, only around 50 percent have successfully completed reporting without technical problems (Akbar et al., 2022; Salim et al., 2024). This discrepancy highlights the ongoing digital divide, particularly in rural and remote areas (Tanjung & Lestari, 2022). Furthermore, studies suggest that digital literacy plays a crucial role in ensuring the successful implementation of tax technology, especially for older taxpayers (Irianto & Rahman, 2023). As digital tax systems continue to evolve, addressing these barriers is essential for achieving equitable tax compliance across all demographics (Salim et al., 2024).

The digitalization of the tax system is not yet inclusive because it has not evenly reached geographically and demographically different groups of people. This reflects that the success of policies is not only determined by the availability of digital infrastructure but also by the readiness of human resources who use it. Another problem that often arises at the industrial level is the resistance of Micro, Small, and Medium Enterprises (MSMEs) to switch to a digital reporting system. Many small business actors experience technical constraints, such as not having adequate computer equipment, limited internet signals in remote areas, or even a lack of understanding of electronic reporting procedures. On the other hand, not a few are also worried about the confidentiality of their personal data and their business when faced with online-based systems.

This is exacerbated by the fact that assistance from tax authorities is still very limited. The socialization and training provided are often one-way and formalistic, so they do not touch the real needs of small business actors who need a practical and personal approach. In this context, tax socialization is a challenge, because even though it has been carried out online through social media and official websites, its effectiveness is still low if it is not accompanied by adaptive and user-friendly communication methods.

Moving up to the enterprise level, especially medium-sized companies, the challenges faced are more related to system accuracy and technical support. For example, in the use of the e-Invoice system, there are still frequent data input errors that have an impact on the difference in the amount of tax that must be paid. The e-Billing system is also not spared from complaints, especially when there is a server disruption during the peak of reporting. The DGT's response

to these kinds of technical problems is often slow and does not provide a complete solution, thus reducing user confidence in the quality of the digital systems provided.

This condition causes frustration among companies which ultimately affects their compliance in carrying out tax obligations. It is not uncommon to find cases where companies choose to postpone reporting or even return to using manual methods because they think that digital systems do not provide significant added value. Thus, it can be said that the quality of digital tax service is an important factor in determining the success of the implementation of the e-tax system.

This problem is even more complex when it is associated with the level of public trust in the government. In many studies, trust in fiscal institutions is a crucial element in determining the extent to which taxpayers are willing to comply with the rules without coercion. If the public feels that tax funds are used in a non-transparent manner or do not touch public needs, then they will tend to look for loopholes to avoid tax obligations. This can be observed from the results of the annual survey of corruption perception and public trust in government institutions which show a downward trend, especially in the context of state financial management.

Several previous studies have explored various aspects of tax compliance. Research by Pradnyana & Prena G (2019) found that the application of e-Filing and e-Billing systems along with tax understanding significantly affect individual taxpayer compliance. Similarly, Nugroho & Setiawan (2022) emphasized the role of socialization and tax understanding in encouraging the use of e-filing. In the context of trust, Damayanti et al. (2015) revealed that trust and uncertainty orientation are important factors in creating tax compliance from a social psychology perspective. Meanwhile, Latief et al. (2020) found that public trust, tax incentive policies, and tax benefits significantly influence taxpayer compliance.

Conversely, as taxpayers' understanding of tax functions and benefits increases, and reporting systems become more accessible and usable, their sense of responsibility and participation tends to increase. This is where the synergy between tax understanding, effective socialization, quality digital services, and trust in the government as the operator of the fiscal system is important.

By examining the conditions that have been described, it becomes clear that the problems of the digital tax system in Indonesia are not only technological problems, but also involve behavioral, sociological, and structural dimensions. This complexity demands solutions that are not only technical, but also strategic and humane. Future-oriented tax transformation must include sustainable education strategies, increased digital literacy, responsive services, and communication approaches that build public trust.

This study is then here to fill the gap by empirically examining how the understanding of tax regulations, the quality of digital tax services, tax socialization, and trust in the government affect each other's level of compliance of individual taxpayers. Through a quantitative approach with SEM-PLS modeling, it is hoped that the results obtained can be the basis for policy formulation that is more inclusive and responsive to the needs of the community in this era of digital taxation.

In addition, the digitalization of the tax system must also consider the dynamics of changes in people's behavior due to technological developments. Younger generations, especially those who grew up in digital-native environments, tend to adopt technologies such as e-Filing and e-Billing more easily. But on the other hand, the older generation still has a

dependence on conventional methods. This generational difference reflects not only technological disparities, but also differences in public service preferences and levels of trust in the system of government.

Furthermore, the presence of a digital system does not necessarily guarantee transparency and accountability if it is not accompanied by a strong control and audit system. Many people still doubt whether tax reporting and payment through electronic systems is really channeled in accordance with development goals. This is where it is important for the DGT and related agencies to conduct open publications on the performance and realization of tax utilization in a regular and easy-to-understand manner. Thus, people are not only obedient because they are afraid of sanctions, but also because they feel confident that their contribution will yield real benefits.

No less important is a fiscal policy approach that is sensitive to local conditions. Areas with limited digital infrastructure require a different strategy than metropolitan areas. One approach that can be applied is collaboration with local governments and educational institutions to organize community-based tax training and assistance. The involvement of local actors in tax education efforts can increase the effectiveness of socialization and build a sense of ownership of the country's fiscal system.

Ultimately, the success of the digital transformation of taxation cannot be measured only by the number of electronic transactions or the participation rate of tax returns, but must include the dimensions of fairness, affordability, and sustainability. The government must continue to evaluate the effectiveness of technology-based systems, make regular updates, and listen to feedback from the wider community. This is because a modern tax system is not only technologically sophisticated, but also fair, trustworthy, and adaptive to the needs of the community.

By considering various challenges and gaps in the implementation of the digital tax system, this study aims to empirically examine the influence of understanding tax regulations, the quality of digital tax services, and tax socialization on the level of public trust in the government and individual taxpayer compliance. Through a quantitative approach with the Structural Equation Modeling (SEM) model based on Partial Least Square (PLS), this study aims to identify the most influential factors that can be used as a basis for formulating more effective, inclusive, and long-term oriented fiscal policies in the context of digitalization of the tax system in Indonesia.

The results of this study are expected to provide both theoretical and practical benefits. Theoretically, this research enriches the literature on tax compliance by developing an integrated model that combines technological, educational, and psychological aspects. Practically, the findings of this study can serve as a reference for the Directorate General of Taxes and related agencies in designing more effective strategies to increase taxpayer compliance, through improving the e-filing system, enhancing the quality of tax socialization, strengthening public understanding of tax regulations, and building public trust in the government.

RESEARCH METHOD

The research in this study was quantitative with convenience sampling. Convenience sampling involved selecting samples freely based on the researcher's accessibility (Sugiyono,

2018). The sample was chosen due to the ease of access for the researchers. Data were collected through literature review of journals, online sources, and other relevant materials, as well as by distributing questionnaires via Google Forms sent through personal messages to the workforce.

Variables were measured using a semantic differential scale with indicators for each dependent and independent variable. The analysis employed Partial Least Squares (PLS) with the Structural Equation Modeling (SEM) method, using the SmartPLS application. SEM is a statistical technique used to analyze relationships between variables and indicators. This study examined relationships between independent variables—the implementation of the *e-filing* system, tax socialization, and understanding of tax regulations—and the dependent variable, public trust, which impacts individual tax compliance. Respondents' answers were assessed using a survey with a semantic differential scale.

RESULTS AND DISCUSSION

Structural Model Measurement and Assessment

This measurement model is useful for defining how each indicator block relates to its latent variable as shown in Figure 1 generated by SmartPLS 4.0 at the beginning of the test. Data processing was used by distributing 37 questionnaires and the researcher obtained 37 questionnaires, based on the results of the questionnaire answers given to questions related to individual behavior to meet tax obligations defined from each research variable, namely, the variables of the influence of the implementation of the e-filling system, tax socialization, the level of public trust and understanding of tax regulations that will have an impact on the Personal tax compliance.

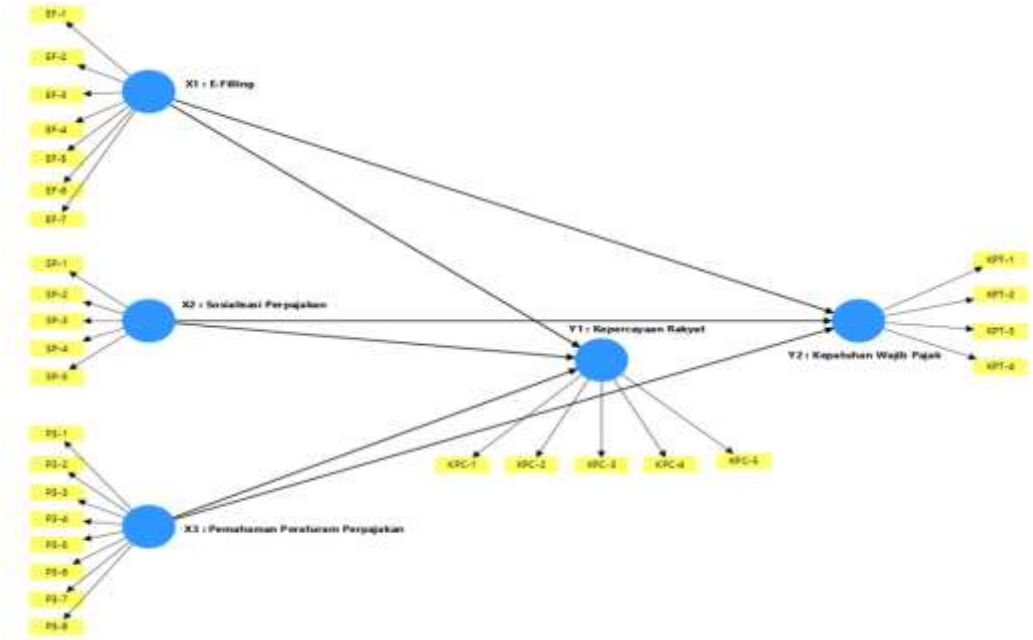

Figure 1. Research Model

Source: Data processed by researchers (2025), SmartPLS 4.0

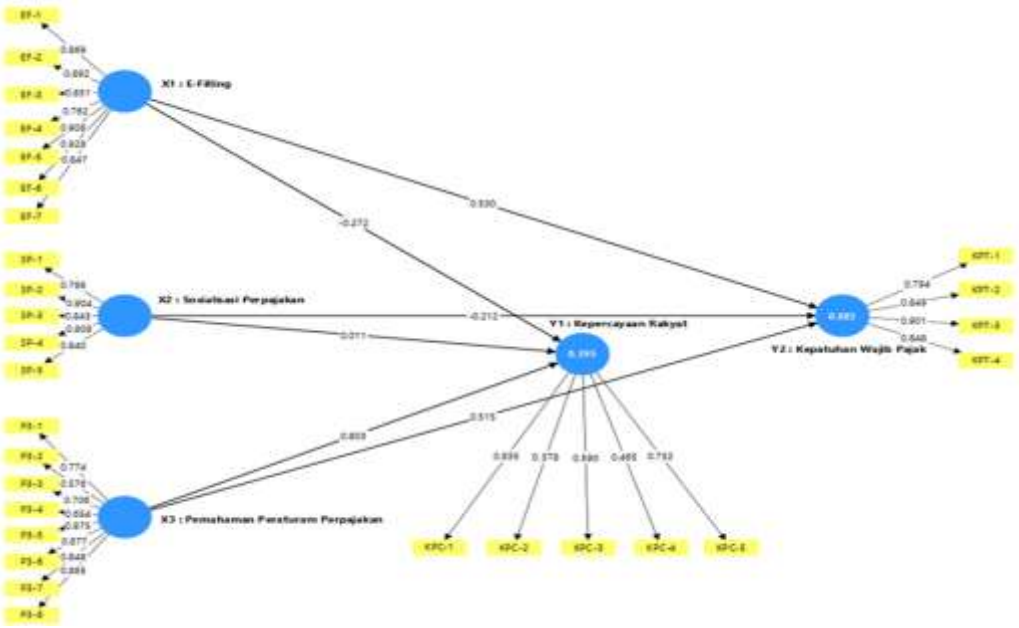

Figure 2. Outer Model 1

Source: Data processed by researchers (2025), SmartPLS 4.0

To assess the measurement model, an outer model assessment is carried out by conducting a construct validity test. This test is carried out in three stages, namely the first by testing convergent validity and discriminant validity, where the outer loading value must meet the ≥ value of 0.5 and the AVE value of the test ≥ 0.5 so that it is said that the data is valid. Furthermore, reliability and composite tests were carried out to test the Cronbach Alpha value, the composite reliability (CR) of Rho-a and Rho-c, if it was above the recommended threshold ≥ 0.7 so that it was said that the data was valid.

Table 1. Convergent Validility and Discriminant Validility Values

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
X1: E-filling	0,944	0,948	0,955	0,751
X2: Tax Socialization	0,890	0,902	0,919	0,695
X3: Understanding of Tax Regulations	0,904	0,918	0,924	0,607
Y1: People's trust	0,638	0,662	0,745	0,386
Y2: Tax Compliance	0,870	0,877	0,911	0,720

Source : Processed primary data (2025)

Based on Table 1 above the AVE test value ≥ 0.5, it can be concluded that all variables are valid.

Table 2. Cross Loading Factor Value

	X1: E-filling	X2: Tax Socialization	X3: Understanding of Tax Regulations	Y1: People's Trust	Y2: Taxpayer Compliance
EF-1	0,869	0,641	0,709	0,285	0,703
EF-2	0,892	0,575	0,637	0,366	0,622
EF-3	0,851	0,528	0,518	0,137	0,545
EF-4	0,762	0,636	0,592	0,375	0,630
EF-5	0,908	0,698	0,756	0,356	0,727

	X1: E-filling	X2: Tax Socialization	X3: Understanding of Tax Regulations	Y1: People's Trust	Y2: Taxpayer Compliance
EF-6	0,928	0,682	0,710	0,316	0,698
EF-7	0,847	0,607	0,654	0,219	0,698
SP-1	0,574	0,766	0,639	0,329	0,394
SP-2	0,674	0,904	0,693	0,352	0,507
SP-3	0,561	0,843	0,593	0,337	0,452
SP-4	0,616	0,810	0,604	0,387	0,560
SP-5	0,581	0,840	0,531	0,270	0,330
P3-1	0,753	0,623	0,774	0,374	0,786
P3-2	0,502	0,498	0,576	0,281	0,361
P3-3	0,452	0,601	0,705	0,604	0,501
P3-4	0,752	0,673	0,654	0,257	0,599
P3-5	0,509	0,579	0,875	0,567	0,522
P3-6	0,513	0,584	0,876	0,546	0,591
P3-7	0,687	0,496	0,849	0,395	0,658
P3-8	0,610	0,583	0,865	0,629	0,657
KPC-1	0,263	0,305	0,440	0,845	0,309
KPC-2	0,155	0,205	0,187	0,417	0,188
KPC-3	0,324	0,249	0,362	0,566	0,147
KPC-4	0,230	0,168	0,145	0,438	-0,009
KPC-5	0,193	0,310	0,521	0,728	0,281
KPT-1	0,629	0,466	0,521	0,135	0,795
KPT-2	0,552	0,377	0,677	0,293	0,850
KPT-3	0,655	0,374	0,611	0,340	0,900
KPT-4	0,757	0,640	0,753	0,403	0,847

Source : Data processed (2025)

The discriminant validity test is performed to ensure that each concept of each latent variable is different from the others. Based on Table 8 above, all latent variables X1 and X2 show higher values than other variables so that the discriminant validity test on these two variables with cross loading factor has been qualified and considered valid, but in variable X3 not all variables used show higher values as in indicators P3-2 and P3-4 so indicators with a loading factor value of no more than 0.7 will be excluded from the analysis. After passing the three test stages, the following path diagram is obtained:

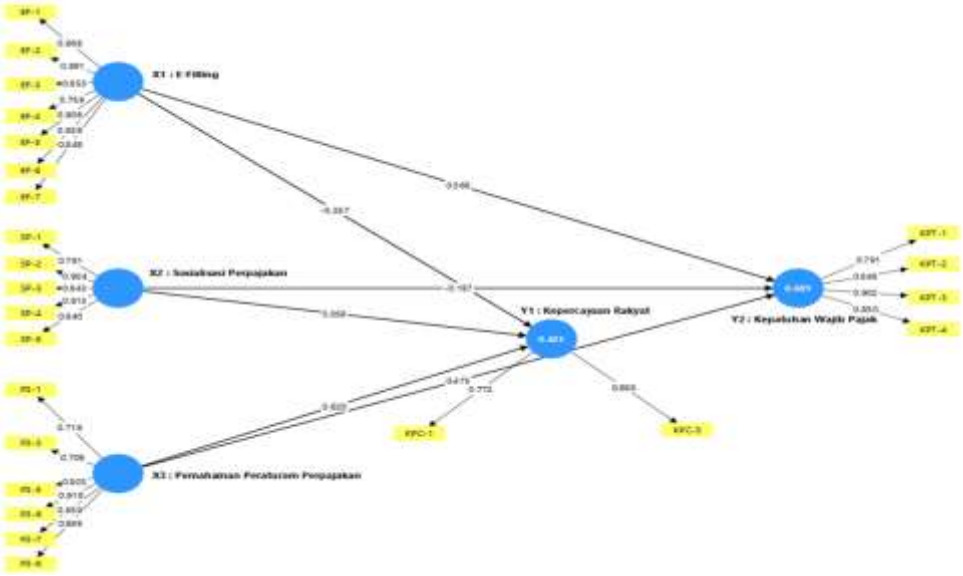

Figure 3. Output PLS (Final Model Passed Test)
Source: Data processed by researchers (2025), SmartPLS 4.0

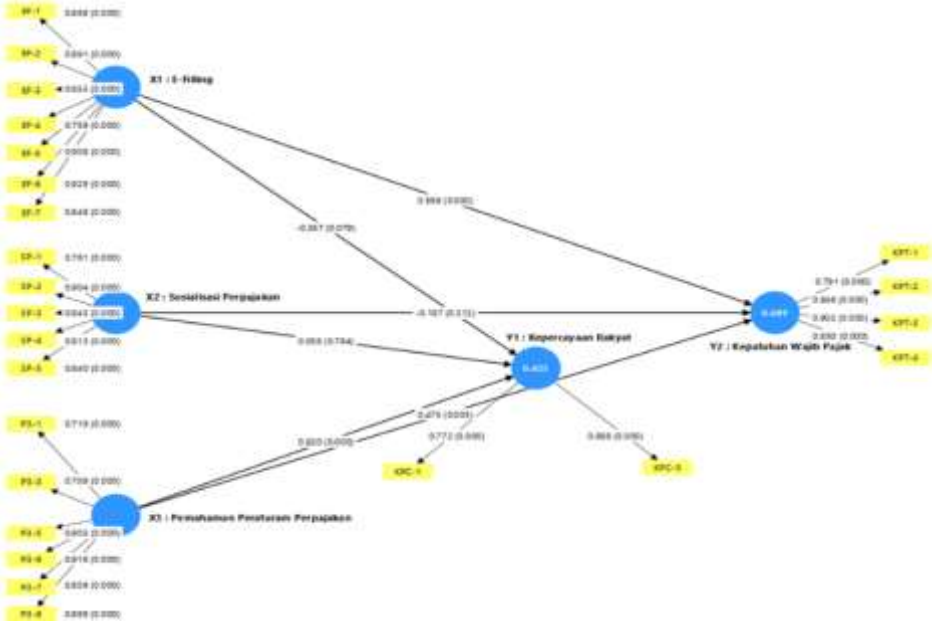

Figure 4. Model After Bootsrapping
Source: Data processed by researchers (2025), SmartPLS 4.0

The test results produced from the output of PLS are an estimate of the latent variable which is the aggregate linear of the presence of indicators. The results of the analysis using the bootstrapping method and the T static test in Table 9 were carried out by looking at the existing path coefficient by comparing the T value with the Sig probability value described by the original sample value. It can be seen that the relationship between independent variables and dependent variables has a positive correlation value that shows a significant influence on Y1 or Y2 and vice versa.

Table 3. Path Coefficient Value

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**Tstatistics (|O/STDEV|)**	**P *values***
X1 : E-filling ->	-0,357	-0,379	0,204	1,755	0,079

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**Tstatistics (|O/STDEV|)**	**P *values***
Y1 : People's trust					
X1 : E-filling -> Y2 : Tax Compliance	0,569	0,563	0,141	4,021	0,000
X2 : Tax Socialization -> Y1 : People's trust	0,058	0,077	0,194	0,301	0,764
X2 : Tax Socialization -> Y2 : Tax Compliance	-0,187	-0,154	0,185	1,011	0,312
X3 : Understanding of Tax Regulations -> Y1 : People's trust	0,820	0,820	0,156	5,255	0,000
X3 : Understanding of Tax Regulations -> Y2 : Tax Compliance	0,475	0,464	0,159	2,990	0,003

Source : Data processed (2025)

Based on the above results, it can be explained that the multiple linear regression equation is:

Y= (0.569 . Coeffisient Taxpayer Compliance) + (0.820 . Understanding of Tax Regulations Coefficient) + (0.475 . Understanding of Tax Regulations Coefficient) + ε

Description: Y : The result of people's trust that has an impact on tax compliance ε : error term

Based on Table 9, it shows the processing results of the application of the e-filling system (EF) to tax compliance (KPT) of 0.000 and significant at the Pvalue value of 0.05 (0.000<0.05), the application of the understanding of tax regulations on people's trust (KPC) of 0.000 and significant at the Pvalue value of 0.05 (0.000<0.05) as well as the understanding of tax regulations (P3) on tax compliance (KPT) of 0.003 and significant at the Pvalue value of 0.05 (0.003<0.05). The results of the processing of the application of the e-filling (EF) system to tax compliance (KPT) have a statistic of 4.021 and a significant > 1.6, the application of the understanding of tax regulations to the people's trust (KPC) has a statistic of 5.255 and a significant > 1.6, as well as the understanding of tax regulations (P3) on tax compliance (KPT) has a statistic of 2.990 and a significant > 1.6. So with this, the relationship is stated to be significant and mutually influential if the Pvalue is < 0.05 and the statistics are > 1.6. In the Model Figure 3, after Boostrapping is also obtained, Pvalue and original value are also obtained, the original value provides an overview of the existing relationship while Pvalue assesses how strong and significant the relationship is, these two values are important to make the right decisions in model research and development. Based on Figure 3 and Table 9 which shows the significant results of P value and original value between variable X and variable Y1, namely the understanding of tax regulations has a significant result on people's trust with the result of the data P value 0.000 and the largest original value value is 0.820 so that it can be concluded that the most influential thing on the results of this research is to increase general understanding of tax regulations, then taxpayer confidence in the government will increase and the results of the P value and original value that are significant between variable X and variable Y2, namely the implementation of the e-filling system has a significant result to taxpayer compliance with the data result P value of 0.000 and the second largest original value value of 0.569 so that it can be concluded that by increasing the implementation of the e-filling system, taxpayer

compliance will also increase.

CONCLUSION

The study found that understanding tax regulations significantly increased public trust (P = 0.000, original value = 0.820), which in turn positively impacted taxpayer compliance, while the implementation of the e-filing system also significantly improved compliance (P = 0.000, original value = 0.569). When taxpayers understand how taxes finance public services and perceive fairness and transparency in tax regulation, their trust in the government grows, reducing fear and increasing willingness to comply. Additionally, the e-filing system facilitates easier tax reporting and creates transparent digital records, further boosting compliance. The findings suggest that enhancing public understanding of tax rules is crucial to fostering trust and improving taxpayer compliance. Future research could explore the long-term effects of continuous digital tax system improvements and targeted educational interventions on sustaining taxpayer trust and compliance across different demographic groups.

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