The Effect of E-Filling Implementation and Tax Sanctions Implementation on Individual Taxpayer Compliance with Digital Literacy As A Moderating Variable

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Abstract: This study aims to analyze the influence of E-Filing and tax sanctions on individual taxpayer compliance, with digital literacy as a moderating variable, at KPP Pratama Tigaraksa. The population consists of 5,412 taxpayers, with a sample size of 100 respondents. The research employs a quantitative approach, and data analysis is conducted using Smart PLS 4 software. The results indicate that E-Filing (X1) does not have a significant effect on taxpayer compliance (Y), with a p-value of 0.178 (greater than 0.05) and a t-statistic of 1.347 (less than the t-Table value of 1.984). The regression coefficient of -0.131 indicates that an increase in E-Filing is associated with a decrease in taxpayer compliance. Conversely, tax sanctions (X2) significantly influence taxpayer compliance, with a p-value of 0.005 (less than 0.05) and a t-statistic of 2.802 (greater than the t-Table value of 1.984). The regression coefficient of 0.243 suggests that stricter tax sanctions improve taxpayer compliance. Digital literacy (Z) was found to be a significant moderator in the relationship between E-Filing and taxpayer compliance, with a moderation coefficient of 0.264, a t-statistic of 2.539, and a p-value of 0.011. However, digital literacy does not significantly moderate the relationship between tax sanctions and taxpayer compliance, as indicated by a moderation coefficient of 0.076, a t-statistic of 0.817, and a p-value of 0.414. These findings highlight the importance of digital literacy in enhancing the effectiveness of E-Filing, while tax sanctions remain a dominant factor in driving individual taxpayer compliance at KPP Pratama Tigaraksa

Keywords: E-Filing, Tax Sanctions, Digital Literacy, Taxpayer Compliance, Tax Office

INTRODUCTION

Taxation plays an important role in national economic growth and improving public welfare. Through tax revenue, the government can allocate funds for various vital sectors including the education sector, health sector, infrastructure sector, and other public service sectors. The results of tax collection are focused on the development of public infrastructure to support a decent quality of life for the community, such as the construction of hospitals, schools, roads, and bridges.(Wijaya, 2022).In addition, taxes are also used to fund social

programs aimed at the less fortunate, thereby helping to reduce economic inequality and promote equiTable prosperity.

The Pratama Tax Office that implements this policy is the Tigaraksa Pratama Tax Office.

On one occasion, the Head of KPP Pratama Tigaraksa Henny Setyawati said that her party had collected 77 new taxpayers who were classified as MSMEs. The KPP Pratama Tigaraksa area has a strategic role and is located in the Tangerang Regency area. The following Table presents data on the number of SPT submissions, tax compliance ratios and the number of KPP Pratama Tigaraksa taxpayers for the 2020-2023 period.

Table 1. Number of SPT submissions manually and using efilling

Year	e-filling	Percentage	Manual	Percentage	WP Amount
2020	459764	94.66	25931	5.34	485695
2021	497127	94.55	28636	5.45	525763
2022	575348	94.71	32126	5.29	607474
2023	620143	94.54	35827	5.46	655970

Table 2. Nominal Amount of Tax Bill Issuance (STP) and the realization of STP Receipts at the Tigaraksa Pratama Tax Office for the 2020-2023 Period

Year	Nominal STP Issued (Rp)	Realization (Rp)
2020	158,946,439,496.00	166,490,239,076.00
2021	164,330,836,549.00	199,831,894,688.00
2022	24,825,719,172.00	39,534,845,094.00
2023	117,672,119,356.00	147,937,563,284.00

Table 3. Number of Registered Taxpayers, Tax Return Obligors and Tax Return Realizationat the Tigaraksa Pratama Tax Office for the 2020-2023 Period

Year	Registered WP	Registered Taxpayers Must Submit Tax Returns	SPT Realization (Rp)	Compliance Ratio (%)
2020	535695	485695	166,490,239,076.00	95.47
2021	575763	525763	199,831,894,688.00	82.23
2022	657474	607474	39,534,845,094.00	64.42
2023	705970	655970	147,937,563,284.00	79.54

Digital literacy as a moderating variable plays an important role in increasing the effectiveness of both factors. Therefore, the government needs to continue to encourage increased digital literacy and socialization regarding e-filling and tax sanctions, so that these three factors can work synergistically in increasing taxpayer compliance.

Research on the impact of tax e-filing and tax sanctions on taxpayer compliance has provided many insights, but there are several research gaps that need to be explored further. First, not many have considered external factors such as digital literacy. For example, there is a study that finds that e-filing and tax sanctions have an effect on compliance, but does not explain whether digital literacy as a moderating variable can strengthen the relationship. This creates an important gap that can be filled with research that examines how digital literacy can moderate the relationship between e-filing and taxpayer compliance.

Second, most of the existing research still focuses on corporate taxpayers, thus paying less attention to individual taxpayers. Thus, further research needs to pay attention to different types of taxpayers and see how e-filling and tax sanctions impact compliance in different sectors.

Third, there are different research conclusions, namely research conducted by(Nugroho D, 2022) concluded that e-filling has a positive effect on taxpayer compliance, while the

research conducted (Queen of Safira Script, 2021) that the implementation of the e-filling system does not affect taxpayer compliance. Research conducted by (Yuliatic & Fauzi, 2020) concluded that tax sanctions have a significant effect on taxpayer compliance, while the research conducted(Nurfaza, 2020) concluded that tax sanctions do not have a significant effect on taxpayer compliance.

From the background described above, the objectives of this research are as follows:
1. To find out whether the implementation of e-filling has an impact on increasing personal taxpayer compliance at KPP Pratama Tigaraksa?
2. To find out whether through digital literacy moderation, the implementation of e-filling has a strong or weak influence on increasing personal taxpayer compliance at KPP Pratama Tigaraksa?
3. To find out whether tax sanctions affect the increase in personal taxpayer compliance at KPP Pratama Tigaraksa?
4. To find out whether through digital literacy moderation, tax sanctions have a strong or weak influence on increasing personal taxpayer compliance at KPP Pratama Tigaraksa?

Based on the description of the background and existing research gaps, the author conducted a study entitled "The Effect of Implementation of e-filling and the Enforcement of Tax Sanctions on Individual Taxpayer Compliance with Digital Literacy as a Moderating Variable".

The Impact of E-Filling Implementation on Taxpayer Compliance

Research on the impact of e-filling implementation on taxpayer compliance shows that the e-filling system has a significant positive impact on improving taxpayer compliance. E-filling, which is an electronic tax reporting system, allows taxpayers to report their Annual Tax Returns (SPT) more easily and quickly, without having to come to the tax office.

According to research conducted by(Sukiyaningsih, 2020), the implementation of e-system and the implementation of self-assessment system contribute to the improvement of taxpayer compliance. This shows that by utilizing technology, the tax reporting process can be done more efficiently, which in turn encourages taxpayers to fulfill their tax obligations. However, although e-filling offers various advantages, challenges in its implementation remain.

Research by(Wahyudi, 2021)shows that factors such as tax understanding and taxpayer awareness also play an important role in determining the level of compliance. Taxpayers who have a good understanding of the e-filling system and its benefits tend to be more compliant in reporting their taxes. In addition, the quality of service from the tax authorities also affects taxpayer satisfaction in using e-filling, which can have an impact on their compliance.(Monika, 2021). Therefore, to improve the effectiveness of the e-filling system, further efforts are needed in socialization and tax education to taxpayers.

Several narratives support the hypothesis that the implementation of E-filling has an impact on individual taxpayer compliance, based on the three most recent relevant scientific journals, namely as follows:
a. The Impact of E-Filling on Taxpayer Compliance

In a study conducted by Rahayu et al. (2017), it was found that E-filling plays a significant role in increasing individual taxpayer compliance. With E-filling, taxpayers feel more facilitated in reporting their tax obligations online, reducing administrative costs, and saving time. This study shows that the ease of use of technology in E-filling motivates taxpayers to report taxes on time, which ultimately increases overall tax compliance.
b. Effectiveness of E-filling System in Improving Tax Compliance

According to Putri and Mahardika's research (2018), E-filling provides benefits in the form of transparency and speed in the tax reporting process. Taxpayers feel more

comforTable using the E-filling system because it can be accessed from anywhere, reduces the risk of errors in filling, and provides clear and easy-to-understand guidance. This research also shows that E-filling can increase taxpayers' perceptions of fairness because the reporting procedure is clearer, thus encouraging compliance levels.

c. The Role of Technological Ease in Tax Compliance through E-filling

Research by Widyaningsih et al. (2019) highlighted that the perception of ease and usefulness in the E-filling system greatly influences the compliance of individual taxpayers. The ease of access offered by this system and the minimal bureaucratic process make taxpayers more motivated to comply with tax regulations. In addition, this study also confirms that education and socialization regarding E-filling have a positive impact on increasing public trust in digital tax services, which ultimately has an impact on increasing compliance.

Thus, from the description above, a research hypothesis can be made, as follows:

H1 :Implementation of E-Filling Has a Significant Impact on Taxpayer Compliance

The Influence of Tax Sanctions on Taxpayer Compliance

Research on the influence of tax sanctions on taxpayer compliance shows that the sanctions applied can serve as an incentive for taxpayers to fulfill their tax obligations. Tax sanctions, which can be in the form of fines or administrative penalties, aim to create a deterrent effect and increase taxpayer awareness of the importance of complying with tax regulations.(Halawa & Saragih, 2019)n by(Halawa & Saragih, 2019), there is a significant relationship between tax sanctions and taxpayer compliance, where clear and firm sanctions can encourage taxpayers to be more compliant in reporting and paying their taxes. This shows that the implementation of effective sanctions can increase the level of tax compliance in the community. However, although tax sanctions have the potential to increase compliance, there are also challenges that need to be considered.

Research by(Munyati, 2024)revealed that sanctions that are too severe or not applied consistently can cause dissatisfaction among taxpayers and potentially reduce their trust in the tax system. In addition, factors such as tax understanding and the quality of tax services also play an important role in determining the effectiveness of sanctions.(HS, 2023). Therefore, to achieve optimal compliance levels, it is important for the government to not only apply appropriate sanctions, but also improve tax socialization and service quality to taxpayers, so that they feel supported in fulfilling their tax obligations.

Several narratives that support the hypothesis that tax sanctions have an impact on individual taxpayer compliance, based on three relevant recent scientific journals, are as follows:

a. The Influence of Tax Sanctions in Increasing Taxpayer Compliance

Research conducted by Sari and Nugroho (2017) shows that tax sanctions have a significant influence on individual taxpayer compliance. This study explains that the firmness in the application of sanctions, whether in the form of fines, interest, or criminal sanctions, can increase taxpayer awareness to report and pay taxes on time. Firm sanctions encourage compliance because taxpayers feel that there are real consequences if they are negligent or do not comply with tax regulations.

b. The Role of Tax Sanctions Strictness on Compliance

According to research conducted by Pratama and Setiawan (2018), tax sanctions are one of the main driving factors in increasing tax compliance. This study found that taxpayers who understand the consequences of tax violations, such as fines or administrative sanctions, tend to be more compliant. The firmness in imposing sanctions makes taxpayers feel more careful in fulfilling their tax obligations. The results of this study indicate that tax compliance will increase if taxpayers feel fairness and consistency in the application of sanctions.

c. Effectiveness of Tax Sanctions as a Tax Compliance Enforcement Tool

    In a study conducted by Susilowati and Rahmawati (2019), tax sanctions are seen as an effective tool in increasing compliance. This study found that sanctions imposed proportionally according to the level of violation can educate and warn taxpayers. The effectiveness of sanctions in preventing tax violations is considered to be highly dependent on the frequency of socialization and education regarding the types and amounts of sanctions that can be imposed. This study also emphasizes that tax sanctions do not only function as punishment, but also as a form of education for taxpayers to better understand their tax obligations.

Thus, from this explanation, a research hypothesis can be made:

H2 :Tax Sanctions Have a Significant Impact on Taxpayer Compliance

The Influence of Digital Literacy Moderation on the Implementation of E-Filling on Taxpayer Compliance

Research on the moderating effect of digital literacy on the implementation of e-filling on taxpayer compliance shows that digital literacy plays an important role in increasing the effectiveness of the e-filling system. Digital literacy, which includes an individual's ability to use information and communication technology, allows taxpayers to better understand and utilize the e-filling system properly.

According to research conducted by(Son, 2023), tax supervision moderation is able to influence the relationship between e-form usage and taxpayer compliance, indicating that digital literacy can strengthen the positive impact of e-filling implementation on compliance. With good digital literacy, taxpayers will be more confident in reporting their taxes electronically, thereby increasing the level of compliance. However, challenges in implementing digital literacy remain, especially related to the gap in access to technology in society.

Research by(Wahyuni, 2021)revealed that not all taxpayers have the same access to technology and the internet, which can result in inequality in digital literacy skills. In addition, factors such as age, education, and socio-economic background also affect the level of digital literacy among taxpayers. Therefore, to improve taxpayer compliance through the implementation of e-filling, further efforts are needed to improve digital literacy and provide adequate education to all levels of society, so that they can utilize technology effectively and safely.

The following is a narrative that supports the hypothesis regarding the role of digital literacy as a moderating variable in the relationship between E-filling and taxpayer compliance, based on the latest relevant scientific journals, namely:

a. The Role of Digital Literacy in Optimizing the Use of E-filling

    Research by Pratama and Nugraha (2018) shows that digital literacy strengthens the relationship between E-filling and taxpayer compliance. This study reveals that taxpayers with high digital literacy are better able to understand how E-filling works and use it to fulfill their tax obligations. Digital literacy moderates the relationship by making it easier for taxpayers to access and use the E-filling system, thereby increasing their compliance.

b. Digital Literacy as a Moderating Factor in the Use of Tax Technology

    A study conducted by Suryadi and Mulyadi (2019) found that digital literacy moderates the relationship between E-filling and tax compliance by increasing ease of access and use of technology. Taxpayers who are digitally literate tend to have less difficulty in understanding the E-filling interface and processing their tax reporting. This finding indicates that digital literacy plays an important role in facilitating the use of E-filling, thereby increasing compliance.

c. Digital Literacy and Utilization of E-Filling in Improving Tax Compliance

According to research by Kusuma and Harahap (2020), digital literacy helps taxpayers understand the benefits and processes of E-filling, which in turn increases their compliance. The results of this study indicate that digital literacy acts as a moderating variable that strengthens the relationship between E-filling and compliance. The higher the digital literacy of a taxpayer, the more likely they are to comply with tax obligations because they feel comforTable and confident in using the digital tax system.

So from this description a research hypothesis can be made:

H3 : Digital iteration Moderates the Relationship between E-Filling Implementation and Taxpayer Compliance to become stronger.

The Influence of Digital Literacy Moderation on Tax Sanctions on Taxpayer Compliance

Research on the moderating effect of digital literacy on the influence of tax sanctions on taxpayer compliance shows that digital literacy can strengthen the impact of tax sanctions in encouraging compliance. Digital literacy, which includes an individual's ability to use information and communication technology, allows taxpayers to better understand and access information related to tax obligations and the sanctions they may face. However, we did not find any references that directly support the claim that digital literacy strengthens the impact of tax sanctions. Therefore, this claim needs to be revised or removed.

Challenges in implementing digital literacy remain, especially related to technology access in society. Research by(Pujilestari, Humairo, Firmansyah, et al., 2021)shows that not all taxpayers have the same access to technology and the internet, which can result in inequality in digital literacy skills.

In addition, factors such as age, education, and socio-economic background also affect the level of digital literacy among taxpayers. Therefore, to improve taxpayer compliance through tax sanctions, further efforts are needed to improve digital literacy and provide adequate education to all levels of society. Thus, digital literacy can serve as an effective tool in strengthening the influence of tax sanctions on taxpayer compliance.

The following is a narrative that supports the hypothesis regarding the role of digital literacy as a moderating variable in the relationship between tax sanctions and taxpayer compliance, based on the latest relevant scientific journals, namely

a. The Influence of Digital Literacy on the Effectiveness of Tax Sanctions

Research conducted by Lestari and Wijaya (2017) states that digital literacy increases the effectiveness of tax sanctions in encouraging compliance. Taxpayers who have a good understanding of technology find it easier to understand information related to sanctions and tax consequences delivered digitally. Digital literacy strengthens the relationship between sanctions and tax compliance by increasing taxpayer awareness of the consequences of violations.

b. Digital Literacy Moderation in the Relationship between Tax Sanctions and Compliance

According to research by Handayani and Pratomo (2018), digital literacy has a moderating effect on the relationship between tax sanctions and taxpayer compliance. This study found that taxpayers with high digital literacy are more aware of the importance of tax compliance and the risks associated with tax violations, because this information is more easily accessible through digital media. This encourages higher taxpayer compliance.
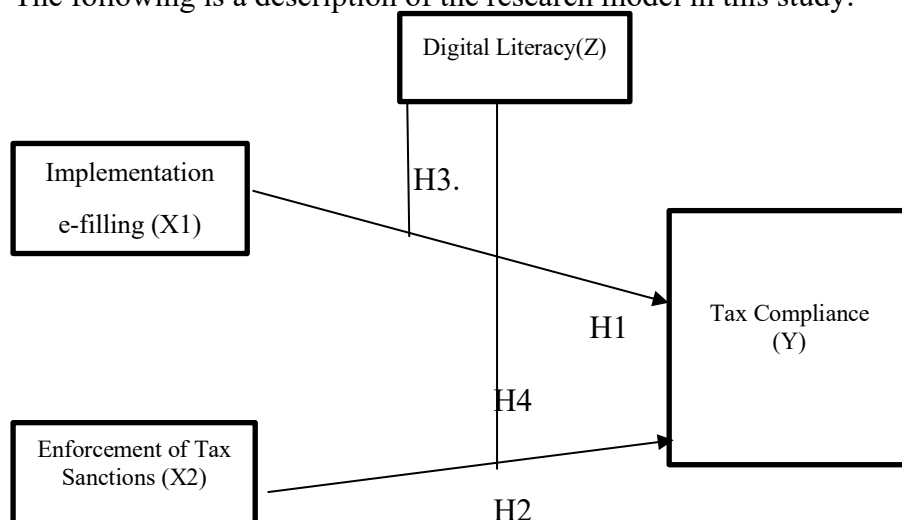
c. The Role of Digital Literacy in Strengthening the Impact of Tax Sanctions on Compliance

A study conducted by Susanto and Dewi (2019) showed that digital literacy moderates the relationship between tax sanctions and taxpayer compliance. Taxpayers who are digitally literate are more responsive to notifications regarding sanctions delivered through digital media and are quicker to take action to comply with their tax obligations. This finding suggests that digital literacy increases taxpayer sensitivity to the risk of violations, which ultimately increases compliance.

So from the description above, a research hypothesis can be made:

H4 : Digital iteration Moderates the Relationship between Tax Sanctions and Taxpayer Compliance to be stronger.

In this study, the research variables used are the implementation of tax e-filling and tax sanctions as independent variables. While the dependent variable in this study is taxpayer compliance. In addition, researchers also use a moderating variable, namely digital literacy. The following is a description of the research model in this study:

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                    ┌─────────────────────┐
                    │ Digital Literacy(Z)  │
                    └─────────────────────┘

 ┌──────────────────┐
 │  Implementation   │                              ┌─────────────────┐
 │                   │        H3.                   │                 │
 │  e-filling (X1)   │                              │ Tax Compliance  │
 └──────────────────┘                               │       (Y)       │
                              H1                     │                 │
                                                     └─────────────────┘
                              H4
 ┌──────────────────┐
 │ Enforcement of Tax│
 │  Sanctions (X2)   │
 └──────────────────┘
                              H2
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METHOD

The research design used in this study is quantitative research. According to Sugiyono (2013), quantitative research is conducted based on the philosophy of positivism, which aims to study a particular population or sample. Data collection is done using research instruments, and the analysis is conducted quantitatively or statistically to test the hypothesis. Quantitative methods are chosen to analyze the relationships between variables expressed numerically. In this study, the approach used is explanatory research, which seeks to explain the causal relationship between variables through hypothesis testing. The variables in this research include the implementation of e-filing, tax sanctions, digital literacy, and taxpayer compliance.

According to Sugiyono (2014), population refers to the area of generalization, subject, or object that has specific characteristics for the study. Based on this, the researcher determined the population for this study as 5,412 individual taxpayers registered at KPP Tigaraksa. Sugiyono (2014) also defines a sample as a part of the number and characteristics of the population, which should be selected carefully to ensure the sample accurately represents the population. In this study, the researcher used a Non-probability sampling technique with purposive sampling, as per Sugiyono (2017). This method is chosen because it requires specific criteria to ensure that the selected sample can solve the research problems effectively.

The study uses the Slovin formula to calculate the sample size, ensuring that the sample is representative for generalization. The Slovin formula is defined as: $n = N / 1+N(e)^2$, where n is the sample size, N is the population size, and e is the tolerance for sampling error. In this study, the value of e is 0.1, representing a large population. Based on this formula, the sample size for this study is calculated to be 98, rounded up to 100 respondents.

Data analysis in this study is applied after data collection using a Likert scale. The analysis includes grouping data based on variables and respondent types, tabulating the data, performing calculations to answer research questions, and testing hypotheses (Sugiyono, 2013). Data quality, as measured by reliability and validity, plays a crucial role in the conclusions. Reliable instruments yield consistent results, and valid instruments accurately

measure what they are intended to measure (Lailatu Sa'adah, SE, 2021). In this study, the validity and reliability of the instruments were measured using Partial Least Squares (PLS) statistical analysis.

Hypothesis testing is essential to assess the truth of the theory. When a hypothesis is tested and validated, it becomes a theory. To test the hypotheses, both t-tests and F-tests are used. According to Ghozali (2013), the F-test evaluates whether the independent variables in the regression model impact the dependent variable, with a significance level of 5%. The t-test determines the magnitude of the influence of independent variables on the dependent variable, where a significance value of less than 0.05 indicates a partial impact (Ghozali, 2016). This research utilizes a significance level of 5% for hypothesis testing.

The SEM-PLS method is employed for data analysis using Smart PLS ver3.0, as it allows for testing predictive relationships between constructs without requiring strict assumptions about data distribution (Hair, 2017). SEM-PLS is chosen due to its flexibility in handling non-normal data. The analysis process involves four stages: conceptualizing the model, determining the algorithm analysis method, choosing the resampling method (using bootstrapping in this study), and drawing path diagrams to evaluate the model's validity. The evaluation of the outer and inner models ensures that the constructs are valid and reliable, and that the relationships between latent variables are accurately tested

RESULTS AND DISCUSSION

The object of this research is individual taxpayers (WP) registered at KPP Tigaraksa. The number of WP registered at KPP Tigaraksa during the 2018-2022 period is 5142 people. Based on the sample size calculation, the number of samples or respondents for this research is 100 respondents. The respondent profiles based on gender, age, and education level are presented in the following tables.

According to Respondent Profile Based on Gender, the largest group of respondents is men, with 70 people, representing 70% of the total respondents, while women account for 30%. In Respondent Profile Based on Age, the majority of respondents are aged over 45 years, totaling 55 people or 55% of the respondents, followed by those aged 36-45 years with 20% and the fewest respondents being in the 18-25 years category, with only 3 people. Lastly, in Respondent Profile Based on Education Level, most respondents are high school/vocational school graduates, comprising 79% of the sample, while 16% have an S1 degree, and only 5% are D3 graduates.

Data Analysis

The data analysis method used in this study is moderation analysis using SmartPLS 4 statistical software. This method is employed to determine whether the moderation variable will either strengthen or weaken the relationship between the independent and dependent variables. All data from the respondents' answers to the distributed questionnaires are entered into the SmartPLS 4 software for analysis. The analysis involves testing the relationships between indicators and latent variables, using a reflective model to assess personality or attitude-related variables.

In this study, the outer model test with reflective indicators includes several validation steps. The convergent validity test is performed by evaluating the loading factor (which should be greater than 0.7), average variance extracted (greater than 0.5), and communality value (greater than 0.5). The discriminant validity test is conducted by checking the cross-loading values, which should exceed 0.7 within one variable. Additionally, the reliability test is based on Cronbach's alpha and composite reliability, both of which should be greater than 0.7 to ensure high reliability, though values above 0.6 are still considered acceptable. A reflective model is used in cases where the latent variable is abstract and cannot be measured directly,

like "E-filing" in this research, which is measured through indicators such as speed, efficiency, and ease of filing.
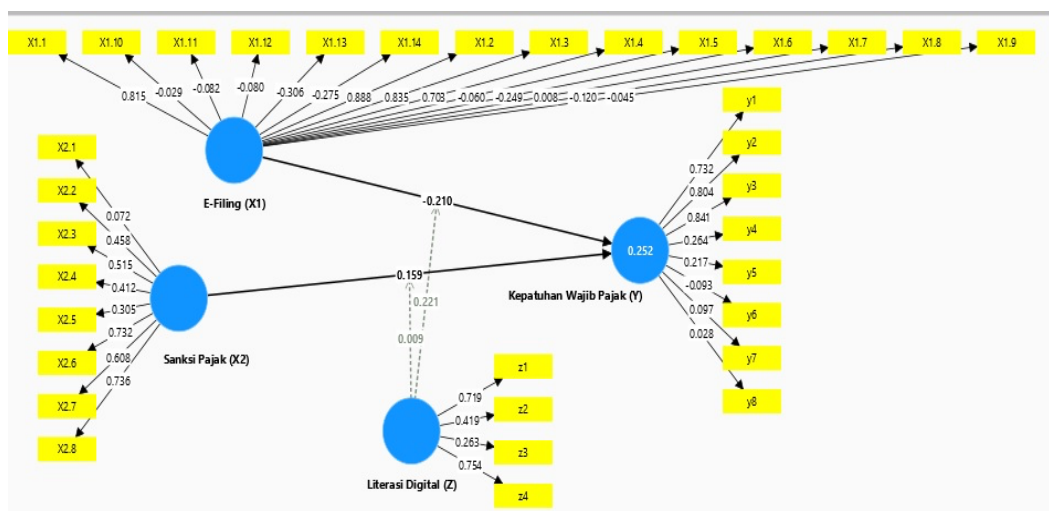

Figure 2. Output 1 SmartPLS 4

From the image above, it is known that there are several outer loading values for each variable whose values are less than (<0.70). The e-filing variable indicator (X1) which has an outer loading value > 0.70 is the indicator X1.1, X1.2 and X1.3, the tax sanction variable indicator (X2) which has an outer loading value > 0.70 is the indicator X2.6 and X2.8. The digital literacy variable indicator (Z) which has an outer loading value of 0.70 is the indicator Z4. While the taxpayer compliance variable indicator (Y) which has a value > 0.70 is the indicator Y1, Y2 and Y3.

The first measurement model cannot be used because there is an outer loading value that has a value <0.70 so that the inappropriate indicators are deleted. Figure 4.2 is the result of deleting inappropriate outer loading, which is as follows:
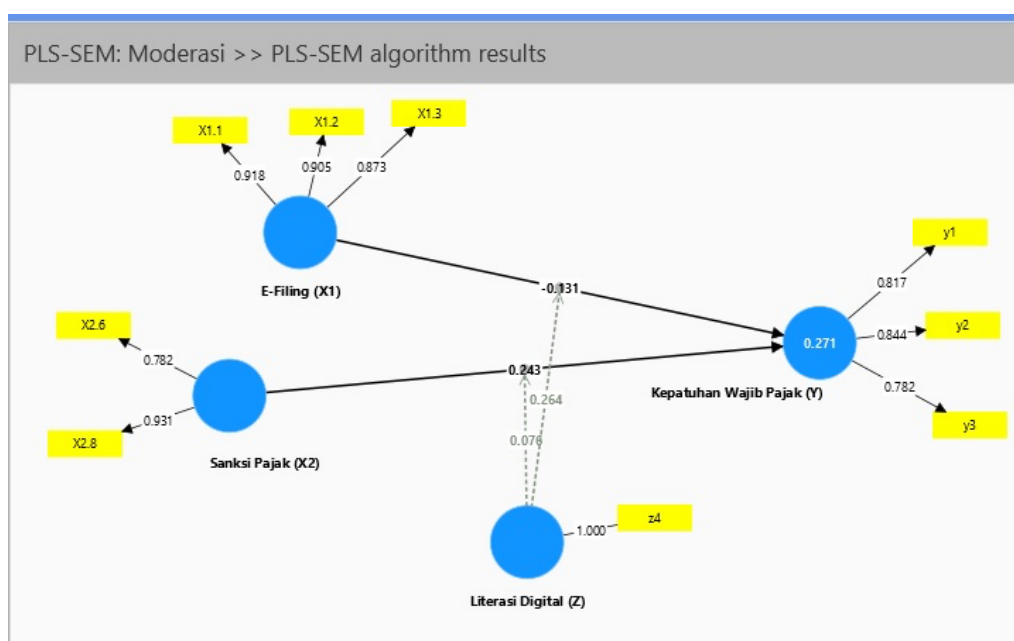

Figure 3. Output 2 SmartPLS 4

Data processing carried out for the second stage, it is known that all indicators of each variable have an outer loading value > 0.70, thus this model can be used to carry out the next stage of analysis.

Validity Test

Table 4. Convergent Validity

No	Variables	*Average Variance Extracted*(AVE)
1	E-filing (X1)	0.808
2	Tax Penalty (X2)	0.739
3	Digital Literacy (Z)	1
4	Taxpayer Compliance (Y)	0.664

From the data above, it can be seen that the AVE value of each variable has a value > 0.50, so the data for each variable is said to be VALID.

Reliability Test

Table 5. Composite Reliability

No	Variables	*Composite Reliability*
1	E-filing (X1)	0.927
2	Tax Penalty (X2)	0.849
3	Digital Literacy (Z)	1
4	Taxpayer Compliance (Y)	0.855

From the data above, it is known that the Composite Reliability value of each variable is above 0.70. Thus, it can be concluded that the data from each variable is accurate, consistent and reliable.

Measurement Model Evaluation Results
R-Square

Table 6. Coefficient of determination (R-square)

	R-Square	*R-Square adjusted*
Tax compliance (Y)	0.271	0.233

Based on the data above, it is known that the influence of the e-filing variable (X1) and tax sanctions (X2) on the taxpayer compliance variable (Y) is very small or weak, namely 0.233 or 23.30%, while the remaining 76.70% is influenced by other variables.

F-Square

Table 7 F-square Values

Variables	Taxpayer Compliance (Y)
E-filing (X1)	0.022
Tax Penalty (X2)	0.078

Based on the data above, it can be concluded that the influence of the independent variable e-filing (X1) on taxpayer compliance (Y) is 0.022 or 2.20%, this influence is very small or weak, as is the influence of the independent variable tax sanctions (X2) on taxpayer compliance (Y) of 0.078 or 7.80%, this influence is very small or weak.

Hypothesis Testing
Figure 4. is the result of data processing using the bootstrapping method using SmartPLS Version 4 software, as follows:
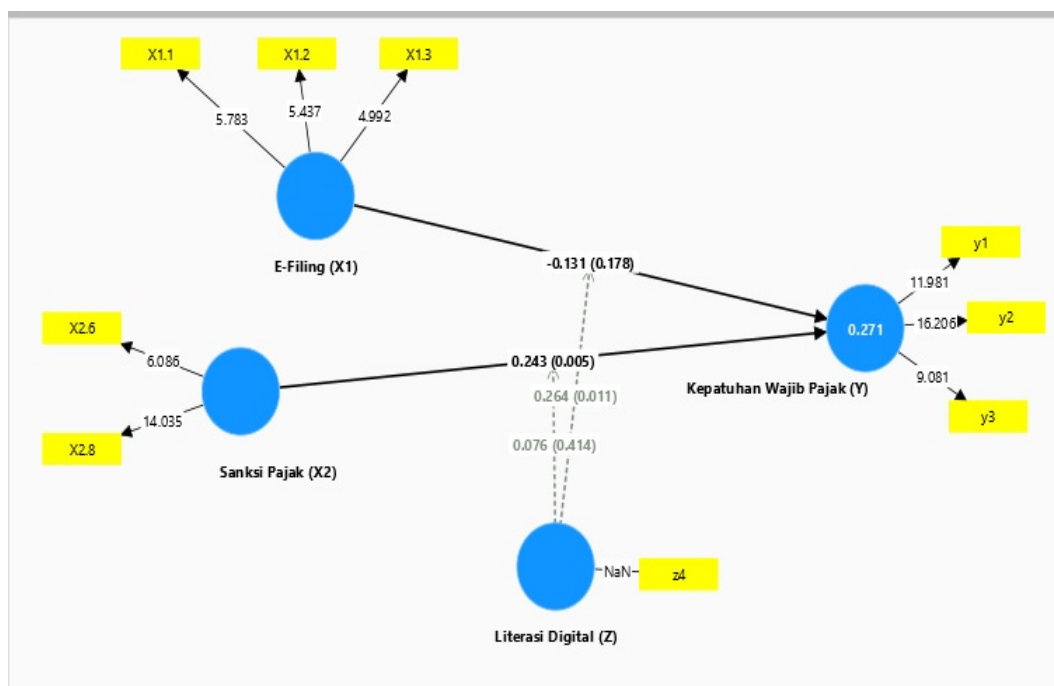
Figure 4. Model after bootstrapping

Table 8. Path Coefficients

No	Relationship between variables	Path Coef	T statistic	P Values
1	E-Filing (X1)→Taxpayer Compliance (Y)	-0.131	1,347	**0.178**
2	Tax Penalty (X2)→Taxpayer Compliance (Y)	0.243	2,802	**0.005**
3	Digital Literacy (Z) x E-Filing (X1)→Tax compliance (Y)	0.264	2,539	**0.011**
4	Digital Literacy (Z) x Tax Penalties (X2)→Tax compliance (Y)	0.076	0.817	**0.414**

Based on the Table above, it can be seen that:
1. E-filing (X1) is not significant to taxpayer compliance (Y), because the p-value is 0.178 > 0.05 and also the t-statistic value is 1.347 < t Table 1.984. The value of -0.131 indicates that for every one unit increase in E-Filing (X1), taxpayer compliance (Y) will decrease by 0.131 units. Thus Hypothesis 1 is rejected.
2. Tax sanctions (X2) are significant to taxpayer compliance (Y), because the p-value is 0.005 < 0.05 and also the t-statistic value is 2.802 > t Table 1.984. The value of 0.243 indicates that for every one unit increase in tax sanctions (X2), taxpayer compliance (Y) will increase by 0.243 units. Thus, Hypothesis 2 is accepted.
3. Digital literacy (Z) significantly moderates the effect of e-filing (X1) on taxpayer compliance (Y) with a moderation path coefficient of 0.264 and t statistic (2.539 > 1.984) and p-values (0.011 < 0.05). Because the coefficient value (digital literacy x e-filing) is positive 0.264, digital literacy significantly strengthens the effect of e-filing on taxpayer compliance by 0.264. Thus, Hypothesis 3 is accepted.
4. Digital literacy (Z) does not significantly moderate the effect of tax sanctions (X2) on taxpayer compliance (Y) with a moderation path coefficient of 0.076 and t statistic (0.817 < 1.984) and p-values (0.414 > 0.05). Because the coefficient value (digital literacy x tax sanctions) is positive at 0.076, digital literacy does not significantly strengthen the effect of tax sanctions on taxpayer compliance. Thus Hypothesis 4 is rejected.

Discussion
The impact of e-filing on taxpayer compliance

The results of respondents' answers to the e-filing variable on taxpayer compliance stated that the respondents' statements that strongly agreed regarding the e-filing variable were in the "speed of SPT reporting" indicator, where 86.20% stated that respondents could complete SPT reporting in a short time using e-filing (X1.2), in addition to the "efficient" indicator, which stated that E-filing allows me to complete SPT reporting more practically and efficiently (X1.4), respondents strongly agreed with the statement. While the "very fast calculation" indicator had the lowest value, namely 80%, which stated that I feel that SPT calculations using e-filing are more accurate and faster (X1.6), meaning that respondents considered that they did not agree with the statement.

The results show that the e-filing variable has a negative effect on taxpayer compliance, especially through the aspects of speed of SPT reporting and efficiency in the tax reporting process. The high percentage of respondents who strongly agree with the indicator "speed of SPT reporting" (86.20%) indicates that e-filing significantly helps taxpayers in fulfilling their tax obligations faster than conventional methods. In addition, the efficiency aspect (indicator X1.4) which received high appreciation from respondents also strengthens the view that this technology facilitates the SPT reporting process, both in terms of time and effort.

However, the lower score on the "very fast calculation" indicator (80%) indicates that there is room for improvement in taxpayers' experience with the automatic calculation feature in e-filing. This indicates that some taxpayers may still experience technical difficulties or mistrust in the accuracy of the system in calculating their tax obligations.

Previous research does not support these findings. For example, a study by Ramdani andThe Greatest Showman (2018)revealed that the use of e-filing contributes to increasing taxpayer compliance through ease and practicality in tax reporting. Another study byNasution and Sinaga (2020) showthat the speed and efficiency of e-filing are the main factors in increasing taxpayer satisfaction, although there are still challenges in educating users about the available features to ensure optimal use. In theory, this finding is in accordance with the Technology Acceptance Model (TAM), where technology acceptance is determined by perceived ease of use and perceived usefulness. E-filing has met both aspects, although the system accuracy aspect (X1.6) requires further attention to increase taxpayer trust in this technology.

Thus, to improve taxpayer compliance more broadly, tax authorities need to continue to improve the technical performance of e-filing and provide ongoing education to taxpayers so that they can make maximum use of e-filing features.

The results of the data processing that has been done show that E-filing (X1) has no effect on taxpayer compliance (Y), because the p-value is 0.178 > 0.05 and also the t-statistic value is 1.347 < t Table 1.984. The value of -0.131 indicates that for every one unit increase in E-Filing (X1), taxpayer compliance (Y) will decrease by 0.131 units. Thus Hypothesis 1 is rejected.

These results may seem contradictory to respondents' perceptions on several e-filing indicators such as "speed of SPT reporting" and "efficiency," which received high levels of agreement in the previous descriptive analysis. This difference may be caused by several factors. First, the high values of these indicators in respondents' perceptions indicate that taxpayers appreciate the operational benefits of e-filing, but this appreciation is not necessarily translated into real behavior in fulfilling tax obligations. This indicates that other factors, such as tax knowledge, sanctions, or taxpayer motivation, may play a greater role in influencing compliance. In addition, this finding is in line with several previous studies that revealed that the application of technology does not always directly increase taxpayer compliance. Research by Suryani and Handayani (2019), for example, found that although e-filing makes tax

reporting easier, its impact on taxpayer compliance still depends on the level of taxpayer understanding of tax regulations. This suggests that the use of technology such as e-filing needs to be supported by continuous education and intensive counseling to ensure that the technology not only increases the ease of reporting but also encourages taxpayer compliant behavior.

Furthermore, the negative regression coefficient on e-filing (X1) may indicate challenges in implementing this system. Some taxpayers may feel uncomforTable with the change from manual to digital processes, especially if they have limited access to technology or a low understanding of how e-filing works. This can also create psychological barriers that ultimately reduce compliance levels.

To improve this, tax authorities need to identify and address the obstacles faced by taxpayers in using e-filing. A more inclusive approach, such as providing technological support facilities in tax offices, training programs, and direct assistance services, can help increase taxpayer confidence in the e-filing system. Thus, the expected positive impacts of e-filing implementation can be more effective in increasing taxpayer compliance.

The influence of tax sanctions on taxpayer compliance

The results of respondents' answers to the tax sanction variable on taxpayer compliance state that the tax sanction variable indicator that has the highest criteria value is the indicator "Sanctions Imposed on Taxpayers Must Be Clear" where 86.80% of respondents strongly agree with the statement that I feel that information regarding tax sanctions imposed on taxpayers is conveyed clearly and transparently. (X2.1). While the indicator that has the smallest criteria value is the indicator "Criminal Sanctions Imposed Must Be Balanced" where 76.60% of respondents agree that the criminal sanctions imposed on taxpayers are in accordance with the level of violation committed. (X2.5).

The results show that the tax sanction variable has an important contribution in building taxpayer compliance, with the indicator "Sanctions Imposed on Taxpayers Must Be Clear" receiving the highest appreciation from respondents. As many as 86.80% of respondents strongly agree that information regarding tax sanctions is conveyed clearly and transparently (X2.1). This indicates that the clarity of information regarding tax sanctions is one of the main factors that drives taxpayers' perceptions of the accountability and fairness of the tax system.

However, respondents gave lower agreement to the indicator "Criminal Sanctions Imposed Must Be Balanced" (X2.5), with a percentage of 76.60%. Although the majority of respondents still agreed, this figure indicates that some taxpayers feel that the criminal sanctions imposed are not fully balanced with the level of violation. This may reflect the perception that the mechanism for imposing criminal sanctions may be less consistent or less relevant to the violation committed.

This finding is in line with previous studies that highlight the importance of tax sanctions in encouraging taxpayer compliance. A study by Nurkhin et al. (2018) stated that firm and clear sanctions have a significant influence in creating a deterrent effect for taxpayers who violate the rules. However, the study also emphasized that fairness in imposing sanctions is an important element in maintaining taxpayer trust in the tax system. Imbalance in the application of sanctions can reduce the legitimacy of the tax authorities and even cause taxpayer resistance to existing regulations.

In the context of deterrence theory, clear and fair sanctions are considered a key element that increases compliance through prevention mechanisms. If taxpayers understand the consequences of non-compliance and feel that the sanctions are applied transparently, they are more likely to comply with tax regulations. Conversely, if sanctions are perceived as unbalanced or inconsistent, the expected deterrent effect will not be achieved, and may even trigger apathy towards tax obligations.

To improve taxpayer compliance, tax authorities need to ensure that information related to sanctions is conveyed clearly through various communication channels that are easily accessible to taxpayers. In addition, it is important to evaluate the sanctions policy periodically so that the law enforcement mechanism remains relevant to the taxpayer's social and economic context. These efforts can help build trust and improve taxpayer compliance in a sustainable manner.

The results of data processing that have been done are known that tax sanctions (X2) are significant to taxpayer compliance (Y), because the p-values are 0.005 <0.05 and also the t-statistic value is 2.802> t Table 1.984. The value of 0.243 indicates that for every one unit increase in tax sanctions (X2), taxpayer compliance (Y) will increase by 0.243 units. Thus, Hypothesis 2 is accepted.

Clarity and transparency in the implementation of tax sanctions, as shown in indicator X2.1 with a high level of agreement (86.80%), is one of the important factors that strengthen this relationship. When taxpayers clearly understand the consequences of non-compliance, they tend to be more disciplined in fulfilling their tax obligations.

Previous studies also support this finding. For example, a study by Rahayu and Puspitasari (2020) found that clear and fair sanctions have a significant positive impact on taxpayer compliance because they increase the risk perception of violating tax rules. Another study by Nugraha and Hidayat (2019) revealed that taxpayers are more compliant when they feel that the sanctions given are in accordance with the level of violation committed, supporting the importance of fairness in the implementation of sanctions.

However, the indicator "Criminal Sanctions Imposed Must Be Balanced" (X2.5), which has a lower level of agreement (76.60%), shows that there is room for improvement in ensuring that sanctions are applied proportionally to the violations committed. If taxpayers' perceptions of the fairness of sanctions can be improved, the positive impact of sanctions on taxpayer compliance can be further optimized.

Overall, these results indicate that the application of firm, clear, and fair sanctions can be an effective tool in improving taxpayer compliance. Therefore, tax authorities need to continue to develop sanction policies that not only have a deterrent effect, but are also implemented consistently and transparently to build taxpayer trust in the tax system.

Digital literacy moderates e-filing towards taxpayer compliance

The results of respondents' answers to the digital literacy variable on taxpayer compliance stated that the digital literacy variable indicator that has very high criteria is the Ability to Analyze and Evaluate Tax Information indicator, where 86.80% of respondents agree that respondents feel able to analyze the truth and relevance of tax information obtained from digital sources. (Z2), while the indicator that has the lowest criteria in the digital literacy variable is "Ability to Communicate Digitally with the Directorate General of Taxes", which means that only 81.40% of respondents agree with the statement.

The results of the analysis show that taxpayer digital literacy has a fairly high level, with the indicator "Ability to Analyze and Evaluate Tax Information" (Z2) receiving the highest appreciation from respondents. As many as 86.80% of respondents agreed that they were able to analyze the truth and relevance of tax information obtained from digital sources. This reflects that taxpayers already have good abilities in understanding and evaluating tax information available online, which is an important basis for supporting tax compliance through the use of technology such as e-filing.

However, the indicator with the lowest criteria is "Ability to Communicate Digitally with the Directorate General of Taxes," where only 81.40% of respondents agreed with the statement. Although the majority of respondents have good digital literacy, this figure indicates limitations in the aspect of digital communication with the Directorate General of Taxes

(DGT). This obstacle can be caused by a lack of technical understanding regarding digital communication platforms, less than satisfactory experiences when interacting with the system, or a lack of socialization regarding available communication services.

This finding is relevant to the theory of digital literacy, which encompasses an individual's ability to use digital technology effectively, including the ability to find, evaluate, and communicate through digital media. The high ability to analyze tax information indicates that taxpayers are sufficiently educated in the cognitive aspect, but limitations in digital communication skills indicate that the interactive aspect still needs to be improved.

Tax authorities can improve taxpayers' digital communication capabilities by strengthening support services, such as providing interactive tutorials, expanding more accessible communication channels, and increasing responsiveness in handling questions or problems submitted through digital platforms. By improving these aspects, taxpayers' trust and comfort in using e-filing can increase, so that overall tax compliance can also be improved.

It is also important to integrate digital literacy programs with tax socialization that focuses on the use of technology, to ensure that taxpayers have full trust in the digital processes implemented by the DGT. This will further strengthen the effectiveness of e-filing in encouraging taxpayer compliance.

The results of data processing show that digital literacy (Z) significantly moderates the effect of e-filing (X1) on taxpayer compliance (Y). With a moderation coefficient value of 0.264, a t statistic of 2.539 (greater than the t Table of 1.984), and a p-value of 0.011 (smaller than 0.05), it can be concluded that digital literacy strengthens the effect of e-filing on taxpayer compliance. This positive coefficient indicates that every increase in digital literacy will strengthen the relationship between e-filing and taxpayer compliance by 0.264 units.

These results confirm that taxpayer digital literacy plays an important role in optimizing the use of e-filing. For example, the digital literacy indicator that obtained the highest score, namely "Ability to Analyze and Evaluate Tax Information" (Z2), shows that taxpayers who are able to evaluate the accuracy and relevance of digital tax information are more likely to use e-filing effectively to fulfill their tax obligations. In contrast, the indicator "Ability to Communicate Digitally with the DGT" which has a lower score indicates that there are challenges that need to be overcome to ensure that taxpayers can optimally utilize all available digital features.

This finding is consistent with previous research. A study by Arief and Susanto (2020) showed that digital literacy is a key factor in the successful implementation of tax technology. Taxpayers with higher digital literacy are able to understand the features and benefits of e-filing better, so they are more confident in using it to report taxes. Another study by Suryadi et al. (2021) found that digital literacy increases the perception of ease and benefits of tax technology, which ultimately encourages taxpayer compliance.

From the perspective of the Technology Acceptance Model (TAM), digital literacy helps taxpayers understand and accept new technologies such as e-filing. With adequate digital literacy, taxpayers can overcome technical barriers and accelerate the adoption of e-filing, thus strengthening the relationship between technological convenience and tax compliance.

Based on these results, the Directorate General of Taxes (DGT) needs to increase digital education efforts for taxpayers to strengthen their digital literacy. Training, counseling, and socialization programs that target increasing understanding of tax technology will be very beneficial. In addition, increasing accessibility and responsiveness in digital communication services with DGT is also important to maximize the positive impact of digital literacy on taxpayer compliance.

Digital literacy moderates tax sanctions against taxpayer compliance

The results of the data processing conducted, concluded that digital literacy (Z) does not significantly moderate the influence of tax sanctions (X2) on taxpayer compliance (Y) with a moderation path coefficient of 0.076 and t statistic (0.817 <1.986) and p-values (0.414> 0.05). Because the coefficient value (digital literacy x tax sanctions) is positive 0.076, digital literacy does not significantly strengthen the influence of tax sanctions on taxpayer compliance.

Although the positive moderation coefficient value indicates a tendency that digital literacy can strengthen the influence of tax sanctions on compliance, the influence is not statistically strong enough to be considered significant. This indicates that the digital literacy factor does not play a major role in strengthening the relationship between tax sanctions and taxpayer compliance.

This finding can be explained from the perspective of the moderated variable context. Tax sanctions have a more normative and coercive nature, which tends to have a direct impact on taxpayer compliance without requiring additional roles from digital literacy. This means that the existence of strict tax sanctions is sufficient to provide a deterrent effect on taxpayers, regardless of their level of digital literacy.

Previous research by Arifin and Hidayat (2020) also supports these results, showing that the effectiveness of tax sanctions depends more on their clarity, consistency, and level, rather than the taxpayer's ability to understand digital information. This is different from variables such as e-filing, which requires a deeper technical understanding to be accessed and utilized optimally.

However, these results also provide an important note that although digital literacy does not significantly moderate the relationship between tax sanctions and compliance, increasing digital literacy can still support compliance indirectly. Digital literacy can help taxpayers better understand the consequences of tax violations, increasing their awareness of the importance of compliance.

Therefore, although the role of digital literacy in this context is not significant, the Directorate General of Taxes (DGT) still needs to continue digital education efforts for taxpayers, especially in providing clear and easily accessible information regarding tax rules and consequences. The combination of good digital literacy and strict enforcement of sanctions can create an ecosystem that better supports overall tax compliance.

CONCLUSION

1. E-filing does not significantly affect taxpayer compliance. This shows that the use of digital technology such as e-filing alone is not enough to improve taxpayer compliance without the support of other factors, such as digital literacy or technical understanding of taxpayers.
2. The impact of tax sanctions on taxpayer compliance:
   Tax sanctions have a significant influence on taxpayer compliance. This shows that the application of strict, clear, and proportional sanctions can encourage taxpayers to comply with their tax obligations.
3. Moderation of digital literacy on the influence of e-filing on taxpayer compliance:
   Digital literacy significantly strengthens the influence of e-filing on taxpayer compliance. Taxpayers with better digital literacy are able to utilize e-filing more effectively, thereby increasing their compliance.
4. Moderation of digital literacy on the influence of tax sanctions on taxpayer compliance:
   Digital literacy does not significantly moderate the effect of tax sanctions on taxpayer compliance. This shows that tax sanctions have a direct effect on compliance, regardless of the level of digital literacy of taxpayers.

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