



**THE EFFECT OF SIGNAL APPLICATIONS AND TAX LITERACY ON
MOTOR VEHICLE TAX PAYMENT COMPLIANCE WITH TAX SERVICE
DIGITALIZATION AS A MODERATOR**

Desiliany¹

Politeknik Negeri Bengkalis, Bengkalis, Indonesia

desiliany66@gmail.com

Novira Sartika²

Politeknik Negeri Bengkalis, Bengkalis, Indonesia

novirasartika@polbeng.ac.id

Abstract

This study aims to analyze the effect of the National Digital Samsat Application (SIGNAL) and tax literacy on Motor Vehicle Tax (PKB) payment compliance with tax service digitalization as a moderating variable. The study uses a quantitative approach with SEM-PLS analysis through WarpPLS 7.0 and involves 228 SIGNAL user respondents in Bengkalis Regency. The results show that the SIGNAL application and tax literacy have a positive and significant effect on taxpayer compliance. However, the digitization of tax services is unable to moderate the relationship between the use of SIGNAL and tax literacy with tax compliance. These findings confirm that even though digital services are available, their effectiveness in strengthening compliance behavior is still limited, so it is necessary to improve the quality of the system and the utilization of digital services by the community.

Keywords: SIGNAL Application, Tax Literacy, Taxpayer Compliance, Motor Vehicle Tax, Digitalization of Tax Services



INTRODUCTION

Taxes are the largest source of revenue for financing state expenditures and development. As the main sector in state revenue, the government will certainly continue to strive to increase tax revenue as the main sector in state revenue, especially tax revenue from motor vehicle tax. Taxes are also an important element for the sustainability of the state economy. The proceeds from these levies are used as a budget when implementing the state's objectives in improving the welfare of the community through the development and improvement of public facilities.

Based on information from the National Digital Samsat (SIGNAL) website, SIGNAL is a National Digital Samsat application that makes it easier for Indonesians to conduct annual vehicle registration certificate (STNK) validation, motor vehicle tax (PKB) payments, and mandatory road accident fund contributions (SWDKLLJ) online with the issuance of digital documents in the form of E-Validation (POLRI), E-TBPKP (Provincial Revenue Agency), and EKD (PT. Jasa Raharja). The purpose of this service is to make it easier for taxpayers to validate their vehicle registration certificates, pay PKB, and pay SWDKLLJ because tax payments can be made anytime and anywhere, especially for taxpayers who are very busy and cannot come directly to the Samsat office to pay their taxes.

Tax literacy is a person's understanding and knowledge of the taxation system, their rights and obligations as a taxpayer, and their ability to apply this information in their daily lives. Tax literacy covers several important aspects, including knowledge of the taxation system, namely understanding the types of taxes, how they are calculated, and the tax payment process. A high level of tax literacy can help a person fulfill their tax obligations correctly and reduce the risk of errors or tax evasion (Subu & Tambun, 2024).

Tax compliance is a condition in which taxpayers fulfill all their tax obligations in accordance with applicable laws and regulations, without pressure from any party. This compliance includes formal and material fulfillment of obligations. Based on the Decree of the Minister of Finance of the Republic of Indonesia Number 554/KMK.04, 2020 tax compliance is a condition in which taxpayers fulfill their tax obligations as stipulated in the laws and regulations.

Motor Vehicle Tax (PKB) is a tax on the ownership or control of motor vehicles, both two-wheeled and more, and their trailers, which are used on all types of roads and are powered by technical equipment in the form of motors or



other equipment that functions to convert energy resources into motive power for the motor vehicle in question, including large movable equipment.

Tax service digitalization is one of the service structures created by the DGT for taxpayers and prospective taxpayers to provide convenience in tax services and education for taxpayers in the future. This service is a digital service system provided by the Directorate General of Taxes to meet the needs of taxpayers in facilitating services. According to Krisnawati., (2024) Tax service digitalization is a change in the administration and service system in taxation which is based on the development of science and technology which will bring effectiveness and efficiency in tax services to stakeholders in fulfilling their tax obligations.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a method capable of describing the adoption and acceptance of technology use. The TAM model consists of two variables that generally describe the behavioral intention to use technology directly or indirectly, including perceived benefits, perceived ease of use, and user attitudes toward the technology Scherer, (2019). According to , the main objective of TAM is to provide a basis for exploring the influence of external factors on user attitudes and goals. The TAM model combines user attitudes with two main variables, namely perceived usefulness and perceived ease of use, to explain differences in user interest (User's Intention).

Taxes

Based on Law No. 1 of 2022, taxes are compulsory contributions imposed on individuals or entities by the state and are legally enforceable without the provision of direct benefits, with the proceeds allocated to finance state expenditures aimed at promoting public welfare. In contrast, Regional Retribution refers to charges collected by regional governments as payment for specific services or licensing facilities that are directly provided to individuals or entities. Furthermore, Law No. 1 of 2022 on Regional Taxes and Local Levies defines Regional Taxes as mandatory contributions payable to regional governments by individuals or entities, enforceable by law, without direct remuneration, and utilized to support regional development and public prosperity.

**Motor Vehicle Tax**

Motor Vehicle Tax is a levy imposed on the ownership or possession of motor vehicles, including two-wheeled vehicles, multi-wheeled vehicles, and their trailers, that are operated on all types of roads. These vehicles are driven by technical equipment in the form of engines or other mechanisms that convert energy sources into mechanical power, including large movable machinery.

Taxpayer Compliance

Tax compliance is a fundamental aspect of the modern taxation system. Tiara & Eryana, (2025) explain that tax compliance reflects the attitude and behavior of taxpayers in carrying out their tax obligations in accordance with applicable regulations. This shows that tax compliance is not only related to administrative aspects but also reflects legal awareness and responsibility.

Tax literacy

Tax literacy is a person's understanding and knowledge of the taxation system, their rights and obligations as a taxpayer, and their ability to apply this information in their daily life. Tax literacy covers several important aspects, including knowledge of the taxation system, namely understanding the types of taxes, how to calculate them, and the tax payment process. Awareness of the rights and obligations of tax returns, reporting and paying taxes on time (Latuheru & Loupatty, 2024).

National Digital Samsat (SIGNAL)

Based on information from the National Digital Samsat (SIGNAL) website, SIGNAL is a National Digital Samsat application that makes it easier for Indonesians to validate their annual vehicle registration certificates, pay motor vehicle taxes (PKB), and pay mandatory road accident funds (SWDKLLJ) online with the issuance of digital documents in the form of E-Validation (POLRI), E-TBPKP (Provincial Revenue Agency), and E-KD (PT. Jasa Raharja).

Digitization of tax services

The digitization of tax services is one of the service structures created by the Directorate General of Taxes (DJP) for taxpayers and prospective tax payers to provide convenience in tax services and education for taxpayers in the future. This service is a digital service system provided by the Directorate General of Taxes to meet the needs of taxpayers in facilitating services. According to Krisnawati. (2024) Tax service digitalization is a change in the administration and service system in taxation which is based on the development of science and technology which will bring effectiveness and efficiency in tax services to stakeholders in fulfilling their tax obligations.



RESEARCH METHOD

This study uses a quantitative method with an explanatory research design. This design was chosen to test the cause-and-effect relationship between the variables of the SIGNAL application, tax literacy, taxpayer compliance, and tax service digitalization as a moderator. The explanatory objective is in line with the need to obtain an empirical understanding of the factors that influence tax payer compliance with motor vehicle tax payments.

The research population was the community using the SIGNAL application at the Bengkalis Regency Revenue Technical Implementation Unit. The research sample consisted of 228 respondents determined using purposive sampling, which is the determination of samples based on certain criteria relevant to the research objectives. All research data were obtained from primary sources through the distribution of Google Form-based questionnaires.

The questionnaire instrument used a Likert scale to measure the research variables, namely the SIGNAL application, tax literacy, taxpayer compliance, and tax service digitization. Each indicator was compiled based on theoretical indicators described in the literature review.

Data analysis was performed using Structural Equation Modeling Partial Least Square (SEM-PLS) with the help of WarpPLS 7.0 software. The PLS method was chosen because it is capable of processing complex research models, accommodating moderating variables, and does not require data normality assumptions. The analysis was conducted in two stages, namely testing the outer model to assess the validity and reliability of the indicators, and testing the inner model to determine the magnitude of the influence between variables and to test the moderating effect of Tax Service Digitalization.

RESULTS AND DISCUSSION

(Loading and Cross Loading)

The results of the Construct Test on the independent variables and moderated dependent variables can be seen in the following table:



Table 1
Construct Validity Test (Loading and Cross Loading)

| Variable | X1 | X2 | Y | M |
|----------------------------|----------------|----------------|----------------|----------------|
| Signal Application | | | | |
| APS 1 | (0.776) | 0.163 | -0.194 | 0.127 |
| APS 2 | (0.754) | -0.194 | -0.139 | -0.033 |
| APS 3 | (0.648) | -0.056 | -0.019 | -0.131 |
| APS 6 | (0.681) | 0.084 | -0.063 | -0.016 |
| Tax Literacy | | | | |
| LP 3 | -0.097 | (0.749) | 0.017 | -0.019 |
| LP 4 | -0.042 | (0.793) | -0.023 | 0.027 |
| LP 5 | -0.052 | (0.767) | 0.007 | -0.009 |
| Tax compliance | | | | |
| KP 1 | 0.032 | -0.103 | (0.743) | -0.110 |
| KP 2 | 0.182 | 0.059 | (0.752) | 0.163 |
| KP 3 | 0.091 | 0.054 | (0.785) | -0.042 |
| Tax Service Digitalization | | | | |
| DLP 4 | 0.171 | 0.056 | -0.219 | (0.742) |
| DLP 5 | 0.175 | 0.064 | 0.080 | (0.789) |
| DLP 6 | -0.059 | -0.040 | 0.168 | (0.626) |
| DLP 7 | 0.059 | -0.097 | -0.008 | (0.687) |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the *outer loading* test results in the *cross loading* table above, all indicators in the SIGNAL Application (X1) variable, Tax Literacy (X2), Taxpayer Compliance (Y), and Tax Service Digitalization (Z) have outer loading values above 0.70, but some indicators have outer loading values below 0.70 but still above 0.50, which means they can still be retained as long as the construct meets the overall reliability and validity criteria. These values indicate that all indicators in the model have met the convergent validity criteria according to the guidelines of Hair Jr et al.,(2021) which require a minimum outer loading value of 0.70 as a good indicator.

The SIGNAL Application indicator has a loading value of 0.648-0.776 (with two indicators still meeting the minimum tolerance limit of 0.60), Tax Literacy 0.749-0.793, Taxpayer Compliance 0.743-0.785, and Tax Service Digitalization 0.626–0.789 (where two indicators still meet the minimum tolerance limit of 0.60).



Thus, all indicators are deemed valid and suitable for use, and the measurement model can proceed to the next analysis stage.

Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) test is used to assess the level of convergent validity, which is the extent to which indicators are able to represent their constructs. According to Hair Jr et al., (2021). the AVE value must be greater than 0.50 for a construct to be declared as having good convergent validity. A high AVE value indicates that the indicators are able to explain most of the construct variance. The following table presents the results of the AVE value test for each research variable.

Table 2
Average Variance Extracted

| Variable | Average Variance Extracted |
|--------------------------------|----------------------------|
| SIGNAL Application (X1) | 0.514 |
| Tax Literacy (X2) | 0.593 |
| Tax Service Digitalization (M) | 0.509 |
| Taxpayer Compliance (Y) | 0.578 |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the table above, all variables have an Average Variance Extracted (AVE) value above 0.50, namely SIGNAL Application at 0.514, Accounting Literacy at 0.593, Tax Service Digitalization at 0.509, and Taxpayer Compliance at 0.578. Although the AVE values of all variables are below 0.70, they are still above 0.50, and the values of each variable are still feasible to use because they are within the recommended limits. Thus, the measurement model is declared valid according to the standards of the.

Construct Reliability Test

The construct reliability test was conducted to examine the consistency of the indicators in measuring the variables. This test used two measures, namely Composite Reliability (CR) and Cronbach's Alpha (CA). According to Hair, et al, (2019), a good reliability value is above 0.70, but in exploratory research, values between 0.50 and 0.70 are still acceptable.



Table 3
Results of Composite Reliability and Cronbach’s Alpha

| Construct | Composite Reliability | Cronbach’s Alpha | Description |
|----------------------------|-----------------------|------------------|-------------|
| Signal Application | 0.808 | 0.682 | Reliable |
| Tax Literacy | 0.814 | 0.657 | Reliable |
| Taxpayer compliance | 0.804 | 0.635 | Reliable |
| Tax Service Digitalization | 0.804 | 0.675 | Reliable |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the reliability test results, all constructs have Composite Reliability and Cronbach's Alpha values above 0.70 and above 0.50, even though the values are below 0.70, they still meet the criteria for good reliability. The Composite Reliability values range from 0.804 to 0.814, while the Cronbach's Alpha values range from 0.635 to 0.682. These results indicate that all research instruments have high internal consistency and are deemed suitable for further structural model analysis.

Discriminant Validity Test

Discriminant validity was tested by comparing the square root of AVE (\sqrt{AVE}) to the correlation between constructs. The results can be seen in the following table:

Table 4
Discriminant Validity

| Variable | X1 | X2 | Y | M |
|--------------------------------|----------------|----------------|----------------|----------------|
| SIGNAL Application (X1) | (0.717) | 0.355 | 0.483 | 0.460 |
| Tax Literacy (X2) | 0.355 | (0.770) | 0.469 | 0.438 |
| Tax Payment Compliance (Y) | 0.483 | 0.469 | (0.760) | 0.393 |
| Tax Service Digitalization (Y) | 0.460 | 0.438 | 0.393 | (0.713) |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the comparison of AVE square root values with inter-variable correlations, all constructs show that \sqrt{AVE} is higher than the correlation value with other constructs. This can be seen in the variables SIGNAL Application, Tax Literacy, Taxpayer Compliance, and Tax Service Digitalization, all of which have the highest \sqrt{AVE} values compared to the relationships between variables. Thus, all constructs meet the discriminant validity criteria based on the Fornell–



Larcker approach, so that the measurement model is declared valid and can be used for further analysis.

Structural Model Testing (Path Coefficient)

The results of the Structural Model test in this study can be seen in the following table:

Table 5
Path Coefficient

| Variable | Path Coefficients | P-values |
|--|-------------------|----------|
| SIGNAL Application (X) → Tax compliance | 0.438 | <0.001 |
| Tax literacy (X2) → Tax compliance | 0.440 | <0.001 |
| Tax Service Digitalization (M) → SIGNAL Application (X1) | -0.037 | 0.287 |
| Tax Service Digitalization (M) → Tax Literacy (X2) | 0.149 | 0.011 |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the Path Coefficient results, the SIGNAL Application and Tax Literacy each have a positive influence on Taxpayer Compliance with coefficient values of 0.438 and 0.440. Tax literacy is the most dominant variable. Meanwhile, tax service digitalization as a moderating variable does not have a positive effect on the SIGNAL application, meaning that it does not show a strong influence in strengthening the relationship between variables, as indicated by a very low coefficient. Furthermore, the tax service digitalization variable has a positive effect on tax literacy, as indicated by a coefficient value of 0.149 and a p-value of 0.11 < 0.05.

Overall Model Fit Test

The results of the overall model fit test are as follows:

Table 6
s of Overall Model Fit (model fit and quality indices)

| Indicator | Result Value | Description |
|--------------------------------|-----------------|-------------|
| Average Path Coefficient (APC) | 0.266 (P=0.011) | Accepted |
| Average R-Squared (ARS) | 0.438 (P=0.001) | Accepted |



| | | |
|---------------------------------------|-------|----------|
| Average Full Collinearity VIF (AFVIF) | 2.076 | Accepted |
| Goodness of Fit (GoF) | 0.554 | Accepted |

Source Processed Data Results WarPLS 7.0 (2025)

Based on the Model Fit and Quality Indices results, all model suitability indicators meet the recommended standards. The APC value of 0.266 ($p=0.011$) and ARS of 0.438 ($p<0.001$) indicate that the relationship between variables is significant and the model's ability to explain the dependent variable is in the moderate category. The AFVIF value of 2.076 is well below the recommended maximum limit of 3.3. This means that there is no multicollinearity in the model, either vertically or laterally, so that each variable has an independent contribution and does not excessively influence each other. The Goodness of Fit (GoF) value obtained is 0.554, indicating a high model fit. Thus, the model is declared feasible and can be used for analysis and testing.

Hypothesis Testing Path Coefficient and P-Values

This test examines the significance of causal relationships between latent variables. The hypothesis is accepted if P values ≤ 0.05 :

Table 7
Hypothesis Test Results

| Variable | Path Coefficients | P-values | Description | Hypothesis Decision |
|--|-------------------|----------|-----------------|-------------------------|
| SIGNAL Application (X) → Tax Compliance | 0.438 | <0.001 | Significant | H ¹ Accepted |
| Tax literacy (X2) → Tax compliance | 0.440 | <0.001 | Significant | H ² Accepted |
| Tax Service Digitalization (M) → SIGNAL Application (X1) | -0.037 | 0.287 | Not significant | H ³ Rejected |
| Digitalization of Tax Services (M) → Tax Literacy (X2) | 0.149 | 0.011 | Significant | H ⁴ Accepted |

Source Processed Data Results WarPLS 7.0 (2025)

1. Based on the table above, the path coefficient value between X1 and Y is 0.438 with a positive direction, and the p-value is < 0.001 (< 0.05). This indicates



that the effect of X1 on Y is significantly positive, so the hypothesis is accepted.

2. Based on the table above, the path coefficient value between X2 and Y is 0.440 with a positive direction, and the p-value is < 0.001 (0.05). Thus, this relationship is statistically significant and shows a positive direction, so the hypothesis is accepted.
3. Based on the table above, the path coefficient value between M and X1 is -0.037 with a negative direction, but the p-value is $0.287 > 0.05$. This indicates that M does not moderate X1, so the hypothesis is rejected.
4. Based on the table above, the coefficient value between M and X2 is 0.149 with a positive direction, and the p-value is $0.011 (< 0.05)$. This indicates that the relationship between tax service digitization moderates tax literacy, so the hypothesis is accepted.

The Effect of the SIGNAL Application on Taxpayer Compliance

The results show that the SIGNAL application has a positive and significant effect on taxpayer compliance, with a path coefficient of 0.438 and $p < 0.001$, which means that the more optimal the use of this application, the higher the level of vehicle tax compliance. Theoretically, this finding is consistent with the Technology Acceptance Model (TAM), which asserts that perceptions of ease and usefulness of technology encourage acceptance and actual user behavior. Empirically, the results of this study are in line with the findings of Prasetyo & Fadholi, (2024) and Putri Suta, (2025), which show that digital services such as SIGNAL increase efficiency, ease of access, and reduce administrative barriers, thereby directly impacting increased taxpayer compliance.

The Influence of Tax Literacy on Taxpayer Compliance

The results of the study show that tax literacy has a positive and significant effect on taxpayer compliance with a *path coefficient* value of 0.440 and a *p-value* < 0.001 . This coefficient illustrates that the higher the level of knowledge and understanding of taxpayers regarding tax rules, procedures, benefits, and consequences, the greater the tendency to comply with tax obligations. This strong influence confirms that tax literacy is an important factor that explains variations in compliance behavior among taxpayers, thus accepting the hypothesis about the relationship between the two. Empirically, this study is in line with research from Ristanto & Budiantara, (2024) which shows that tax literacy has a positive and significant effect on taxpayer compliance. This is evidenced by the positive regression coefficient value and the significance



value below the 0.05 threshold. This means that the higher a person's level of tax literacy, the more likely that individual will comply with their tax obligations.

The Role of Tax Service Digitalization in the Relationship between the SIGNAL Application and Taxpayer Compliance

The analysis results show that Tax Service Digitalization does not moderate the relationship between the SIGNAL Application and Taxpayer Compliance. This can be seen from the interaction coefficient value of -0.037 with a *p-value* of 0.287, which is greater than the significance threshold of 0.05. Thus, the results of the H3 hypothesis test are rejected. This negative and insignificant coefficient value indicates that the existence of tax service digitalization neither strengthens nor weakens the influence of SIGNAL App usage on compliance. This means that even though the SIGNAL application is part of the digitization effort, the overall level of service digitization does not have a meaningful additional effect on the community in terms of how the application encourages taxpayer compliance. This study confirms that the digitization of tax services has different impacts on the aspects of application adoption and tax literacy. Digitalization has proven to be effective in improving literacy, but it has not been able to increase the use of the SIGNAL application. This shows the need for a more comprehensive and sustainable strategy in encouraging the use of taxation technology, both from a technical and educational perspective, so that the potential of digitalization can be maximized optimally. A similar study by Wulandari & Dasman, (2023) shows that tax digitization has a positive but insignificant effect on taxpayer compliance, so that the moderating variable is unable to strengthen this relationship optimally. There is also a similar study by Tanjung, (2023) The results show that the digitization of tax services and taxpayer compliance with socialization as a moderating variable also found that the moderating variable did not have a significant effect, even though the digitization of tax services directly affected compliance. This shows that digitization tends to play an administrative role rather than a factor that reinforces compliance behavior.

The Role of Tax Service Digitalization in the Relationship between Tax Literacy and Taxpayer Compliance

The results of the study show that the digitization of tax services has a significant effect on tax literacy, so the hypothesis is accepted. The positive coefficient of 0.149 with a *p-value* of 0.011 proves that the higher the level of digitization of services carried out by tax agencies, the higher the level of public knowledge and understanding related to taxation. Statistically, this indicates that digitalization not only functions as a tool to simplify the transaction process or



administrative services, but also as an educational means that is able to provide clear, easily accessible, and better understood information by the public. Digital access allows taxpayers to obtain tax information through various channels such as official websites, applications, educational portals, and online-based consulting services, thereby improving the quality of their tax literacy. Research that is in line with research Ndung, (2025) It also shows that tax literacy has a significant effect on taxpayer compliance, while the influence of digitalization (tax application) as a moderator depends on taxpayers' ability and understanding of technology. This explains why DLP does not significantly strengthen the relationship between tax literacy and compliance: perhaps due to taxpayers' varying levels of digital literacy, or the uneven spread and socialization of digital applications.

CONCLUSION

The results of this study generally show that both the SIGNAL application and tax literacy are factors that can increase taxpayer compliance. Both variables have been proven to have a positive and significant effect, with coefficients of 0.438 and 0.440 and $p < 0.001$, respectively, so it can be concluded that technological convenience and understanding of taxation play an important role in encouraging compliance behavior. However, the digitization of tax services was not proven to moderate the relationship between the SIGNAL application and taxpayer compliance, as indicated by an interaction coefficient value of -0.037 with $p = 0.287$. This means that the current level of digitization of tax services has not been able to strengthen the influence of application use on public compliance behavior. On the contrary, the digitization of tax services actually plays a role in increasing tax literacy, as evidenced by a coefficient of 0.149 and $p = 0.011$, so it can be understood that digitization functions as a means of providing information that expands access and increases public understanding of taxation. Empirically, these results are in line with various previous findings that emphasize that technology and digital services can improve literacy and compliance, although their effectiveness is greatly influenced by the level of adoption, user capabilities, and equitable digital access. Overall, the results of this study confirm that efforts to improve taxpayer compliance do not only depend on the development of tax service technology, but also require an increase in tax literacy and continuous socialization strategies. Therefore, relevant agencies are expected to optimize the use of the SIGNAL application,



expand digital-based tax education, and improve the quality and equity of digital tax services so that taxpayer compliance can continue to be improved.

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