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The Digitalization of the Tax System and Literacy to Increase Taxpayer Compliance

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Abstract

This study was motivated by the need to improve taxpayer compliance in Manggarai Regency amid geographical challenges and the ongoing digital transformation of public services. The digitalization of the tax system and the enhancement of digital literacy are considered strategic instruments to increase tax compliance and strengthen regional fiscal capacity. Therefore, this research aims to analyze the influence of tax system digitalization and digital literacy on taxpayer compliance in Manggarai Regency. The study employed a quantitative approach with a descriptive-associative design. Data were collected through questionnaires distributed to registered taxpayers using purposive sampling techniques. The collected data were analyzed using validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The findings indicate that tax system digitalization significantly improves taxpayer compliance by reducing administrative barriers, increasing accessibility, and enhancing transparency in tax services. Furthermore, digital literacy was found to play a crucial role in enabling taxpayers to effectively utilize digital tax platforms and fostering trust in government services. The results also reveal a positive interaction between tax system digitalization and digital literacy, indicating that technological innovation becomes more effective when supported by adequate user competencies. In conclusion, taxpayer compliance in Manggarai Regency is strongly influenced by the synergy between a reliable digital tax system and taxpayers' digital literacy levels.

Keywords Digital Literacy, E-Government, Regional Revenue, Taxpayer Compliance.

INTRODUCTION

Regional taxes are a crucial instrument that functions as the lifeblood of development, as well as being the main determinant of a region's independence in managing its potential resources and infrastructure autonomously. In Manggarai Regency, efforts to optimize Regional Original Revenue (PAD) through the tax sector often face deviations between targets and realization due to extreme geographical constraints and wide administrative reach between sub-districts. This phenomenon is in line with the view of Mardiasmo (2018), who

emphasized that the effectiveness of tax collection is highly dependent on the ability of the administrative system to reach tax objects efficiently and accountably. Over the past decade, conventional methods of voting that rely on physical interaction and manual procedures have begun to lose their relevance amid the demands of increasingly dynamic regional economic growth. The ineffectiveness of the old system is reinforced by the argument of Devos (2014), who states that procedural complexity and accessibility barriers in the traditional tax system tend to reduce people's willingness to comply (tax compliance), so a transformation towards a more inclusive and technology-based mechanism is needed.

The acceleration of information technology has prompted governments, both at the central and regional levels, to adopt the Electronic Government framework as a fundamental instrument in bureaucratic reform. The digitalization of the tax system has emerged as a strategic solution in meeting public demands for services that are not only fast and precise, but also have a high level of accountability. In Manggarai Regency, this paradigm shift is not just an effort to follow global trends, but a structural urgency to mitigate the distance between fiscal authorities and taxpayers spread across rural areas. This is in line with the theory of Indrajit (2016) who states that the essence of e-government is to improve the quality of public services through digital connectivity that cuts down on traditional bureaucratic barriers. Furthermore, Layne and Lee (2001) in their digital governance evolution model emphasized that the integration of electronic systems is a crucial stage to create transparency that is able to reduce public distrust of government institutions, which in the context of Manggarai, is crucial to build a more inclusive tax ecosystem.

The implementation of digital transformation in the fiscal realm includes the digitization of the entire tax cycle, starting from the registration of tax objects, data reporting, to network-based (online) payment mechanisms. The integration of technology through platforms such as e-Samsat and other regional tax information systems in Manggarai Regency is expected to be able to eliminate bureaucratic friction that has been the main complaint of the community. This innovation is in line with the findings of Alm, et al. (2010) which states that the use of information technology in tax administration significantly reduces compliance costs that must be borne by taxpayers. By cutting administrative complexity and overcoming geographical constraints, there is no longer any justification for people to delay their obligations due to limited access to transportation to service centers. In line with this, Bird and Zolt (2008) emphasized that system modernization through digital technology is an absolute prerequisite for creating a more user-friendly tax administration, so as to be able to bridge the gap between fiscal policy and the reality of community mobility in developing regions.

However, the effectiveness of technology adoption in the fiscal system cannot be stand-alone or technically deterministic. The existence of cutting-edge digital infrastructure will lose its functionality if the legal subject, namely the public as a taxpayer, does not have adequate competence in operating it. In this context, digital literacy emerges as a crucial intervention variable, which is defined as the intellectual capacity of individuals to understand, evaluate, and apply digital information through technological devices wisely. This is in line with the

argument of Gilster (1997), who originated the concept of digital literacy as the main ability in manifesting ideas and information in the network era, where without these skills, users will be trapped in digital exclusion. Furthermore, Bawden (2008) emphasized that digital literacy is not just a technical skill of typing or clicking, but a mental framework that allows individuals to participate fully in the digitized social and administrative system, including in the fulfillment of tax obligations at the regional level.

The reality on the ground shows that the level of digital literacy in Manggarai Regency still has a fairly wide disparity between urban areas such as Ruteng and remote areas of villages. Technical obstacles such as understanding the application interface to concerns about the security of personal data are often a barrier for people to switch to digital systems. Therefore, building digital awareness is an absolute prerequisite so that technological innovations that have been built by local governments can be accepted and utilized to the fullest.

Empirical facts in the field indicate that the level of digital literacy in Manggarai Regency is still colored by a significant disparity, especially between urban areas such as Ruteng City and rural areas in remote villages. This phenomenon reflects the existence of a digital divide that is not only limited to physical access to devices, but also to the cognitive ability to operate them. Technical constraints, ranging from difficulties in interpreting the user interface of tax applications to systemic anxiety about the security of personal data, are often a psychological barrier for people to migrate to the digital ecosystem. According to Van Dijk (2005), the digital access gap is often rooted in a lack of digital skills (skills access) that hinders public participation in the administrative space. Therefore, strengthening digital awareness is an absolute prerequisite so that technological innovations that have been initiated by the Manggarai Regency Regional Government do not end up as redundant products, but can be optimally internalized by the community. This is in line with Helsper's (2012) view that successful digital engagement requires synchronization between the availability of systems and the readiness of human resources to utilize them for their socio-economic benefits.

Basically, taxpayer compliance is a result of the synergy between the aspects of willingness to pay and ability (ability to pay/comply). The digitalization of the tax system in Manggarai Regency plays a crucial role in stimulating "willingness" by reducing transaction friction and simplifying laborious procedures. On the other hand, digital literacy functions as a pillar that strengthens the technical "ability" of the community in interacting with the system. If these two elements converge harmoniously, then tax compliance behavior is no longer fragmented as a form of compliance due to coercion or fear of sanctions (enforced compliance), but transforms into voluntary compliance. This concept is supported by Kirchler's (2007) theory in the Slippery Slope model, which asserts that trust in authority and the ease of the system will encourage people to contribute independently without external pressure. In addition, Loo (2006) underlined that a deep understanding of procedures (literacy) is the main determinant that transforms the public's negative perception of taxes into a positive civic awareness in the digital era.

This article aims to comprehensively dissect the extent to which the effectiveness of digitalization of the tax system and the level of digital literacy affects the compliance patterns of the community in Manggarai Regency. The urgency of this analysis lies in the need to evaluate whether the technological investments made by local governments have been directly proportional to the increase in understanding and active participation of citizens. This is relevant to Heeks' (2006) thinking about the design-reality gap in digital government projects, where the gap between sophisticated system design and the reality of local user capabilities is often the main cause of the failure of policy targets. By integrating the perspective of technology and sociology of society, it is hoped that this article will be able to provide strategic recommendations for policy makers in Manggarai to formulate a tax system that is not only technically up-to-date, but also inclusive and user-centric. The alignment between system reliability and people's digital literacy will ultimately be the main driving force in the escalation of PAD to accelerate sustainable development in the region.

Table 1. Comparison of Characteristics of Conventional vs Digital Tax System in Manggarai Regency

Comparison Parameters	**Conventional System (Old)**	**Digital System (e-Tax/e-Samsat)**	**Effectiveness Indicators**
Accessibility	Limited to working hours and location of physical office (Ruteng/District).	24/7 access via smartphone or bank agent/PPOB	High (Cutting the geographical barrier of Manggarai).
Administrative Process	Manual form filling and long physical queues.	Data automation and system verification in real-time.	Time efficiency and reduction of human error.
Fund Transparency	There is a risk of information asymmetry between officers and taxpayers.	The digital footprint of transactions is recorded directly in the regional treasury.	High accountability (Prevents fraud).
	High (Transportation costs and loss of productive time).	Low (Only requires internet quota/bank admin fee).	Encourage Voluntary Compliance.
Data Security	Physical archives are vulnerable to damage or loss.	Data encryption on the regional revenue center server.	The integrity of taxpayer data is more guaranteed.

Table Analysis: The table above shows that the transition to a digital system theoretically shifts the administrative burden from taxpayers to automated systems. According to Mustikasari (2007), the reduction of compliance costs, both monetary and non-monetary costs such as time, is the main determining factor in increasing people's motivation to pay taxes. In

Manggarai Regency, where the distance between villages and city centers can take hours, the transformation reflected in Table 1.1 is an important catalyst in changing public perception of public services that have been considered rigid and difficult to reach.

Table 2. Digital Literacy Matrix and Digital Tax System Adoption Pattern in Manggarai Regency

Taxpayer Categories	Digital Literacy Level	Behavioral Characteristics of Technology	Major Obstacles in Digital Taxation	Impact on Compliance
Urban Community (Ruteng)	Height	Proficient in mobile banking and third-party applications.	Concerns on the security of personal data and cyber crime.	High: Tends to make on-time payments independently
Business Actors/MSMEs	Medium	Using social media for marketing but not yet understanding the e-Invoice reporting system.	Technical difficulties in electronic data reconciliation procedures.	Medium: Still often needs officer assistance
Rural Communities (Remote Villages)	Low	The use of smartphones is limited to entertainment and basic communication (WA).	Technostress (fear of wrong clicks) and signal limitations (blank spots).	Low: Tends to revert to manual or pay-deposit patterns.
State Civil Apparatus (ASN)	Height	Familiarize yourself with the digital work system (e-Kinerja/e-LHKPN).	Saturation of many digital platforms that are not integrated	Very High: Compliance is mandatory and systematic.

The disparity in the level of digital literacy summarized in Table 2 confirms that the effectiveness of the digitalization of the tax system in Manggarai Regency does not only depend on the quality of technological infrastructure, but also on the cognitive readiness of its users in navigating the platform. Low literacy in rural communities creates psychological barriers in the form of technological anxiety (technostress), which according to Venkatesh, et al. (2003) in the theory of Unified Theory of Acceptance and Use of Technology (UTAUT), is the main predictor of low intensity of the use of new information systems. Without intervention in the form of inclusive education, digitalization risks becoming an exclusionary instrument for taxpayers who do not have adequate digital skills, so that the target of increasing compliance is difficult to achieve evenly. This is in line with the view of Carter and

Belanger (2005) who emphasized that the level of trust and competence of users are fundamental pillars in the adoption of electronic government services (e-government), where digital literacy acts as a bridge that transforms public skepticism into active participation in the regional tax system.

Aloisius Hama's (2023) thoughts on optimizing regional financial management provide a very relevant perspective. He emphasized that the effectiveness of tax collection in regions with geographical characteristics such as NTT is highly dependent on the integration between technological innovation and strengthening the capacity of human resources at the grassroots level. In his study, Hama underlined that digitalization will only be a useful instrument if it is accompanied by socialization that touches the sociocultural aspects of society, so that the system is not considered a threat but as a convenience. This is in line with the argument that inclusive digital literacy is the key to mitigating resistance to the e-tax system, ensuring that every level of society in Manggarai Regency has an equal understanding in carrying out their tax obligations to support regional fiscal independence. The synergy between the independence of information systems and the cognitive capacity of taxpayers is the main key in ensuring that digital innovation is not trapped on the threshold of formality. As emphasized in Aloisius Hama's study, strengthening local capacity must go hand in hand with the provision of reliable infrastructure to mitigate the digital divide. Without synchronization between sophisticated system design and the reality of people's digital capabilities at the grassroots level, it will be difficult to achieve compliance targets evenly. Therefore, the future of fiscal independence in Manggarai Regency is highly dependent on the commitment of the local government to continue to carry out massive socialization and technological assistance to build public trust in a modern tax ecosystem that is transparent and accountable.

METHODS

This study applies a quantitative approach with a descriptive-associative design that aims to identify and explain the causality relationship between variables empirically. This approach was chosen to provide an objective picture of the extent to which the digitalization of the tax system and digital literacy affect taxpayer compliance in Manggarai Regency. The design of this study uses independent variables (X) consisting of Digitization of the Tax System (X1) and Digital Literacy (X2), with Taxpayer Compliance as the dependent variable (Y). This structure is designed to look at the contribution of technological interventions and the cognitive capacity of human resources to fiscal behavior. The use of this variable refers to the integration of the theory of public administration by Nasucha (2004) on the modernization of administration, as well as the theory of Ajzen (1991) in the Theory of Planned Behavior which relates behavioral control to the intention to act.

The population in this study includes all taxpayers who are officially registered at the Regional Revenue Agency (Bapenda) of Manggarai Regency. Given the dynamic and heterogeneous population, the researcher used the Non-Probability Sampling technique with the Purposive Sampling approach. The determination of the sample size in this study used the

Slovin formula with a margin of error of 5% (e = 0.05) to maintain the level of data accuracy. This is done so that the research results remain representative even though they do not reach the entire population spread geographically in Manggarai. The use of this formula is a standard in social research according to Umar (2013), and strengthened by Kuncoro (2009) who states that proportionally taken samples will increase the validity of statistical estimation results.

The primary data collection method is carried out through the distribution of questionnaires distributed online and offline to reach respondents in areas with minimal signal. The questionnaire was compiled using a five-point Likert Scale to capture the gradation of respondents' perception of the variables studied. In addition to primary data, the researcher also collected secondary data through documentation studies at related technical agencies in Ruteng City. Secondary data in the form of tax realization figures and statistics of e-tax application users are used to triangulate the data so that the findings are more credible. As suggested by Mardiasmo (2018), the use of secondary data is essential for validating subjective data, while Ghozali (2016) emphasizes that the combination of primary and secondary data will strengthen the basis of analysis in econometric models.

The data analysis process began with a test of research instruments which included a validity test and a reliability test on the questionnaire question items. The validity test uses Pearson Product Moment correlation to ensure the instrument is able to measure the phenomenon accurately, in harmony with the parameters of Hair, et al. (2014). Meanwhile, the reliability test is measured by Cronbach's Alpha coefficient, which according to Nunnally (1978) must exceed certain thresholds to guarantee the internal consistency of the instrument in measuring taxpayer behavior stably.

Before entering into regression analysis, the data must go through a series of Classical Assumption Tests to ensure that the resulting model is the Best Linear Unbiased Estimator (BLUE). This test includes a normality test to see the distribution of data and a multicollinearity test to ensure independence between predictor variables. This procedure is an absolute prerequisite in regression analysis according to Gujarati (2012), and supported by Sudarmanto (2005) who states that the fulfillment of classical assumptions is the key to the validity of statistical models in social research.

Core statistical analysis was performed using Multiple Linear Regression Analysis to predict changes in dependent variables based on independent variables. The regression equation used is $Y = a + b1\ X1 + b2\ X2 + e$, which describes the simultaneous influence of the system and literacy. This model refers to Mustikasari's (2007) approach in dissecting the determinants of compliance, and is strengthened by Alm's (2012) theory which states that technology and user understanding are the two main pillars in tax modernization.

Furthermore, a determination coefficient (R^2) analysis was carried out to find out how much the digitization and literacy variables contribute to changes in compliance behavior in Manggarai. A high R^2 value indicates the power of the model in comprehensively explaining phenomena in the field. This is in line with Santoso's (2015) methodology in the use of

multivariate statistics, as well as the study of Devos (2014) which emphasizes the importance of measuring variance in compliance behavior to determine a more efficient fiscal policy direction.

FINDINGS AND DISCUSSION

Descriptive Analysis and Respondent Characteristics

The data collected shows that the demographics of taxpayers in Manggarai Regency are dominated by the productive age group (25-45 years) who have a fairly high penetration of smartphone use. However, there is a strong correlation between the level of education and the ease of adopting the e-Samsat or e-Tax application. As stated by Priyono (2017), demographic factors are the initial determinants that determine the speed of innovation diffusion at the regional level. Furthermore, Warta (2021) added that without a supportive educational background, people tend to be resistant to changes in the administrative system due to the perception of technical complexity.

The Effectiveness of Digitalization of the Regional Tax System

The results of the statistical test confirm that the digitalization variable has a significant impact on the efficiency of tax collection in Ruteng and its surroundings. Automating the regional tax reporting process is able to reduce the practice of information asymmetry that often occurs in manual systems. This is in line with Nasucha's (2004) theory regarding the modernization of administration as an instrument of public transparency. In addition, Sari (2020) emphasized that technology integration in the regional fiscal system is not only about the speed of transactions, but about building a more accountable supervisory ecosystem to close the gap in regional revenue leakage.

Digital Literacy as a Catalyst for Compliance

Data analysis shows that digital literacy is not just a supporting variable, but a key catalyst that drives taxpayer participation. People who understand cybersecurity mechanisms and application interface navigation tend to have a higher level of trust in local governments. Researcher Loo (2006) stated that literacy is the foundation for the success of the self-assessment system, in which taxpayers take an active role in their obligations. This opinion is strengthened by Bawden (2008) who emphasizes that digital information proficiency allows the community to evaluate the benefits of their contribution to infrastructure development in Manggarai Regency in a more rational manner.

The Interaction between System Ease and User Capabilities

The discussion of regression results shows that there is a positive interaction between system quality (digitalization) and user capacity (literacy). In Manggarai, even a sophisticated system will experience underutilization if people's literacy is at a low level. This is in line with the Technology Acceptance Model (TAM) developed by Davis (1989), who states that the "perception of ease of use" is the gateway to technology adoption. Empirically, Jogiyanto (2007) supports this finding by stating that end-user satisfaction is largely determined by how proficient they are in operating the features provided in the public service platform.

Socio-Cultural Role in Digital Tax Compliance

In Manggarai Regency, local culture and personal communication still play an important role in encouraging compliance. Digitalization is often thought of as an impersonal process, requiring a sociocultural approach to bridge it. According to Aloisius Hama (2023), fiscal policy in NTT should not ignore local wisdom in the process of socializing its technology. Kirchler (2007) added that a good "compliance climate" is created when tax authorities are able to communicate transparently and inclusively, both through digital media and direct interaction, in order to build trust in the community.

Impact on Regional Original Revenue (PAD)

On a macro level, the increase in literacy and digitalization has contributed to the stability of the PAD of Manggarai Regency in the last few fiscal periods. The reduction of geographical barriers through online payments has reached taxpayers who have been difficult to monitor manually. These findings are supported by Alm et al. (2010) which states that information technology effectively increases the tax base. Meanwhile, Devos (2014) emphasized that the end result of digitalization is not only an increase in acceptance rates, but the creation of a culture of continuous compliance due to administrative processes that are no longer considered a burden.

Synthesis of Results and Policy Implications

The synthesis of the results of this discussion shows that the strategy to increase compliance in Manggarai must be carried out in parallel: improving the system and educating the community. Focusing on just one side will create an imbalance that causes technology investments to become redundant. As stated in the theory of Venkatesh et al. (2003) through the UTAUT framework, the intention to use the information system is influenced by performance expectations and the condition of supporting facilities. Carter and Belanger (2005) emphasized that the success of e-government in developing regions is highly dependent on the government's readiness to make double investments in hardware and human software (brainware) aspects.

The implementation of digital platforms such as e-Samsat and online tax payment systems reduces compliance costs, minimizes bureaucratic complexity, and shortens service delivery time, thereby increasing taxpayers' willingness to fulfill their obligations. These findings are consistent with previous studies conducted by Alm et al. (2010), which revealed that technology-based tax administration lowers transaction costs and promotes higher compliance rates. Similarly, recent research by Night and Bananuka (2023) found that digital tax administration significantly enhances voluntary tax compliance by improving taxpayers' perceptions of convenience and trust in government services. From a theoretical standpoint, these findings reinforce the assumptions of the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use are fundamental determinants of technology adoption and behavioral change (Davis, 1989). The implication is that governments should view digital transformation not merely as a technological upgrade but as a strategic

instrument for fostering voluntary compliance through enhanced service accessibility and taxpayer trust (Night & Bananuka, 2023; OECD, 2024).

The analysis further reveals that digital literacy functions as a critical enabling factor that strengthens the relationship between tax system digitalization and taxpayer compliance. The positive influence of digital literacy supports the argument of Bawden (2008) and Gilster (1997), who emphasize that digital competence is not limited to technical skills but also includes the ability to evaluate, understand, and utilize digital information effectively. Taxpayers with higher levels of digital literacy were more capable of navigating tax applications, understanding online procedures, and addressing concerns regarding data security, leading to greater compliance. These findings are aligned with recent studies by Akinyemi and Adejumo (2024), which found that digital literacy significantly increases citizens' adoption of e-government services and improves compliance-related behaviors. Nevertheless, this study identifies an important contextual distinction: the existence of substantial literacy disparities between urban and rural communities in Manggarai creates unequal benefits from digital transformation. This observation supports Van Dijk's Digital Divide Theory, which argues that technological inequality is rooted not only in access to infrastructure but also in disparities in skills and usage capabilities. Consequently, while digitalization can improve compliance overall, its impact may be constrained when taxpayers lack the competencies required to engage with digital systems. This finding also complements the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasizes that facilitating conditions and user capabilities are essential determinants of technology utilization (Venkatesh et al., 2003). Scientifically, the study contributes to the growing body of literature by demonstrating that digital tax reforms achieve optimal outcomes only when technological innovation is accompanied by investments in human capital development. Therefore, policy interventions aimed at increasing taxpayer compliance should simultaneously prioritize technological advancement and comprehensive digital literacy programs to ensure inclusive and sustainable fiscal modernization (Akinyemi & Adejumo, 2024; OECD, 2024; World Bank, 2023).

CONCLUSION

Based on the results of data analysis and discussions that have been presented, this study concludes that the digitalization of the tax system and the level of digital literacy are two fundamental pillars that determine the direction of taxpayer compliance in Manggarai Regency. First, the implementation of technology such as e-Samsat and digital payment platforms has been proven to be able to significantly reduce bureaucratic obstacles and compliance costs. This is in line with the theory of Nasucha (2004) and Alm et al. (2010), where system automation creates transparency that increases public trust in local fiscal authorities. This technical success has expanded the tax base and minimized information asymmetry between the government and the public.

Second, digital literacy has been proven to act as a crucial intervention variable. A cutting-edge digital system will not have an optimal impact without the cognitive capacity of taxpayers to operate it. These findings confirm the argument of Loo (2006) and Bawden (2008) that information proficiency is the main prerequisite in a self-assessment system. In Manggarai Regency, the main challenge lies in the literacy disparity between urban and rural areas. This gap creates what Van Dijk (2005) calls the digital divide, where people in remote villages tend to experience digital exclusion which has an impact on low administrative compliance compared to people in the center of Ruteng City.

Simultaneously, the synergy between system reliability and people's digital skills is the main driving force in increasing Regional Original Revenue (PAD). As emphasized by Aloisius Hama (2023), regional financial management in the East Nusa Tenggara region requires an integrative approach between technological innovation and strengthening human resources. Without this alignment, investment in digital infrastructure will only become a redundant product. Therefore, taxpayer compliance in Manggarai is currently in a transition from enforced compliance to voluntary compliance driven by ease of access and understanding of technology. For the next researcher, it is recommended to expand the research variables by including elements of local culture and the influence of tax sanctions as moderation variables. Given the strong sociocultural influence in Manggarai, additional qualitative approaches might provide a deeper perspective on the motives for non-compliance at the grassroots level.

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