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# The Influence of Digital Tax Literacy, Trust in E-Tax System, Religiosity, and Nationalism on Tax Compliance of Individual Taxpayers at KPP Pratama Kediri

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***Keywords:***
*Digital Tax Literacy, Trust in E-tax System, Religiosity, Nationalism, Tax Compliance.*

***Abstract***
*This research is motivated by the transformation of digital-based tax administration that requires digital tax literacy and trust in the e-tax system, and is influenced by the values of religiosity and nationalism in shaping tax compliance. This study aims to analyze the influence of Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism on the Tax Compliance of Individual Taxpayers at KPP Pratama Kediri. The research method used was quantitative with an associative design through a survey of 51 Individual Taxpayers using a four-level Likert scale questionnaire. Data were analyzed using simple linear regression and multiple linear regression at a significance level of 5%. The results of the study show that partially Digital Tax Literacy has an effect of 16,6%, Trust in E-tax System by 18,6%, Religiosity by 15,2%, and Nationalism by 38,6% on Tax Compliance. Simultaneously, the four variables were able to explain 45,9% of the variation in Tax Compliance and had a statistically significant effect. The novelty of this research lies in the integration of technological factors, institutional trust, and moral and civic values in an empirical model of tax compliance for Individual Taxpayers in the digital era.*

## INTRODUCTION

Taxes are the main instrument of state financing that supports the implementation of government and national development in Indonesia. In the structure of the State Revenue and Expenditure Budget, tax revenues consistently occupy the largest portion compared to other sources of revenue. Fiscal dependence on taxes places taxpayer compliance as a fundamental element in maintaining the country's financial stability and the sustainability of public policies. This condition makes tax compliance a strategic issue that is not only related to tax administration, but also to the sustainability of development and the welfare of the community at large (Aprillianty et al., 2026).

Individual Taxpayers are the dominant group in the Indonesian tax system in terms of number. This group has characteristics. which are very diverse, both in terms of education level, type of work, income level, and understanding of tax provisions. This diversity has implications for variations in tax compliance behavior (Agun et al., 2022). An increase in the number of registered Taxpayers is not always followed by an increase in active participation in tax reporting and payments. This phenomenon shows that there is a gap between formal compliance and actual compliance that cannot be adequately explained only through legal approaches and administrative sanctions (Budiman & Gumawang, 2025).

In response to tax compliance challenges, the Indonesian government is implementing tax administration reforms that are oriented towards the use of information technology. The digitalization of the tax system is realized through the implementation of various electronic-based services designed to improve administrative efficiency, speed up the service process, and expand taxpayers' access to tax services. The change shifts the pattern of interaction between Taxpayers and tax authorities from a face-to-face mechanism to a digital system-based mechanism that requires the active involvement of Taxpayers in every stage of fulfilling tax obligations (Rizal et al., 2024).

The transformation of digital-based tax administration places taxpayers as direct users of tax information technology. Each stage of tax liability, from calculation, payment, to reporting, requires the ability of individuals to operate electronic systems independently. This condition shows that the success of tax digitalization depends not only on the readiness of infrastructure and regulations, but also on the capacity of individuals to understand and utilize digital systems appropriately. Unpreparedness at the individual level has the potential to lead to administrative errors that impact tax compliance levels (Chiu et al., 2022).

Digital tax literacy is a relevant aspect in explaining taxpayers' compliance behavior in the era of technology-based tax administration. This literacy includes the ability to understand tax information in digital format, assess the reliability of information, and navigate electronic systems that have a certain level of complexity. Taxpayers with low digital tax literacy have the potential to experience difficulties in fulfilling tax obligations, which can ultimately have an impact on unintentional administrative non-compliance. Empirical findings Drajati et al. (2024); Eshet (2004) shows that the level of digital literacy is related to the effectiveness of the use of the e-tax system and the quality of administrative compliance of taxpayers.

In addition to digital literacy, trust in the e-tax system also shapes taxpayers' compliance behavior. Trust in the electronic tax system is related to the perception of the system's ability to provide accurate and reliable services, the good intentions of tax authorities in protecting the interests of taxpayers, and integrity in the management of tax data and information. When Taxpayers have a positive perception of the e-tax system, the tendency to use digital services and fulfill tax obligations voluntarily will increase (Ramdhani et al., 2022). Conversely, doubts about data security and system stability can lower the level of administrative compliance.

Tax compliance is also influenced by the internal values that shape an individual's moral orientation. Religiosity is understood as a system of beliefs and practices that affect a person's social attitudes and behaviors. Religious values play a role in shaping normative awareness of obligations to others and to the state, including tax obligations. Individuals with higher levels of religiosity tend to view tax compliance as part of a moral and ethical responsibility in social life (Kusbandiyah et al., 2025).

In addition to religiosity, the value of nationalism also plays a role in shaping tax compliance as a form of civic responsibility. Nationalism in a contemporary perspective is not only concerned with symbolic identity, but also with civic awareness of the role of citizens in supporting state financing and the provision of public services. Tax payments can be understood as a form of active participation of citizens in national development. Recent research shows that constructive nationalism is associated with positive attitudes towards tax compliance (Elvionita et al., 2024).

This condition is relevant to the empirical situation of Individual Taxpayers at KPP Pratama Kediri. In 2025, there will be 122,095 registered Individual Taxpayers, but only 39,570 will have active status. The gap between the number of registered and active taxpayers shows that tax compliance has not been fully internalized in all taxpayers. This condition shows the need for an empirical study that integrates technological factors, beliefs, and moral and social values in explaining tax compliance behavior at the local level.

Previous research has tended to examine tax compliance partially from economic, sanctions, or technological aspects. Research that integrates digital tax literacy and trust in the e-tax system with the values of religiosity and nationalism in one empirical model is still limited, especially for individual taxpayers. Studies that combine digital tax literacy and trust in the e-tax system with the value of religiosity and nationalism are still relatively limited, especially for individual taxpayers. These limitations open up space for this study to provide a more comprehensive understanding of the determinants of tax compliance in the digital era of tax administration in Indonesia.

This study aims to analyze the factors that affect the tax compliance of Individual Taxpayers at KPP Pratama Kediri by focusing on the role of digital tax literacy, trust in the e-tax system, religiosity, and nationalism. In particular, this study is directed to examine the influence of each of these variables on tax compliance, both partially and simultaneously, in order to obtain a complete empirical picture of the determinants of tax compliance of Individual Taxpayers in the era of digital-based tax administration.

The theoretical contribution of this study lies in the enrichment of the tax compliance literature by integrating the dimensions of technology, institutional trust, and moral and social values in one comprehensive empirical model. This research provides a broader perspective in understanding tax compliance by not only focusing on economic and regulatory aspects, but also on behavioral factors and values inherent in individual taxpayers. The practical contribution of this research is expected to provide input for the Directorate General of Taxes and KPP Pratama Kediri in formulating policies and strategies to improve tax compliance. The research findings can be used as a basis for the development of digital literacy-based tax education programs and strengthening the citizenship value of taxpayers, so that efforts to improve tax compliance can be carried out in a more targeted manner.

## METHODS

This study uses a quantitative approach with an associative research design. The quantitative approach was chosen because the research focuses on testing the relationships and influences between variables that can be measured numerically through structured instruments. The associative design was used to test the relationship between the variables of Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism to the Tax Compliance of Individual Taxpayers. This study applies a cross-sectional approach, because data collection is carried out over a specific period of time without repeated treatment or observation of respondents, as is commonly used in survey-based research on tax behavior and public administration (Iskandar et al., 2023).

The object of this research is the tax compliance of Individual Taxpayers, while the subject of the research is Individual Taxpayers who are registered and active in KPP Pratama Kediri. The research population includes all active Individual Taxpayers in 2025 with a total of 39,570. The population was chosen because it represents taxpayers who administratively have the obligation to report and pay taxes in the work area of KPP Pratama Kediri. The research was carried out within KPP Pratama Kediri from 12 to 24 January 2026, coinciding with the service period at the beginning of the year which involved intensive interaction between taxpayers and tax authorities.

The sampling technique used in this study is accidental sampling. This technique is applied by selecting Taxpayer research respondents who actively visit the Tax Office, so that the reported compliance level has the potential to be higher than the general taxpayer population. The selection of accidental sampling techniques is adjusted to the characteristics of the open population and the limitations of the researcher in accessing the list of individual taxpayers. This technique is commonly used in public service research involving respondents directly at the service site (Asrulla et al., 2023).

The number of samples was determined using the Slovin formula with a margin of error of 14%. The margin of error was determined by considering the limitations of time and research, as well as the purpose of the research focusing on testing the relationship between variables at the initial descriptive and explanatory levels. Based on the calculation results, a sample of approximately 51 respondents was obtained. This number is considered adequate for linear regression analysis in behavioral quantitative research with the number of variables used (Seabrook, 2025). This study is exploratory-explanatory in nature and aims to identify the tendency of relationships between variables, not to generalize the population at large.

The type of data used in this study consists of primary data and secondary data. Primary data was obtained directly from respondents through the distribution of questionnaires, while secondary data was obtained from official documents of KPP Pratama Kediri and literature relevant to the research topic. Secondary data are used to strengthen understanding of the empirical conditions of the population and support the formulation of research variables.

The data collection technique was carried out using a closed questionnaire which was compiled based on the indicators of each research variable. All statements in the questionnaire were measured using a four-level Likert scale, namely one for Strongly Disagree, two for Disagree, three for Agree, and four for Strongly Agree. The use of a four-level scale aims to obtain clarity of respondents' attitudes towards each statement and reduce the tendency to choose ambiguous middle answers in behavioral survey research (Koo & Yang, 2025).

The Digital Tax Literacy variable is measured using five indicators that represent the ability of digital literacy in the use of the electronic tax system. These indicators include the ability to understand digital visual information, the ability to reproduce and use digital information, the ability to manage and evaluate tax information, the ability to navigate branching digital systems, and social-emotional abilities in interacting in the digital environment. The operationalization of this indicator is adjusted to the characteristics of e-tax services and refers to the development of digital literacy in the latest educational and technological research (Chiu et al., 2022; Drajati et al., 2024; Eshet, 2004).

The Trust in E-tax System variables are measured using three main indicators which include Taxpayers' perception of the system's ability to provide reliable services, perceptions of the good intentions of tax authorities in serving the interests of Taxpayers, and perceptions of the integrity of tax data and information management. The measurement of these variables is adjusted to the latest empirical research on trust in digital-based public service systems and electronic tax administration (Ariyanto et al., 2024; Mayer et al., 1995; Widyari et al., 2021).

The religiosity variable is measured through five indicators that reflect the dimensions of belief, religious knowledge, worship practices, spiritual experiences, and the influence of religious values in daily life. These indicators are used to capture the cognitive, affective, and behavioral aspects of an individual's religiosity. This multidimensional approach has been widely used in research on social behavior and tax compliance in religious communities in recent years (Hayward, 2021; Maisaroh et al., 2025).

The Nationalism variable is measured using five indicators which include national pride, perception of national superiority, unconditional loyalty to the state, attitude towards outside groups, and constructive civic pride. This indicator is used to capture the orientation of modern nationalism related to civic awareness and social responsibility. The operationalization of the nationalism variable refers to the latest empirical studies in the field of politics and civic behavior (Kim & Lee, 2023; Mußotter, 2022; Simić, 2024).

Tax Compliance variables are measured using three indicators that reflect attitudes towards tax compliance behavior, subjective norms perceived from the social environment, and perceived behavioral control in fulfilling tax obligations. The indicator is used to capture the psychological dimension of tax compliance related to the actual intentions and behavior of the Taxpayer. The measurement of tax compliance in this study reflects perceived compliance and behavioral intent, as commonly used in tax behavior research. (Ajzen, 1991; Stuart O'Neill, 2025; Markonah & Manrejo, 2022).

The data analysis techniques in this study include descriptive statistical analysis to describe the characteristics of respondents and the distribution of data of research variables. Furthermore, validity tests and reliability tests were carried out to ensure that the research instrument was suitable for use. Data that have met the criteria of the instrument are analyzed through classical assumption tests which include normality, multicollinearity, and heteroscedasticity tests. Once all assumptions were met, the analysis was followed by a simple linear regression to test the influence of each independent variable on tax compliance, as well as multiple linear regression to test the simultaneous influence of all independent variables. Hypothesis testing is carried out at a significance level of 5% with the help of statistical software commonly used in quantitative social research (Waruwu et al., 2025)

Based on the development of the hypothesis, Figure 1 is the research model made.

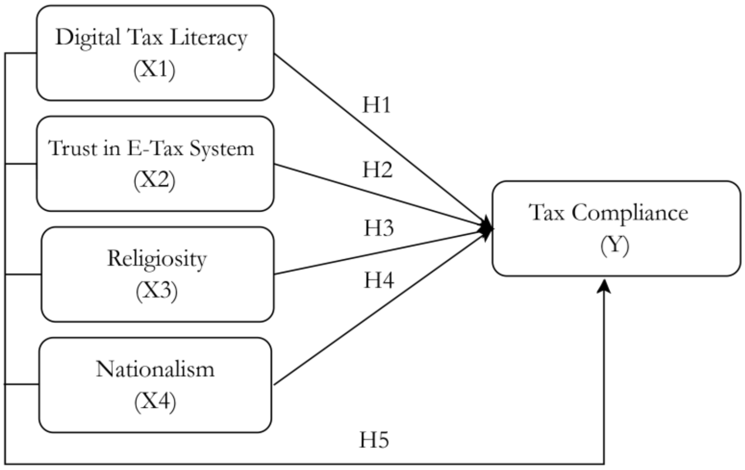


**Figure 1. Research Methods**

## RESULTS

The results of this study present empirical findings obtained from the processing of primary data from the distribution of questionnaires to Individual Taxpayers who are research respondents. The collected data was analyzed using a quantitative statistical approach according to the research design that had been set in the method section. The entire analysis process aims to provide an objective picture of the condition of the respondents and answer the research objectives based on data obtained from the research field at KPP Pratama Kediri. The results of descriptive statistics are presented in Table 1 as the basis for the initial interpretation of the empirical conditions of the research variables.

**Table 1. Descriptive Statistics of Research Variables**

| Variabel | N | Minimum | Maximum | Mean | Std. Dev. | Category |
|---|---|---|---|---|---|---|
| Digital Tax Literacy (X1) | 51 | 8 | 20 | 15,35 | 2,855 | Height |
| Trust in E-tax System (X2) | 51 | 6 | 12 | 9,10 | 1,700 | Medium |
| Religiosity (X3) | 51 | 12 | 20 | 16,25 | 2,096 | Height |
| Nationalism (X4) | 51 | 7 | 20 | 14,80 | 2,341 | Height |
| Tax Compliance (Y) | 51 | 9 | 12 | 11,04 | 1,019 | Height |

Table 1 presents descriptive statistics of all research variables including the number of respondents, minimum score, maximum score, average score, and standard deviation. All variables are analyzed based on the total score of each indicator that has been determined at the stage of operationalization of the variable. The Digital Tax Literacy variable has a minimum value of 8 and a maximum value of 20 with an average value of 15,35 and a standard deviation of 2,855. The average score is in the high category, which shows that in general respondents have a good level of digital tax literacy. The relatively moderate standard deviation shows that the distribution of respondents' answers is in a fairly homogeneous range, although there is still a variation in digital literacy understanding among individual taxpayers.

The Trust in E-tax System variable has a minimum value of 6 and a maximum value of 12 with an average value of 9,10 and a standard deviation of 1,700. This average value is in the medium category, which shows that the level of trust of respondents in the e-tax system is not at an evenly high level. The variation in respondents' answers can be seen from the standard deviation which shows a difference in perception of the ability, goodwill, and integrity of the electronic tax system.

The Religiosity variable showed a minimum value of 12 and a maximum value of 20 with an average value of 16,25 and a standard deviation of 2,096. The average score in the high category indicates that the respondents have a relatively good level of religiosity. The standard deviation was not too large showing that the respondents' religiosity values tended to be consistent, although there were differences in intensity in each dimension of religiosity.

The Nationalism variable has a minimum value of 7 and a maximum value of 20 with an average value of 14,80 and a standard deviation of 2,341. This average score is in the high category, which indicates that respondents have a strong nationalism orientation. The distribution of respondents' answers showed variations in nationalistic attitudes, especially in the dimensions of loyalty and civic pride.

The Tax Compliance variable shows a minimum value of 9 and a maximum value of 12 with an average value of 11,04 and a standard deviation of 1,019. The average value in the high category indicates that in general the respondents have a good level of tax compliance. The relatively small standard deviation suggests that respondents' answers tend to be homogeneous, which indicates similarity in compliance behaviors in the study respondent group.

The descriptive statistics in Table 1 show that the research respondents have a high level of digital tax literacy, religiosity, nationalism, and tax compliance, while the level of trust in the e-tax system is in the medium category. These findings provide a preliminary overview of the characteristics of the data before further testing is carried out on the quality of the instrument and the relationships between variables. After the characteristics of the data and the tendencies of the respondents' answers are understood through descriptive statistics, the analysis stage is continued with testing the validity and reliability of the research instrument. This test is done to ensure that each statement item in the questionnaire is able to measure variables precisely and consistently. The results of the instrument validity and reliability tests are the basis for the feasibility of the data to be used in further analysis.

**Table 2. Validity and Reliability Test**

| Variabel | Correlation Values (r-count) | Sig. | Validity Criteria | Ket. | Cronbach's Alpha | Reliability Criteria | Ket. |
|---|---|---|---|---|---|---|---|
| Digital Tax Literacy (X1) | 0,802 - 0,881 | 0,000 | Sig < 0.05 | Valid | 0,899 | a > 0.70 | Highly Reliable |
| Trust in E-tax System (X2) | 0,819 - 0,858 | 0,000 | Sig < 0.05 | Valid | 0,798 | a > 0.70 | Reliabel |
| Religiosity (X3) | 0,706 - 0,846 | 0,000 | Sig < 0.05 | Valid | 0,808 | a > 0.70 | Reliabel |
| Nationalism (X4) | 0,715 - 0,861 | 0,000 | Sig < 0.05 | Valid | 0,862 | a > 0.70 | Highly Reliable |
| Tax Compliance (Y) | 0,639 - 0,780 | 0,000 | Sig < 0.05 | Valid | 0,740 | a > 0.70 | Reliabel |

Table 2 presents the results of the validity and reliability test of the research instrument. Validity testing is performed by comparing the correlation value of the total item or r-count with the value of the r-table at a significance level of 5%. The degree of freedom was determined based on the number of respondents minus two, so that DF was obtained by 49. The r-table value at DF 49 and significance level of 0,05 is 0,2759. The results of the validity test showed that all statement items in each variable had a greater r-count value than the r-table value, with a significance value of 0,000. The results show that all questionnaire items are declared valid and are able to measure the construct referred to in the study.

Next, the reliability test was carried out using Cronbach's Alpha coefficient. The Digital Tax Literacy variable has a Cronbach's Alpha value of 0,899 which is above the minimum limit of 0,70, so the instrument is declared very reliable. The Trust variable in E-tax System has a Cronbach's Alpha value of 0,798 which indicates good reliability. The Religiosity variable has a Cronbach's Alpha value of 0,808 and the Nationalism variable has a value of 0,862, both of which indicate a high level of reliability. The Tax Compliance variable has a Cronbach's Alpha value of 0,740 which also meets the reliability criteria.

The results of the validity and reliability test showed that all research instruments were suitable for further analysis. After the instrument is declared valid and reliable, the test is continued on the fulfillment of classical assumptions as a prerequisite for regression analysis. Classical assumption testing is performed as a prerequisite before regression analysis, to ensure that the data meets the necessary statistical assumptions. The fulfillment of this assumption determines the feasibility of the regression model to be used in testing the relationships between variables.

**Table 3. Classical Assumption Test Results**

| Test Type | Variabel | Statistical Value | Criteria | Remarks |
|---|---|---|---|---|
| Normality Test (Kolmogorov-Smirnov) | Residual | Asymp. Sig = 0,200 | Sig > 0.05 | Normally distributed data |
| Multicollinearity Test | All independent variables (X1, X2, X3, X4) | Tolerance = 0,903 - 0,975 VIF = 1,025 - 1,107 | Tolerance > 0,10 VIF < 10 | Multicollinearity does not occur |
| Heteroscedasticity Test (Glejser) | All independent variables (X1, X2, X3, X4) | Sig = 0,146 - 0,741 | Sig > 0.05 | Heteroscedasticity does not occur |

Table 3 presents the results of the classical assumption test which includes the normality test, the multicollinearity test, and the heteroscedasticity test. The normality test was performed using the Kolmogorov Smirnov method on the residual regression model. The test results showed an Asymp Sig value of 0,200 which was greater than 0,05, so the residual was declared to be normally distributed. Furthermore, a multicollinearity test was carried out by looking at the tolerance and variance inflation factor (VIF) values on all independent variables. The test results showed that the tolerance value was in the range of 0,903 to 0,975 and the variance inflation factor (VIF) value was in the range of 1,025 to 1,107. The value is above the tolerance limit of 0,10 and below the variance inflation factor (VIF) limit of 10, so it can be concluded that there is no multicollinearity between independent variables.

The heteroscedasticity test was carried out using the Glejser method by looking at the significance value of each independent variable to the residual absolute value. The test results showed that the significance value was in the range of 0,146 to 0,741, which was entirely greater than 0.05. This condition shows that heteroscedasticity does not occur in the regression model.

Based on the results of the classical assumption test, all the prerequisites for regression analysis have been met. The regression model used was declared feasible for testing the relationship between variables at the next stage. Once all the classical assumptions were met, the analysis proceeded with simple linear regression testing. This test aims to determine the influence of each independent variable on partial tax compliance. The results of a simple regression provide an overview of the strength and direction of influence of each independent variable before being tested simultaneously in a multiple regression model.

**Table 4. Simple Regression Results**

| Independent Variables | B | t | Sig. | R | $R^2$ | F | Sig. F |
|---|---|---|---|---|---|---|---|
| Digital Tax Literacy (X1) | 0,145 | 3,124 | 0,003 | 0,408 | 0,166 | 9,761 | 0,003 |
| Trust in E-tax System (X2) | 0,154 | 2,124 | 0,000 | 0,410 | 0,186 | 9,961 | 0,000 |
| Religiosity (X3) | 0,121 | 2,792 | 0,000 | 0,398 | 0,152 | 7,941 | 0,000 |
| Nationalism (X4) | 0,188 | 5,342 | 0,000 | 0,631 | 0,386 | 11,169 | 0,000 |

Table 4 presents the results of a simple linear regression test conducted to test the influence of each independent variable on Tax Compliance partially. The test results showed that Digital Tax Literacy had a regression coefficient value of 0,145 with a t-value of 3,124 and a significance level of 0,003. A significance value of less than 0,05 indicates that Digital Tax Literacy has a positive and significant effect on Tax Compliance. The R value of 0,408 and the squared R of 0,166 show that the Digital Tax Literacy variable is able to explain the variation in Tax Compliance by 16,6%.

The Trust in E-tax System variable has a regression coefficient value of 0.154 with a t-value of 2,124 and a significance level of 0,000. These results show that there is a positive and significant influence of Trust in E-tax System on Tax Compliance. The R value of 0,410 and the squared R of 0,186 show that this variable is able to explain the variation in Tax Compliance by 18,6%.

The religiosity variable showed a regression coefficient value of 0,121 with a t-value of 2,792 and a significance level of 0,000. These results show that Religiosity has a positive and significant effect on Tax Compliance. The R value of 0,398 and the squared R of 0,152 show that Religiosity is able to explain the variation in Tax Compliance by 15,2%.

The Nationalism variable has a regression coefficient value of 0,188 with a t value of 5,342 and a significance level of 0,000. This value shows that Nationalism has a positive and significant effect on Tax Compliance with a higher strength of relationship than other variables. The R value of 0,631 and the squared R of 0,386 show that Nationalism is able to explain the variation in Tax Compliance by 38,6%.

The results of the simple regression test showed that all partially independent variables had a positive and significant influence on Tax Compliance. After partial testing, the analysis is continued on multiple regression testing to determine the influence of independent variables simultaneously. Based on the results of the partial influence test, the next stage of analysis is carried out through multiple linear regression. This analysis aims to test the influence of all independent variables simultaneously on tax compliance. Multiple regression was used to assess the ability of the research model to comprehensively explain the variation in tax compliance of Individual Taxpayers.

**Table 5. Multiple Regression Results ($X_1$, $X_2$, $X_3$, X4 $\rightarrow$ Y)**

| Independent Variables | B | t | Sig. | R | R² | F | Sig. F |
|---|---|---|---|---|---|---|---|
| (Constant) | 2,078 | 1,276 | 0,208 | | | | |
| Digital Tax Literacy (X1) | 0,156 | 3,883 | 0,000 | 0,677 | 0,459 | 9,741 | 0,000 |
| Trust in E-tax System (X2) | 0,166 | 2,321 | 0,000 | | | | |
| Religiosity (X3) | 0,182 | 3,327 | 0,002 | | | | |
| Nationalism (X4) | 0,188 | 3,937 | 0,000 | | | | |

Table 5 presents the results of multiple linear regression tests conducted to test the influence of Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism simultaneously on Tax Compliance. A constant value of 2,078 with a significance level of 0,208 indicates that when all independent variables are valued, Tax Compliance is at a statistically insignificant base value.

The Digital Tax Literacy variable has a regression coefficient value of 0,156 with a t-value of 3,883 and a significance level of 0,000. The Trust in E-tax System variable has a regression coefficient value of 0,166 with a t-value of 2,321 and a significance level of 0,000. The religiosity variable showed a regression coefficient value of 0,182 with a t-value of 3,327 and a significance level of 0,002. The Nationalism variable has a regression coefficient value of 0,188 with a t-value of 3,937 and a significance level of 0,000. All independent variables were shown to have a positive and significant effect on Tax Compliance partially in the multiple regression model.

An R value of 0,677 indicates a strong relationship between independent variables and Tax Compliance. The R-squared value of 0,459 indicates that the regression model is able to explain 45,9% of the variation in Tax Compliance, while the rest is influenced by other factors outside the study model. An F value of 9,741 with a significance level of 0,000 indicates that the regression model is simultaneously statistically significant.

The results of multiple regressions confirm that Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism together affect the Tax Compliance of Individual Taxpayers at KPP Pratama Kediri. The results of multiple regression testing provide an empirical basis regarding the influence of Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism on Tax Compliance. These findings are further discussed in more depth in the discussion section by relating the results of the study to the theory and empirical findings of previous research, and explaining the implications of the results obtained

## DISCUSSION

### The Effect of Digital Tax Literacy (X1) on Tax Compliance of Individual Taxpayers (Y)

The results of the first hypothesis test show that Digital Tax Literacy has a positive and significant effect on the Tax Compliance of Individual Taxpayers. The determination coefficient value of 0,166 shows that Digital Tax Literacy is able to explain 16,6% of the variation in Tax Compliance. These findings show that increasing the ability of taxpayers to understand and use the digital tax system is related to increasing tax compliance, although the contribution is not dominant compared to other factors.

Theoretically, these findings are in line with the concept of digital literacy developed by Chiu et al. (2022) which places digital literacy as a set of cognitive, technical, and social abilities in processing technology-based information. In electronic tax administration, the ability to understand digital visual displays, manage tax information, and navigate complex systems plays a role in reducing administrative errors and improving the smooth fulfillment of tax obligations. Taxpayers with adequate digital literacy tend to be better able to understand the procedures of the e-tax system and make optimal use of the available features. Individuals with better digital literacy tend to have greater control over the self-administered tax administration process (Triansyah & Putra, 2025).

The findings of this study are also strengthened by the study Drajati et al. (2024) which emphasizes that digital tax literacy is not only related to technical skills, but also to evaluative ability in understanding digital tax information. Taxpayers with good digital tax literacy tend to be more adaptive to changes in the administrative system and are better prepared to fulfill tax obligations electronically. The similarity of these findings can be explained by the characteristics of the digital taxation system that demand the active involvement of users in every stage of the administrative process.

However, the results of this study depart from the findings of the Promise (2014) which shows that digital literacy does not have a significant effect on tax compliance, especially in the group of taxpayers who rely more on the assistance of third parties such as tax consultants. The difference in findings can be explained by the difference in respondent characteristics and the level of independence of taxpayers in using the e-tax system. In this study, respondents are individual taxpayers who directly interact with the tax service system, so that digital tax literacy plays a more real role in compliance behavior.

The practical implications of these findings show that efforts to improve tax compliance can be directed through strengthening the digital tax literacy of Individual Taxpayers. Educational programs that focus on understanding digital procedures, navigating the e-tax system, and managing tax information can contribute to increasing administrative compliance, especially for taxpayers who carry out tax obligations independently.

**The Effect of Trust in E-tax System (X2) on Tax Compliance of Individual Taxpayers (Y)**

The results of the second hypothesis test show that Trust in E-tax System has a positive and significant effect on the Tax Compliance of Individual Taxpayers. The determination coefficient value of 0,186 shows that the Trust in E-tax System is able to explain 18,6% of the variation in Tax Compliance. These findings show that the level of trust of taxpayers in the electronic tax system has a greater contribution than digital tax literacy in explaining tax compliance partially.

Theoretically, these results are in line with the trust model developed by Mayer et al. (1995) which places ability, goodwill, and integrity as the main dimensions of forming trust. In the e-tax system, capability is related to the stability and reliability of the system, goodwill is related to the perception that the tax authority is acting in the interests of taxpayers, and integrity is related to the security and consistency of tax data management. These three dimensions form the perception of taxpayers' trust in the electronic tax system. Research Widyari et al. (2021) shows that trust in the e-tax system is related to the willingness of Taxpayers to use electronic services on a sustainable basis. When the system is perceived as safe and reliable, Taxpayers tend to show a cooperative attitude in fulfilling electronic-based tax obligations.

The findings of this study are also consistent with the results of the research Ariyanto et al. (2024) who found that trust in the digital tax system plays a role in increasing tax compliance through increasing taxpayer revenue to the electronic administration system. The perception of the integrity and professionalism of the management of the e-tax system is related to a higher level of compliance. The role of trust in digital systems in this study shows that tax compliance is not only determined by the technical capabilities of taxpayers, but also by confidence in the integrity and reliability of the tax system. Strengthening aspects of system security, information transparency, and consistency of services are related to increased taxpayer trust, which further contributes to increased tax compliance.

**The Influence of Religiosity (X3) on Tax Compliance of Individual Taxpayers (Y)**

The results of the third hypothesis test show that Religiosity has a positive and significant effect on the Tax Compliance of Individual Taxpayers. The determination coefficient value of 0,152 shows that Religiosity is able to explain 15,2% of the variation in Tax Compliance. These findings show that the religious values that Taxpayers have are related to the tendency to comply with tax obligations, although their contribution is moderate compared to other variables in this study.

Theoretically, the relationship between religiosity and social behavior has long been studied in the social sciences. Kurnia et al. (2025) explains that religiosity forms an internal value system that serves as a moral guideline in individual decision-making. The value system influences an individual's attitude towards social rules and collective obligations, including obligations to the state. Tax compliance is understood as part of a moral responsibility that is in line with the religious values that individuals profess.

The development of the study of religiosity in contemporary research places religiosity as a multidimensional construct that includes beliefs, knowledge, worship practices, spiritual experiences, and the implications of religious values in daily life. Hayward (2021) explained that the dimension of religiosity plays a role in shaping the normative awareness of individuals towards social obligations. Individuals with higher levels of religiosity tend to value adherence to rules as part of personal integrity and social morality.

The findings of this study are also strengthened by the research of Maisaroh et al. which show that religiosity is related to tax compliance through the internalization of the values of honesty and responsibility. Religious values not only influence an individual's attitude towards formal obligations, but also form an internal impulse to act in accordance with applicable social norms, including in the fulfillment of tax obligations Maisaroh et al. (2025). The similarity of these findings can be explained by the characteristics of societies that place religious values as part of social life, so that religiosity plays a role in shaping normative awareness of public obligations.

In this study, respondents came from a social environment that still places religious values as part of daily life, so religiosity plays a more tangible role in shaping tax compliance. Moral and spiritual values in religiosity function as internal controls of taxpayer behavior. Tax compliance is not only seen as a legal obligation, but also as a manifestation of the values of honesty, responsibility, and concern for common welfare. These values contribute to the establishment of compliance that is voluntary and sustainable.

**The Influence of Nationalism (X4) on Tax Compliance of Individual Taxpayers (Y)**

The results of the fourth hypothesis test show that Nationalism has a positive and significant effect on the Tax Compliance of Individual Taxpayers. The value of the determination coefficient of 0,386 shows that Nationalism is able to explain 38,6% of the variation in Tax Compliance. These findings show that nationalism has the greatest contribution compared to other variables in explaining tax compliance partially in this study. In Indonesia, tax compliance is closely related to citizenship awareness and national identity, so nationalism has a stronger explainability. Although nationalism shows a strong influence, the possibility of social desirability bias cannot be ignored, given that data collection is carried out directly in the tax office environment. The dominance of nationalism's contribution shows that this variable has a strong explainability independently, while other variables play a supporting role in the simultaneous model.

Theoretically, nationalism in a modern perspective is understood as an attitude orientation related to national identity, loyalty to the state, and civic awareness. Johnson & Barnes (2025) explains that nationalism is not only emotional, but also relates to the willingness of individuals to contribute to the collective good through adherence to public rules and policies. Tax payments are seen as a form of citizen participation in state financing.

The development of the concept of nationalism in the study of political behavior shows that constructive nationalism is related to positive attitudes towards state institutions. Mußotter & Hjort Rapp (2025) explained that individuals with high levels of nationalism tend to have greater trust in the role of the state and show better adherence to public policies, including fiscal policies.

The findings of this study are also in line with the study Nuridah et al. (2023) which suggests that nationalism is related to responsible civic behavior. Non-exclusive nationalism encourages individuals to actively contribute to public life through compliance with obligations as citizens, including tax obligations. The similarity of these findings can be explained by the role of nationalism in building civic awareness and collective orientation in individual behavior. In this study, respondents showed a relatively strong nationalism orientation, so tax compliance was understood as part of civic responsibility.

Taxes in the framework of nationalism are seen as a manifestation of citizens' real contribution to national development. Tax compliance is not only related to the fulfillment of administrative obligations, but also as an expression of love for the homeland manifested through support for state financing and the provision of public services for the wider community.

**The Simultaneous Influence of Digital Tax Literacy (X1), Trust in E-tax System (X2), Religiosity (X3), and Nationalism (X4) on Tax Compliance of Individual Taxpayers (Y).**

The results of the fifth hypothesis test show that Digital Tax Literacy, Trust in E-tax System, Religiosity, and Nationalism simultaneously have a positive and significant effect on the Tax Compliance of Individual Taxpayers. The determination coefficient value of 0,459 shows that the four independent variables are together able to explain 45,9% of the variation in Tax Compliance. A significant F-test value indicates that the regression model has adequate ability to explain the relationship between independent variables and dependent variables.

These findings suggest that tax compliance is not shaped by a single factor, but is the result of an interaction between cognitive, institutional, moral, and social factors working simultaneously. Digital Tax Literacy plays a role in shaping the technical abilities and procedural understanding of taxpayers, Trust in the E-tax System plays a role in building confidence in the electronic tax administration system, Religiosity plays a role in forming internal moral impulses, and Nationalism plays a role in building civic awareness. The combination of these four factors forms a multidimensional pattern of tax compliance.

Theoretically, the results of this study can be explained through the framework of the Theory of Planned Behavior developed by Ajzen (1991). This theory explains that an individual's behavior is influenced by attitudes toward behavior, subjective norms, and perceived control of behavior. In this study, digital tax literacy and trust in the e-tax system are related to perceived behavioral control, as both affect individuals' ability and beliefs in carrying out tax obligations. Religiosity and nationalism are related to subjective norms and attitudes towards behavior, as these two variables form the value standards and orientation of individuals towards social obligations, including tax obligations.

The strength of this research model is reflected in the value of the determination coefficient which is close to 50%, which shows that almost half of the variation in Tax Compliance can be explained by the variables tested in this study. This value shows that the research model has a strong enough explainability in explaining the tax compliance behavior of Individual Taxpayers in the research environment. Although there is still variation in compliance behaviors influenced by factors outside the model, these results suggest that the integration of digital tax literacy, trust in the e-tax system, religiosity, and nationalism provides a comprehensive framework for tax compliance.

These findings confirm that a partial approach to improving tax compliance has the potential to yield limited results. An approach that combines strengthening technical capabilities, improving the quality of digital systems, and strengthening moral and civic values has a stronger empirical basis in shaping the tax compliance of Individual Taxpayers in a sustainable manner.

## CONCLUSION

This study shows that Digital Tax Literacy, Trust in E-tax System, Religiosity, and

Nationalism have a positive and significant effect on the Tax Compliance of Individual Taxpayers, respectively. Digital Tax Literacy was able to explain 16,6% of the variation in tax compliance, Trust in E-tax System explained 18,6%, Religiosity explained 15,2%, and Nationalism contributed the most with the ability to explain 38,6% of the variation in tax compliance. Simultaneous testing showed that these four variables together were able to explain 45,9% of the variation in Tax Compliance, confirming that tax compliance is the result of an interaction of cognitive, institutional, moral, and social factors.

The practical implications of this study are related to the formulation of a more integrated tax compliance improvement strategy. For the Directorate General of Taxes and KPP Pratama Kediri, the results of this study show the need to strengthen digital tax literacy education accompanied by improving the quality and consistency of the e-tax system to build taxpayer trust. Value-based approaches are also relevant through strengthening the narrative of tax compliance as part of moral and civic responsibility. For Individual Taxpayers, these findings show that tax compliance is not only related to technical ability, but also to religious values and national attitudes that shape the behavioral orientation towards public obligations. Theoretically, this study contributes to the development of the tax compliance literature by integrating technological variables and institutional beliefs with moral and social values in one comprehensive empirical model.

This study has limitations in the relatively limited sample size, the use of accidental sampling techniques, and the research location that only includes one tax service office, so the generalization of the findings needs to be done carefully. Further research can consider the addition of other variables such as the quality of fiscal services, the perception of tax fairness, or financial literacy to expand the ability to explain the model. The use of mixed methods with a qualitative approach can also provide a deeper understanding of tax compliance motives. The expansion of the research area on several KPPs with different characteristics is expected to provide a more representative picture of the tax compliance behavior of Individual Taxpayers in Indonesia.

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