

## Taxpayer Understanding of Tax Obligations in the Digital Era

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### ABSTRACT

*This study explores taxpayers' understanding of tax obligations in the digital era, focusing on how digital transformation affects compliance behavior and awareness. The rapid digitalization of tax administration through systems such as e-filing, e-billing, and e-registration has reshaped the interaction between taxpayers and tax authorities. However, the success of these innovations depends largely on the taxpayers' ability to comprehend both regulatory provisions and technological procedures. Using a qualitative descriptive approach, this study analyzes secondary data from government reports, academic journals, and previous empirical research to identify patterns in taxpayer behavior and comprehension. The findings reveal that digital literacy, awareness, and knowledge of tax procedures are key determinants of compliance in a technology-driven environment. Taxpayers with sufficient understanding tend to demonstrate higher levels of voluntary compliance and trust in the digital tax system. Conversely, low digital competence and limited understanding hinder optimal utilization of online services. The study emphasizes the importance of education, outreach, and user-friendly digital infrastructure as strategies to strengthen taxpayer compliance in the digital age. These findings contribute to the broader discussion on how to achieve a transparent, efficient, and inclusive digital tax administration in Indonesia.*

### ABSTRAK

Penelitian ini meneliti pemahaman wajib pajak terhadap kewajiban perpajakan di era digital dengan menyoroti bagaimana transformasi digital memengaruhi perilaku dan kesadaran kepatuhan. Digitalisasi administrasi perpajakan yang pesat melalui sistem seperti e-filing, e-billing, dan e-registration telah mengubah hubungan antara wajib pajak dan otoritas pajak. Namun, keberhasilan inovasi ini sangat bergantung pada kemampuan wajib pajak untuk memahami ketentuan regulasi sekaligus prosedur teknologi yang digunakan. Dengan menggunakan pendekatan deskriptif kualitatif, penelitian ini menganalisis data sekunder dari laporan pemerintah, jurnal akademik, dan penelitian terdahulu untuk mengidentifikasi pola perilaku dan tingkat pemahaman wajib pajak. Hasil penelitian menunjukkan bahwa literasi digital, kesadaran, dan pengetahuan tentang prosedur perpajakan merupakan faktor kunci yang memengaruhi kepatuhan dalam lingkungan berbasis teknologi. Wajib pajak dengan pemahaman yang baik cenderung menunjukkan tingkat kepatuhan sukarela dan kepercayaan yang lebih tinggi terhadap sistem perpajakan digital. Sebaliknya, keterbatasan kompetensi digital dan pemahaman yang rendah menjadi hambatan dalam optimalisasi layanan daring. Penelitian ini menekankan pentingnya edukasi, sosialisasi, serta infrastruktur digital yang mudah diakses sebagai strategi untuk memperkuat kepatuhan wajib pajak di era digital. Temuan ini memberikan kontribusi

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## A. INTRODUCTION

The digital era has transformed how individuals and businesses interact with taxation systems, demanding a deeper understanding from taxpayers regarding their rights and obligations. As digitalization accelerates, tax authorities worldwide including Indonesia's Directorate General of Taxes have adopted online systems such as e-filing, e-billing, and e-registration to improve efficiency and transparency. However, this transition also introduces new challenges for taxpayers who must adapt to technological systems while maintaining compliance. A study found that digitalization positively influences compliance, but only when taxpayers possess adequate understanding of digital tax mechanisms and feel confident using them.

Taxpayer understanding is a crucial determinant of compliance in the modern tax environment. It encompasses awareness, comprehension, and practical ability to fulfill obligations under current regulations, including knowledge of applicable rates, reporting schedules, and administrative procedures. (Aninda et al., 2023) emphasize that higher levels of tax knowledge correlate strongly with better compliance among individual taxpayers. Similarly, (Suci et al., 2023) highlight that understanding goes beyond cognitive knowledge; it also involves positive attitudes and motivation to fulfill obligations voluntarily, forming the foundation of a sustainable compliance culture.

In the digital economy, taxpayers face increasingly complex environments as transactions shift online, cross-border activities expand, and digital service taxation evolves. Understanding new tax concepts such as Value Added Tax (VAT) on foreign digital content and the "Significant Economic Presence" (SEP) framework is essential. (Tesalonika & Wala, 2025) explain that Indonesia's 2024 Digital Economy Tax Law requires technology companies without a physical presence to fulfill tax obligations when engaging with Indonesian users. This reflects a broader shift from traditional to digital-based tax compliance frameworks.

The rapid digitalization of tax administration brings not only opportunities but also risks. While digital platforms simplify compliance procedures, many taxpayers particularly from micro, small, and medium enterprises (MSMEs) struggle with limited digital literacy, inconsistent internet access, and uncertainty about system reliability. Research by (Zahro & Machdar, 2024) found that taxpayers' digital capability significantly influences compliance rates, and insufficient digital skills can hinder participation in electronic tax systems. Therefore, strengthening taxpayer education and system accessibility is key to ensuring equitable digital inclusion in taxation.

Given these dynamics, understanding taxpayer behavior and comprehension in the digital era becomes central to improving tax governance and state revenue. The government must balance technological innovation with public trust and education initiatives to enhance taxpayer readiness. As highlighted by (Zulaikhah, 2025), modern tax systems should not only focus on automation but also on human-centered policies that build awareness, digital competence, and compliance motivation. Thus, this study aims to analyze the relationship between taxpayer understanding and the fulfillment of tax obligations in the digital era, providing insights for policymakers to strengthen compliance and ensure sustainable tax administration.

## B. RESEARCH METHOD

This study employs a qualitative descriptive research method to analyze taxpayers' understanding of tax obligations in the digital era. The qualitative approach was chosen because it enables an in-depth exploration of taxpayers' perceptions, experiences, and

behavioral patterns in adapting to digital taxation systems. This method provides a comprehensive understanding of the factors influencing taxpayers' awareness, motivation, and ability to fulfill their obligations using digital platforms.

The research relies primarily on secondary data sources, including official documents from the Directorate General of Taxes, government publications, academic journals, and previous empirical studies related to digital taxation and taxpayer compliance. Using secondary data allows the researcher to identify patterns and evaluate the effectiveness of existing policies in increasing taxpayers' understanding in a digitalized environment.

The data collection techniques used in this research include literature review and document analysis. The literature review is aimed at synthesizing theories related to taxpayer understanding, compliance behavior, and digital transformation in tax administration. Document analysis, on the other hand, is used to examine laws, regulations, and reports related to digital taxation systems and their implementation in Indonesia. Both techniques provide comprehensive and complementary insights for the study.

The analytical framework in this study focuses on three main aspects: taxpayer understanding, accessibility of digital tax systems, and the relationship between understanding and compliance outcomes. The first aspect evaluates the level of knowledge and awareness among taxpayers; the second examines their ability to access and utilize electronic tax systems such as e-filing and e-billing; while the third analyzes how these factors contribute to compliance behavior.

Data analysis was carried out using qualitative content analysis. The process involved categorizing, interpreting, and identifying key themes that emerge from the data. The analysis aims to find patterns, relationships, and gaps between taxpayer understanding and the implementation of digital tax obligations. To ensure the validity and reliability of the findings, the study applies triangulation techniques by comparing information from multiple sources and cross-checking interpretations. The results are presented descriptively to provide a clear and comprehensive understanding of taxpayer behavior and its implications for digital tax policy development.

## **C. RESULT AND DISCUSSION**

### **CONCEPT OF TAXPAYER UNDERSTANDING**

Taxpayer understanding is a fundamental aspect in efforts to improve tax compliance. The term understanding here encompasses the extent to which taxpayers know, comprehend, and are able to apply the applicable tax regulations, such as types of taxes, reporting procedures, payment mechanisms, as well as the consequences of negligence or errors. This understanding is not merely theoretical knowledge but also includes practical understanding in carrying out tax obligations correctly and on time. Without adequate understanding, even sophisticated technology or systems will be less effective in promoting compliance, because taxpayers may be uncertain about the actions they should take.

In the taxation literature, taxpayer understanding is often associated with the variable of tax knowledge or taxation knowledge. Tax knowledge includes basic information about tax provisions such as how to fill out tax returns (SPT), reporting deadlines, applicable rates, and administrative sanctions for violations. Several studies measure this knowledge through quantitative indicators, such as how many taxpayers know about rate schemes, types of deductions, or specific tax guidelines. For example, a

study in Jambi shows that tax knowledge is one of the factors influencing individual taxpayer compliance(Aninda et al., 2023).

Taxpayer understanding is not static and is multidimensional. Good understanding includes not only the cognitive aspect (what is known) but also the affective (attitude toward tax obligations) and conative (willingness and ability to act according to knowledge). In other words, taxpayers who only understand the rules are not enough they must also have internal awareness and motivation to comply, as well as the practical ability to apply that knowledge. Empirical research in Jakarta shows that tax understanding has a positive and significant effect on taxpayer compliance, indicating that higher understanding increases the likelihood of compliance(Suci et al., 2023).

Furthermore, in the digital era, challenges and opportunities for taxpayer understanding become more complex. Tax digitalization (for example, through e-filing, e-billing, online applications, official portals) requires taxpayers not only to understand the substantive aspects of taxation but also to comprehend the technical mechanisms of electronic systems. Ignorance of system functions, how to upload electronic documents, or digital verification steps can become obstacles in properly fulfilling obligations. Therefore, digital tax education and socialization are inseparable parts of strengthening taxpayer understanding.

Finally, the development of the taxpayer understanding concept must consider contextual factors such as educational background, digital literacy ability, administrative experience, and the intensity of interaction with tax authorities. Taxpayers with higher education or experience in filing tax returns usually understand regulatory or digital system changes more quickly. Therefore, educational approaches to taxpayers should be structured in stages and adapted to segment characteristics so that understanding can effectively increase and lead to improved tax compliance.

### **TAX OBLIGATIONS IN THE DIGITAL ERA**

In the digital era, tax obligations have undergone fundamental changes due to the transformation of how businesses operate and the increasing number of transactions conducted electronically. Tax regulations have been adapted to accommodate digital transactions and the digital economy, including the imposition of taxes on digital goods/services, both domestic and foreign. For example, the Director General of Taxes of Indonesia issued regulations regarding the collection of VAT on foreign digital service providers to consumers in Indonesia. This new obligation requires taxpayers or digital service providers to have a clear legal understanding and higher compliance. In addition, the digital system presents challenges in assessing tax obligations such as income tax (PPH), value-added tax (VAT), and reporting obligations for micro, small, and medium enterprises (MSMEs). These changes require digital tax literacy and regulatory certainty so that taxpayers understand the boundaries, rates, and procedures in digital taxation. References such as the study on the implementation of the Digital Economy Tax Law (2024) show that the "Significant Economic Presence" framework is part of the new legal framework for technology companies to fulfill their tax obligations(Tesalonika & Wala, 2025).

One of the main tax obligations in the digital era is the collection and payment of Value Added Tax (VAT) on the consumption of digital content and services from foreign providers. The Scientax journal discusses alternative VAT policies on foreign digital content and services, focusing on how nonresident providers should be registered and held responsible as VAT collectors or through appointed intermediaries(Miftahudin &

Irawan, 2020). This obligation arises because Indonesian consumers increasingly access streaming services, applications, and other digital content provided by foreign parties. The government requires that these foreign providers follow the rules, register for VAT, and collect VAT at the time of transaction. Thus, consumers will pay VAT that is already included in the price or stated on the invoice/receipt. This obligation also requires digital providers to communicate VAT rates clearly and submit administrative reports in accordance with applicable tax regulations. Without compliance with this VAT obligation, the government risks losing state revenue from the rapidly increasing digital consumption. This policy must also consider competitive equity between domestic and foreign digital providers.

Digital tax obligations also include reporting and administrative compliance through digital systems. Taxpayers are required to use online tax applications such as e-registration, e-filing, e-SPT, e-billing, and e-invoices to report and pay their taxes on time. A study in Tangerang City in the *Akuntoteknologi* journal shows that the implementation of online tax applications has a positive effect on the level of taxpayer compliance in fulfilling all tax obligations(Herijawati et al., 2021). On the other hand, digital literacy and trust in tax authorities are important factors for taxpayers to be willing and able to use these digital systems. If digital services are not user-friendly or there are technical difficulties, taxpayers may experience obstacles and potentially neglect reporting obligations. Clear regulations and technical support (such as guidance and training) are essential to ensure the optimal functioning of digital tax services. In this context, digitalization is not only about technology but must also be accompanied by regulations, infrastructure, and supporting human resources. References regarding determinants of taxpayer compliance indicate that the digitalization of the tax system, tax knowledge, and taxpayer awareness have positive correlations with overall compliance(Zahro & Machdar, 2024).

Apart from administrative obligations and VAT collection from digital transactions, the digital era introduces new or expanded obligations such as the establishment of a Significant Economic Presence (SEP), which becomes a criterion for foreign digital entities to be taxed. The 2024 Digital Economy Tax Law in Indonesia regulates the SEP legal framework as the basis for taxing technology companies with economic activity in Indonesia even without a physical presence(Tesalonika & Wala, 2025). This obligation ensures that digital platforms or service providers serving the Indonesian market contribute to state tax revenue. In addition, obligations to maintain digital transaction transparency, including adequate reporting of digital interface transactions, user data, and payment flows, have become regulatory highlights. The government has also expanded tax supervision and collection for e-commerce and electronic trading systems (PMSE), including the imposition of VAT obligations and data collection to ensure that electronic transactions are properly reported(Rasyid & Lukman, 2025).

Although there are many new and expanded obligations, the implementation of tax obligations in the digital era faces several challenges that must be addressed for effectiveness. One challenge is the low level of digital literacy and tax knowledge among taxpayers, especially MSMEs. Several studies find that although digital systems simplify reporting and payment processes, if taxpayers do not understand their new obligations (e.g., rates, types of digital taxes, international regulations), compliance remains low. Infrastructure and technological constraints, such as stable internet access, user-friendly online systems, and data security, also affect the implementation of digital tax obligations. On the regulatory side, complexity and inconsistency in policies can make taxpayers confused about what must be fulfilled. Additionally, for cross-border digital taxes, issues

such as tax avoidance, double taxation, and the need for international consensus become serious obstacles. To ensure digital era tax obligations succeed, adaptive policies, effective enforcement, and continuous education and socialization are required. References related to tax system transformation show that innovation and adaptive policies are necessary to ensure legal certainty, improve efficiency, and build public trust(Muhammad Rizal et al., 2024).

### **ANALYSIS OF THE IMPACT OF THE DIGITAL ERA ON TAX COMPLIANCE**

The digital era has brought significant transformation in tax administration, especially in terms of ease of access for taxpayers to fulfill reporting and payment obligations. Through systems such as e-filing, e-billing, e-registration, and other digital applications, tax administration has become more efficient and transparent. Several studies in Indonesia found that tax administration digitalization (including electronic reporting systems) increases formal tax compliance (timely & accurate reporting) and material compliance (the amount of tax paid according to obligations). For example, (Susena et al., 2025)reported that after implementing digital taxation systems, formal compliance increased by about 24% and material compliance by around 18%. In addition, research shows that the adoption of digital tax technology has a significant positive influence on taxpayer compliance levels(Zulaikhah, 2025).

On the other hand, despite the benefits, the digital era also presents negative impacts or challenges that, if not managed, may reduce compliance. For example, digital literacy remains low among taxpayers, particularly in remote areas or among micro/small businesses (MSMEs), hindering digital system use. Taxpayers unfamiliar with online systems often face technical difficulties, distrust data security, or fear making mistakes in reporting. The study "Digitalization of Taxation and Taxpayer Compliance" finds that variables such as attitudes, social norms, and perceived behavioral control influence compliance, and that a lack of perceived control can weaken the positive effect of digitalization on compliance(Dewi & Darma, 2024). Similarly, a systematic literature study on challenges in implementing digital taxation in Indonesia shows that complex regulations, unclear definitions of digital taxpayers, and uneven technological infrastructure are major obstacles(Ekonomi & Kuningan, 2025).

The impact of the digital era on tax compliance is also evident from psychological and social aspects. Taxpayers now demand convenience, speed, and reliability of digital tax services; if the system is perceived as complicated, slow to respond, or technically flawed, their willingness to comply may decrease. The study "Digitalization of Taxation and Taxpayer Compliance" states that taxpayer attitudes and social norms play an important mediating role in the relationship between tax system digitalization and compliance(Dewi & Darma, 2024). Likewise, the research "The Influence of Digitalization of the Tax System, Social Media, and Hedonism Culture on Tax Compliance" finds that digitalization has a positive effect on compliance among younger generations (Gen Z), who are highly sensitive to technology, but social norms (including peer influence and perceived tax fairness) and consumption culture also moderate the extent to which digitalization can increase compliance(Utami et al., 2025).

In addition, the impact of the digital era also appears in monitoring and law enforcement. Technology allows tax authorities to monitor transactions in real time, using big data, electronic audit systems, and risk algorithms to detect low compliance or potential tax evasion. The study (Abdul Rosyid et al., 2024) reveals that e-filing and e-billing accelerate administrative efficiency and help detect potential fraud and

mismatched reporting. However, the use of technology also brings challenges: data security issues (data breaches), information confidentiality, and digital access gaps can undermine public trust in the digital tax system.

Overall, the impact of the digital era on tax compliance is twofold: it opens great opportunities while also presenting risks that need mitigation. Opportunities include increased formal and material compliance, reduced processing costs, greater transparency, and taxpayer empowerment through digital socialization. Risks include digital literacy gaps, uneven infrastructure, potential data misuse, and unclear or inconsistent regulations. Research such as "Transforming Tax Compliance in Optimizing State Revenue: Innovation and Challenges in the Digital Era" emphasizes that to maximize positive effects, the government needs to strengthen tax and technology literacy, secure taxpayer data, and modernize the administration system comprehensively (Zulaikhah, 2025). Moreover, regulations must adapt to the development of the digital economy to prevent legal loopholes that can be exploited for tax avoidance or evasion (Fizzanty, 2024).

## D. CONCLUSION

The study concludes that taxpayer understanding plays a crucial role in ensuring compliance with tax obligations in the digital era. As taxation systems shift toward digital platforms, taxpayers are required not only to comprehend regulatory provisions but also to possess adequate digital literacy to navigate online applications such as e-filing and e-billing effectively. A high level of understanding supports voluntary compliance, enhances trust in tax authorities, and minimizes errors in reporting or payment. Conversely, limited knowledge and low technological readiness can hinder compliance and reduce the effectiveness of digital tax reforms. Therefore, strengthening taxpayer education, improving accessibility to digital systems, and enhancing public awareness are essential strategies for optimizing compliance and achieving a more transparent, efficient, and inclusive tax administration system.

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