Digital Literacy of Taxpayers and Its Effect on Compliance with Annual Tax Return (SPT) Reporting in Indonesia

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Article Info:	Abstract
	This study aims to examine the effect of digital literacy on taxpayer compliance in electronically submitting the Annual Tax Return (SPT). The digital transformation of the tax system by the Directorate General of Taxes, through platforms like e-Filling and DJP Online, requires taxpayers to possess adequate digital skills. This research uses a literature review method, analyzing national and international studies published between 2021-2025. The findings show that digital literacy significantly contributes to tax reporting compliance. Taxpayers with good digital skills tend to be more compliant and efficient in their reporting process. These findings support the Theory of Planned Behavior, which explains that attitudes, subjective norms, and perceived control over technology influence compliance intention. This research is also relevant to the academic context of Tax Planning and Tax Accounting, as digital literacy underpins effective tax reporting and accurate recording. Therefore, enhancing taxpayers' digital literacy is a strategic step toward improving compliance and optimizing digital taxation systems.

INTRODUCTION

Taxation is a highly significant source of state revenue and is ultimately used for public welfare. Although taxes play a crucial role, Indonesia faces several major challenges that hinder their optimal utilization. One of the primary challenges is improving taxpayer compliance in order to maximize tax revenue. The level of taxpayer compliance has a direct impact on the determination of tax revenue targets set by the government.

The proportion of tax collection can be used as an indicator of citizens' compliance in fulfilling their obligation to pay and report taxes for the benefit of the state. Currently, the overall tax ratio remains relatively low due to a decline in Gross Domestic Product

(GDP). The state collects tax revenue through the Directorate General of Taxes (DGT) as part of efforts to improve the quality of tax collection, including the utilization of the E-Filing and E-SPT systems (Oktarani & Keristin, 2021). Therefore, the public, as responsible citizens, is expected to demonstrate tax compliance and prudence in fulfilling tax obligations in accordance with prevailing laws and regulations. Tax regulations in Indonesia are governed by Article 23A of the 1945 Constitution and Law No. 28 of 2007 concerning General Provisions and Tax Procedures.

The observed phenomenon indicates that labor market conditions in Indonesia over the past year have shown signs of deterioration, as reflected by rising unemployment rates and an increasing number of workers shifting to the informal sector. This condition has directly affected the level of awareness in filing Annual Tax Returns (SPT), particularly among individual taxpayers. In 2025, the number of individual taxpayers (WPOP) submitting Annual Tax Returns declined by approximately 1.21 percent compared to the previous year, while tax return submissions by corporate taxpayers increased. According to the Center for Indonesia Taxation Analysis (CITA), this decline in compliance is attributed to the absence of changes in tax status to non-effective for workers who have been laid off (Surya, 2025).

Table 1. Types of Taxpayers

Types of Taxpayers	2024	2025	Change in Number	Percentage Change (%)
Corporate Taxpayers	1.048.242	1.053.360	5.111	0,49%
Individual Taxpayers	13.159.400	12.999.861	-159.539	-1,21%
Total	14.207.642	14.053.221	-154.421	-1.09%

Source: Surya (2025)

Another phenomenon occurred on January 7, 2025, when President Prabowo Subianto held a meeting at the Merdeka Palace with the National Economic Council (DEN) and the Minister of Administrative and Bureaucratic Reform (PANRB), Rini Widyantini. The main focus of the discussion was providing support for the government's flagship programs, particularly efforts to increase state revenue through improvements in the tax system. DEN emphasized the critical importance of digitizing tax administration systems to reduce tax avoidance practices while simultaneously encouraging higher levels of taxpayer compliance. As part of this initiative, a Digital Transformation Acceleration Committee was established to oversee the implementation of three key elements: digital identity, digital payment systems, and data exchange. The Minister of PANRB affirmed her ministry's readiness to support this digital transformation, emphasizing the importance of developing Digital Public Infrastructure (DPI) as a solid foundation for the successful implementation of digitalization policies recommended by DEN (Humas, 2025).

In this era of rapid digitalization, the Directorate General of Taxes (DGT) continues to improve service delivery by leveraging technology to simplify tax-related processes. One such initiative is the introduction of the DJP Online application, which enables taxpayers to submit Annual Tax Returns (SPT), activate their Electronic Filing Identification Number (EFIN), and access various other services independently. However, several challenges have been identified among taxpayers, including difficulties in using the DJP Online website or application, such as resetting forgotten passwords, errors in entering withheld or collected income tax amounts, difficulties in activating DJP

Online accounts, and slow system performance due to increased user traffic near the SPT filing deadline. These issues indicate that taxpayers' digital literacy remains relatively low, which may ultimately affect overall levels of tax compliance.

LITERATURE REVIEW

The Theory of Planned Behavior (TPB) was developed as an extension of the Theory of Reasoned Action (TRA). TRA, proposed by Martin & Icek (1975),identifies two primary factors that influence an individual's behavioral intention: attitudes toward the behavior and subjective norms. Ajzen (1991) later expanded this framework through TPB by introducing a third factor, namely perceived behavioral control. TPB explains that tax non-compliance is strongly influenced by attitudes, subjective norms, and perceived behavioral control. Within this theoretical framework, the relationship between TPB and tax compliance suggests that individuals' attitudes toward an action are the most critical factor for taxpayers, as they are expected to comply with tax regulations in Indonesia. This theory is selected because a compliant attitude can encourage taxpayers to fulfill their tax obligations in accordance with their income, which ultimately contributes positively to the state.

Digital literacy has a significant influence on tax reporting obligations. In the digital era, taxpayers' knowledge and application of digital literacy can be a determining factor in successfully fulfilling tax obligations. Taxpayers with a high level of digital literacy are able to optimize the use of digital accounting software, accelerate reporting processes, and improve the accuracy of financial data. Conversely, insufficient digital literacy can reduce the efficiency of tax reporting and increase the likelihood of errors in form completion and transaction recording. Therefore, a comprehensive understanding of digital literacy among taxpayers not only provides operational advantages but also serves as a key factor in ensuring sustainable tax compliance.

According to Agusetiawati et al. (2024), digital or web literacy refers to an international-scale communication system that functions through a common communication protocol, namely TCP/IP (Transmission Control/Internet Protocol). This makes the web a highly efficient tool for transmitting data and information. Through the web, information dissemination can occur without geographical, temporal, or other barriers that might otherwise limit data access. Based on the Kamus Besar Bahasa Indonesia (KBBI), the web is defined as a network consisting of various systems including personal, public, scientific, commercial, and governmental systems that are globally interconnected through electronic networks. This connectivity enables interaction and data access even from remote locations.

According to Article 1 paragraph (1) of Law No. 28 of 2007 of the Republic of Indonesia, tax is defined as a compulsory contribution payable to the state by individuals or entities under the law, without receiving direct compensation, and used for state purposes to enhance public welfare.

Based on Minister of Finance Regulation No. 181/PMK/03/2007, e-SPT refers to Tax Return (SPT) data submitted by taxpayers in electronic format using the e-SPT application provided by the Directorate General of Taxes (DGT). The e-SPT application itself is a software program developed by the DGT that enables taxpayers to prepare and submit electronic tax returns.

A Tax Return (SPT) is a document used by taxpayers to report the calculation and/or payment of taxes. It includes information on taxable objects and/or non-taxable objects, as well as assets and liabilities, in accordance with prevailing tax regulations.

Taxpayer compliance remains a classic yet highly relevant issue that continues to challenge the Indonesian tax system. Undisciplined taxpayers are often inclined to seek ways to avoid, evade, or even illegally reduce tax liabilities, or neglect tax payments altogether. As a result, such behaviors have the potential to significantly reduce state revenue from the tax sector (Wahda et al., 2018).

METHODS

This study employs a literature review approach. The objective is to examine various academic publications that discuss the effectiveness of taxpayers' digital literacy and its impact on compliance with the submission of Annual Tax Returns (SPT).

Data Collection Techniques

Data collection in this study was conducted through a structured literature search. The author utilized various sources, including academic databases as well as national and international scientific journals. The search process employed specific keywords such as "digital literacy," "tax compliance," and "Annual Tax Return (SPT)." The selection of literature was based on the relevance of its content to the research topic, the reputation of the publisher, and relatively recent publication years. This approach was intended to ensure that the analysis is based on valid and up-to-date data and information.

Data Analysis Techniques

The collected information was analyzed using a qualitative method through narrative synthesis. This process involved identifying, evaluating, and interpreting research findings from the reviewed literature. The objective was to identify patterns, similarities, and differences in research results regarding the impact of taxpayers' digital literacy on compliance with Annual Tax Return submission.

Narrative synthesis was also used to examine various supporting factors and obstacles in the implementation of digital literacy based on empirical evidence and theoretical studies from the literature. This approach enabled the formulation of relevant recommendations for improving digital tax policies and practices.

RESULT AND DISCUSSION

Based on the literature review, it is found that taxpayers' digital literacy has a significant influence on compliance with Annual Tax Return (SPT) reporting. Amid the digitalization process implemented by the Directorate General of Taxes (DGT), the use of the e-Filing system and the DJP Online platform is highly dependent on taxpayers' understanding of digital technology. Taxpayers with good digital literacy tend to complete their reporting obligations more quickly, accurately, and independently.

The reviewed literature, such as studies by Agusetiawati et al. (2024) and Wahyu & Santosa (2024), indicates that taxpayers' ability to access, understand, and utilize digital tax reporting technologies determines their level of administrative compliance. Obstacles such as data input errors, forgotten passwords, and difficulties in operating the

DJP Online website frequently occur among taxpayers with low digital literacy. Within the framework of the Theory of Planned Behavior, positive attitudes toward digital systems, surrounding social norms, and perceived ease of use strongly influence taxpayers' intention to comply.

In tax strategy training, an understanding of the digital environment is essential for every taxpayer. This knowledge serves as a foundation for developing effective and compliant reporting strategies. When planning taxes in the digital era, it is important to consider not only legal and financial aspects but also technological readiness and taxpayers' ability to use digital systems. With adequate digital literacy, taxpayers can optimize their Annual Tax Return reporting, thereby minimizing the risk of administrative sanctions due to late submission or reporting errors.

Meanwhile, in Tax Accounting courses, digital literacy plays a crucial supporting role in the tax recording and reporting process. The use of e-SPT applications and accounting software integrated with the DGT system requires sufficient digital understanding to ensure accurate tax records and compliance with established principles. This knowledge also supports fiscal adjustments and the online calculation of tax liabilities. Therefore, digital literacy for taxpayers is not merely an external factor but has become an integral component of modern tax accounting practices.

CONCLUSION

Based on the literature review conducted, it can be concluded that digital literacy plays a highly significant role in encouraging compliance with Annual Tax Return (SPT) reporting among taxpayers, particularly in the context of the ongoing digitalization of the tax administration system promoted by the Directorate General of Taxes (DGT). As tax reporting increasingly relies on technological platforms such as e-Filing and DJP Online, taxpayers' ability to understand, access, and operate these systems becomes a key determinant of administrative compliance.

Previous studies indicate that taxpayers with high levels of digital literacy tend to submit their Annual Tax Returns on time, minimize errors in data entry, and encounter fewer technical obstacles during the reporting process. Conversely, low digital literacy often leads to delays, reporting inaccuracies, and even avoidance of tax reporting altogether due to taxpayers' perceived inability to use digital systems.

Through the framework of the Theory of Planned Behavior, it is explained that positive attitudes toward technology, social influences, and the perception that digital reporting processes are manageable significantly affect taxpayers' intentions and behaviors in fulfilling their tax obligations. Therefore, digital literacy is not merely a technical skill but also reflects mental readiness and self-confidence that contribute to the formation of sustainable tax compliance.

Furthermore, the findings of this study are directly relevant to learning outcomes in Tax Planning courses, where the ability to project and design efficient tax compliance strategies requires a comprehensive understanding of digital tax systems. Similarly, in Tax Accounting courses, the use of tax applications and e-SPT systems necessitates digital literacy as a fundamental foundation to ensure that tax recording and reporting are conducted accurately, accountably, and in accordance with applicable tax regulations.

Recommendations

The Directorate General of Taxes (DGT) is encouraged to expand the scope of educational and outreach programs focused on enhancing taxpayers' digital literacy, particularly for non-salaried individuals and micro, small, and medium-sized enterprise (MSME) owners. These initiatives may include video tutorials, interactive webinars, or easily accessible digital learning modules.

The government, through the Ministry of Finance and the Ministry of Education, is also expected to integrate digital tax literacy materials into higher education curricula. This effort aligns with the objective of developing a generation of taxpayers who are well-informed about taxation and capable of utilizing technology to fulfill their obligations.

The DJP Online system should continue to be refined and enhanced to become more responsive, user-friendly, and adaptable to the needs of various segments of society with differing levels of digital proficiency. A more intuitive interface and responsive customer support services would strengthen taxpayers' confidence in the system.

Taxpayers are also advised to independently improve their digital skills by participating in online training programs, accessing official educational materials, and actively engaging in DJP Online user forums to better prepare for annual tax reporting.

Further studies are recommended to examine the correlation between digital literacy and compliance levels in more specific contexts, such as differences based on age, educational background, business sector, or geographic location. Field research or direct surveys would also provide additional empirical data and clarify the extent to which digital literacy influences tax compliance in Indonesia.

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