

## GENDER-BASED TAX COMPLIANCE IN THE DIGITAL ECOSYSTEM

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<p>Receive: 03/03/2026</p> <p>Accepted: 10/03/2026</p> <p>Publish: 17/03/2026</p> <p>Correspondence*</p>  <p>This work is licensed under the <a href="https://creativecommons.org/licenses/by/4.0/">Creative Commons Attribution 4.0 International License</a>.</p>	<p>Abstract -</p> <p><i>This study aims to find and analyze the influence of service quality and attitudes experienced by MSME taxpayers on tax compliance decision-making behavior, with intention as a mediator and tax literacy as a moderating variable. This study provides a detailed analysis of the problem studied and validation of the analysis of decision-making to comply with tax obligations, based on a survey of 216 MSMEs in North Sumatra. This study is a quantitative study with a causal nature. The data analysis technique uses statistical analysis based on partial least squares (PLS). The results of the study found that service quality, attitude, and financial literacy influence taxpayer intention and compliance; Intention influences tax compliance; Intention mediates the relationship between service quality, taxpayer attitude, and tax literacy on tax compliance; Tax literacy is unable to moderate the relationship between service quality, taxpayer attitude, and taxpayer intention.</i></p> <p><b>Keywords</b> : Tax Compliance, Intention, Tax Literacy, Service Quality, Taxpayer Attitude</p>
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### Introduction

The Directorate General of Taxes strives to modernize the tax system through various digitalization initiatives. The digitalization journey of the tax system has been underway for the past two decades, benefiting both taxpayers and tax authorities in managing the system. The implementation of digitalization represents a significant step forward, although some tax initiatives remain unsuccessful. Tax revenue realization reached IDR 1,547.8 trillion in 2021, IDR 1,784 trillion in 2022, IDR 2,155.42 trillion in 2023 (Ministry of Finance, 2023), and IDR 2,309 trillion in 2024 (Bps.go.id, 2024). The tax digitalization process is crucial in implementing the tax reform program, updating the tax administration system through a new core tax system. This change is not merely a shift in information technology but also a redesign of business processes to streamline tax administration processes. Nationally, the annual income tax (PPH) tax return (SPT) compliance ratio was 83.2% in 2022. This ratio decreased by 0.87 percentage points from the previous year's 84.07%. However, this achievement exceeded the target of 80%. Meanwhile, MSMEs' tax compliance remains relatively low. (DDTC, 2022; Meliandri and Utomo, 2022; Aini and Nurhayati, 2023; Fahriza, et al, 2023; Palupi and Arifin, 2023). In 2020, there were only 2 million MSMEs registered as taxpayers, while the number of

MSMEs in Indonesia was 60 million. In 2022, the number of MSMEs registered as taxpayers was only 2.31 million or 3.6% of MSMEs registered as taxpayers and the level of taxpayer compliance was only 15% (Dian Kurniati, 2022). The contribution of MSMEs to taxes in 2021 was very small, only IDR 2 trillion, increasing to IDR 2.49 trillion in 2023 even though its contribution to GDP was 61.07 percent or IDR 8,573.89 trillion.

This research is important to understand the factors influencing tax compliance. The Directorate General of Taxes has taken steps to ensure the optimal implementation of the digital tax system, but obstacles remain in its use. Three dimensions of the digital tax system are: digitalization software available to tax authorities, attitudes toward tax digitalization, and taxpayers' ability to use the digital tax system. MSMEs are often associated with the hard-to-tax sector and have low levels of tax compliance in various literature (Judijanto, 2025). Several factors contributing to the low level of MSME tax compliance are suspected to be related to the behavior and decision-making process of MSMEs in fulfilling their tax obligations. Referring to the opinion Vincent (2021), several issues in measuring MSME tax compliance include inadequate theoretical foundations, inaccurate indicators and methodologies, and limited study scopes, which make it difficult to determine MSME compliance. This inaccuracy has implications for the effectiveness and efficiency of tax regulation and administration design. In the digital transformation of MSMEs, in addition to incurring higher investment costs, MSMEs still receive few benefits from digital taxation. Direct access is still minimal, employee literacy is still low, and complying with digital tax reporting requires investment in staff training and hardware purchases. These costs are barriers for some businesses to switch to electronic reporting. This challenge is particularly difficult for women-owned businesses because women are often more 'time-poor' than men. A major obstacle to the growth of women-owned businesses is time poverty. Time spent on unpaid work such as childcare, shopping, and household chores means that women micro and small business owners cannot dedicate time to learning and adapting: learning about digital tools, new business opportunities, or their fiscal obligations. (Savitri IWAPI, 2020). The aforementioned conditions motivated this research on MSME tax compliance. This research is crucial to determine the compliance model of MSMEs owned by women entrepreneurs, particularly in North Sumatra. The digital tax system is a double-edged sword; on the one hand, it improves fiscal compliance and on the other, it increases demand. Based on the background outlined above, the research questions are as follows: Low MSME tax compliance, which nationally is far from optimal, at around 15% of the total number of MSMEs; Tax system digitalization initiatives have not yet been optimally achieved, even though state revenue targets from the tax sector have exceeded the specified target; Low tax literacy among taxpayers, especially MSMEs, results in failure to fulfill tax obligations; and The challenges and role of women MSME entrepreneurs in tax digitalization require significant attention in terms of the effectiveness and efficiency of regulatory design and tax administration. This paper is divided into sections: introduction, literature review, research method, results, conclusion, and suggestion. Gaps in previous research related to tax compliance have yielded mixed results. Ernest (2022) states that size, age, business sector, and technology are key factors in taxpayer compliance. Ramadhan (2025) stated that tax socialization, understanding of tax regulations, tax authorities services, and the implementation of the self-assessment system influence tax compliance. Business actors' patriotism has been shown to strengthen the positive impact of business sustainability on tax compliance intentions (Nastiti et al., 2025). Tax compliance is influenced by tax incentive policies, tax digitalization, level of trust, literacy, socialization, strictness of sanctions, taxpayer awareness, attitudes, perceptions of fairness, and organizational commitment (Sari and Maradona, 2020; Julianto, 2022; Tambun and Haryati, 2022; Hartman, et al., 2022; Hafsari and Ramayanti, 2022; Hanafi et al., 2022; Ernest, T.B. Danie, S. Nicholas, A, 2022; Pranandika and Jaeni, 2023; Manurung et al., 2023; Irham et al., 2023). These findings provide empirical evidence that tax compliance is influenced by multiple factors. To provide robust and reliable findings, this study proposes a tax compliance model with intention as a mediator and tax

literacy as a moderator. Thus, this study aims to provide valuable additional evidence for taxpayers and regulators, as well as strengthen understanding of tax compliance mechanisms. The results found that service quality, attitude, and financial literacy influence taxpayer intention and compliance, and intention influences tax compliance. Intention mediates the relationship between service quality, taxpayer attitude, and tax literacy on tax compliance. Tax literacy is unable to moderate the relationship between service quality, taxpayer attitude, and taxpayer intention.

## Literature Review

The Directorate General of Taxes has made innovations in services, namely the Core Tax Administration System. This is believed to reduce tax compliance costs, as the system automatically digitizes tax services. Tax compliance costs are the costs incurred by taxpayers in exercising their rights and fulfilling their tax obligations. These costs include travel costs, administrative costs, internet costs, costs for complying with reporting instructions, and tax consultant fees. This service innovation significantly influences taxpayers' behavior to become compliant in implementing their tax administration. In the Theory of Reasoned Action (TRA), the theory of reasoned action explains that behavior changes based on behavioral intentions, and behavioral intentions are influenced by social norms and individual attitudes toward the behavior (Eagle, 2013). This theory assumes that individuals behave in accordance with their conscious intentions, which are based on rational calculations about the potential effects of their behavior and how others will perceive the behavior. Subjective norms describe individual beliefs about normal and acceptable behavior in society, while individual attitudes toward behavior are based on individual beliefs about the behavior. According to (Lee, 2011), the theory of reasoned action developed by Ajzen and Fishbein states that the best prediction of a person's behavior is based on that person's interests. Behavioral intentions are based on two main factors: an individual's belief in the outcome of the behavior and the individual's perception of the views of those closest to the individual regarding the behavior. Tax compliance has developed into a research topic across disciplines including administration, economics, psychology, sociology, and law. The issue of compliance is examined from various perspectives that highlight taxpayer behavior (DDTC, 2022). Kirchler (2007) found that psychological and sociological aspects such as individual motivation and prevailing social norms are the main factors influencing tax compliance. Murphy and Tyler (2008) emphasized the quality of service in tax administration as the most influential factor on taxpayer behavior and decisions. Bruner and Mckee (2016) empirically demonstrated that the role of sanctions and audits showed a significant influence on tax compliance. Slemrod (2016) conducted a review of various literature and found that apart from tax administration and law enforcement, the ease of the tax system (simplified tax regime) also determines the compliance decisions of taxpayers, especially MSMEs. Tax compliance is influenced by taxpayer awareness, taxpayer knowledge, tax literacy, tax sanctions, tax morale, tax audits, tax collection, service quality, modern tax administration system, behavioral control (Ainun, 2022; Kumala, 2024; Listyaningsih, 2024; Andiarto, 2025; Lumbangaol, 2025; Setyawan, 2025; Putri, 2025; Armilda, 2025; Bawajir, 2025).

### 2.1 Intention

The theory of planned behavior states that an individual will form an intention to engage in a particular behavior. Fishbein and Ajzen (1975) define intention as a subjective aspect that allows for a relationship between an individual and a behavior. Intention is influenced by three

determinants: attitude toward behavior, subjective norm, and perceived behavioral control. This refers to the perceived ease or difficulty of performing a behavior, reflecting assumptions that reflect past experiences and anticipated potential obstacles (Ajzen, 1991). In other words, the more favorable the attitude and subjective norm toward a behavior, and the higher the perceived level of behavioral control, the stronger the individual's intention to perform the behavior under consideration (Rahman, 2022). This statement forms the basis for the following hypothesis:

H1: Intention influences compliance.

## 2.2 Tax Service Quality

Tax service quality is an indicator used to measure the suitability of customer expectations regarding the services provided by tax officials. Ideal quality services are characterized by exceeding expectations. However, if the service received by the public falls short of expectations, the service can be considered inadequate (Ainun et al., 2022). Based on previous research, such as Halawa and Saragih (2017); Widajantie (2019); Masur and Rahayu (2020); Khodijah (2021); and Kumla (2024), service quality influences taxpayer compliance. Service quality is how consumers obtain what they desire (Rusydi, 2017; Wibowo, Nurlaela, and Chomsatu, 2022; Wahyuni, 2021; Susuawu, Ofori-Boateng, and Amoh, 2020). Tax compliance is influenced by the quality of tax services. On the other hand, Tene, 2017; Octavia, 2021; Nitasari, 2023, stated that the quality of tax services does not impact taxpayer compliance. The difference in these research results suggests the following hypothesis:

H2: The quality of tax services influences tax compliance.

## 2.3 Taxpayer Attitude

The affective component of attitude involves feelings and emotions toward a decision. Emotions influence judgment and decision-making, influencing thoughts, behavior, and economic decisions such as risk-taking behavior, financial investment decisions, and savings decisions (Au et al., 2003; Birru, 2018; Hirshleifer and Shumway, 2003; Kamstra et al., 2003), as well as social interactions, cooperation, and generosity (Capra, 2004; Drouvelis and Grosskopf, 2016; Kirchsteiger et al., 2006). Emotions are also known to play a significant role in accounting (Boedker and Chua, 2013), financial reporting (Eskenazi et al., 2016), auditing (Guenin-Paracini et al., 2014), and tax accounting (Blaufus et al., 2017). Attitude is an evaluation of a person's beliefs regarding positive or negative feelings when performing a specified behavior. Taxpayer attitude is a taxpayer's consideration of the advantages and disadvantages of fulfilling their tax obligations, their financial condition to fulfill their tax obligations, and the risks arising from non-payment of taxes. Evaluative statements, whether favorable or unfavorable, about objects, people, or events (Hardika, 2006; Ainun, 2022). The explanation above provides the following hypothesis:

H3: Taxpayer attitude influences tax compliance.

## 2.4 Tax Literacy

Tax literacy is a crucial factor in the tax system and influences taxpayer compliance. Tax literacy helps taxpayers understand their tax responsibilities and encourages them to comply. However, frequent changes in tax regulations can cause confusion and misunderstanding, which can lead to lower compliance rates (Amanda et al., 2024). Saharani & Sari, 2023; Listyaningsih, 2024; Armilda, 2025; Putri, 2025, stated that tax knowledge impacts taxpayer

compliance. Meanwhile, Andianto (2025) stated that tax literacy does not affect taxpayer compliance. This difference in research is retested with the following hypothesis:

H4: Tax Literacy Affects Tax Compliance

#### 2.5 Intention Mediates the Effect of Service Quality on Tax Compliance

Taxpayers' intention to pay taxes is key to tax compliance. Even if the amount of tax payable has been calculated, if there is no intention to pay, the tax will not be received into the state treasury. Taxpaying intention plays a central role in explaining whether an individual is compliant or non-compliant in paying taxes (Manrejo and Markonah, 2023). The quality of service provided by tax officials during the tax administration process influences taxpayers' intention to pay, report, and submit their tax returns. According to Halawa and Saragih (2017); Widajantie (2019); Masur and Rahayu (2020); Khodijah (2021); and Kumala (2024), service quality influences taxpayer compliance. Based on this explanation, we believe that taxpayers' ingrained intention resulting from quality service will encourage taxpayer compliance. Therefore, we hypothesize the following:

H5: Intention Mediates the Effect of Service Quality on Tax Compliance

#### 2.6 Intention Mediates the Effect of Attitudes Toward Tax Compliance

Taxpayers with positive attitudes toward the law will fulfill their tax obligations. Conversely, taxpayers whose attitudes toward legal sanctions are based on the effects of legal sanctions will not have a significant impact on their behavior in fulfilling their tax obligations. Tax authorities enhance their legitimacy when perceived favorably. This legitimacy, in turn, results in taxpayers feeling obligated to comply with the tax laws administered by them (Kirchler, 2007; Manrejo and Markonah, 2023). Intention, as a key factor in compliance, fosters awareness of attitudes toward tax compliance. Considering the above, we hypothesize the following:

H6: Intention Mediates the Effect of Attitudes on Tax Compliance

#### 2.7 Tax Literacy Does Not Moderate the Effect of Service Quality on Intention

Tax knowledge is the primary cause that drives people to think, feel, act, and behave in tax activities. Quality service can foster taxpayers' intentions. Therefore, the level of knowledge influences a person's behavior, including compliance. Service quality is how consumers obtain what they want (Rusydi, 2017; Wibowo, Nurlaela, and Chomsatu, 2022; Wahyuni, 2021; Susuawu, Ofori-Boateng, and Amoh, 2020). Tax compliance is influenced by the quality of tax services. Kirchler (2008) stated that tax activities and administration require knowledge to understand and comply with tax regulations. Tax literacy helps taxpayers understand their responsibilities regarding taxes and encourages them to comply. However, frequent changes in tax regulations can cause confusion and misunderstanding, which can lead to lower compliance rates (Amanda et al., 2024). Based on the above statement, we hypothesize the following:

H.7 Tax Literacy does not moderate the effect of Service Quality on Intention

#### 2.8 Tax Literacy does not moderate the effect of Attitude on Intention

Tax knowledge has a significant effect on tax compliance, although the level of tax knowledge varies widely among respondents. Attitudes toward complying with tax obligations drive intention, but knowledge varies among taxpayers. A positive attitude toward the law will lead to compliance, while taxpayers who base their attitudes on the effects of legal sanctions will not have a significant impact on their behavior in fulfilling their tax obligations. Tax authorities

increase their legitimacy when there is a favorable perception. Andianto (2025) stated that tax literacy does not influence taxpayer compliance. Based on the above statement, we hypothesize the following:

H.8 Tax Literacy does not moderate the effect

## Methodology

This study uses a causal quantitative research method, namely research to determine the cause and effect relationship between variables. Generally, the cause and effect relationship can be predicted by researchers, so researchers can state the classification of causal variables, intervening variables, and dependent variables. This study examines the influence of service quality and attitudes experienced by MSME taxpayers on tax compliance decision-making behavior with intention as a mediator and tax literacy as a moderating variable. The purpose of this study is to test the hypothesis developed based on theories and previous research based on the problem studied, therefore the approach used in this study is a quantitative method. This study is cross-sectional because data for each observed variable is collected simultaneously or at the same time. This research paradigm is a path paradigm using the Partial Least Square (PLS) statistical analysis technique. The population in this study was female MSME taxpayers and entrepreneurs in North Sumatra. To achieve the desired level of homogeneity, respondents in this study were MSMEs affiliated with the North Sumatra chapter of the Indonesian Women's Association (IWAPI) in Medan, Tebing Tinggi, Deli Serdang, Pematang Siantar, and Padang Sidempuan. Sampling was conducted using non-random snowball sampling. The recommended sample size should be 100 or larger. As a general rule, the minimum sample size is at least five times the number of questionnaire items analyzed (Hair et al., 2014). The minimum sample size guideline in SEM-PLS analysis is equal to or greater than the condition (Hair, J., Joseph F., et al., 2013).

1. 5 times the largest number of formative indicators used to measure a construct
2. 5 times the largest number of structural paths leading to a particular construct

This guideline is called the 5-times rule of thumb, which is practically 5 times the maximum number of arrows (paths) that hit a latent variable in the PLS model. The research instrument is a tool used to collect data in a study. The instrument used in this study is questionnaire data. This data will be analyzed using a quantitative approach using statistical analysis. The measurement technique used is the Likert Scale (Sugiono, 2016). Data collection in this study consists of primary data derived from questionnaire responses distributed to women entrepreneurs who are members of IWAPI North Sumatra. The questionnaire distributed to facilitate respondents' understanding of the scoring from highest to lowest. There are seven assessment scales:

- a. Strongly disagree is given a weighting of 1
- b. Disagree is given a weighting of 2
- c. Somewhat disagree is given a weighting of 3
- d. Neutral is given a weighting of 4
- e. Somewhat agree is given a weighting of 5
- f. Agree is given a weighting of 6
- g. Strongly agree is given a weighting of 7

## Results and Analysis

### Results

Table 4.1. Validity Testing Based on Factor Loading

Construc	Service Quality (X1)	Attitude (X2)	Intention (Y1)	Tax Compliance (Y2)	Tax Literacy (M)
PX11	0.875				
PX12	0.873				
PX13	0.880				
PX14	0.775				
PX15	0.777				
PX16	0.759				
PX17	0.781				
PX21		0,885			
PX22		0,893			
PX23		0,906			
PX24		0,846			
PX25		0,843			
PX26		0,843			
PY11			0,916		
PY12			0,918		
PY13			0,939		
PY14			0,929		
PY21				0,950	
PY22				0,939	
PY23				0,951	
PY24				0,904	
PY25				0,949	
PY26				0,946	
PY27				0,958	
PY28				0,933	
PM11					0,932
PM12					0,922
PM13					0,941
PM14					0,945
PM15					0,963
PM16					0,936

Based on the validity testing of factor loadings in Table 4.1, all outer loading values were  $>0.7$ , indicating that the validity requirements were met based on the loading values. This means that all indicators met convergent validity, meaning all construct indicators were valid. Next, discriminant validity was tested based on the average variance extracted (AVE) value.

Table 4.2. Validity Testing based on Average Variance Extracted (AVE)

Construc	Average Variance Extracted (AVE)
Service Quality	0,670
Attitude	0,756
Intention	0,857
Tax Compliance	0,886
Tax Literacy	0,883

Source: Research Data Processing Results (2025)

Discriminant validity, the cross-loading factor value, is used to determine whether a variable has adequate discriminant power by comparing the loading values between the variable and the target variable. The value of the target variable must be greater than the loading values of the other variables. (Barclay, M.J., Smith, 1995) states that no indicator should have a higher loading on another latent variable than it should.

In addition to cross-loading values, discriminant validity can also be assessed from the Average Variance Extracted (AVE) value. Table 4.2 shows the AVE value for each variable. The AVE value indicates that all indicators are good comparators for their respective latent variables. The expected AVE value is  $>0.5$ . Based on the AVE calculation data in Table 4.2, where all values are  $>0.5$ , discriminant validity is considered adequate.

The recommended AVE value is above 0.5 (Sholihin, Mahfud, 2013). It is known that all AVE values are  $>0.5$ , which means they have met the validity requirements based on AVE. Next, reliability testing is carried out based on the composite reliability (CR) value.

**Table 4.3. Reliability Testing based on Composite Reliability (CR)**

Construc	Composite Reliability
Service Quality	0,994
Attitude	0,961
Intention	0,946
Tax Compliance	0,982
Tax Literacy	0,982

Source: Research Data Processing Results (2025)

In addition to construct validity testing, construct reliability testing was conducted using two criteria: composite reliability and Cronbach's alpha for the indicator blocks measuring the construct. The recommended composite reliability value is above 0.7 (Sholihin, Mahfud, 2013). All composite reliability values were found to be  $>0.7$ , which means they met the reliability requirements based on composite reliability. Next, reliability testing was conducted based on Cronbach's alpha (CA) values.

**Table 4.4. Reliability Testing based on Cronbach's Alpha (CA)**

Construc	Cronbach's Alpha
Service Quality	0,930
Attitude	0,937
Intention	0,944
Tax Compliance	0,982
Tax Literacy	0,974

Source: Research Data Processing Results (2025)

The recommended composite reliability value is above 0.7 (Sholihin, Mahfud, 2013). All composite reliability values were found to be  $>0.7$ , which means they met the reliability requirements based on Cronbach's alpha. Next, discriminant validity testing was conducted using the Fornell-Larcker approach. Table 4.5 presents the results of the discriminant validity testing.

**Table 4.5. Discriminant Validity Testing**

Construc	Tax Compliance	Service Quality	Tax Literacy	Intention	Attitude
Tax Compliance	0,941				

Service Quality	0,553	0,819			
Tax Literacy	0,585	0,384	0,940		
Intention	0,699	0,501	0,604	0,926	
Attitude	0,324	0,125	0,159	0,422	0,870

Source: Research Data Processing Results (2025)

In discriminant validity testing, the square root of the AVE of a latent variable is compared with the correlation between that latent variable and other latent variables. The square root of the AVE for each latent variable is greater than the correlation between that latent variable and other latent variables. Therefore, it is concluded that the discriminant validity requirements have been met.

### Hypothesis Testing

#### Direct Effect Significance Test

The table below presents the results of the path coefficients and the direct effect significance test.

**Table 4.6. Path Coefficients and P-Value  
(Test of Significance of Direct Effect)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P Values
Service Quality (X1) -> Tax Compliance (Y2)	0,151	0,154	0,056	2,697	0,007
Attitude (X2) -> Tax Compliance (Y2)	0,118	0,121	0,055	2,129	0,033
Tax Literacy (M) -> Tax Compliance (Y2)	0,269	0,267	0,058	4,664	0,000
Service Quality (X1) -> Intention (Y1)	0,216	0,219	0,073	2,963	0,003
Attitude (X2) -> Intention (Y1)	0,168	0,174	0,079	2,141	0,032
Tax Literacy (M) -> Intention (Y1)	0,385	0,381	0,070	5,464	0,000
Intention (Y1) -> Tax Compliance (Y2)	0,699	0,699	0,061	11,392	0,000

Source: Research Data Processing Results (2025)

Based on the results in Table 4.6, the following results were obtained:

1. Service Quality (X1) has a positive effect on Tax Compliance (Y2) with a path coefficient of 0.151 and is significant with a P-value of  $0.007 < 0.05$ .
2. Taxpayer Attitude (X2) has a positive effect on Tax Compliance (Y2) with a path coefficient of 0.118 and is significant with a P-value of  $0.03 < 0.05$ .
3. Tax Literacy (M) has a positive effect on Tax Compliance (Y2) with a path coefficient of 0.269 and is significant with a P-value of  $0.000 < 0.05$ .
4. Service Quality (X1) has a positive effect on Intention (Y1) with a path coefficient of 0.216 and is significant with a P-value of  $0.003 < 0.05$ .

5. Taxpayer Attitude (X2) has a positive effect on Tax Intention (Y1) with a path coefficient of 0.168 and is significant with a P-value of 0.032 <0.05.
6. Tax Literacy (M) has an effect on Intention (Y1) with a path coefficient of 0.385 and is significant with a P-value of 0.000 <0.05.
7. Intention (Y1) has an effect on Tax Compliance (Y2) with a path coefficient of 0.699 and is significant with a P-value of 0.000 <0.05.

To see the coefficient of determination, below are the results of the coefficient of determination (r-square) values.

**Table 4.7. Determination Coefficient Value**

Variabel Laten Depend	R Square	R Square Adjusted
Tax Compliance (Y2)	0.489	0.487
Intention (Y1)	0.577	0.564

Source: Research Data Processing Results (2025)

Based on Table 4.7, it is known that:

1. The coefficient of determination for the latent variable Taxpayer Intention (Y1) is 0.489, meaning that Service Quality (X1) and Taxpayer Attitude (X2) influence Intention (Y1) by 49%.
2. The coefficient of determination for the latent variable Tax Compliance Decision (Y2) is 0.577, meaning that Service Quality (X1), Taxpayer Attitude (X5), and Intention (Y1) influence Tax Compliance (Y2) by 58%.

The structural model was evaluated using R-squared for the dependent construct, with R2 criteria of 0.67, 0.33, and 0.19, respectively, indicating good, moderate, and weak model fit.

**Significance Test of Indirect Effect**

Below are the results of the path coefficients and the significance test of the direct and indirect effects.

**Table 4.8. Path Coefficients and P-Value  
 (Significance Test of Direct and Indirect Effects)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Service Quality (X1) → Intention (Y1) → Tax Compliance (Y2)	0,151	0,154	0,056	2,697	0,007
Attitude (X2) → intention (Y1) → Tax Compliance (Y2)	0,118	0,121	0,055	2,129	0,033
Tax Literacy (M) → Intention (Y1) → Tax Compliance (Y2)	0,269	0,267	0,058	4,664	0,000

Source: Research Data Processing Results (2025)

Based on the results in Table 4.8, the following results were obtained:

1. The indirect effect of Service Quality (X1) on Tax Compliance (Y2), through Intention (Y1), is 0.151 and is significant with a P-value of 0.007 <0.05. In other words, Intention

- (Y1) significantly mediates the relationship between Service Quality (X1) and Tax Compliance (Y2).
2. The indirect effect of Taxpayer Attitude (X2) on Tax Compliance (Y2), through Intention (Y1), is 0.118 and is significant with a P-value of 0.033 < 0.05. In other words, Intention (Y1) significantly mediates the relationship between Service Quality (X1) and Tax Compliance (Y2).
  3. The indirect effect of Financial Literacy (M) on Tax Compliance (Y2), through Intention (Y1) is 0.269 and is significant with a P-Value of 0.000 < 0.05. In other words, Intention (Y1) significantly mediates the relationship between Financial Literacy (M) and Tax Compliance (Y2).

### Moderation Test

Next, a moderation test was conducted to determine whether Tax Literacy (M) significantly moderated the influence of Service Quality (X1) and Taxpayer Attitude (X2) on Intention (Y1). Table 4.9 presents the results of the Tax Literacy (M) test in moderating the influence of Service Quality (X1) and Taxpayer Attitude (X2) on Intention (Y1).

Table 4.9. Moderation Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Service Quality (X1) Tax Literacy (M) Intention (Y1) -> Intention (Y1)	-0,051	-0,055	0,051	0,984	0,325
Attitude (X1) Tax Literacy (M) Intention (Y1) -> Intention(Y1)	-0,067	-0,072	0,089	0,756	0,450

Source: Research Data Processing Results (2025)

Based on the results of the moderation test in Table 4.9, it is known that the P-Values X1MY1, X2MY1-> Intention (Y1) are > 0.05, so Tax Literacy (M) does not moderate the influence of Service Quality (X1), Taxpayer Attitude (X2) on Taxpayer Intention (Y1).

### Conclusions and Recommendations

This study analyzes service quality and taxpayer attitudes toward tax compliance, with intention as a mediator and tax literacy as a moderating variable. In this study, the independent variables are Service Quality (X1) and Taxpayer Attitude (X2), with the dependent variable being Tax Compliance (Y2). Furthermore, this study also includes Intention (Y1) as a mediator and Tax Literacy (M) as a moderating variable.

Based on the analysis of the data processing results and their relationship to theory, the following conclusions can be drawn from this study:

1. Service quality has a positive effect on tax compliance, so the hypothesis stating that service quality has an effect on tax compliance can be accepted. This indicates that the quality of service provided by the tax office, the tangible service quality measure is the ability of the Tax Office in presenting its presence consisting of facilities, infrastructure and the condition of the surrounding environment. Second, the reliability service quality measure is the ability of the Tax Office in serving taxpayers according to the taxpayer's wishes with care and confidence. Third, the responsiveness service quality measure is the ability of the tax office in serving taxpayers accurately, quickly, and

clearly. Fourth, the assurance service quality measure is the tax office that has extensive knowledge, is polite, and is able to communicate well with taxpayers. The empathy service quality measure is serving taxpayers with full attention and understanding that is done personally.

2. Taxpayer attitudes influence tax compliance, indicating that the hypothesis stating that taxpayer attitudes influence tax compliance is acceptable. Attitude is an evaluation of the positive or negative feelings of taxpayers if they have to carry out the behavior to be determined. Taxpayer attitudes are taxpayers' considerations of the advantages and disadvantages of fulfilling their tax obligations, considerations of financial conditions to fulfill tax obligations and the risks that will arise from not paying taxes or not fulfilling tax obligations.
3. Tax literacy has a positive effect on decision-making to comply with tax regulations, so the hypothesis stating that tax literacy has an effect on tax compliance can be accepted. This shows that tax literacy is literacy related to a person's ability to read information, understand information, and act on information through a useful decision in life. This means that tax literacy is related to all the knowledge and understanding of taxation possessed by taxpayers and how taxpayers act on their knowledge. Literacy is one alternative to realizing and increasing tax-conscious society, a manifestation of real skills, specifically cognitive skills of reading and writing, which regardless of the context in which the skills are obtained from whom and how they are obtained, need to increase the public's digestibility of taxes so as to create awareness to become wise people who comply with taxes. This tax literacy has several important aspects such as tax knowledge, in this case the knowledge that must be possessed is knowledge of existing provisions in taxes, tax functions, tax systems, types of taxes so that taxpayers are absolutely required to have tax knowledge.
4. Service quality has a positive effect on taxpayer intention, so the hypothesis stating that service quality influences taxpayer intention can be accepted. This indicates that the quality of service provided by the tax authorities, the tangible service quality measure, namely the ability of the Tax Service Office in presenting its presence consisting of facilities, infrastructure and the condition of the surrounding environment. Second, the reliability service quality measure, namely the ability of the Tax Office in serving taxpayers according to the taxpayer's wishes with care and confidence. Third, the responsiveness service quality measure, namely the ability of the Tax Service Office in serving taxpayers accurately, quickly, and clearly. Fourth, the assurance service quality measure, namely the tax authorities who have extensive knowledge, are polite, and are able to communicate well with taxpayers. The empathy service quality measure, namely serving taxpayers with full attention and understanding carried out personally, can inspire taxpayers' intentions in the intention to fulfill their tax obligations.
5. Taxpayer attitudes influence tax intentions, indicating that the hypothesis stating that taxpayer attitudes influence taxpayer intentions is acceptable. Taxpayer attitudes in evaluating and assessing the benefits and losses associated with fulfilling tax obligations foster intentions, thus encouraging them to fulfill their tax obligations. A positive attitude arises from the impact of positive intentions in fulfilling tax obligations.

6. Tax literacy positively influences taxpayer intentions, thus the hypothesis stating that tax literacy influences taxpayer intentions is acceptable. This indicates that tax literacy has a positive impact, encouraging taxpayer intentions, strengthening their understanding of legal components. It is a dynamic process of acquiring the necessary information and confidence to recognize and understand the variables that influence tax decisions, the tax consequences of those decisions, and applying this understanding to make accurate judgments regarding various transactions, including the ability to calculate, record, and report taxes, as well as tax understanding.
7. Taxpayer intention influences tax compliance. Therefore, the hypothesis that taxpayer intention influences tax decisions is accepted. Tax compliance must become the norm for all taxpayers in an effort to foster tax compliance behavior. This includes changing positive public attitudes and beliefs about taxpayers. If the public believes that the majority of taxpayers comply with tax regulations, they are more likely to comply. Taxpayer intention to commit a violation will influence the taxpayer's assessment that tax non-compliance is an act that does not violate ethics and principles. Feelings of innocence in committing tax non-compliance encourage taxpayers' intentions to carry out their own impulses. If taxpayers do not feel guilty about committing tax non-compliance, this will lead to taxpayers' intentions to commit tax violations. However, the emergence of this attitude of non-compliance is not entirely the taxpayer's fault. Many factors influence it, such as the attitude of officials who do not provide socialization and explanations to taxpayers, which also influences taxpayer compliance.
8. Indirect Effect of Service Quality on Tax Compliance through Intention. Intention significantly mediates the relationship between Service Quality and Tax Compliance. The intention of taxpayers who trust the service provided by the tax authorities encourages taxpayers to comply with their tax obligations. Positive intention increases the influence of service quality on taxpayer compliance.
9. Indirect Effect of Taxpayer Attitude on Tax Compliance through Intention. Intention significantly mediates the relationship between Service Quality and Tax Compliance. Attitude is not a behavior, but rather a person's reaction or perception of whether to support or dissupport an object. Reactions to an object can originate from within oneself or others. Taxpayers who receive tax-related information differ in their understanding of it. Positive intentions versus positive reactions encourage taxpayers to comply with their tax obligations.
10. Indirect Effect of Financial Literacy on Tax Compliance through Intention. Intention significantly mediates the relationship between Financial Literacy and Tax Compliance. Knowledge acquired or existing by taxpayers, coupled with good intentions in fulfilling tax obligations, will maximize tax compliance levels.
11. Tax Literacy does not moderate the effect of Service Quality and Taxpayer Attitude on Taxpayer Intention. Taxpayer intention is essential to foster, and intention to be aware of the importance of taxes for building the nation is the importance of awareness. Awareness arises from the intention to implement.

## Recommendations

This study also offers several suggestions, as follows:

1. This study provides important new insights into compliance decisions. The quality of service provided by tax officials, taxpayer attitudes toward tax regulations, and tax knowledge are both internal and external factors that shape difficult decisions. These decisions require consideration and choice in determining alternatives as a basis for strengthening taxpayer compliance decisions. This includes understanding the behavior and attitudes of taxpayers, tax officials, and the government as policymakers. Avoidance of regulations, self-confidence, and responsibility for complying with existing actions vary widely among taxpayers. The interdependence between the studied variables can enhance the cognitive process of compliance decision-making in fulfilling tax obligations.
2. This study serves as a reference and recommendation to the Directorate General of Taxes, North Sumatra Regional Tax Office, to seek solutions to improve tax literacy and numeracy among the public, particularly female taxpayer entrepreneurs, regarding the development of digital tax administration information systems, particularly housewives who are also entrepreneurs, as they are often busy taking care of their families.

The limitations in this study are not yet clear in the realization of cooperation and partner contributions, this is because the study uses data sourced from filling out questionnaires by females taxpayers who are met either directly, difficulties or obstacles faced during the study related to the distribution of questionnaires to female taxpayers, especially housewives who are female entrepreneur constrained by the difference in time each and the busyness of taking care of the family. For in addition researchers, it's far hoped that studies will be combined with several studies that have been conducted, in other words, improvements to the model

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