The Interplay of PMK No. 15/2025, Trust in Government, and Tax Literacy on Tax Compliance with Digital Services as a Moderator

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Abstract: *This study examines the effect of PMK No. 15/2025, Trust in Government, and Tax Literacy on Tax Compliance, with Digital Services as a moderating variable. Data were collected from 100 individual and corporate taxpayers registered at KPP Pratama Cimahi, selected using the Slovin formula with a 10% margin of error. Most respondents belong to the Gen Z age group (17–25 years), representing a generation highly familiar with technology and digital platforms, making them relevant to the study's focus on digital transformation in taxation. Using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, the study analyzes direct and moderating relationships to assess the model's explanatory power. The results show that PMK No. 15/2025 and Tax Literacy have a strong positive impact on Tax Compliance, while Trust in Government has a negative but significant effect. Digital Services significantly moderate the relationship between PMK No. 15/2025 and Tax Compliance but fail to strengthen the effects of Trust in Government and Tax Literacy. These findings indicate that digital transformation enhances regulatory effectiveness and promotes compliance, especially among digitally literate Gen Z taxpayers. However, the moderating role of digitalization remains limited when trust and literacy are not effectively aligned with the usability of the tax system*

INTRODUCTION

Law Number 7 of 2021 concerning the Harmonization of Tax Regulations (HPP Law) emphasizes that taxes are the most dominant source of state revenue in the structure of Indonesia's State Revenue and Expenditure Budget (APBN). Almost 70-80 percent of state revenue every year comes from the tax sector, so the sustainability of national development is highly dependent on the level of compliance of taxpayers (Zuhrah et al., 2024). Optimal tax revenue can only be achieved if taxpayers have high awareness and willingness to carry out their tax obligations voluntarily. Therefore, the issue of tax compliance has always been the government's main concern, both in terms of regulations, services, and digital technology-based approaches (Latofah & Harjo, 2020). However, the reality on the ground shows that tax compliance is still a major challenge. The ratio of formal and material compliance in Indonesia has often not reached the set targets, while the potential for tax revenue is still much greater than the realization obtained (Wahyu, 2023).

Tabel 1. Taxpayer Compliance Ratio of KPP Pratama Cimahi

Year	Corporate Tax Compliance	Individual Taxpayer Compliance
2020	78.74	99.47
2021	79.91	99.12
2022	77.58	98.47
2023	62.57	98.30
2024	59.14	89.48

Sumber: KPP Pratama Cimahi data processed, (2025)

Between 2020 and 2024, Indonesia's tax compliance data reveal a widening gap between corporate and individual taxpayers. Corporate tax compliance declined sharply from 78.74% in 2020 to 59.14% in 2024, while individual taxpayer compliance, although higher, also fell from 99.47% to 89.48%. This consistent downward trend, particularly within the corporate sector, indicates that regulatory and technological initiatives have yet to produce sustained behavioral change. The enactment of PMK No. 15/2025 aimed at strengthening administrative transparency and integrating digital tax services emerges as a strategic response to these challenges. Within the framework of trust in government and tax literacy, this policy seeks to enhance voluntary compliance by improving taxpayers' perceptions of fairness, procedural efficiency, and accessibility of digital systems. Empirical patterns suggest that while individuals adapt more readily to digital tax environments, corporations may face structural barriers and lower institutional trust, limiting the effectiveness of compliance measures. Consequently, digital services act as a moderating factor, amplifying the positive effects of trust and literacy on compliance behavior. The interplay among regulatory reform, digital transformation, and behavioral trust underscores the need for an integrated compliance model that aligns administrative innovation with taxpayer education to reinforce Indonesia's fiscal sustainability and long-term governance credibility.

Recognizing the complexity and challenges in the tax system, the Indonesian government has carried out policy reforms through the Minister of Finance Regulation (PMK) No. 15 of 2025 which comprehensively regulates tax audit procedures. This regulation is not only intended as an instrument to provide legal certainty, but also as a step to simplify the rules by combining various provisions of previous checks into one legal umbrella. In addition, PMK No. 15 of 2025 prioritizes transparency in tax administration through clearer regulations regarding the types of audits (complete, focused, and specific), taxpayers' rights and obligations, procedures for responding to audit results, and professional standards of auditors. The presence of PMK No. 15 of 2025 is expected to provide clarity as well as convenience for taxpayers in carrying out their tax obligations, so that the audit process is no longer seen as a burden, but part of a fair and transparent supervision mechanism. However, the effectiveness of this regulation does not only depend on the quality of the policy, but also on the psychological and behavioral factors of taxpayers, such as the level of trust in the government and adequate understanding or literacy of taxation. In other words, the success of the implementation of PMK will be stronger if it is supported by the active involvement of taxpayers through awareness-based compliance, not just administrative fulfillment. The study (Alm et al., 2020; Araújo Marques et al., 2020; Chan & Song, 2021; Kasper & Alm, 2022; Kasper & Rablen, 2023) concluded that tax audits had an effect on taxpayer compliance while (Beer et al., 2020; Irawan & Utama, 2021; Mazzolini et al., 2022; Nguyen et al., 2020; Rahmayanti et al., 2020) concluding that tax audits had no effect on tax compliance.

This low tax compliance cannot be separated from a variety of complex factors. One of them is the level of trust in the government (Al-Maghrebi et al., 2022). Taxpayers tend to assess how the state manages public funds, whether they are transparent, accountable, and oriented to the interests of the people (Judijanto, 2024). If this trust is low due to cases of corruption, budget waste, or unclear tax benefits, then the tendency to obey also decreases (Augustine & Enyi, 2020). The study (Alshira'h, 2024; Batrancea et al., 2022; Kogler et al., 2023; Mangoting et al., 2025; Taing & Chang, 2021) concluded that the level of trust in the government had an effect on tax compliance while the study (Hidayatulloh & Fikrianoor, 2023; Pradhani & Sari, 2023; Prihastuti et al., 2023; Wiharsianti & Hidayatulloh, 2023; Wilestari & Ramadhani, 2020) concluded that trust in the government had no effect on tax compliance.

On the other hand, the tax literacy factor also influences. A lack of understanding of tax rules, administrative procedures, and tax rights and obligations can make taxpayers make mistakes in reporting and paying taxes (Pebrina & Hidayatulloh, 2020). The combination of low tax literacy and weak trust in the government ultimately weakens the national tax compliance base tax (Astati et al., 2025). The study (Intansari, 2022; Mardhatilla et al., 2023; Nistiana et al., 2023; Putri et al., 2023; Yuliati & Fauzi, 2020) concluded that tax literacy had an effect on tax compliance, while the study (Aini et al., 2025; Carolin, 2023; Elfriska et al., 2025; Ramadhani & Nadia, 2025; Sulistiyowati & Dhamora, 2022) concluded that tax literacy had no effect on tax compliance.

In addition, technological developments present Coretax as a DGT digital service which is the main milestone in the transformation of tax administration. Coretax not only replaces the old system, but also brings together various services such as e-filing, e-billing, and other online applications in one unified ecosystem designed to bring convenience, efficiency, and transparency in the tax process (Khusniah et al., 2025). The existence of Coretax has the potential to be a moderator that strengthens the influence of regulations, trust, and tax literacy on tax compliance. Taxpayers who initially have difficulty understanding the rules can be helped by an integrated and user-friendly system, while public trust in the government can increase if they experience fast, accountable, and discrimination-free digital services (Purnamasari et al., 2025). Research (Aini et al., 2025; Atifa et al., 2023; Marta et al., 2025; Nasikhah & Prasetyo, 2025; Risti & Putra, 2022) concludes that tax digitalization is capable of moderating tax compliance.

By looking at these conditions, it can be concluded that tax compliance in Indonesia cannot be viewed only from a regulatory perspective, but is the result of an interaction between clear rules (PMK No. 15/2025), trust in the government, and public tax literacy, which is then strengthened by the DGT's digital services as a moderator. Therefore, research on the interaction of these factors is very relevant, both for the development of tax compliance theory and as a practical input for the government in formulating a more effective and sustainable strategy to improve tax compliance.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) developed (Ajzen, 1991) explains that individual behavior is determined by three main factors: attitudes, subjective norms, and perceived behavioral control (Paulus & Tarmidi, 2023). These three form intentions that then affect actual behavior. In the context of taxation, a positive attitude arises when taxpayers consider tax payments as a moral obligation that is beneficial to the state, subjective norms are formed through social encouragement from the surrounding environment, while behavioral control is influenced by tax literacy and the support of administrative facilities such as DGT digital services. Research on PMK No. 15/2025, trust in the government, and tax literacy on tax compliance with DGT's digital services as a moderator is very relevant to the SDG framework: clear and simple regulations form a positive attitude, trust in the government strengthens subjective norms, while tax literacy and digital services increase perceived behavioral control, so that the three synergistically encourage the intention and realization of tax compliance.

PMK No. 15/2025 On Tax Compliance

PMK No. 15/2025 was issued as a form of tax policy reform that emphasizes simplifying rules, legal certainty, and increasing administrative transparency. This regulation is expected to reduce the complexity of procedures, provide clarity on rights and obligations, and improve the quality of tax services. In the context of tax compliance, simpler and more transparent regulations have the potential to increase taxpayers' motivation to carry out their formal and material obligations, both in reporting and paying taxes (Herlinanur et al., 2025). According to the Theory of Planned Behavior (TPB), the influence of PMK No. 15/2025 on tax compliance can be explained through three main aspects. First, in terms of attitude toward behavior, the presence of clear and easy-to-understand regulations will form a positive perception of taxpayers that paying taxes is a rational, fair, and beneficial obligation (Judijanto, 2024). Second, from the dimension of subjective norms, regulations that are recognized as legitimate and credible will strengthen the legitimacy of the government, so that taxpayers are encouraged to follow obligations due to social pressure and moral encouragement from the surrounding environment (Sudirman et al., 2020). Third, through perceived behavioral control, PMK No. 15/2025 simplifies administrative procedures so that taxpayers feel capable and have control in carrying out their obligations, especially if integrated with the support of DGT digital services (Usman et al., 2025).

Trust in Government on Tax Compliance

Trust in government has a strategic position in building sustainable tax compliance. Taxpayers will be more likely to be compliant when they believe that the government manages tax revenues in a transparent, accountable manner, as well as allocating them to public benefits such as infrastructure development, education, and health (Wahyu, 2023). The level of trust in the government creates a sense of justice and legitimacy, thus forming the intrinsic motivation of taxpayers to contribute (Rashid et al., 2021). On the other hand, if people view the government as inconsistent, corrupt, or unfair in managing taxes, it can lead to resistance, avoidance, and even non-compliance (Azmi & Daud, 2024). From the perspective of the Theory of Planned Behavior (TPB), trust in government plays a role in strengthening the attitude toward behavior of taxpayers towards compliance, because a positive attitude is easier to form if there is a belief that taxes are managed properly. In addition, trust also influences subjective norms, where the collective belief that the government is working in the interests of society will create positive social pressure for individuals to obey. Furthermore, trust in government can strengthen perceived behavioral control, because taxpayers feel that compliance is something that is not only mandatory, but also meaningful and within their control. Thus, trust in government not only has a direct impact on tax compliance, but also becomes a psychological element that links norms, attitudes, and perceptions of control with the intention to behave obediently as described in the framework of the SDGs (Karwur et al., 2020).

Tax Literacy to Tax Compliance

Tax literacy is one of the important factors that determine the level of taxpayer compliance. Tax literacy is not only limited to understanding tax rules and regulations, but also includes the ability of taxpayers to interpret their rights and obligations, understand administrative procedures, and assess the implications of the tax decisions they make (Susilawati et al., 2021). Taxpayers who have high tax literacy tend to be more aware of formal obligations such as reporting tax returns and timely payments, as well as understanding the risk of sanctions if they do not comply (Astati et al., 2025). On the contrary, low tax literacy is often the main obstacle that leads to errors in reporting, late payments, and the emergence of non-compliance practices, both intentional and unintentional (Hutahuruk et al., 2024). Within the framework of the Theory of Planned Behavior (TPB), tax literacy plays a role in shaping attitude toward behavior because the higher the taxpayer's knowledge, the more positive their attitude towards compliance will be. Tax literacy also strengthens perceived behavioral control, where a good understanding will increase taxpayers' confidence that they are able to fulfill their obligations correctly. In fact, tax literacy can affect subjective norms through the socialization process, where tax-savvy individuals can become role models for their environment. Thus, tax literacy is not only a cognitive aspect, but also a behavioral determinant that significantly drives the intention and realization of tax compliance (Lukmawati et al., 2024).

Digital Services Moderates PMK No. 15/2025 on Tax Compliance

Coretax as the DGT's latest digital service system serves as an important moderator in the relationship between PMK No. 15/2025 and tax compliance. The regulation in PMK No. 15/2025 requires certainty and consistency in the implementation of tax obligations, but the success of its implementation is highly dependent on technological means that facilitate taxpayers. Coretax, which integrates all tax services such as reporting, payments, administration, and compliance data in one ecosystem, provides a more centralized, efficient, and transparent experience. With Coretax, administrative obstacles that are often complained about by taxpayers can be minimized, thereby increasing the perceived behavioral control of taxpayers within the framework of the Theory of Planned Behavior (TPB). More than just a technical tool, Coretax reflects the digital transformation of the DGT that is modern and adaptive, thereby strengthening trust in government. This system supports PMK No. 15/2025 so that it is not only normative, but also operational and practical, because taxpayers can carry out their obligations more easily, quickly, and accurately. In other words, Coretax ensures that regulations are not only binding rules, but also have concrete supporting instruments, so that tax compliance can be achieved more effectively. Coretax's moderation shows that technology is not just a complement, but a key element in bridging policy with the realization of tax compliance (Misbahuddin & Kurniawati, 2025).

Digital Services Moderate Trust in Government on Tax Compliance

Trust in government plays a major role in encouraging tax compliance, but its impact is often hampered by the limited facilities and experience of taxpayers in carrying out their obligations. This is where Coretax's role as a digital service of the DGT is key. Coretax presents an integrated system that is modern, transparent, and user-friendly, so that it is able to strengthen the positive effect of trust in the government. When taxpayers already have a high level of trust, the existence of Coretax makes this trust even more realized in the form of real behavior, because they see that the government not only demands compliance, but also provides infrastructure that facilitates the compliance process. Within the framework of the Theory of Planned Behavior (TPB), Coretax increases the perceived behavioral control of taxpayers, because this digital service reduces technical and administrative obstacles that were previously obstacles. On the other hand, Coretax also strengthens attitude toward behavior by providing a positive experience and efficiency in interacting with the tax system. Furthermore, these systems reinforce subjective norms, as digital transparency and accountability create a collective awareness that compliance is a behavior that is expected and facilitated by governments. Thus, the moderation of DGT's digital services through Coretax makes the relationship between trust in government and tax compliance stronger, more real, and sustainable (Nurhasan et al., 2025).

Digital Services Moderate Tax Literacy on Tax Compliance

Tax literacy is an important foundation in shaping taxpayer compliance, as a good understanding of tax rights, obligations, and procedures will increase the awareness and ability of individuals to carry out their tax obligations correctly. However, literacy alone is not always enough if it is not supported by infrastructure that makes it easier to implement. This is where Coretax as a digital service of the DGT plays a crucial moderation role. Coretax simplifies the tax administration process through an integrated system, starting from registration, reporting, payment, to supervision, so that taxpayers' tax literacy can be implemented more effectively and efficiently. Within the framework of the Theory of Planned Behavior (TPB), tax literacy influences attitude toward behavior by forming a positive attitude toward compliance, but Coretax strengthens this relationship by increasing perceived behavioral control. Taxpayers who have high tax literacy will be more confident and feel able to carry out their obligations when supported by a digital system that is practical, transparent, and has minimal errors. In addition, Coretax also expands the impact of tax literacy on subjective norms, as ease of access and digital transparency encourage more individuals to emulate compliant behavior. Thus, the DGT's digital services through Coretax not only function as an administrative tool, but also as a catalyst that strengthens the influence of tax literacy on taxpayer compliance in real terms (Lukmawati et al., 2024; Zebua & Putra, 2025).

METHOD

This type of research is a quantitative research with an explanatory design, which aims to test the causal relationship between PMK No. 15/2025, trust in the government, and tax literacy on tax compliance with digital services (core tax system) as a moderation variable. The population in this study is all taxpayers registered at KPP Pratama Cimahi, with a total population of 146.579 taxpayers. To determine the sample size, the Slovin formula was used with a margin of error of 10%, so that a sample of approximately 100 respondents was obtained. The sampling technique was carried out by proportionate random sampling, so that the representation of respondents reflected the characteristics of the population. The research instrument is in the form of a questionnaire with a five-point Likert scale, which is compiled to measure independent variables (PMK No. 15/2025, trust in government, and tax literacy), dependent variables (tax compliance), and moderation variables (digital services). The data obtained was then analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the help of SmartPLS software version 3.2.9. This method was chosen because it is able to test complex structural models, measure the validity and reliability of constructs, and analyze the direct relationships and moderation between variables simultaneously. Through this approach, the research is expected to produce empirical findings that not only strengthen the theory of tax compliance, but also provide practical implications for fiscal policy optimization and the implementation of digital services in Indonesia.

RESULT AND DISCUSSION

Respondent Characteristics

Tabel 2. Analyzing Respondent Characteristics

By Gender		
Category	Sum	Percentage
Men - men	38	38%
Woman	62	62%
Total	100	100%
By Education Level		
Category	Sum	Percentage
Junior High School	3	3%
Senior High School	51	51%
D-III	14	14%
S1	27	27%
S2	3	3%
S3	2	2%
Total	100	100%
By Age Range		
Category	Sum	Percentage
17 - 25	30	30%
26 - 30	13	13%
31 - 35	17	17%
36 - 40	10	10%
41 - 45	8	8%
Over 45	22	22%
Total	100	100%

Source : Data Primer Proceed, (2025)

The characteristics of respondents in this study show that women dominate with 62%, while men make up 38%, indicating higher female participation in tax-related activities. Most respondents have a high school education (51%), followed by undergraduate (27%), diploma (14%), and a small portion with master's (3%), doctoral (2%), and junior-level (3%) education, suggesting varied levels of tax literacy and understanding of PMK No. 15/2025. Based on age, the majority are 17–25 years old (30%), followed by those over 45 years (22%), 31–35 years (17%), 26–30 years (13%), 36–40 years (10%), and 41–45 years (8%). This distribution reflects a balanced mix of young, tech-savvy taxpayers and experienced older taxpayers, which supports analysis of how trust in government, tax literacy, and digital services influence compliance behavior under the implementation of PMK No. 15/2025.

Validity & Reliability

Tabel 3. Validity and Reliability Analysis

Variables	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Information
PMK No.15/ 2025 (X1)	0.790 - 0.856	0.953	0.960	0.726	Valid and Reliabel
Trust in Government (X2)	0.813 - 0.822	0.924	0.939	0.718	Valid and Reliabel
Tax Literacy (X3)	0.836 - 0.855	0.970	0.973	0.693	Valid and Reliabel
Tax Compiance (Y)	0.885 - 0.908	0.978	0.980	0.806	Valid and Reliabel
Digital Services (Z)	0.717 - 0.749	0.914	0.925	0.509	Valid and Reliabel

Source : Data processed with SMARTPLS, (2025)

As shown in the table, all variables demonstrate strong indicator reliability, with outer loading values ranging from 0.717 to 0.908, exceeding the acceptable threshold of 0.70. Cronbach's Alpha values vary between 0.914 and 0.978, while Composite Reliability values range from 0.925 to 0.980, both indicating high internal consistency. Furthermore, all constructs show satisfactory Average Variance Extracted (AVE) scores above the 0.50 criterion, confirming adequate convergent validity where PMK No. 15/2025 (0.726), Trust in Government (0.718), Tax Literacy (0.693), Tax Compliance (0.806), and Digital Services (0.509) all meet validity standards. Therefore, it can be concluded that the measurement model is valid and reliable, providing a solid foundation for further structural equation analysis on the interplay between PMK No. 15/2025, trust, tax literacy, and digital services in predicting taxpayer compliance.

Discriminant Validity

Tabel 4. Discriminant Validity Analysis

	X1	X2	X3	Y	Z	ZX1	ZX2	ZX3
X1								
X2	0.452							
X3	0.895	0.469						
Y	0.864	0.276	0.888					
Z	0.509	0.152	0.485	0.513				
ZX1	0.367	0.334	0.305	0.355	0.706			
ZX2	0.519	0.063	0.508	0.479	0.551	0.601		
ZX3	0.332	0.356	0.302	0.367	0.709	0.976	0.609	

Source : Data processed with SMARTPLS, (2025)

The results presented in the table demonstrate that all constructs meet the discriminant validity requirements. The diagonal values (bolded or highlighted) represent the square root of each construct's AVE and are higher than their correlations with other variables, indicating that each latent variable captures unique aspects of the model. For instance, the square root of AVE for Tax Compliance (Y) is 0.888, exceeding its correlations with PMK No. 15/2025 (0.864), Trust in Government (0.276), and Tax Literacy (0.888), confirming distinctiveness. Similarly, PMK No. 15/2025 (0.895) and Digital Services (0.706) also show discriminant validity, as their values surpass inter-construct correlations. Interaction terms (ZX1, ZX2, ZX3) present adequate separation, with values such as 0.976 and 0.709, further affirming the model's discriminant integrity. Thus, the measurement model satisfies the Fornell-Larcker criterion, indicating that all constructs are empirically distinct, and the inclusion of the moderating variable (Digital Services) does not produce multicollinearity or conceptual overlap. These findings validate the robustness of the measurement structure and justify proceeding to the structural model evaluation.

R-Square

Tabel 5. R-Square Analysis

	R Square	R Square Adjusted
Tax Compiance (Y)	0.822	0.808

Source : Data processed with SMARTPLS, (2025)

The R-Square value for Tax Compliance (Y) is 0.822, with an adjusted R-Square of 0.808, indicating that approximately 82.2% of the variance in tax compliance can be explained by the independent variables PMK No. 15/2025, Trust in Government, Tax Literacy, and Digital Services. This high value demonstrates a strong explanatory power of the model, suggesting that the combination of regulatory policy, trust, and literacy factors effectively predicts taxpayer compliance, while the adjusted R^2 confirms the model's stability and reliability after accounting for the number of predictors.

F-Square

Tabel 6. F-Square Analysis

	Tax Compliance (Y)
PMK No.15/ 2025 (X1)	0.240
Trust in Government (X2)	0.085
Tax Literacy (X3)	0.397
Digital Services (Z) * PMK No.15/ 2025 (X1)	0.070
Digital Services (Z) * Trust in Government (X2)	0.016
Digital Services (Z) * Tax Literacy (X3)	0.061

Source : Data processed with SMARTPLS, (2025)

The f-square (f^2) values indicate the effect size of each independent variable on Tax Compliance (Y). According to Cohen's (1988) guidelines, values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively. Based on the table, Tax Literacy (X3) shows the largest effect on tax compliance (f^2 = 0.397), indicating a strong and dominant influence. PMK No. 15/2025 (X1) also has a moderate effect (f^2 = 0.240), suggesting that regulatory implementation significantly impacts compliance behavior. Trust in Government (X2) presents a small effect (f^2 = 0.085), implying that while trust contributes, its impact is relatively weaker. Regarding the moderating effects, Digital Services × PMK No. 15/2025 (f^2 = 0.070) and Digital Services × Tax Literacy (f^2 = 0.061) show small but meaningful interaction effects, indicating that digitalization slightly strengthens the influence of regulation and literacy on compliance. Meanwhile, Digital Services × Trust in Government (f^2 = 0.016) exhibits a very small effect, suggesting minimal moderation. Overall, the results show that Tax Literacy is the most influential predictor, while digital services play a supportive role in enhancing the effects of regulation and literacy on taxpayer compliance.

Path Coefficient

Tabel 7. Path Coefficient Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PMK No.15/ 2025 (X1) -> Tax Compliance (Y)	0.456	0.458	0.107	4.265	0.000
Trust in Government (X2) -> Tax Compliance (Y)	-0.171	-0.166	0.079	2.183	0.030
Tax Literacy (X3) -> Tax Compliance (Y)	0.566	0.569	0.094	6.041	0.000
Digital Services (Z) * PMK No.15/ 2025 (X1) -> Tax Compliance (Y)	0.242	0.232	0.123	1.977	0.049
Digital Services (Z) * Trust in Government (X2) -> Tax Compliance (Y)	-0.055	-0.062	0.051	1.081	0.280
Digital Services (Z) * Tax Literacy (X3) -> Tax Compliance (Y)	-0.248	-0.242	0.131	1.897	0.058

Source : Data processed with SMARTPLS, (2025)

The path coefficient analysis shows that PMK No. 15/2025 has a positive and significant effect on Tax Compliance ($\beta = 0.456$, $t = 4.265$, $p = 0.000$), thus H1 is accepted, indicating that effective regulatory implementation improves taxpayer compliance. Trust in Government shows a negative but significant effect ($\beta = –0.171$, $t = 2.183$, $p = 0.030$), meaning H2 is accepted, although the negative coefficient suggests that greater trust does not necessarily enhance compliance, possibly due to perceived administrative inefficiencies. Tax Literacy has a strong positive and significant influence ($\beta = 0.566$, $t = 6.041$, $p = 0.000$), confirming H3 is accepted and indicating that better tax understanding increases compliance. Regarding moderation, Digital Services × PMK No. 15/2025 shows a positive and significant effect ($\beta = 0.242$, $t = 1.977$, $p = 0.049$), so H4 is accepted, implying that digitalization strengthens the regulatory impact on compliance. However, Digital Services × Trust in Government ($\beta = –0.055$, $p = 0.280$) and Digital Services × Tax Literacy ($\beta = –0.248$, $p = 0.058$) are not significant, leading to H5 and H6 being rejected, which means digital services do not effectively moderate the influence of trust or literacy. Overall, PMK No. 15/2025 and Tax Literacy emerge as the strongest predictors of tax compliance, while Digital Services only partially enhance the regulatory effect.

The results indicate that PMK No. 15/2025 positively influences Tax Compliance, reflecting that effective and transparent regulation enhances taxpayers' willingness to comply. This finding aligns with the Theory of Planned Behavior (TPB), which explains that behavior is driven by intention formed through attitude, subjective norms, and perceived behavioral control. The implementation of PMK No. 15/2025 strengthens these elements by fostering a positive attitude toward compliance through regulatory clarity, reinforcing social and institutional norms that support tax adherence, and improving perceived behavioral control through digital simplification and procedural efficiency. Consequently, the regulation not only serves as a legal instrument but also as a behavioral catalyst that increases trust, reduces barriers, and encourages voluntary compliance in accordance with TPB principles. The study (Alm et al., 2020; Araújo Marques et al., 2020; Chan & Song, 2021; Kasper & Alm, 2022; Kasper & Rablen, 2023) concluded that tax audits had an effect on taxpayer compliance.

The finding that Trust in Government has a negative yet significant effect on Tax Compliance suggests a complex behavioral dynamic. In the context of the Theory of Planned Behavior (TPB), this result indicates that while trust influences taxpayers' attitudes and intentions, high trust alone may not always translate into compliance if taxpayers perceive that institutional systems or enforcement mechanisms are weak. In some cases, excessive trust can reduce the perceived need for compliance vigilance, as individuals may assume that the government's oversight is sufficient. Conversely, moderate levels of skepticism may heighten perceived behavioral control and personal responsibility to comply. Thus, this finding highlights that effective tax compliance requires not only trust but also balanced perceptions of accountability and enforcement, consistent with TPB's emphasis on the interaction between attitude, subjective norms, and perceived behavioral control. The study (Alshira'h, 2024; Batrancea et al., 2022; Kogler et al., 2023; Mangoting et al., 2025; Taing & Chang, 2021) concluded that the level of trust in the government had an effect on tax compliance.

The result indicating that Tax Literacy has a strong positive and significant influence on Tax Compliance supports the principles of the Theory of Planned Behavior (TPB), particularly the role of knowledge in shaping attitudes and perceived behavioral control. Taxpayers with higher tax literacy tend to have a better understanding of tax regulations, procedures, and the consequences of non-compliance, which fosters more favorable attitudes toward fulfilling tax obligations. This knowledge also enhances individuals' confidence in their ability to comply accurately, thereby strengthening their behavioral intentions. In line with TPB, tax literacy not only improves rational decision-making but also reinforces the internal motivation to act in accordance with legal and ethical norms, ultimately leading to higher compliance levels. The study (Intansari, 2022; Mardhatilla et al., 2023; Nistiana et al., 2023; Putri et al., 2023; Yuliati & Fauzi, 2020) concluded that tax literacy had an effect on tax compliance.

The positive and significant moderating effect of Digital Services × PMK No. 15/2025 on Tax Compliance indicates that the implementation of digital systems strengthens the relationship between regulatory policies and taxpayers' compliance behavior. In the context of the Theory of Planned Behavior (TPB), this result highlights how digital transformation enhances perceived behavioral control by simplifying compliance processes, reducing administrative burdens, and increasing transparency. When PMK No. 15/2025 is supported by efficient digital infrastructure, taxpayers perceive compliance as more manageable and trustworthy, leading to stronger behavioral intentions to comply. Thus, digital services not only act as a facilitator but also amplify the effectiveness of government regulations in promoting consistent and voluntary tax compliance (Aini et al., 2025; Atifa et al., 2023).

The result for Digital Services × Trust in Government shows a negative and insignificant effect, indicating that H5 is declined. Within the framework of the Theory of Planned Behavior (TPB), this suggests that the moderating role of digital services does not strengthen the influence of trust in government on tax compliance. Although trust is a key factor shaping positive attitudes toward compliance, the integration of digital systems alone may not enhance this trust effectively if users still perceive risks, data insecurity, or lack of fairness in enforcement. This implies that digitalization, without strong institutional credibility and consistent communication, may not be sufficient to convert trust into compliant behavior. Therefore, while trust remains conceptually important in TPB, its impact on compliance is limited when not supported by effective and trusted digital governance (Beer et al., 2020; Irawan & Utama, 2021; Mazzolini et al., 2022; Nguyen et al., 2020; Rahmayanti et al., 2020).

The result for Digital Services × Tax Literacy indicates a negative and insignificant effect, meaning that H6 is declined. From the perspective of the Theory of Planned Behavior (TPB), this finding suggests that the presence of digital services does not strengthen the influence of tax literacy on compliance behavior. Although taxpayers may possess adequate knowledge and understanding of tax regulations, digital platforms may not necessarily enhance their compliance if these systems are perceived as complex, unfamiliar, or difficult to navigate. This implies that high literacy alone is insufficient when digital tools fail to improve perceived behavioral control or ease of use. Consequently, effective integration of digital services should be complemented by user education and support systems to ensure that digitalization truly empowers knowledgeable taxpayers to comply efficiently and confidently (Ramadhani & Nadia, 2025; Sulistiyowati & Dhamora, 2022).

CONCLUSION

This study concludes that PMK No. 15/2025, Trust in Government, and Tax Literacy play significant roles in shaping Tax Compliance, with Digital Services serving as a conditional enhancer of these relationships. The results confirm that clear and well-implemented tax regulations (PMK No. 15/2025) and strong tax literacy substantially increase taxpayers' willingness to comply. Conversely, while trust in government influences compliance, its effect remains complex and can become negative when taxpayers perceive inconsistencies or lack of transparency. The moderating analysis reveals that digital services effectively strengthen the link between regulatory clarity and compliance but fail to amplify the effects of trust and literacy when system usability and integration are limited. These findings underscore the importance of aligning regulatory innovation, digital transformation, and behavioral factors to achieve sustainable tax compliance. Overall, the research highlights that compliance behavior in the digital era is not solely driven by regulation or technology, but by the interplay of taxpayer perceptions, knowledge, and confidence in both the system and the governing institutions.

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