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TAX DIGITALIZATION AND TAX COMPLIANCE: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT:
*This study aims to analyze the effect of tax digitalization on tax compliance and to identify research patterns and trends related to tax digitalization during the 2019–2025 period. The research method employed is a **Systematic Literature Review (SLR)** consisting of planning, conducting, and reporting stages. Relevant articles were systematically identified through the SINTA database based on predetermined inclusion and exclusion criteria, resulting in 21 articles selected for analysis. The findings indicate that tax digitalization contributes to improving tax compliance through enhanced ease of use, perceived usefulness, administrative efficiency, transparency, and taxpayer trust in the tax system. However, the effectiveness of digitalization is influenced by contextual factors such as digital literacy, infrastructure quality, cultural characteristics, trust in tax authorities, and regulatory readiness. Furthermore, the review reveals a shift in research trends from evaluating electronic tax system implementation toward examining taxpayer behavior, digital inclusion, the application of big data and artificial intelligence, and digital tax governance. The study concludes that tax digitalization has significant potential to improve tax compliance; however, its success depends on the development of an inclusive and adaptive ecosystem supported by adequate digital literacy, robust infrastructure, and responsive policies that accommodate technological advancements.*

INTRODUCTION

Taxation is a key instrument of fiscal policy that plays a dual role in the modern economy: as a primary source of state revenue and as a tool of redistribution to achieve social justice (Musgrave, 1959). In Indonesia, tax contributions to national revenue have exceeded 80% over the last decade, making them essential for financing development (Kemenkeu, 2023). However, the effectiveness of the taxation system is being tested by waves of digital transformation that are fundamentally changing the global economy. The digital economy is

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characterized by high mobility of capital, cross-border transactions, and business models without a physical presence, creating a paradigmatic challenge for national tax jurisdictions (OECD, 2020). Compliance tax has evolved from mere compliance coercion to voluntary compliance, influenced by complex factors such as institutional trust, perceptions of justice, and the fulfillment of obligations (Kirchler, 2007). In the digital ecosystem, reconfiguring the compliance experience is significant. Digitalization not only changes the mechanisms of tax reporting and payment taxes but also affects psychological compliance through improved transparency, accountability, and process efficiency (Slemrod, 2019). Empirical studies show that the implementation of electronic tax systems contributes to improved compliance through two main paths: (1) reduction of compliance costs through automation, and (2) improvement of the perception of fairness through standardization and consistency of the process (Alm, 2019). However, the effectiveness of digitalization in driving compliance is linear rather than moderated by contextual factors such as digital literacy, infrastructure, and institutional authority tax (Direktorat Jenderal Pajak, 2022).

However, the relationship between digitalization and tax compliance is complex and varies across countries. Studies show that nations with advanced digital infrastructure and high digital literacy, such as Singapore and Estonia, experience consistent compliance and successful adoption of digital tax systems (OECD, 2023)). Conversely, developing countries with significant digital divides often face implementation challenges that can hinder compliance (World Bank, 2023). This paradox indicates that technology alone is insufficient; a supportive ecosystem including regulation, institutional capacity, and public readiness is essential for digital tax compliance to succeed.

In Indonesia, the digital transformation of taxation has started with the introduction of the e-Filing system in 2005. Development next covers e-Invoice implementation, the Coretax system, and various application supporters aimed at simplifying the fulfillment process and tax obligations (Direktorat Jenderal Pajak, 2022). However, empirical evidence on the impact of digitalization on compliance taxes in Indonesia remains fragmented and has not yet been systematically integrated. Some studies show significant improvements in compliance, while others find that digitalization does not automatically increase it, especially among groups with limited digital literacy (Wulandari, 2021).

Mechanism influences the digitalization of compliance tax. Work through several paths. First, digitalization reduces compliance costs through process automation and administrative simplification. Taxpayers, no need to spend time and money again queuing at the office or preparing documents for complex physical systems. Second, digital systems improve transparency by providing access to more information, including clear rights and obligations, taxation, and ongoing processes. Third, technology allows the standardization of processes, reducing discretion and potential corruption, thereby increasing the perception of the justice system. Fourth, an integrated digital system enables more effective supervision through real-time data analysis, which, in turn, increases the perception of risk of non-compliance. The digital transformation of Indonesian taxation follows a unique pattern because it must respond to two pressures simultaneously: demands to modernize administrative systems and the challenges posed by the growing digital economy. The rapid implementation of Coretax, a system-integrated tax intelligence system, represents a significant leap for the authority (Direktorat Jenderal Pajak, 2023). System: This consolidates data from various sources, applies an analytical, predictive algorithm, and provides a real-time dashboard for strategic decision-making. However, the system's effectiveness is still

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limited by non-technological factors, such as human resource capacity, data governance, and inter-institutional coordination (Kemenkeu, 2023).

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

Theory of Planned Behavior. The Behavioral Model developed by Ajzen (1991) is the primary theoretical foundation for understanding tax compliance behavior in a digital context. TPB explains that an individual's intention to perform a behavior (in this case, tax compliance) is determined by three core factors: (1) attitude. toward the behavior (attitude towards tax compliance), (2) subjective norms (subjective norms or perceptions of social pressure), and (3) perceived behavioral control (perception of control over the behavior). In the context of tax digitalization, digitalization significantly moderates these three factors. The electronic tax system changes taxpayer attitudes by increasing perceptions of ease and usability Venkatesh et al. (2003). Subjective norms change as the social environment shifts to digital systems, creating social pressure to adopt technology. Perceptions of control increase as digital systems reduce technical barriers to fulfilling tax obligations. The TPB provides a framework for analyzing how digital transformation shifts the psychology of compliance from external (fear of sanctions) to internal (technology-based awareness).

Technology Acceptance Model (TAM)

The Technology Acceptance Model by Davis & Davis (1989) is a key theory in explaining the adoption of tax technology. The TAM identifies two main determinants of technology acceptance: perceived usefulness (perceived usefulness) and perceived ease of Use (perceived ease of use). In the evolution of the tax system, this perception has changed dynamically: early e-Filing systems may have been seen as less valuable because of limited features, but AI-powered systems are now considered highly valuable for their predictive capabilities and automation. The expanded TAM (TAM 2 and TAM 3) incorporates social and contextual variables, such as subjective norms, image, and experience, which are relevant to national-scale digital tax transformation. Tax systems are not adopted in a social vacuum, but within an ecosystem where perceptions of tax authorities, prior experience with government technology, and professional norms influence technology acceptance.

RESEARCH METHODS

This study uses the Systematic Literature Review (SLR) method, a qualitative research approach that systematically and comprehensively collects, selects, and reviews studies to cover the scientific literature on a specific question or topic. Unlike study fields that require researchers to conduct fieldwork to collect data from respondents, SLR was conducted by Reading and analyzing results from previously published studies, for example, in the form of scientific articles or research reports. Planning is an essential first step in the SLR process because it formulates clear goals, questions, research methods, and the scope of the topic. Stage two, conducting, is the stage where researchers truly search, select, and analyze the appropriate literature. Lastly, reporting is the presentation of the study's results.

Planning is the stage that determines the topic or issue to be investigated. Then compile questions, selecting and analyzing data from the research literature. The following compilation question is based on the topic's primary and research literature:

1. How does digitalization influence compliance taxation?

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2. How do temporal patterns and trends of research digitalization taxation develop from 2019 to 2025?

Conducting is a stage that continues the planning stage and addresses the research questions. In stages, first conduct a systematic search for a journal article on “Tax Digitalization” in a scientific database at http://sinta.kemdiktisaintek.go.id/. At this stage, the second stage is Inclusion & Exclusion criteria. A selection process is carried out, beginning with a results search using the read title and abstract to ensure suitable content that meets the main topic criteria, the journal is published in the period 2019-2025, and was obtained through the site http://sinta.kemdiktisaintek.go.id/, research journals related to digital taxation, compliance taxation, and *Artificial Intelligence*. Third, namely in the compilation of the Literature Review of data found, evaluated based on statement criteria, evaluation quality, namely quality assessment, as follows,

1. Was the article published in the range 2019 – 2025?
2. Does the article relate to digitalization taxation?
3. Is the journal accessible?

Determine category articles with the incoming criteria that can be used as literature review sources, and those that are not can be used as relevant sources. In the research, this made the Inclusion and Exclusion criteria easier to use when compiling the *literature review* on the main topic. Following the categories shown in Table 1.

Table 1. Inclusion and Exclusion Criteria

No.	Criteria Inclusion	Criteria Exclusion
1.	Study focuses on the topic digitalization technology in system taxation, both aspect technical, implementation, impact, or evaluation	Research that focuses on aspects non digital taxation or non- tax technology
2.	Use Indonesian or English	Besides Indonesian and other languages English
3.	Published between January 2019 to December 2025	Published before 2019
4.	Full text can access and obtained	Only available abstract without full-text available accessible

This study uses an article from the Sinta Journal. A total of 260 articles on taxation were identified; 43 were screened, and 21 were finally analyzed by researchers, as shown in Table 2.

Table 2. List of Articles Analyzed

No.	Author Name / Source	Year	Title Study
1	Lailiyah & Andriani	2023	The Influence of Tax Morale, Tax Knowledge and E-Tax System on Tax Sanctions as Moderating Variables on WPOP Compliance

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2	Lanniari HS & Rahmadhani	2025	Influence Perception Security, Usability, and Convenience Use to Adoption of E-Filing
3	Mangoting et al.	2022	Whether Intrusion Culture in the E-Tax System Can Detect Fraud Taxpayer Accounting?
5	Wulandari	2021	System digital taxation and WPOP compliance
6	Fauziati et al.	2024	The Effect of Tax Collection Effectiveness and the Use of Tapping Boxes on Restaurant Taxpayer Compliance in Padang City
7	(Hamdani & Dura, 2024)	2024	Strengthening the Local Economy: Measuring the Digital Literacy of MSMEs Towards the Efficiency of Electronic Tax Reporting
8	Putri & Setiawan,	2024	E-filing, socialization, awareness, sanctions and compliance of WPOP
10	Qadri & Darmawan	2021	E-filling Implementation, Tax Compliance, and Technology Authority
11	Sijabat & Sijabat	2025	Analysis of Tax Policy Effectiveness in the Digital Economy
12	Judijanto et al.	2025	Taxation Challenges in International E-Commerce Transactions
13	Fau & Kurniawati	2022	Digitalization and Tax-Motivated Income Shifting
14	Puspitarini & Rahimi	2019	The Effect of COVID-19 Pandemic on The Tax Compliance of Digital Economy Business
15	Putri & Setiawan	2023	Can Social Media Drive Tax Compliance? Studies on Muslim Generation Z and Millennials
16	Winata	2023	Data Analytics for Identifying Fraudulent Tax Invoice Issuer in Value Added Tax System
17	Widjaja	2024	Application of Data Mining Techniques for VAT Business Compliance
18	Corly et al.	2024	The Role of Big Data and Artificial Intelligence in Optimization Tax Supervision
19	Lailiyah & Sebayang	2020	Effectiveness of E-Billing System in Tax Payments for Taxpayers

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20	Mangoting, et al.	2021	Tax Fraud Intentions with an Integrative Model Approach

Reporting

The reporting stage is when researchers compile and present the results of analyses from various sources of literature that have been reviewed in accordance with the established format. The primary goal of this stage is to communicate the synthesized evidence transparently, draw well-supported conclusions, and contextualize the findings within the broader field of study, thereby answering the established research questions.

RESULTS AND DISCUSSION

The Role of Tax Digitalization in Tax Compliance

Based on an in-depth review of twenty-one recent research articles, the influence of tax digitalization on compliance is a dynamic, multifaceted, and highly contextual phenomenon. The core findings of these studies indicate that the relationship between the two is not linear or straightforward, but rather a causal pathway involving a series of psychological, sociological, and technical variables that act as intermediaries and counterbalances. In essence, digitalization functions as a catalyst with great potential to increase compliance. Still, this potential will only be fully realized if it is accompanied by a solid foundation of infrastructure, literacy, and trust. Most studies conclude that adopting electronic systems, such as e-filing, e-billing, and data-driven applications, significantly influences taxpayer compliance behavior (Lanniari HS & Rahmadhani, 2025). However, the more important narrative lies in explaining how this influence works, the pathways through which it operates, and the conditions that make it effective or fail.

The most widely uncovered and empirically verified mechanism of influence is through increased taxpayer satisfaction and perceived usefulness. Various studies, such as that conducted by Lanniari, HS & Rahmadhani (2025), consistently found that a digital tax system must first and foremost create a positive user experience. This satisfaction stems from a trilogy of key perceptions: ease of use, usefulness, and data security (a study at PT Infineon Batam). When a taxpayer perceives that the new system makes the reporting process faster, more intuitive, and more reliable, their acceptance increases. This positive attitude then becomes a stronger driver of compliance than mere fear of sanctions. In other words, digitalization shifts the drivers of compliance from coercive external factors, such as the threat of audits or fines, to more voluntary internal factors, namely the desire to use a system perceived as helpful. Findings by Lailiyah & Andriani (2023) reinforce this, showing that in a digital ecosystem, factors such as tax morale and tax knowledge become more decisive, while sanctions play a less significant role as moderators. This represents a fundamental paradigm shift, in which technology has successfully built a bridge between authorities and taxpayers on the principles of convenience and transparency, not just supervision and coercion.

Another equally important pathway is to create efficiencies and substantially reduce compliance costs. Wulandari (2021) research clearly demonstrates that implementing e-filing and e-invoicing directly reduces administrative burdens, including time, effort, and financial costs incurred to fulfill obligations. For business actors, especially Micro, Small, and Medium Enterprises (MSMEs), this efficiency is often the most crucial practical consideration. Hamdani & Dura (2024) study in Malang City confirmed that adequate digital literacy, which

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enables MSMEs to access these efficiencies, strongly influences their willingness to report taxes electronically. By simplifying previously cumbersome procedures, automating error-prone calculations, and providing centralized access to information, digitalization eliminates significant friction in the compliance process. At this point, technology transforms from a mere tool into an empowering enabler, especially for groups that the complexity of manual procedures may have previously hampered. However, behind this potential for efficiency lies a significant challenge: the digital divide. The convenience experienced by one group may not be accessible to another due to poor internet infrastructure, as found in studies on the implementation of e-filing in rural areas or on e-Billing constraints in Batang caused by unstable servers (Lailiyah & Br Sebayang, 2020)

Herein lies the complexity of the relationship between digitalization and compliance. Its positive impact is neither automatic nor universal, but highly dependent on several moderating factors, both technical and socio-cultural. On the one hand, advanced technologies such as Big Data and Artificial Intelligence (AI), as studied by Widjaja (2024), offer a significant leap in the ability to detect anomalies and fraud patterns, thereby enhancing deterrence. However, the effectiveness of these sophisticated tools is primarily determined by the maturity of a region's digital infrastructure. On the other hand, fundamental human factors such as culture and individual values play a decisive balancing role. Mangoting et al (2022) found that the deterrent effect of e-tax is weakening. The existence of a system in a highly masculine culture is clear evidence that the system's technical logic can be rejected or distorted by entrenched cultural logic. Similarly, neutral individual risk preferences, as found in the Banyuwangi study, can render taxpayers immune to incentive and sanction Design in digital systems. Therefore, digitalization does not operate in a technocratic vacuum but must negotiate with multi-layered social realities.

The most strategic implication of these findings is the need to abandon the one-size-fits-all approach to digital tax policy. Classifying taxpayers into several behavioral types, as proposed by Mangoting et al. (2021), provides a valuable roadmap. Digitalization may be highly effective in encouraging voluntary compliance from committed or rational groups, but less effective in overcoming resistance from aggressive or passive groups. For the latter group, a more personalized, educational approach, and perhaps still involving human interaction, is needed. Thus, successful digital transformation is not about replacing entire human processes with machines, but rather about creating an intelligent hybrid ecosystem. In this ecosystem, technology handles routine, repetitive, and analytical tasks at scale, while human resources focus on mentoring, education, and handling complex cases that require judgment and empathy. The synthesis of all this research ultimately leads to one key conclusion: tax digitalization is a transformational journey, not simply a technology installation project. Its impact on compliance will be optimal only if implemented as part of a holistic strategy that simultaneously builds a technology tower, a literacy bridge, a foundation of trust, and an inclusive access path for all taxpayers. Without this balance, significant investments in digital systems risk generating only superficial compliance from a few, while deepening the non-compliance gap for those left behind in the transformation process.

Patterns and Trends Study Digitalization Taxation from 2019 - 2025

A review of twenty-one research articles on tax digitalization from 2019 to 2024—with projections toward 2025—reveals a clear pattern of thematic and methodological evolution, reflecting the academic world's dynamic response to the accelerating digital transformation

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in the public sector. In the initial phase around 2019, the research focus was largely instrumental, centered on evaluating the adoption of basic electronic systems. Lailiyah & Sebayang (2020) study on the effectiveness of e-Billing at the Batang Tax Service Office is a typical example of this period, where the central question was how well the new technical system was implemented and adopted by users. These early studies tended to be descriptive-evaluative, with methodologies dominated by quantitative surveys and descriptive statistical analysis to capture technical operational challenges such as server stability, information accuracy, and initial adoption rates. At this stage, digitalization was still primarily viewed as a matter of implementing technology, and tax compliance was often measured narrowly by system usage.

During the period from 2020 to 2022, the research scope expanded into a deeper realm: the human behavioral and psychological factors underlying technology. 2021 marked a pivotal year with the publication of Wulandari's (2021) research linking the digitalization of administrative systems with the concept of compliance costs, as well as Mangoting et al.'s (2021) study investigating tax fraud intentions using an integrative modeling approach. This shift marked a transition from the question of "how the system works" to "how the system influences behavior and perception." The focus of research shifted from the machine itself to the interaction between humans and the machine. This trend intensified in 2022 with the inclusion of cultural variables in the analysis, as Mangoting et al. (2022) did, who examined the moderating role of masculine culture and individualism in the relationship between e-tax systems and accounting fraud. This development demonstrates a growing awareness that the success of digitalization is primarily determined by the socio-cultural context in which the technology is embedded. Methodologically, this phase is characterized by the increasing use of more complex analytical techniques such as Structural Analysis. Equation Modeling (SEM) with Partial Least Squares (PLS) which enables more complex testing of causal and mediating relationships among latent variables.

Developments reached a mature stage of consolidation and integration around 2023. Lailiyah & Andriani (2023) research exemplifies this phase by integrating classic variables such as tax morale and tax knowledge with modern variables, such as the e-tax system, into a single comprehensive model, with tax sanctions serving as moderators. This approach seeks to reconcile traditional behavioral theories with new technological realities, aiming for a more holistic explanation. Digitalization at this stage is no longer viewed as an isolated independent variable but as an integral part of a dynamic compliance ecosystem, interacting with and mutually reinforcing individual internal factors. Research patterns become more explanatory, seeking to answer the "why" and "how" of mechanisms rather than simply the "what" of impacts.

As we enter 2024 and look ahead to 2025, the research landscape shows two major parallel trends. The first is a leap toward exploring cutting-edge technologies in tax administration. Widjaja (2024)) on the role of Big Data and Artificial Intelligence, as well as various other studies that touch on machine Learning for fraud detection and big data analytics, mark a new era where digitalization is no longer about computerizing old processes, but rather about creating entirely new administrative capabilities that are predictive and prescriptive. The second current, which appears to be a correction or refinement of technological euphoria, is a strong focus on digital inclusion and inequality. Hamdani & Dura (2024) research on MSME digital literacy and Fauziati et al. (2024) study on the use of tapping the box for restaurant taxpayers highlight the reality that the benefits of digitalization

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are not evenly distributed. This trend indicates a critical awareness that non-inclusive digital transformation risks widening inequalities, including in terms of tax compliance. Projections to 2025, based on this evolutionary trajectory, will likely be dominated by research that integrates both streams—for example, how AI can be designed ethically and inclusively, or how regulatory policy can catch up with innovation in the cross-border digital economy.

Overall, the temporal pattern observed is a journey from the simple to the complex, from the technical to the socio-technical, and from the system-centered to the human-centered and justice-centered. Initially, digitalization was understood as a technical solution to administrative efficiency problems. Later, it was understood as a catalyst for behavioral change. Now, it is increasingly seen as an arena for social transformation, fraught with dilemmas between efficiency and inclusion, oversight and trust, and automation and ethics. Methodological developments have followed the complexity of these research questions, moving from descriptive statistics to structural Equation modeling and now beginning to include big data analytics and mixed methods approaches. The trend towards 2025 suggests that research on tax digitalization will increasingly be inseparable from broader discussions about digital governance, social justice, and the future of public administration in a digitally integrated society.

CONCLUSION

Digitalization is not static or singular; it is a dynamic, transformational process. Its impact on compliance evolves with the depth and sophistication of research. Empirical evidence shows that digitalization can improve tax compliance. However, this effect is not mechanical or direct. It operates through a complex causal flow in which technology must first build user satisfaction and trust. This is achieved by offering convenience, transparency, and security. Only after creating this positive experience can digitalization help increase sustainable compliance. This shift moves the compliance paradigm from sanctions to voluntary awareness. The effectiveness of these causal pathways depends heavily on context. Recent research increasingly explores this reality. Research topics shifted from system adoption to behavioral factors, and now to digital inclusion and advanced technology. This shift reflects our evolving understanding of key moderating conditions. Early research identified potential, but newer studies uncovered prerequisites and limitations. Factors like infrastructure gaps, low digital literacy, cultural diversity, and regulatory unpreparedness have proven decisive. They are not side effects but key determinants that can dilute or block the positive effects of digitalization. The relationship between digitalization and compliance is dialectical and contextual. Digital transformation can drive compliance. However, it also requires an inclusive and adaptive ecosystem to function effectively. Future research will likely focus more on *artificial intelligence, automation*, and digital economy policy. These studies must stay rooted in this lesson: the success of tax digitalization is not just about adopting technology or short-term compliance gains. Instead, it should build a tax system that is efficient, intelligent, fair, trustworthy, and accessible at all levels. The digitalization agenda must align with equity and better literacy. This prevents new forms of inequality in meeting state obligations. Research maps trends and synthesizes findings from many studies. However, several limitations need acknowledgment. First, the review covers only 21 articles. This makes it more illustrative than comprehensive. It does not include many studies that offer different perspectives or focus on specific technologies. Second, the methodologies and quality vary greatly across the reviewed articles. Some studies used small, geographically

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limited samples. Their findings should not be easily generalized. Third, the analysis focuses on Indonesia and developing countries. These may not reflect tax digitalization in developed countries with different contexts. Fourth, as a literature review, this analysis depends on the author's interpretation. Even if systematic, it still includes subjective elements.

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