

DETERMINATION OF CONSUMER TAX COMPLIANCE IN TRANSACTIONS *E-COMMERCE* : THE ROLE OF DIGITAL TAX LITERACY, UNDERSTANDING PMSE VAT, AND TAX TRANSPARENCY

Ermadiani ¹, Rina Tjandrakirana DP ², Nilam Kesuma ³, Fasha Mutia Rachelia ⁴

Department of Accounting, Faculty of Economics, Sriwijaya University, Indonesia

ermadiani@fe.unsri.ac.id¹, rinatjandrakiranadp@fe.unsri.ac.id², nilamkesuma@fe.unsri.ac.id³,
fashamutiaracheli@gmail.com⁴

Abstract. *This study aims to analyze the determinants of consumer tax compliance in e-commerce transactions through the role of digital tax literacy, understanding of Value Added Tax on Electronic Commerce (VAT PMSE), and tax transparency. The rapid growth of the digital economy has driven an increase in e-commerce transactions; however, it is still accompanied by challenges related to low levels of consumer tax compliance. This study employs a quantitative approach using primary data collected through questionnaires distributed to university students as representatives of active e-commerce consumers. The data were analyzed using multiple linear regression. The results indicate that digital tax literacy, understanding of VAT PMSE, and tax transparency have a positive and significant effect on consumer tax compliance in e-commerce. These findings suggest that improving tax knowledge, access to digital tax information, and transparency in taxation can enhance consumer awareness and tax compliance. This study provides implications for the government in designing more effective strategies for digital tax education and transparency.*

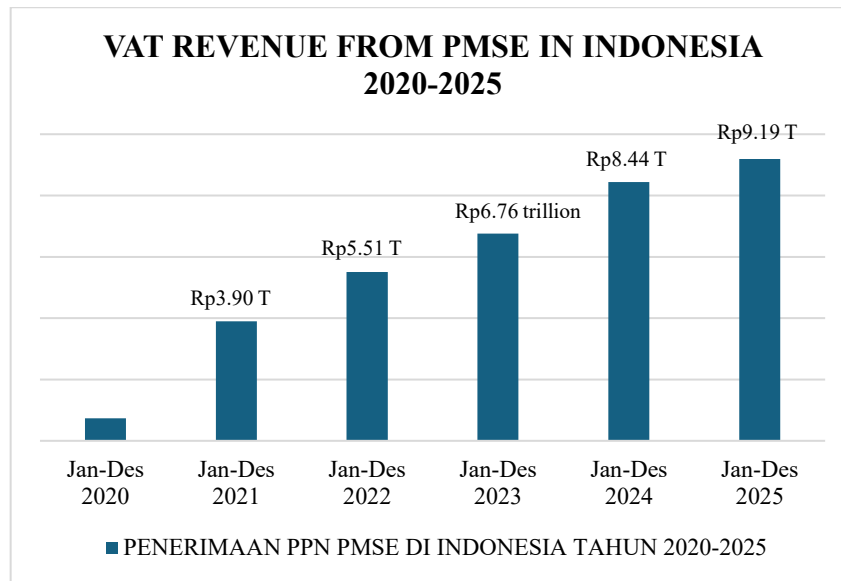
Keywords: *Digital Tax Literacy, E-commerce, Tax Transparency, Tax Compliance, VAT PMSE*

INTRODUCTION

The digitalization of the economy has significantly changed consumer behavior, with people increasingly shifting to online shopping through various *e-commerce platforms* (Dwi et al., 2025). The ever-expanding ease of internet access, coupled with the development of digital payment systems and a growing variety of product choices, have made *e-commerce* one of the most dynamic sectors in the global economy. In Indonesia, high internet penetration is a key driver of the rapid growth of online shopping transactions. This development is not only reshaping the existing trade structure but also presents a unique challenge for the government to reform tax policies to reach the digital ecosystem comprehensively and effectively.

Responding to these dynamics, the Indonesian government has taken a strategic policy step by implementing a Value Added Tax on Electronic Commerce (VAT PMSE). This policy is fundamentally based on two main objectives: achieving equal tax treatment between conventional and digital businesses, and expanding the tax base as a source of state revenue (Ariesy Tri Mauleny et al., 2020). Since its official implementation in 2020, VAT revenue from PMSE has shown a consistent and significant growth trend.

Figure 1 Receipt of VAT on Trade Through Electronic Systems



Based on (Pajak.com, 2026) data shows that PMSE VAT revenue experienced a significant increase from IDR 731.4 billion in 2020 to IDR 9.19 trillion in 2025, which indicates the great potential of the digital economy sector in supporting state revenue.

Although digital tax revenues continue to increase, this achievement does not yet reflect true tax compliance, especially among *e-commerce consumers*. In reality, many consumers still hold the mistaken perception that tax matters are entirely the responsibility of the seller or the digital platform through which they transact. This situation reveals a significant gap between the implementation of digital tax policies on the one hand, and the level of consumer understanding and awareness of their tax obligations on the other. Thus, the real challenge in the digital tax system does not stem solely from the regulatory aspect, but also from the behavioral and attitudinal dimensions of taxpayers themselves.

Digital tax literacy represents an individual's ability to understand and recognize their tax obligations in every digital transaction. Furthermore, a sufficient understanding of VAT on PMSE (Emergency and Commercial) is equally important, given its close relationship with tax collection mechanisms in the *e-commerce ecosystem*. Furthermore, transparency in tax system management has been shown to contribute to building public trust, which in turn can drive increased tax awareness and compliance among the public (Judijanto, 2024).

Previous studies have demonstrated the relevance of digital tax literacy, tax understanding, and tax transparency in influencing tax compliance. These studies confirm that tax literacy and digital transformation play a crucial role in shaping taxpayer compliance in the digital era. Darmian (2021) demonstrated the effectiveness of online media-based tax education in increasing students' tax awareness, while Triansyah & Putra (2025) confirmed that tax literacy and digital literacy significantly influence the public's level of tax compliance. However, research specifically integrating these three variables in the context of *e-commerce consumers*, particularly students as an active user group, is still scarce.

Based on this research gap, this study was designed to analyze the extent to which digital tax literacy, understanding of PMSE VAT, and tax transparency influence *e-commerce* consumer tax compliance, with Sriwijaya University students as the research population.

THEORITICAL REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991) in his work “Attitudes, Personality, and Behavior” (Ajzen, 2005) is one of the most widely applied behavioral theoretical frameworks to examine individual intentions and actions, including in the domain of tax compliance. This theory rests on the basic assumption that a person's behavior is essentially driven by intention, which is formed from three main determinants: Attitude towards behavior represents how an individual assesses and evaluates a particular action, while subjective norms refer to the social pressure that an individual perceives from their surrounding environment. Perceived behavioral control reflects an individual's belief in how capable he or she is of actually carrying out an action.

From a tax perspective, this theory emphasizes that tax compliance is determined not only by legal obligations but also by an individual's perception and understanding of the tax system. Individuals with a good understanding of taxation tend to have a positive attitude and feel capable of fulfilling their tax obligations. Therefore, digital tax literacy and an understanding of tax policy are crucial factors in shaping tax compliance, particularly in the context of *e-commerce transactions*.

E-commerce Consumer Tax Compliance

Tax compliance reflects an individual's tendency to accept and carry out his tax obligations voluntarily, which is basically a manifestation of his sense of social responsibility.

Kirchler (2005) stated that individuals' positive perceptions of taxes as part of economic activity can encourage the formation of an attitude of acceptance that ultimately underlies voluntary tax compliance. Alm & Togler (2006) emphasized that moral norms and ethical awareness play a crucial role in shaping tax compliance, where consumers with high tax morality tend to accept tax levies in digital transactions. The OECD (2022) further identified that *e-commerce tax compliance is manifested through VAT acceptance, collection verification, and retention of tax documentation. These findings confirm that attitudes of acceptance, moral motivation, and actual compliance behavior are crucial factors in shaping consumer tax compliance in the e-commerce ecosystem*.

Digital Tax Literacy

Digital tax literacy refers to an individual's ability to access, understand, and utilize various tax information available through digital platforms. Tax literacy is defined by Ma'rufah & Sari (2023) as an individual's ability to understand applicable tax provisions and carry out their tax obligations appropriately. The digital dimension of this literacy is emphasized by Putri et al. (2025), who emphasize the importance of consumer understanding of tax rights and obligations in digital transactions, and by Kamil & Yolifiandri (2024), who highlight the ability to access and evaluate tax information through various digital channels such as websites, help centers, and electronic invoices. Referring to these findings, this study operationalizes digital tax literacy through three indicators: knowledge of VAT/PMSE VAT in *e-commerce transactions*, understanding of consumer rights and obligations related to digital taxes, and the ability to access and evaluate tax information through digital platforms, which collectively reflect an individual's readiness to fulfill their tax obligations in the digital era.

Understanding PMSE VAT

VAT on E-Commerce is a combination of Value Added Tax (VAT) and Electronic Trading (E-Commerce). VAT is an indirect consumption tax levied by sellers on domestic transactions (Kamal & Ruliyani, 2019), while E-Commerce refers to digitally conducted trade activities (Ministry of Finance,

2022) . Based on these two definitions, E-Commerce VAT is imposed on intangible taxable goods and taxable services traded through electronic platforms.

Understanding PMSE VAT refers to consumers' specific knowledge of the tax regulations applicable to *e-commerce transactions* . This includes understanding that VAT is imposed at a specific rate on transactions that meet digital tax criteria (Wijaya & Nirvana, 2021), that it is collected by platforms or sellers appointed as digital VAT collectors (FS Putri et al., 2024) , and that electronic invoices or receipts are valid proof of tax collected in *e-commerce transactions*. (Ramdan et al., 2025) . Referring to this, this study operationalizes the understanding of PMSE VAT through three indicators, namely understanding the rates and scope of PMSE VAT/PPN transactions, understanding that tax collection is carried out by registered platforms or sellers, and understanding of proof of collection documents in *e-commerce transactions* .

Tax Transparency

Tax transparency refers to the level of clarity and openness of tax information provided to consumers in every digital transaction. Wardani et al. (2022) revealed that the openness and clarity of information provided by tax authorities contribute significantly to helping taxpayers understand the tax base while strengthening their trust in the tax system. Similarly, Islami et al. (2024) stated that transparency is also achieved through easy access to official tax policy information, allowing individuals to obtain accurate and reliable information. Furthermore, (Rahma, n.d.) emphasized that adequate transparency can foster taxpayer confidence in the fairness and accountability of the tax collection system, ultimately leading to compliance behavior. Based on these three findings, this study operationalizes tax transparency through three indicators: openness and clarity of tax information from authorities or platforms, ease of access to official digital tax policy information, and the level of consumer trust in the fairness and transparency of digital tax collection.

Research Framework

Based on the theoretical basis that has been explained, the relationship between variables in this study is described as follows.

Digital Tax Literacy → *E-commerce Consumer Tax Compliance*

In the realm of digital taxation, digital tax literacy represents the dimensions of attitude *and* perceived behavioral control , where the greater an individual's understanding of the technology-based tax system, the stronger their confidence in carrying out their tax obligations correctly and appropriately. Thus, the first hypothesis is as follows.

***e-commerce consumer tax compliance* .**

Understanding PMSE VAT → *E-commerce Consumer Tax Compliance*

Understanding of PMSE VAT reflects consumers' level of knowledge regarding the tax provisions imposed on goods and services transactions through digital platforms. Consumers with a good understanding of PMSE VAT tend to better understand when the tax begins to be levied, how the tax rate is determined, and what tax obligations they must fulfill in each digital transaction. Therefore, hypothesis two is as follows.

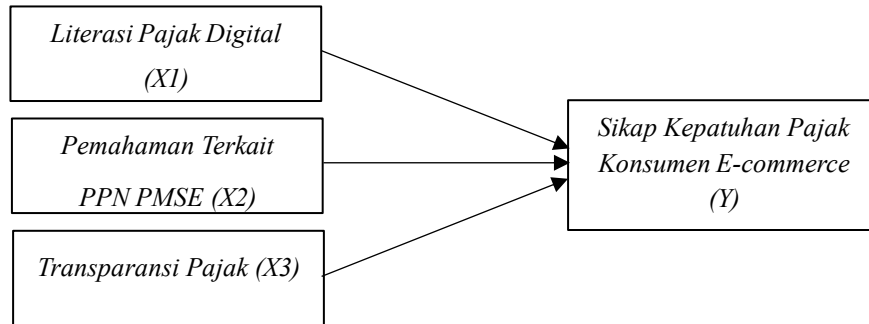
***e-commerce consumer tax compliance* .**

Tax Transparency → *E-commerce Consumer Tax Compliance*

This transparency includes detailed explanations of the tax amounts imposed, the calculation mechanisms, and the government's utilization of taxes. A higher level of transparency will increase consumer trust in the digital tax system, which in turn will encourage better compliance. Therefore, hypothesis three is known.

e-commerce consumer tax compliance .

Figure 2Research Framework



Source: Data processed by the author (2026)

RESEARCH METHODS

This study employs a quantitative approach through a survey method. The study population consisted of Sriwijaya University students who acted as *e-commerce consumers* . The sample was selected using a simple random sampling technique, involving 103 respondents. This technique was chosen because the study did not set specific criteria for respondents, so all Sriwijaya University students had an equal opportunity to be sampled.

The research data was analyzed using multiple linear regression, preceded by validity and reliability tests to ensure the quality of the research instruments. Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity, were conducted as a prerequisite for the analysis. Hypothesis testing was further conducted using t-tests, F-tests, and the coefficient of determination (R^2).

RESEARCH RESULT

Validity Test

Based on Table 2, it can be explained that all items are valid.

Table 1Validity test

Variables	Question Items	r-count	r-table (n=103)	Conclusion
Digital Tax Literacy (X1)	Question 1	0.847	0.1937	Valid
	Question 2	0.782		Valid
	Question 3	0.657		Valid
	Question 4	0.830		Valid
	Question 1	0.773	0.1937	Valid
	Question 2	0.825		Valid

Understanding of PMSE VAT (X2)	Question 3	0.677	0.1937	Valid
	Question 4	0.745		Valid
	Question 5	0.591		Valid
Tax Transparency (X3)	Question 1	0.803	0.1937	Valid
	Question 2	0.624		Valid
	Question 3	0.766		Valid
	Question 4	0.711		Valid
	Question 5	0.610		Valid
E-commerce Consumer Tax Compliance (Y)	Question 6	0.553	0.1937	Valid
	Question 1	0.684		Valid
	Question 2	0.694		Valid
	Question 3	0.788		Valid
	Question 4	0.759		Valid
	Question 5	0.546		Valid

Source: SPSS 26

Reliability Test

Based on Table 3, it can be explained that all questionnaires are reliable.

Table 2 Reliability Test

Variables	N of Sample	N of items	Reliability Test	Information
			Value (Cronbach's Alpha)	
Digital Tax Literacy (X1)	103	4	0.784	Reliable
Understanding of PMSE VAT (X2)	103	5	0.772	Reliable
Tax Transparency (X3)	103	6	0.767	Reliable
E-commerce Consumer Tax Compliance (Y)	103	5	0.729	Reliable

Classical Assumption Test

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		103
Normal Parameters ^{ab}	Mean	.0000000
	Standard Deviation	2.21063164
Most Extreme Differences	Absolute	.087
	Positive	.046
	Negative	-.087
Test Statistics		.087
Asymp. Sig. (2-tailed)		.054 ^c

a. Test distribution is Normal

- b. Calculated from data
 - c. Lilliefors Significance Correction
- Source: SPSS 26

The sig. value is 0.054, which exceeds the significance limit of 0.050. Thus, the resulting regression model can be declared suitable for further analysis.

Table 4 Multicollinearity Test

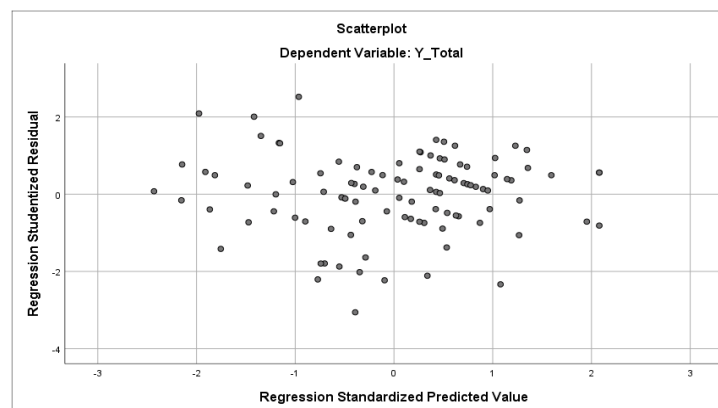
		Coefficients ^a				Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.	
1	(Constant)	5,946	1,808		3,288	.001	
	Digital Tax Literacy	.222	.102	.202	2,185	.031	.721 1,387
	Understanding PMSE VAT	.279	.093	.290	3,010	.003	.665 1,505
	Tax Transparency	.214	.078	.270	2,727	.008	.629 1,589

a. Dependent Variable: Y_Total

Source: SPSS 26

Referring to the table, it can be seen that all independent variables obtained VIF values <10 and tolerance values >0.10. Therefore, there was no multicollinearity among the independent variables in this study.

Table 5. 5



The scatterplot displays a random distribution of data points without any systematic pattern, spread evenly on both sides of the zero line on the Y axis. This condition indicates that the research regression model is free from heteroscedasticity.

Table 6 Glesjer Heteroscedasticity Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	2,931	1,127		2,600 .011
	Digital Tax Literacy	.033	.063	.061	.524 .601
	Understanding PMSE VAT	-.026	.058	-.055	-.451 .653
	Tax Transparency	-.054	.049	-.137	-1.095 .276
a. Dependent Variable: ABS_RES					

Source: SPSS 26

The significance values of the Glejser test for digital tax literacy (X1: 0.601), understanding of PMSE VAT (X2: 0.653), and tax transparency (X3: 0.276) are all > 0.05. Thus, the regression model of this study is free from heteroscedasticity.

Multiple Linear Regression Analysis Test

Table 7 Multiple Linear Regression Analysis Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	5,946	1,808		3,288 .001
	Digital Tax Literacy	.222	.102	.202	2,185 .031
	Understanding PMSE VAT	.279	.093	.290	3,010 .003
	Tax Transparency	.214	.078	.270	2,727 .008
a. Dependent Variable: <i>E-commerce Consumer Tax Compliance</i>					

Source: SPSS 26

Based on the results of multiple linear regression analysis, the following equation was obtained:

$$Y = 5.946 + 0.222X_1 + 0.279X_2 + 0.214X_3 + e.$$

A constant value of 5.946 indicates the level of *e-commerce consumer tax compliance* when all independent variables are held constant. The regression coefficients indicate that digital tax literacy, understanding of VAT on PMSE, and tax transparency have a positive influence on tax compliance. Each increase in each of these variables will be followed by an increase in *e-commerce consumer tax compliance*, assuming all other variables remain constant.

T-test

Based on the t-test results, it was found that digital tax literacy had a significance value of 0.031 (<0.05), understanding of VAT on PMSE was 0.003 (<0.05), and tax transparency was 0.008 (<0.05). These results indicate that all independent variables have a positive and significant effect on *e-commerce consumer tax compliance*, thus all research hypotheses are accepted.

F test

Table 8F Test (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	316,139	3	105,380	20,930	.000 ^b
	Residual	498,463	99	5,035		
	Total	814,602	102			

a. Dependent Variable: *E-commerce Consumer Tax Compliance*

b. Predictors: (Constant), Tax Transparency, Digital Tax Literacy, Understanding of PMSE VAT

Source: SPSS 26

The F test table shows a significance of $0.000 < 0.05$, so H_0 is rejected and H_a is accepted. The independent variables (X1, X2, X3) simultaneously have a significant effect on tax compliance (Y).

Coefficient of Determination Test

Table 9Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.623 ^a	.388	.370	2.24388

a. Predictors: (Constant), Tax Transparency, Digital Tax Literacy, Understanding of PMSE VAT

b. Dependent Variable: *E-commerce Consumer Tax Compliance*

Source: SPSS 26

The Adjusted R Square results table is 0.370 or 37%, meaning that the independent variables (digital tax literacy, PMSE VAT understanding, tax transparency) contribute 37% to *e-commerce consumer tax compliance*, while 63% is contributed by external variables.

DISCUSSION

E-commerce Consumer Tax Compliance

The results of the study indicate that digital tax literacy has a positive and significant influence on *e-commerce consumer tax compliance among Sriwijaya University students*. Statistical evidence from the *t*-test shows a significance value of $0.031 < 0.05$, so the first hypothesis (H_1 : Digital Tax Literacy Has a Positive Influence on *E-commerce Consumer Tax Compliance*) is accepted.

These findings confirm that the higher students' digital tax literacy, the stronger their commitment to tax obligations in *e-commerce transactions*. This explanation is supported by Ajzen's Theory of Planned Behavior (TPB), specifically the attitude toward behavior and perceived behavioral control components. Digital tax literacy enables students to understand the existence of VAT/PMSE VAT, know their rights and obligations as consumers, and access information through digital channels such as electronic invoices or the official website of the Directorate General of Taxes. As a result, a positive attitude and self-confidence are formed in complying with digital tax regulations. In the context of students as a group of active *e-commerce users* who often lack formal education, this literacy is crucial for changing the perception of tax from a burden to a transparent responsibility.

This result is in line with the research of AALD Putri et al., (2025) , which highlights literacy not only as technical ability, but also understanding of benefits, trust in the system, and the formation of tax compliance intentions.

E-commerce Consumer Tax Compliance

The results of the study indicate that understanding VAT on Electronic Trading (VAT PMSE) has a positive and significant effect on *e-commerce consumer tax compliance* among Sriwijaya University students. The t-test yielded a significance value of $0.003 < 0.05$, thus the second hypothesis (H2: Understanding VAT PMSE Has a Positive Effect on *E-commerce Consumer Tax Compliance*) is accepted.

These findings underscore that the deeper students' understanding of PMSE VAT provisions, including rates, collection by selected platforms or sellers, and proof via electronic invoices, the higher their level of compliance in digital transactions. Based on Ajzen's Theory of Planned Behavior (TPB), this understanding shapes attitudes toward behavior and perceived behavioral control, shifting tax perceptions from confusing to reasonable and rational. In practice, many students still believe that tax obligations are solely the responsibility of sellers or marketplaces; comprehensive understanding fosters awareness of the consumer's role, thereby increasing acceptance and indirect compliance.

This research is in line with FS Putri et al., (2024) , who stated that understanding of *e-commerce VAT* is crucial even though it is not yet widespread, as well as Wijaya & Nirvana, (2021) , who emphasized consumer education so that the PMSE VAT mechanism is effective and widely accepted in the digital ecosystem.

E-commerce Consumer Tax Compliance

The results of the study revealed that tax transparency has a positive and significant effect on *e-commerce consumer tax compliance* among Sriwijaya University students, as evidenced by the t-test with a significance value of $0.008 < 0.05$, so that the third hypothesis (H3: Tax Transparency Has a Positive Effect on *E-commerce Consumer Tax Compliance*) is accepted.

These findings confirm that the more transparent and clear tax information consumers receive, such as VAT details in transactions, the stronger their compliance attitudes. Within Ajzen's Theory of Planned Behavior (TPB) framework, transparency shapes subjective norms and attitudes toward behavior, where information from *e-commerce platforms* or tax authorities creates the perception that compliance is an expected social norm. Furthermore, Trust Theory explains that transparency builds trust through clarity in digital tax management, increasing the sense of fairness and legitimacy of the system. In the *e-commerce context* , transparency reduces the negative perception that taxes only increase prices without clear benefits, encouraging students to accept and comply with obligations.

This research is in line with Wardani et al., (2022) , which states that tax transparency increases compliance via taxpayer trust and perceptions of fairness in tax collection and management.

CLOSING

This study aims to analyze the influence of digital tax literacy, understanding of Value Added Tax on Electronic Trading (VAT on E-Commerce), and tax transparency on *e-commerce consumer tax compliance* among Sriwijaya University students. The results show that these three variables have a positive and significant effect on *e-commerce consumer tax compliance* . Good digital tax literacy encourages students to understand tax obligations in digital transactions, thus making them more accepting of the existence of taxes in *e-commerce activities* . Understanding of VAT on E-Commerce

also increases consumer acceptance of tax policies because students understand the tax collection mechanisms by platforms or sellers. In addition, tax transparency demonstrated through clear tax information in *e-commerce transactions* can increase consumer trust in the tax system, thereby encouraging tax compliance behavior. These findings indicate that increasing digital tax literacy, understanding of VAT on E-Commerce policies, and transparency of tax information are important factors in encouraging consumer tax compliance in the digital economy era.

This study has limitations because it only involved Sriwijaya University students as respondents and used perception data obtained through a questionnaire. Therefore, future research is recommended to expand the research object to a more diverse consumer group and add other variables related to consumer behavior and perceptions towards digital tax. Furthermore, *e-commerce platforms* are expected to improve tax information transparency by clearly displaying PMSE VAT details in each transaction to help consumers better understand their tax obligations in digital activities.

BIBLIOGRAPHY

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alm, J., & Togler, B. (2006). Culture differences and tax morality in the United States and in Europe. *Economic Psychology*, 27, 224–246. <https://doi.org/10.1016/j.joep.2005.09.002>
- Ariesy Tri Mauleny, N., Waras Sayekti, E., Rivani, VES, & Lisnawati, SR (2020). Optimization and Strengthening of Indonesian Taxation (KM Firdausy (ed.); First). Yayasan Pustaka Obor Indonesia.
- Atzen, I. (2005). *Attitudes, Personality and Behavior*. McGraw-Hill Education (UK).
- Darmian, N. (2021). Optimizing Tax Education Through Digital Content as an Effort to Increase Taxpayer Compliance (A Case Study of Students in Yogyakarta City). *LITERA: Journal of Accounting Literacy*, 75–82.
- Dwi, J., Amory, S., Mudo, M., & Rhena, J. (2025). Digital Economic Transformation and the Evolution of Consumption Patterns: A Literature Review of Changes in Shopping Behavior in the Internet Era. *Jurnal Minfo Polgan*, 14, 28–37. <https://doi.org/https://doi.org/10.33395/jmp.v14i1.14608>
- Islami, PM, Askandar, NS, & Fakhriyyah, DD (2024). Budget Transparency and Tax Awareness on Tax Compliance. *Scientific Journal of Accounting Research*, 13(01), 692–700.
- Judijanto, L. (2024). Public Perception of Tax Obligations. *Journal of Accounting and Investment*, 1(4).
- Kamal, F., & Ruliyani, R. (2019). Value Added Tax Management in Sales Transactions (Case Study: PT Elsiscom Prima Karya Jakarta). *JMBI UNSRAT (Scientific Journal of Business Management and Innovation, Sam Ratulangi University)*, 6(1), 51–60. <https://doi.org/10.35794/jmbi.v6i1.24274>
- Kamil, I., & Yolifiandri. (2024). The Impact of Digital Tax on Individual Taxpayer Behavior in the Indonesian E-Commerce Ecosystem. *Journal of Business and Management*, 4(2), 16–25.
- Ministry of Finance. (2022). Regulation of the Minister of Finance of the Republic of Indonesia Number-60/PMK.03/2022 concerning Procedures for Appointing Collectors, Collection, Payment, and Reporting of Value Added Tax on the Utilization of Intangible Taxable Goods and/or Taxable Services from Outside the Country. *State Gazette of the Republic of Indonesia 2022 Number 360*. www.jdih.kemenkeu.go.id
- Kirchler, E. (2005). *The Economic Psychology of Tax Behavior*.
- Ma'rufah, K., & Sari, RP (2023). Tax Literacy Moderation: The Influence of Education Level on Tax Compliance of Lecturers at Universities in Surabaya. 12(2), 134–142.
- OECD. (2022). *Tax Administration 2022: Comparative Information On OECD And Other Advance And Emerging Economies*.
- Pajak.com. (2026). PMSE VAT Payments Reach Rp26.12 Trillion in January 2026. *Pajak.Com*. <https://www.pajak.com/pajak/setoran-ppn-pmse-capai-rp2612-triliun-pada-januari-2025/>
- Putri, AALD, Yasa, INP, & Putra, PYP (2025). Digital Tax Literacy on Mandatory Compliance. *Scientific Journal of Management and Entrepreneurship*, 4, 368–383.

- <https://doi.org/https://doi.org/10.55606/jimak.v4i1.5392>
- Putri, FS, Hendrawati, TA, & Hasanah, UJE (2024). Optimizing VAT Implementation in E-Commerce Marketplaces to Encourage Tax Compliance. 9(2), 90–96.
- Rahma, M. (nd). Tax Transparency and Taxpayer Trust in Taxpayer Compliance (Survey on Taxpayers in DKI Jakarta City). 4(1), 1–18.
- Ramdan, A., Wulandari, W., Agung, PH, Wulaningsih, RW, Azizah, W., Ilmu, F., Publik, A., Publik, A., Karno, UB, & Pancasila, U. (2025). Analysis of the Implementation of VAT Collection Policy on Trade Transactions through Electronic Systems at Tax Offices for Foreign Bodies and Individuals. 4(4), 617–623. <https://doi.org/10.54259/akua.v4i4.4586>
- Triansyah, I., & Putra, RR (2025). The Effect of Tax Literacy on Taxpayer Compliance with Digital Literacy as a Moderator. EKOMA: Journal of Economics, Management, and Accounting, 4(4), 6784–6797. <https://doi.org/10.56799/ekoma.v4i4.8256>
- Wardani, DK, Prabowo, AA, & Aini, AN (2022). The Effect of Tax Transparency by the Tax Authorities and Trust on Taxpayer Compliance (A Case Study of Individual Taxpayers in East Belitung Regency). 1(2), 141–148. <https://doi.org/10.54259/akua.v1i2.207>
- Wijaya, S., & Nirvana, AP (2021). Value Added Tax on Trade Through Electronic Systems (Case Study of PT Shopee Internasional Indonesia). Bilancia: Scientific Journal of Accounting, 5(3), 245–256. <http://www.ejournal.pelitaindonesia.ac.id/ojs32/index.php/BILANCIA/index>