

MEASURING TAX COMPLIANCE: A HOLISTIC PERSPECTIVE ON TECHNOLOGY, BEHAVIOR, AND SPIRITUAL INTELLIGENCE

Orlando Yudistira¹, Rolyana Ferinia^{2*}
Universitas Advent Indonesia^{1,2}

ARTICLE INFO

Keywords:

Technology, Taxpayer Behavior,
Spiritual Intelligence, Taxpayer
Compliance

ABSTRACT

The background to the research problem is the low level of compliance in paying taxes from taxpayers. Therefore, the aim of this research is to analyze and understand the relationship between tax compliance and taxpayer behavior, understanding technology in paying taxes, and individual spiritual intelligence. The data collection technique used a questionnaire which was distributed directly to RT 010, 05, 04. The method used by researchers was a quantitative method with primary data processed from 108 respondents who were in modern park housing. The data analysis technique used in this research is Structural Equation Modeling (SEM) and analysis using SmartPLS. The results of the research, 1). There is a significant influence between understanding technology and compliance in paying taxes. 2). There is a significant influence between taxpayer behavior on the spiritual intelligence of taxpayers. 3). There is a significant influence between spiritual intelligence on compliance in paying taxes; 4). There is a significant influence between tax behavior on compliance in paying taxes through understanding technology; 5). There is no significant influence between Taxpayer behavior on compliance in paying taxes through spiritual intelligence. The originality of this research is that tax behavior greatly influences the use of tax technology, emphasizing the need for collaboration and education of tax officers and taxpayers in the early stages of digital taxation

E-mail:
Rolyana.pintauli@unai.com

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1. INTRODUCTION

In the execution of a nation's affairs, the acquisition of state revenue is vital. In accordance with the provisions stated in Law no. 12 of 2018, specifically in paragraph 3, it is stipulated that various types of state-generated income, including tax revenue derived from domestic sources as well as tax revenue acquired via international trade activities, are categorized as forms of tax revenue (UU No. 12 (Paragraph 3), 2018). Tax revenue is a primary component of governmental income that arises from the active involvement of the community. Belwelnang governments levy taxes on its citizens with the objective of enhancing the well-being of the populace. It is imperative for people and corporations to fulfill their tax obligations, as taxes are legally mandated and enforced without providing direct remuneration. Taxes play a crucial role in the financial ecosystem of a region, as they serve as a primary source of revenue for both local communities and the state. These funds are utilized to cover various expenses incurred by the state, thereby facilitating the execution of everyday activities and contributing significantly to the overall growth of the region. According to the legislation known as UU No. 28 (Article 1), 2007, which pertains to "General Information and Taxation Procedures," tax is defined as an obligatory payment to the government that is required from persons or businesses who engage in activities mandated by law, without receiving direct remuneration. and utilized for governmental objectives to enhance the welfare of the populace. Taxpayers are expected to possess the ability to accurately compute taxes and comprehend the underlying principles of the prevailing tax legislation. Moreover, taxpayers are required to exhibit a strong sense of integrity and possess an awareness of the potential dangers associated with fulfilling their tax obligations. Taxpayers bear the responsibility of computing, remitting, and disclosing the necessary taxes, with individual taxpayers being among those who are tasked with the duty of determining, reporting, and settling their tax liabilities (I. M. W. Putra et al., 2021). Tax compliance is a mandatory requirement in the field of taxation, whereby individuals or entities are obligated to fulfill their tax obligations by making timely tax payments. These payments serve as a means of contributing to the overall growth of the country. It is expected that taxpayers would willingly comply with these obligations and submit the necessary notification reports as required. Tax compliance in Indonesia, particularly with

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regards to PPh 21, is significantly poor, as seen by Anggit's (2019) findings. This suggests that Indonesian residents have not fully adhered to their tax obligations. The aforementioned assertion is substantiated by the tax statements in recent years. According to Aholandari (2022), Selbelsar's compliance ratio shown a gradual increase throughout the years. In 2016, the compliance ratio stood at 60.75%, which rose to 71.10% in 2018 and remained consistent in 2019. Subsequently, in 2020, the compliance ratio experienced a further increase to 77.63%. Finally, in 2021, the compliance ratio reached 80%.

By the year 2022, the total count of individuals who have officially registered for tax reasons is projected to reach 5,321,538 individuals. The total workforce in Indonesia comprises approximately 80.24 million individuals. The total number of taxpayers in Indonesia is reported to be 275.77 million. This numerical value is relatively modest. In contrast, the percentage of individuals who submitted the Self-Perception Test (SPT) stood at a mere 83.2%, falling short of the desired threshold of 90%. Nevertheless, the aforementioned percentage of 80% has surpassed the objective established in 2022 for individuals obligated to file tax returns (Anisa, 2023).



This phenomenon arises as a result of taxpayers' diminished trust in fulfilling their tax obligations, mostly influenced by instances of tax officials misappropriating the funds derived from tax payments (ELrlina, 2023). The implementation of such an action has the potential to impede the government's ongoing efforts to enhance the overall well-being of the populace. According to the available data, there exist multiple government programs that are expected to advance through the utilization of tax contributions. According to PMK (2022), Individuals who fulfill their tax obligations contribute to the advancement of the nation by offering financial assistance to less privileged individuals through the provision of subsidies, specifically in the form of BPJS health payments. Furthermore, the EL-filling application facilitates the process of reporting annual tax returns, so enabling individuals to make payments conveniently. This streamlined approach contributes to a rise in state income, thereby enabling the government to meet its financial obligations effectively (Putra, 2022). Within the framework of national growth, the government annually executes the Annual State Budget (APBN) by setting revenue objectives and formulating a budget for state expenditures. The attainment of national development necessitates substantial financial resources, hence rendering tax revenue as one of the primary sources of income. In nations where tax revenue exceeds 75%, sales figures are consistent with countries that have a dominant taxation system. However, this correlation is observed specifically in relation to tax revenue. Indonesia's national tax revenue remains very low. A high tax ratio signifies the extent to which individuals contribute to societal progress by adhering to their tax obligations. In order to ensure that the nation have sufficient financial resources to foster the development and enhance the well-being of its citizens. In addition to mitigating reliance on financial resources obtained through borrowing. According to a perspective articulated by Fjellstad, the significance of an efficient taxation system lies in its role in facilitating sustainable development. This system possesses the capacity to activate the domestic income foundation and serves as the primary mechanism through which developing nations can emancipate themselves from reliance on foreign aid or the exclusive dependence on natural resources.

Citing the perspective of the Financial Ministry of the Indonesian Republic on "tax policy in addressing the challenges posed by the ongoing pandemic." The Covid-19 epidemic in 2020 had a

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significant impact on individuals' professional lives, leading to disruptions in their work routines and necessitating the adoption of remote work arrangements, commonly referred to as Work From Home (WFH). The lack of compliance may arise because to the necessity for taxing authorities to develop tax rules that may effectively respond to the challenges posed by the Covid-19 epidemic.

In the context of tax policy amidst the pandemic, it is imperative to prioritize three key elements: sustaining corporate operations, preserving ongoing employment, and safeguarding household income. In response to the Covid-19 epidemic, Kelmelkelu has produced publications that serve as measurable benchmarks for comparison. The tax incentives outlined in financial information regulations NUMBER 44/PMK.03/2020 encompass provisions for tax relief targeting taxpayers who have been adversely impacted by the Corona Virus outbreak. The aforementioned rule has undergone re-administration and refinement under Number 86/pmk.03/2020, resulting in the enhancement of existing provisions. Consequently, the cumulative amount of tax incentives to be extended by the government is projected to reach IDR 123 trillion. There are multiple incentives available for taxpayers in relation to the installment payments of PPh article 25. These incentives include a reduction of up to 30% in the amount of installments owed by taxpayers. Additionally, there are incentives under PPh article 21 for employees who possess an NPWP and are involved in the relevant tax period of their company. If an individual's gross income does not exceed IDR 200,000,000 per year, the government will bear the PPh facility, as stipulated in Article 21 of the Income Tax Law. In relation to the final article of PPh based on PP 23/2008, which pertains to the determination of business income received or obtained by taxpayers with total gross income as specified in government regulation 23 of 2018, it is stipulated that a final Income Tax of 0.5% is applicable on the gross income. It is important to note that this tax liability is assumed by the government and is not considered as taxable income.

According to Helstu Yoga Saksama, the Director of Tax Services, Counseling, and Public Relations at Tax, the DGT aims to enhance its operational efficiency by using electronic communication channels, including telephone, email, and online messaging, for the execution of education, supervision, and law enforcement tasks. The employment of diverse data systems, both internal and external, is observed, which encompasses the transmission of financial data from the Automatic Electronic Network of Information (AELoI). To facilitate the observation of information transmission between taxpayers in their place of origin and their registered home country, this mechanism enables tax officials to access the records of individuals enrolled inside the system. Tax authorities aim to broaden the tax base by implementing taxation on digital transactions, hence facilitating the collection of value-added tax on electronic trade. This approach is pursued in order to accomplish the aforementioned objective. The aforementioned programs may face challenges in achieving effective implementation if there is a low level of taxpayer compliance.

In order to enhance tax compliance, several key factors warrant consideration. Firstly, the cultivation of favorable taxpayer behavior is of paramount significance, as it directly contributes to the augmentation of tax compliance levels. Secondly, a comprehensive grasp of technology is imperative to facilitate online tax payment processes. Lastly, the cultivation of robust spiritual intelligence among individuals assumes importance in this context. It is advantageous to possess a comprehensive understanding of tax compliance. The conduct of taxpayers significantly influences their level of tax compliance. According to a news article from the Bandung Institute of Technology, Sudirman Said, the former Minister of Energy and Mineral Resources, delivered a seminar on the significance of good behavior and ethical responsibility to young professionals Harman and Delsjardin during an MBA program at ITB. The seminar emphasized the importance of ethical conduct and highlighted the potential repercussions of engaging in immoral actions. The aim was to prioritize ethical behavior as a fundamental aspect of one's conduct. According to Sudirman, the establishment of conditions conducive to good behavior involves the integration of various elements, including insights, skills, and behaviors. By incorporating these components into the process of implementing moral decisions, individuals can develop a solid foundation that encompasses moral awareness, moral judgment, moral sensitivity, and attention. This foundation enables individuals to effectively identify and acknowledge ethical intentions. Regarding a decision.

A comprehensive comprehension of technology serves as a fundamental prerequisite for individuals to demonstrate compliance in fulfilling their tax obligations. Meliliana et al. (2021) assert that the significant influence of technology has implications for individual tax compliance and government income. Furthermore, this phenomenon has resulted in numerous advancements in technical innovation. The study conducted by Puspa and Yuhelrtiana (2023) provides evidence supporting the preparedness of

technology for facilitating online tax payments. One other component that may be posited to enhance adherence to tax payment is an individual's spiritual intelligence.

There is a positive correlation between those with elevated levels of spiritual intelligence and their propensity to exhibit a greater degree of tax compliance. This phenomenon can be attributed to the individual's recognition that the funds gained from their voluntary tax contributions would be allocated for their own benefit as well as that of others, albeit in an indirect manner. It is worth noting that spiritual intelligence exhibits a strong correlation with the virtue of honesty (Sam, 2020), while also being strongly associated with traits such as self-discipline and reverence for ethical principles (Sam, 2020). According to Rihadi et al. (2022). The act of fulfilling tax obligations necessitates the possession of virtues such as integrity, discipline, and recognition of the significance associated with the act of paying taxes. According to Elriandani and Pudjolaksono (2018), it was proposed that individuals with heightened spiritual intelligence in their cells exhibit a corresponding inclination towards general intelligence in their cognitive orientation. The individual in question will possess the fortitude necessary to confront instances of non-compliance and fulfill their tax obligations in a diligent manner.

The problem formulation in this research is derived from the background information provided. Is there a correlation between taxpayer behavior and technology? Is there a correlation between the utilization of technology and adherence to tax compliance? Is there a correlation between action and spiritual intelligence in comprehending the necessity of fulfilling tax obligations? Is there a correlation between spiritual intelligence? Regarding the matter of adhering to tax payment obligations, it is imperative to underscore the significance of compliance. Is there a correlation between taxpayer behavior and compliance with tax payment using technological means? Is there a relationship between taxpayers' compliance with paying taxes and their spiritual intelligence

Theoretical Review

Individual Taxpayer Compliance

Taxation plays a key role in the process of national development. Taxes serve as a means to fund diverse public expenditures. Tax compliance refers to the legal responsibility of taxpayers to meet their obligations related to taxes as prescribed by relevant tax laws and regulations (Fellix & Aribowo, 2021). Taxpayer compliance refers to the process of gathering and disclosing regular and yearly taxes on the capital of a taxpayer, whether it is held by a group or an individual, and is utilized as business capital. This process is carried out in accordance with the relevant tax legislation, with the aim of demonstrating the taxpayer's adherence to and fulfillment of their tax responsibilities. The decisions made by individuals and organizations are significantly shaped by the tax incentives they get. The enhancement of taxpayer compliance can be achieved through the implementation of socialized taxation strategies, focusing on business or income aspects. By ensuring that taxpayers possess a comprehensive understanding of tax regulations and are adequately informed, their knowledge and adherence to tax obligations can be significantly improved (Wardani & Kartikasari, 2020).

The measurement of tax compliance is based on the theoretical framework proposed by Puspita (2014), which elucidates the various characteristics of taxpayer compliance, specifically focusing on the comprehension of tax laws and regulations. It is imperative for all taxpayers to possess knowledge and awareness of the tax levied, ensuring its compliance with the pertinent tax statutes. This rule serves as the foundation for overseeing all tax-related operations and establishing the framework for tax reporting procedures. By implementing these regulations, the government can enhance its ability to get legal protection in the context of taxation actions. Gain an understanding of the functioning of labor tax in order to support government financing. Taxes play a crucial role in the financial operations of the state, enabling the government to enhance the well-being of the population by allocating funds towards the development and maintenance of public infrastructure. These funds are derived from the state's income and savings, and are utilized to finance various governmental expenditures. The concept of society is a fundamental aspect of social sciences and is often studied in various academic Individuals own their own personal inclination to contribute financially through the payment of taxes. The presence of an individual's personal inclination to contribute to tax payments will undeniably exert a significant impact on the government's tax collections. By fostering taxpayer compliance, the government can alleviate the need for extensive efforts to incentivize the public to fulfill their tax reporting requirements. The postponement of tax payments might have adverse effects on the nation. It is imperative for any society to recognize that deferring payments can lead to a decline in a nation's earnings, as well as impede progress and well-being.

Technology

The significance of information technology in tax reporting services cannot be overstated. It greatly simplifies the process of assessing one's tax responsibilities for individual taxpayers. This is evident through the utilization of high-quality website. The Indonesian Government has implemented a contemporary tax administration system, which includes various components such as el-registration, el-SPT, and EL-Billing. These components are designed to ensure taxpayer compliance by facilitating the registration process, managing the resubmission of notification letters, and facilitating the calculation, payment, and settlement of taxes owed, including any outstanding arrears (Tri Wahyuni Sukiyaningsih, 2020). The utilization of an information system is advantageous in enhancing efficiency and competitiveness within various sectors, including public and business organizations. By leveraging information technology from government agencies, these entities are able to offer services that serve as strategic tools for facilitating public services. Consequently, governments are motivated to implement initiatives that promote taxpayer compliance. One approach is leveraging advancements in information technology to establish online platforms for tax filing and payment (Seltyadi et al., 2022).

By endorsing state development and adhering to the updating mechanism inside the DJP Online program, it would facilitate the public's understanding and mitigate any confusion pertaining to tax reporting inaccuracies. According to Ibad and Lolita (2020), taxpayers are expected to develop familiarity with information technology, leading to increased convenience in conducting various tasks from the comfort of their homes. The utilization of information technology plays a crucial role in the collection of tax-related data from taxpayers. This enables the replacement of human data creation processes with system-generated reports, hence eliminating the perception of such data as only supportive in nature. The Directorate General of Taxes (DJP) utilizes information technology as a means to enhance taxpayer compliance. The aforementioned initiatives are measures aimed at harnessing its potential for the advancement of data and information technology. The integration of technology into the taxpayer system will contribute to the enhancement of the reporting system authorization, hence fostering a rise in taxpayer awareness. According to Welmpeln (2018), there exist six dimensions of technology pertaining to digital literacy. These dimensions include digital accountability, digital productivity, digital information literacy, digital collaboration, digital creativity, and digital learning.

Taxpayer Behavior

The role of behavior in social psychology is of significant importance due to the purported association between individuals' perception of their environment and their subsequent behavioral responses. Managers also regard this mindset as significant. According to Kolb et al. (1995), Melrelka tends to ascribe an employee's subpar work performance to a negative work attitude. Attitude refers to a psychological inclination that manifests through the evaluation of an object or entity based on preferences or dispositions (Eagly & Chaikeln, 1993). By subjectively assessing the behavior of individuals, particularly in relation to taxpayer compliance, it is possible to establish that achieving taxpayer compliance is feasible. The enhancement and impact of taxpayers' compliance attitude, conversely, is linked to the government's confidence in augmenting compliance by behavioral means (Scholz & Lubell, 1998). Taxpayer compliance behavior is characterized by a propensity to engage in negotiations with the service provider. Behavior can be observed to be influenced by economic circumstances, wherein variations in budgetary allocations may result in taxpayers facing challenges in meeting their tax obligations. Attitudes refer to acquired dispositions to regularly respond favorably or unfavorably towards specific items. The target of an attitude encompasses several elements inside an individual's cellular environment, encompassing tangible entities, challenges, concepts, occurrences, and individuals. The evaluative or emotive component of self-definition constitutes the fundamental essence of the attitude idea. The conceptual differentiation of attitudes from other psychological constructs, such as needs, motives, and qualities, has been discussed in the literature (Champoux, 2011). Taxpayer behavior is influenced by the extent of voluntary tax compliance they engage in.

The dimensions utilized in this study were sourced from Champoux (2011). Behavior consists of three distinct yet interconnected components: cognitive, emotional, and behavioral aim. Cognition refers to an individual's perception and belief system of an attitude object, encompassing their cellular perception of the various attributes associated with this item. Affective refers to the process of evaluating and experiencing emotions towards an attitude object. It encompasses an individual's subjective inclination of preference or aversion towards an object, which may also include neutral sentiments. Behavioral intents refer to an individual's expressed desires and verbalized statements regarding their intended behavior towards a particular object. The conduct observed subsequent to the manifestation of attitude does not consistently align with previous patterns.

Spiritual Intelligence

Spiritual intelligence refers to a cognitive capacity that is employed to address and resolve issues pertaining to significance and worth. It encompasses an intelligence that situates action and existence within a more expansive and profound framework imbued with purpose. Intelligence is employed in the evaluation of the relative significance of different actions or lifestyles. It encompasses the capacity to employ and utilize spiritual attributes and capabilities, so enhancing mental well-being and aiding individuals in discerning the most suitable course of action in a given context.

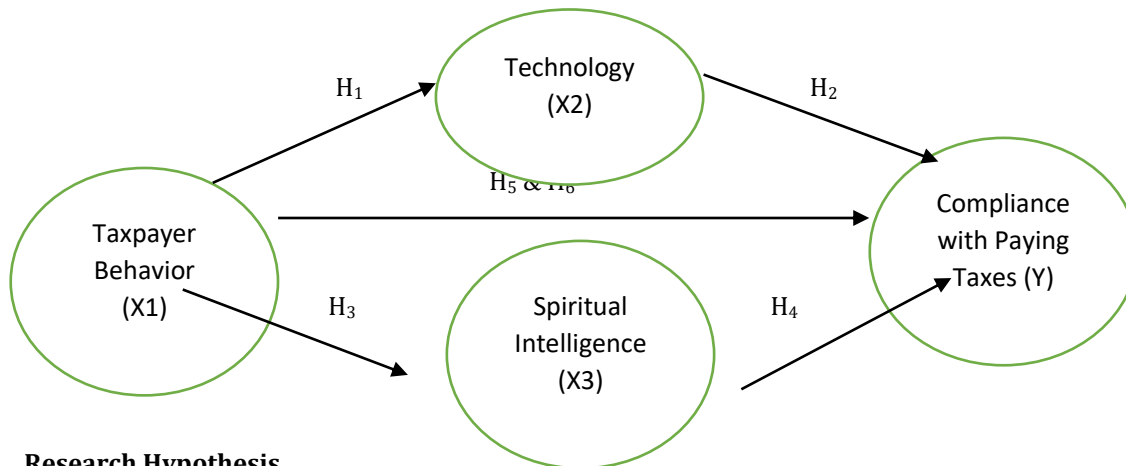
The dimensions of consciousness encompass nuanced levels of awareness and cultivated self-awareness. The aforementioned characteristics are comprised of the subsequent elements: Mindfulness refers to the cognitive process of self-awareness and deliberate living, characterized by a focused and intentional state of attention, heightened awareness, and a sense of presence. Trans-rational knowledge promotes the transcendence of rationality by means of paradoxical synthesis and the utilization of diverse models of states of consciousness, including meditation, prayer, insight, intuition, and dreams. It advocates the cultivation and refinement of consciousness or spiritual qualities through the application of various techniques. According to Marshall (2000), spiritual intelligence refers to the cognitive capacity to confront and resolve existential dilemmas related to significance and worth. This form of intelligence entails the ability to situate one's behavior and existence within a broader and more profound framework of meaning, as well as the capacity to discern the relative meaningfulness of one's actions and chosen way of life. The aforementioned entities pertain to spiritual spirituals, serving as a collaborative component inside the melletel. This observation is supported by the works of Zirman and Paulus (2018) in their research, as well as the findings of Susanti (2022).

Grace refers to the act of exerting deliberate efforts to cultivate a state of harmonious coexistence characterized by love and trust, hence resulting in the manifestation of purity in one's life. This aspect exemplifies the pursuit of the sacred, which entails achieving a state of harmonious coexistence with the divine, the universal life force, nature, or the inherent essence of one's being. Love, in this context, signifies the demonstration of reverence and admiration for life, grounded in sentiments of gratitude, beauty, vitality, and joy. Trustworthiness, on the other hand, encompasses a positive and optimistic outlook rooted in faith or belief. The concept of meaning encompasses the subjective experience of perceiving significance within one's daily actions, driven by a feeling of purpose and a commitment to serving others, even in the presence of adversity and distress. Transcendence refers to the process of beyond the limitations of the individual egoic self and transitioning towards a state of interconnectedness with others. This theme encompasses several subcategories, namely the relational I-you aspect, the cultivation of relationships and community through acceptance, respect, empathy, compassion, love, generosity, and an I-Thou orientation. Additionally, it incorporates holism, which adopts a systems perspective to examine the interconnectedness and unity within diversity. Solitude refers to the state of residing in a state of open acceptance, curiosity, and love towards all manifestations of existence. This concept encompasses two key elements: acceptance and openness. Acceptance refers to the act of forgiving, embracing, and loving, even when faced with negative aspects and the dark side. On the other hand, openness encompasses several qualities, such as having an open heart and mind, being curious and receptive, and demonstrating respectful acknowledgement of the wisdom found in diverse traditions. The attainment of peaceful self-realization, which encompasses the understanding of truth, God, and one's absolute and authentic nature, is contingent upon the cultivation of inner tranquility, equilibrium, self-acknowledgment, empathy, and introspective sorrow (Tambunan et al., 2023).

Additionally, it necessitates relinquishing the inclination to exert excessive personal agency in order to sustain a state of humble acceptance, whereby one consents to and permits the unfolding of others' desires and necessities. The concept of inner guidance involves the development of internal autonomy that is in harmony with conscientious and prudent behavior. The subject matter at hand is derived from the subsequent subcategories: freedom, which encompasses the notion of being liberated from various forms of conditioning, attachment, and fear; the attainment of freedom through the realization of one's potential; the relationship between creativity and freedom; the acquisition of wisdom to discern and rectify mistakes by relying on one's inner compass, or conscience; and the importance of maintaining integrity in one's actions, acting in an authentic, responsible manner that aligns with one's personal values. Spiritual intelligence is a fundamental cognitive capacity that enables individuals to address existential questions and navigate moral and ethical dilemmas, hence facilitating the pursuit of more profound, purposeful, and significant endeavors.

Conceptual framework

Based on the description above, it can be built research framework as follows:



Research Hypothesis

Taxpayer behavior towards technology

The current trend in taxpayer behavior regarding tax payment through technology has exhibited a notable inclination towards negativity. This can be attributed to taxpayers' limited understanding of the technological advancements that have been established, as indicated by prior research conducted by Gangodawilagel et al. (2021). The influence of attitude towards conduct on compliance is significant, since a positive attitude leads to compliant behavior in fulfilling duties. Moreover, the availability of technology has facilitated taxpayers' understanding of technological advancements in tax payment processes. The study conducted by Mahrurrotul Fikriyah and Trisnaningsih (2022) titled "Revealing Taxpayer Behavior of Individuals with the Reporting of the Cross-Global EL-Filing System" demonstrates that the utilization of the EL-Filing system enhances taxpayers' confidence in reporting their income, thereby minimizing suspicions associated with manual tax payment. The findings are based on data obtained from a questionnaire survey. The utilization of technology by taxpayers significantly impacts the tax payment procedure.

The aforementioned research findings indicate that there is a prevailing negative trend in taxpayer behavior with regards to fulfilling their tax obligations, which may be attributed to a potential lack of awareness regarding advancements in technology. The taxpayers' inclination to utilize technology for tax payment can be impacted by their limited proficiency in technology application. Hence, the present study posits a research hypothesis. H1: There is a significant and positive influence between taxpayer behavior and technology

Technology on Compliance in Paying Taxes

The accelerated progress in the realm of technology has necessitated the implementation of taxation measures aimed at establishing information technology systems. These systems aim to facilitate the tax reporting process for taxpayers, hence fostering more compliance in the realm of tax payment (Sari, 2020). Tax modernization is a component of a comprehensive tax reform initiative that specifically targets three key domains that have a direct impact on the fundamental aspects of taxation, namely administration, regulation, and supervision (Rinaldy, 2021). The developed system has shown to be highly beneficial in facilitating efficient and punctual payment processing in cellular communication. According to a prior study conducted by Annisah (2021), it has been posited that the utilization of information technology is considered to be a significant determinant impacting taxpayer compliance. The swift advancement of information technology through digital literacy (Ferinia et al., 2023) has the potential to facilitate and streamline taxpayers' compliance with their obligations. The technology in question is employed by taxpayers to expedite the process of electronic filing. It was designed by the Directorate General of Taxes (DJP) with the aim of assisting taxpayers in cultivating a greater sense of responsibility in fulfilling their tax obligations. This is achieved through the implementation of a more streamlined reporting procedure. The utilization of intelligence by the general populace has prompted tax authorities in Indonesia to undertake reforms and adopt a tax administration framework, as highlighted by Manullang et al. (2020), Hardika et al. (2022), and Marilyn et al. (2022). This development has been seen to have a favorable influence on taxpayer compliance. Taxpayer compliance is enhanced when

individuals possess sufficient tax knowledge and are aided by information technology, hence facilitating the fulfillment of their tax obligations.

The aforementioned studies elucidate that the advancement of information technology in the realm of taxation has resulted in several benefits. These include enhanced accessibility for taxpayers to fulfill their reporting and payment obligations, heightened compliance rates through streamlined reporting procedures, and the provision of electronic filing support. At now, a thorough integration of the different facets of digital literacy (namely, digital accountability, digital productivity, digital information literacy, digital collaboration, digital creativity, and digital learning) and its influence on taxpayer compliance lacks empirical investigation. The integration of digital literacy characteristics in tax policy can potentially enhance targeting and efficiency. H2: There is a significant influence of technology on taxpayer compliance in reporting individual taxes

Taxpayer Behavior in Spiritual Intelligence

Taxpayer behavior is indicative of the individual taxpayer's qualities, since it demonstrates their ability to make informed decisions on tax payments depending on their personal circumstances and influence. Spiritual intelligence can be characterized as a cognitive capacity that is dedicated to the resolution of issues pertaining to significance and moral principles. This encompasses the capacity to evaluate and situate human conduct and ethical values within a wider and more diverse framework of significance. The concept of spiritual intelligence enables individuals to discern the relative significance of various behaviors and life principles. Moreover, it is shown that engaging in good conduct significantly enhances an individual's cognitive capacity to stay informed about the most recent information relevant to taxpayers. Based on a prior study conducted by Susanti (2022), it has been determined that the variable of high intelligence significantly impacts compliance, resulting in a positive correlation with taxpayer compliance. The emergence of taxpayer behavior, thoughts, and understanding regarding their obligations can be observed. The level of intelligence exhibited by taxpayers significantly impacts their contacts with the tax office in relation to the gathering of information. Previous research conducted by Nugraeni Susanti and Mahmudi (2023) suggests that the attitude of taxpayers towards those with high intellect significantly impacts the level of compliance, hence resulting in personal benefits. Taxpayers that exhibit good behavior will cultivate a consistent pattern of taxpayer intelligence and behavior when fulfilling their tax obligations.

The aforementioned study emphasizes the correlation between taxpayers' behavior and their cognitive abilities, encompassing spiritual intelligence. This cognitive factor plays a significant role in taxpayers' capacity to fulfill their tax obligations and comprehend current tax-related information. Hence, it is imperative to conduct research in order to observe the comprehension and incorporation of Taxpayer in relation to dimensions of spiritual intelligence within the framework of optimal tax contributions. H3: There is a significant and positive influence between Taxpayer behavior on spiritual intelligence

Spiritual Intelligence on Compliance with Paying Taxes

According to Muliartini and Jati (2019), individuals who possess a high level of spiritual intelligence exhibit robust values and a clear vision, enabling them to imbue significance into all facets of life. Furthermore, these individuals demonstrate adeptness in effectively navigating and persevering through adversities and challenges. Intelligence can be defined as the optimal capacity of an individual's cells to adhere to instructions. The term "celrdas," as defined by the Belsar Indonesian Dictionary, refers to the capacity to enhance an individual's cognitive abilities, comprehension, mental acuity, and physical well-being. The influence of decision-making on spiritual intelligence, particularly at its highest level, has a significant impact on human behavior. Individuals with high spiritual intelligence prioritize the common good and strongly oppose any non-compliant behavior among their work partners, particularly in relation to tax payment. Consequently, individuals with elevated spiritual intelligence exhibit a greater propensity for tax compliance. According to a prior study conducted by Elriandani and Pudjolaksono (2018b), the personality traits exhibited by entrepreneurs are shaped by their desire to achieve financial prosperity, build a reputable image, engage in competitive endeavors, secure adequate income for their families, attain professional achievement, and maintain a sense of autonomy and leadership. According to Sujana et al. (2019), the variable of spiritual intelligence plays a crucial role in shaping cellular behavior. Individuals who operate in accordance with prevailing ethical standards are likely to exhibit improved performance, with spiritual intelligence exerting a significant influence in this regard. Enhancing cognitive abilities leads individuals to experience a heightened sense of comprehension regarding contemporary tax compliance. Prior research has indicated that spiritual intelligence has a significant role in shaping human decision-making behavior, particularly in the context of tax compliance. Specifically,

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those with higher levels of spiritual intelligence tend to exhibit a greater comprehension of tax compliance requirements.

Prior studies have indicated a positive association between elevated levels of spiritual intelligence and a greater likelihood of tax compliance. However, additional investigation is required to delve into the internal mechanisms that underlie the connection between spiritual intelligence and tax compliance. Hence, the present study posits this research hypothesis. H4: There is a significant and positive influence between spiritual intelligence on compliance with paying taxes

Taxpayer Behavior towards Compliance in Paying Taxes Through Technology

There exists a solitary research study that posits the belief that technology can foster compliance among tax payers. The study was conducted by Helrmawan et al. (2021). The research findings indicate that there is a significant relationship between Planel Behavior data, which is measured by taxpayer compliance through information technology, among entrepreneurs in KPP in Sidoarjo. Moreover, the results suggest that Planel Behavior data, when mediated by technology, has a positive impact on taxpayer compliance. The impact of God through technology was determined to be nonexistent. One distinguishing factor of this study compared to prior research is the utilization of the behavioral theory as proposed by Champoux (2011).

H5: There is a significant and positive influence between taxpayer behavior on tax compliance through understanding technology

Taxpayer behavior towards compliance with paying taxes through the spiritual intelligence of taxpayers

There exists a scholarly journal that investigates the correlation between students' behavior and their levels of obedience and spiritual intelligence. The research study was conducted by Shalahuddin and Waslah (2022). The findings of the research indicate that pupils enrolled at the Sunan Ampell Islamic Boarding School exhibit a notable degree of spiritual knowledge and adherence to the established laws of the institution. This study also identified a statistically significant and favorable correlation between behavioral conduct and students' spiritual intelligence in adhering to institutional regulations. This finding suggests that the adherence to school laws among pupils might be influenced by their obedience, which is in turn influenced by their higher spiritual intelligence. Given the absence of existing research linking the aforementioned variables to gauge taxpayer compliance in terms of tax payer behavior and spiritual intelligence, this study posits the following hypotheses: H6: There is a significant and positive influence between taxpayer behavior on compliance with paying taxes through spiritual intelligence

The findings of the hypothesis testing indicate a significant impact on taxpayer compliance behavior, wherein compliance pertains to the fulfillment of a taxpayer's obligations in accordance with their own adherence. The correlation between conduct and compliance is expected to enhance the taxpayer's self-awareness and cognitive abilities in effectively fulfilling their tax reporting obligations. The individual taxpayer has the capacity to assess their own behavior by recognizing the significance of their work, thereby establishing a connection between behavior and adherence to enhance the taxpayer's level of knowledge. The internal intelligence of individuals is subject to the influence exerted by the presence of incentives that promote adherence to desired behavioral norms among taxpayers.

2. METHOD

Types of research

The present study employs a quantitative approach inside a correlational framework (Ferinia, 2023). Assess the level of correlation among many observable variables. The research employed a data collection methodology that involved the distribution of questionnaires to a specific cohort of persons.

Location and Time of Research

The community residing in three residential towers (RTs) within the Taman Modern housing complex, namely RT 010, 05, and 04.

Sampling technique

The data gathering method employs a questionnaire that incorporates a Likert scale ranging from 5 (indicating strong agreement) to 1 (indicating strong disagreement). The present study employs the methodology of Structural Equation Modeling (SEM), with a specific focus on the Partial Least Squares (PLS) approach. The utilization of Structural Equation Modeling-Partial Least Squares (SEM-PLS) is motivated by the objective of scrutinizing the theoretical framework with respect to predictive elements, encompassing the creation of variables. The analytical methodology entails the computation of both an exterior model and an inner model, as described by Chin (2010).

Hypothesis test

The primary objective of external modeling is to construct a model that is both valid and dependable. The objective of this study is to evaluate the dependability of the data gathered by employing Cronbach's alpha (> 0.70) and composite reliability (> 0.70), as recommended by Budhiasa (2016b). Convergent validity is employed to evaluate the validity of the collected data, with the average variance value serving as the criterion, often set at a threshold of greater than 0.5.

The questionnaire was distributed to a total of 108 governmental respondents, and the distribution of these respondents is presented as follows. I'm sorry, but "Relsondeln" does not appear to be a recognizable the respondents of the survey consisted of 66% men and 34% women, as indicated in Table 1. According to the field data, the proportion of men in the working age group of 1-25 years is 28%, while for the age group of 25-30 years it is 19%. For the age group of 30-35 years, the proportion of men is 8%, and for the age group of 35-40 years it is 6%. Finally, for individuals aged 40 years, the proportion of men is 39% (Table 2). Based on demographic categorization, contemporary garden housing communities encompass a diverse range of generations, spanning from the baby boomer cohort to the Z generation. The level of education among workers exhibits variation. According to a recent study conducted by (Lurekke, C Venus Jr & Ferinia, 2023) the educational attainment levels of the population are as follows: 21% have successfully completed elementary school, 5% have successfully completed junior high school, 28% have successfully completed high school, 6% have obtained a diploma, and 41% have achieved a bachelor's degree.

Table 1 Respondent profile based on gender

	Frequency	Percentage
Male	71	66%
Female	37	34%
Total	108	100%

Data source from questionnaire, data processed by author

Table 2 Respondent profile based on age

	Frequency	Percentage
1-25	30	28%
25-30	21	19%
30-35	9	8%
35-40	6	6%
40	42	39%
Total	108	100%

Data source from questionnaire, data processed by author

Table 3 Profile responden berdasarkan Pendidikan

	Frequency	Percentage
Elementary School	23	21%
Junior High School	5	5%
Senior High School	30	28%
Diploma	6	6%
Bachelor Degree	44	41%
Total	108	100%

Data source from questionnaire, data processed by author

Validity test

The validity test is a technique employed to evaluate the precision and appropriateness of the instrument utilized inside the questionnaire. In the present study, the investigator employed a convergent validity framework, specifically utilizing cross loading, to evaluate the precision and consistency of the gathered data. A construct is deemed to possess validity when its value surpasses the criterion of 0.005, and the Outer Loading value is higher than 0.6, which is the lowest acceptable level. This study encompasses a comprehensive set of seven performance measures, specifically Kwp5, Si6, Si7, Tb4, Tb5, Tel5, and Tel6. It is of significance to acknowledge that the aforementioned indicators were deemed invalid and hence omitted from the analysis. Following the removal of the inaccurate indicators, a following evaluation of validity is conducted, leading to the validation of all indicators. The determination of this validation was made by considering the cross loading value, which surpassed the threshold of 0.6, as illustrated in Table 4.14

Table 4

	Spiritual Intelligence	Tax Behavior	Teknologi	Taxpayer Compliance
KWP1				0.773
KWP2				0.724
KWP3				0.666
KWP4				0.889
SI1	0.727			
SI2	0.722			
SI3	0.794			
SI4	0.665			
SI5	0.725			
TB1		0.692		
TB2		0.916		
TB3		0.825		
TE1			0.647	
TE2			0.855	
TE3			0.874	
TE4			0.662	

Reliability Test

In this study, two reliability tests, namely Cronbach's Alpha and Composite Reliability, were employed to assess the dependability of the measurements. The Cronbach's Alpha test was employed to ascertain the value of the final test dependability. The Composite Reliability Test is employed in order to ascertain the accurate value of a variable. If the reliability test results exceed the minimum threshold of 0.7, it can be concluded that the data is of high quality, as indicated in Table 4.15

Table 5

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Spiritual Intelligence	0.788	0.794	0.853	0.537
Tax Behavior	0.750	0.824	0.855	0.666
Teknologi	0.775	0.855	0.848	0.588
Taxpayer Compliance	0.780	0.922	0.850	0.589

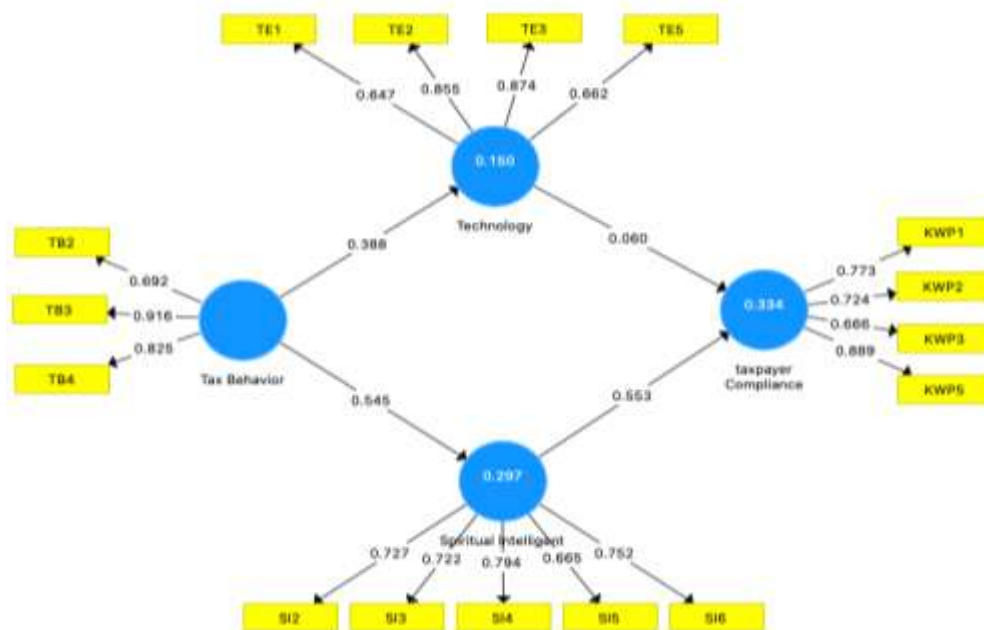
The table above displays the values obtained from the conducted tests, indicating that each variable has a value greater than 0.7. Consequently, the data exhibits a high level of dependability and can be evaluated as satisfactory

R Square

According to Table 7, the coefficient of determination (R-squared) for the compliance variable is 0.334. The findings indicate that the combined impact of spiritual intelligence and technology on tax compliance amounts to 33.4%, while the remaining 66.6% is attributable to other factors.

Table 6.

	R-Square	R-Square Adjusted
Spiritual Intelligence	0.297	0.290
Technology	0.150	0.142
Taxpayer Compliance	0.334	0.321



Hypothesis Test

The Influence of Tax Behavior on Technology

The analysis revealed a positive correlation between Tax Behavior and Technology, as indicated by a significant p-value of 0.000 ($p < 0.05$) and a t statistic of 5.897 ($p > 1.96$) (see table 8). Therefore, the first hypothesis (H1) was supported, as it posited that behavior had a significant impact on the adoption of technology among taxpayers. Individuals that utilize tax authority apps and systems will get a deeper comprehension of tax technology. Melrelka intends to examine the characteristics and functionalities of tax assistance. Nevertheless, this issue is a challenge for tax service offices in general, as the initial stage of digital transformation necessitates more modifications and endeavors from both tax officials and taxpayers (Pardedel & Aribowo, 2021). One crucial initial measure involves promoting increased public awareness and knowledge regarding the advantages and effective utilization of technology in addressing societal requirements. This can be achieved through educational initiatives and informational campaigns spearheaded by governmental authorities or relevant financial organizations (Indah & Nazmell Nazir, 2023).

The research examines the behavior of taxpayers who possess knowledge of technology and adhere to taxation regulations. It posits that individuals who are familiar with utilizing technology for fulfilling their tax obligations are more likely to comprehend the potential applications of technology in the realm of taxes. The term "Melnurut" refers to a concept or entity that requires further clarification. The author of this text is Laras Martyani Abdillah Al-Kusmami in the year 2022. The findings from concurrent testing indicate that the readiness of information technology, the perception of usability, the perception of convenience, and user satisfaction collectively impact the compliance of individual taxpayers.

The Influence of Technology on Compliance with Tax Payments

Table 4.17 presents the results pertaining to the impact of technology on tax compliance. The analysis reveals a positive beta score of $\beta = 0.060$, accompanied by a p value of 0.559 ($p < 0.05$) and a t statistic of 0.585 ($p > 1.96$). Based on the findings, it can be concluded that H2 has been supported, indicating that technology does not exert any influence on compliance. According to Nurhakim (2014), technology facilitates the enhanced accessibility and transparency of information across various societal strata through effective interaction and synergy across communities. Simultaneously, technological openness has the potential to facilitate taxpayers' adherence to their obligations, as it enables tax authorities to efficiently oversee and authenticate their activities. The research conducted by Safitri and Jaelni (2023) reveals that the combined consideration of tax transparency and trustworthiness has a significant favorable effect on the compliance of individual taxpayers.

There are a multitude of tax tools and software that assist individuals in fulfilling their tax-related requirements. The utilization of technology enhances the efficiency and ease of calculating, reporting, and

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paying taxes, thus leading to an augmentation in taxpayer compliance. According to Suwardi's (2020) research findings, the utilization of electronic forms has a notable impact on the degree of taxpayer adherence. Furthermore, the factors that serve as mediators for the utilization of electronic forms (e-forms) encompass the level of convenience associated with completing e-forms, the perceived utility of e-forms, and the influence of socialization efforts undertaken by the Directorate General Tax, which also plays a substantial role in fostering greater compliance among taxpayers. Hence, the effective enhancement of taxpayer compliance can be achieved through the adoption of new technology and robust socialization efforts undertaken by the Directorate of Taxes.

The Influence of Tax Behavior on Spiritual Intelligence

Table 4.17 presents the results pertaining to the impact of Tax Behavior on Spiritual Intelligence. The analysis reveals a positive score of $p=0.545$, accompanied by a p value of 0.000 ($p < 0.05$) and a t statistic of $4,460$ ($p > 1.96$). It is acknowledged that the behavior of taxpayers has an impact on their spiritual intelligence. According to Wiguna and Yadnyana (2019), the practice of integrity and ethics in fulfilling tax obligations has the potential to impact an individual's spiritual intelligence. Tax compliance is a moral imperative that aligns with ethical principles, like honesty and justice, which are often associated with spiritual values. (Cahyonowati, 2011) conducted a study on this topic. This statement underscores the correlation between tax morality and individual adherence to tax regulations.

The concept that the payment of taxes is a societal duty that fosters the formation of a more unified and economically interdependent community can be analyzed from the perspective of spiritual intelligence, encompassing the principles of interconnectedness and selfless concern for others. The findings of the study conducted by Saputra et al. (2021) with student participants may also be applicable to taxpayers. Spiritual intelligence encompasses the qualities of connection and caring, recognizing that the act of paying taxes serves to fortify a society that is economically interdependent.

The Influence of Spiritual Intelligence on Compliance with Tax Payments

The results presented in Table 8 demonstrate the impact of spiritual intelligence on tax compliance. The analysis reveals a significant positive correlation, as indicated by the beta coefficient of $p=0.553$ ($p < 0.05$). Furthermore, the t statistic of 8.151 ($p > 1.96$) confirms the statistical significance of this relationship. Thus, the research question H4 has been addressed, indicating that there is no significant impact of spiritual intelligence on tax payer behavior.

The development of spiritual intelligence is associated with an enhancement in both social and ethical consciousness. In their study, Jumaidi and Waskito (2022) observed that many forms of intelligence, including spiritual intelligence, exert an impact on an individual's ethical attitudes and behaviors. According to Wahyuni et al. (2016), individuals with a high level of spiritual intelligence possess a greater comprehension of their social obligations. According to Rachmawati et al. (2020), it is Melrelka's contention that the act of paying taxes carries a moral imperative to facilitate the equitable distribution of income and foster societal progress.

Table 7

	Original Sample (O)	Sample Mean (M)	Standart Deviation (STEDEV)	T Statistic (IO/STEDEV)	P Values
Spritual Intelligence-> Tax compliance	0.553	0.568	0.068	8.151	0.000
Tax Behavior-> Spritual Intelligence	0.545	0.538	0.122	4.460	0.000
Tax Behavior-> Technology	0.388	0.421	0.065	5.897	0.000
Technology-> compliance with paying taxes	0.060	0.055	0.102	0.585	0.559

The Influence of Taxpayer Behavior on Taxpayer Compliance through Technology

Table 9 presents the findings on the impact of Taxpayer Behavior on taxpayer compliance through technology. The results indicate a positive belta score of $p = 0.301$, with p -values of 0.000 ($p < 0.05$) and t -statistics of 3.717 ($t > 1.96$). Therefore, it was concluded that there exists a statistically significant and positive relationship between taxpayers' conduct and their compliance with tax payment, facilitated by their comprehension of technology.

The facilitation of tax compliance is enhanced by a comprehensive comprehension of technology, hence elucidating the positive correlation between Taxpayer Behavior and tax compliance (Lelstari &

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Farida, 2022). Individuals who possess a comprehensive understanding of technology are more knowledgeable about taxation and payment procedures. Tax platforms and applications facilitate the process of tax submission, reporting, and payment in accordance with regulatory requirements (Ponto et al., 2022). This technological innovation facilitates the cultivation of taxpayer behavior that is conducive to error avoidance, adherence to tax regulations, and mitigation of tax irregularities.

The Influence of Taxpayer Behavior on Taxpayer Compliance through Spiritual Intelligence

Table 4.18 presents the results indicating the impact of Taxpayer Behavior on taxpayer compliance through spiritual intelligence. The analysis reveals a positive beta score of $\beta = 0.023$, with p-values of 0.605 ($p > 0.05$) and t-statistics of 0.517 ($t > 1.96$). Therefore, the null hypothesis (H_0) is rejected, indicating that there is a significant and positive relationship between tax payer behavior and compliance with paying taxes through spiritual intelligence.

Tax compliance is influenced by a multitude of circumstances, extending beyond the realms of spiritual intelligence and taxpayer conduct. The influence of tax compliance is also affected by legal culture (Muhtarom, 2015), sanctions (Carolinel et al., 2023), and motivation (Putri, 2016). It is postulated that spiritual intelligence exerts a comparatively lesser influence when compared to other talents pertinent to taxation. This phenomenon is the underlying factor contributing to the limited impact of spiritual intelligence on tax compliance.

Table 8

	Original Sample	Sample Mean	Standart Deviation	T Statistic	P values
Tax Behavior->Spritual Intelligent->compliance with paying taxes	0.301	0.306	0.081	3.717	0.000
Tax behavior->Technology->Compliance with paying taxes	0.023	0.025	0.045	0.517	0.605

4. CONCLUSION

The findings of this study yielded six distinct conclusions. The utilization of tax technology is influenced by the behavior of taxpayers. The first stages of digital change necessitate further education and exertions from officials and taxpayers. The impact of technology on taxpayer compliance is manifested through enhanced accessibility to information and increased openness within the tax system. The behavior of taxpayers exerts an influence on spiritual intelligence, hence impacting the comprehension of moral ideals and social duty associated with tax payment. Spiritual intelligence has a significant impact on taxpayer compliance, as well as on the development of social awareness and ethical behavior in relation to tax payment. The compliance of taxpayers with their tax obligations is influenced by their awareness of technology and the facilitation it provides in the taxation process. There is a lack of substantial correlation between taxpayer behavior and tax compliance when considering spiritual intelligence, as the impact of beliefs appears to be negligible.

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