Taxpayer Compliance Based on Tax Awareness, Technological Factors, and Trust in the Government with Balata Yipilo Cultural Values as Moderators

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ABSTRACT

Purpose

This study examines the effects of Tax Awareness, Technological Factors, and Trust in Government on Taxpayer Compliance among individual business taxpayers in Gorontalo Province, Indonesia, and investigates whether Balata Yipilo Cultural Values moderate these relationships within a local cultural setting.

Design/methodology/approach

A quantitative design with SEM-PLS (SmartPLS 4.1.1.1) is employed using Likert-scale questionnaire data from 202 individual business taxpayers (MSMEs). The measurement and structural models are assessed using standard PLS-SEM criteria (reliability, convergent and discriminant validity, VIF, and SRMR), and hypotheses are tested through bootstrapping.

Findings

The model is adequate: all constructs are reliable and valid, free from harmful collinearity, with a moderate-strong explanatory power for Compliance ($R^2 \approx 0.53$). Tax Awareness and Technological Factors have positive and significant effects on Taxpayer Compliance, whereas Trust in Government is not significant. All interactions between Balata Yipilo and the three independent variables fail to support the moderation hypotheses; one interaction is statistically significant but carries a negative coefficient and is therefore also rejected. These results indicate that compliance is primarily driven by taxpayers' awareness and the supportiveness of tax-related technology, while Trust in Government and Balata Yipilo operate more as normative and institutional background conditions than as statistical amplifiers of the observed relationships.

Research limitations/implications

The study is limited to business taxpayers in a single province, uses a cross-sectional design, and relies on self-reported perceptions, so generalization should be made cautiously. Practically, tax authorities and local governments should prioritize programs that enhance tax awareness, improve the reliability and usability of tax technology systems, and build public trust, while integrating Balata Yipilo values into tax education and services as an ethical and cultural foundation for compliance.

Originality/value

This research provides recent empirical evidence on tax compliance among business taxpayers in a culturally distinctive region, combining psychological, technological, governmental trust, and cultural factors within a single SEM-PLS framework. It enriches context-sensitive tax compliance theory and offers guidance for culturally responsive tax policy design

Keywords:-Tax Awareness; Technological Factors; Trust in Government; Balata Yipilo Cultural Values; Taxpayer Compliance.

INTRODUCTION

Tax compliance is the main foundation for the sustainability of a modern taxation system and the fiscal independence of a country. In the context of Indonesia, the level of taxpayer compliance remains a serious challenge faced by the government, particularly the Directorate General of Taxes (DGT)[1], [2]. Although tax revenue continues to increase from year to year, Indonesia's tax ratio to gross domestic product (GDP) is still relatively low compared to other ASEAN countries[3], [4] This condition reflects that public awareness of taxation is not yet fully optimal in supporting sustainable state revenue. Tax compliance is not only influenced from fiscal and administrative policies, but also from psychological, social, and cultural dimensions that make up taxpayer behavior [5].Taxpayer compliance is also a major factor in increasing state tax revenue, which contributes significantly to the national economy. However, low levels of taxpayer compliance are often an obstacle to optimizing tax revenue.[6], [7]

One factor believed to have a significant impact on compliance is taxpayer awareness. Taxpayer awareness reflects an individual's understanding, desire, and moral

awareness to fulfill their tax obligations without the need for external coercion. Research shows that tax awareness has a positive and significant effect on taxpayer compliance, both partially and simultaneously ([8]. Other studies also reinforce that the implementation of an e-filing system and a high level of awareness can significantly increase taxpayer compliance ([9]. In addition, research on individual taxpayers shows that tax awareness plays an important role in improving formal compliance, which is the main basis for tax reporting and payment ([10]. Therefore, increasing taxpayer awareness through tax education, socialization, and good fiscal service support is an important strategy in encouraging higher compliance rates, so that the state's revenue targets from this sector can be optimally achieved.

Meanwhile, according to [11], all elements of the electronic taxation system (e-Filing, e-Billing, e-SPT, e-Registration) have a positive and significant effect on the compliance of individual taxpayers. Similar findings were also reported by [12], where the perception of the ease and usefulness of e-Filing was proven to contribute directly to increased compliance. Both studies show that even though taxation technology has been improved, not all taxpayers are able to utilize the technology optimally due to constraints in digital literacy, trust in the system, and resistance to change. [13] in a cross-country study stated that the level of trust in public institutions is positively correlated with the level of tax morale. However, [14] show that trust in the government is not strong enough to influence compliance if it is not accompanied by exemplary behavior and transparency in public policy. This means that the influence of trust on compliance can be contextual and influenced by social and cultural norms in society.

In recent years, the government has implemented various policy innovations and digitized taxation services to improve taxpayer compliance. The use of information technology such as e-filing, e-billing, and e-forms has become an important milestone in the modernization of tax administration. However, technological advances do not automatically improve compliance if they are not accompanied by tax awareness and public trust in the government as the manager of public funds. Tax awareness reflects individuals' moral understanding and social responsibility towards contributing to development, while trust in the government plays a role in fostering confidence that taxes paid are managed fairly and transparently.

The province of Gorontalo has recorded a significant increase in the number of individual taxpayers who own businesses from year to year, which has been a major driver of the regional economy. However, despite rapid growth in the number of individual taxpayers who own businesses, the level of tax compliance shows an alarming trend. Based on data from the Gorontalo Regional Office of the Directorate General of Taxes (DJP), the number of individual taxpayers who report their Annual Tax Returns (SPT) has decreased from year to year.

The growth of individual taxpayers who own businesses in Gorontalo Province shows significant figures but is followed by a sharp decline in tax compliance. Based on data obtained from the Gorontalo Tax Office, in 2022 there were 284,671 individual taxpayers who owned

businesses, with 32,864 of them fulfilling their tax obligations. However, this figure declined significantly in 2023, with only 15,617 individual taxpayers paying taxes, even though the number of individual taxpayers who own businesses increased to 301,887. A further decline occurred in 2024, with only 12,241 taxpayers paying taxes, while the number of individual taxpayers who owned businesses reached 320,043. This decline in compliance reflects a widening gap between the growth in the number of individual taxpayers who own businesses and the low level of tax compliance. This could be due to various factors, including a lack of understanding of tax obligations, limited access to technology, and low levels of trust in the government, which influence taxpayers' attitudes toward their tax obligations.

Furthermore, tax compliance behavior is also greatly influenced by cultural values that are alive and thriving in society. In the context of Gorontalo Province, the local culture of Balata Yipilo is one of the sources of values that shape the social character of the community. Balata Yipilo emphasizes the principles of decisiveness in decision-making, scientific insight, and respect for law and customs. These values have been deeply internalized in the social life of the Gorontalo community, known as "Serambi Madinah," where customs and Sharia law coexist in the social system.

However, previous studies have shown mixed results regarding the role of culture as a moderating factor in the relationship between psychological factors and tax compliance behavior. In a culturally homogeneous context such as Gorontalo, the role of local values tends to be a stable and uniform collective norm, so it does not always emerge significantly as a differentiating factor between individuals. This raises an interesting question: do cultural values such as Balata Yipilo function as a moderator of the relationship between awareness, trust, and technology towards compliance, or do they work as a normative foundation that unifies taxpayer behavior at the community level?

LITERATURE REVIEW
Work This study is based on the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB), which explain that individual behavior is determined by the intention to act, which is influenced by attitudes, subjective norms, and perceived behavioral control [15]. In the context of tax compliance, tax awareness reflects individuals' moral attitudes and understanding of fiscal obligations, as well as their trust in the government in relation to legitimacy and social norms. Empirical findings also support the influence of tax awareness on compliance. Research by [16] shows that tax awareness has a significant positive effect on the compliance of MSME taxpayers at the Metro Tax Office. However, not all studies show consistent results. [17] reported that awareness did not have a significant effect on compliance with Land and Building Tax (PBB) payments, indicating that in certain contexts, tax awareness does not necessarily directly encourage compliance, which opens up opportunities for the involvement of contextual or moderating variables.

Individual taxpayers in Gorontalo Province must be aware of their tax obligations, given the limited capacity for tax

literacy and the community's attachment to local values. Taxpayers who recognize that paying taxes is a moral obligation, in addition to a formal legal obligation, are more likely to fulfill their tax obligations voluntarily. Therefore, taxpayer awareness must be able to encourage compliance with tax obligations. Thus, the hypothesis proposed is:

H1: Tax awareness has a positive effect on the compliance of individual taxpayers in Gorontalo Province.

Technological factors also play a significant role in the modernization of tax administration. The use of digital systems such as e-filing and e-billing increases efficiency and transparency, thereby encouraging compliance [18]; [19]. Theoretically, the use of technology is related to the Theory of Planned Behavior, which emphasizes that individuals' intentions and behaviors are influenced by their perceptions of the ease, benefits, and control over their actions [15]. In other words, positive perceptions of electronic systems will increase taxpayers' tendency to voluntarily comply with their tax obligations. Empirical evidence supports the role of technology in improving compliance. [11] showed that all elements of the e-tax system have a positive and significant influence on the compliance of individual taxpayers. Similar results were found by [12], who stated that perceptions of the ease and usefulness of e-Filing directly contribute to increased compliance. For individual taxpayers in Gorontalo Province, technological factors are very important in encouraging compliance among individual taxpayers who own businesses, given the challenges in understanding tax obligations and limited access to information. The implementation of an electronic system that is accessible, secure, and reliable is believed to increase compliance while supporting the effectiveness of tax administration. Based on the conceptual framework and empirical findings, the hypothesis proposed in this study is:

H2: Technological factors have a positive effect on the compliance of individual taxpayers in Gorontalo Province.

Trust in the government is taxpayers' perception of the integrity, fairness, and ability of the government to manage public funds and run the taxation system effectively and accountably [20]. This trust is an important psychological foundation in determining citizens' attitudes toward fulfilling their tax obligations. When the public believes that the government uses taxes fairly and responsibly, they are more motivated to comply voluntarily. The influence of trust on compliance can be explained through legitimacy theory and social exchange theory. In legitimacy theory [21], compliance with authorities, including the government, is driven more by the belief that these authorities act fairly and legitimately than by fear of sanctions. Meanwhile, from the perspective of social exchange theory, citizens consider their compliance with taxes to be a form of exchange for the benefits they receive from public services entrusted to the government [22]. Therefore, trust forms the basis of the social relationship between the state and its citizens in the fiscal context. Previous studies support the view that trust in the government influences the level of tax compliance. [23] assert that trust in public institutions

correlates positively with high levels of tax morale and voluntary compliance. [14]) also reinforce this finding, stating that trust in government institutions is one of the important determinants in improving long-term compliance. For individual taxpayers in Gorontalo Province, trust in the government is crucial, given that most small businesses are highly dependent on government policies, whether in terms of fiscal incentives, guidance, or regulations. A government that is perceived as fair, transparent, and responsive will increase the legitimacy of the taxation system and encourage voluntary compliance from taxpayers. Based on the above description, the hypothesis proposed is:

H3: Trust in the government has a positive effect on the compliance of individual taxpayers in Gorontalo Province.

Local cultural values often form the basis for how individuals respond to social and legal obligations, including taxation. In Gorontalo society, there is a local wisdom known as Balata Yipilo, which encompasses three main values, namely: Mototoheto to hilawo (firmness in decision-making), Mototoheto to ilimu (openness to knowledge), and Mototoheto to buto'o (respect for law and customs). These values represent the internalization of cultural norms that can shape the character of citizens in social life, including in responding to government policies and tax obligations. High tax awareness does not necessarily encourage compliance if it is not reinforced by individual internal values [24]. In a society that upholds values such as mototoheto to hilawo, awareness of tax obligations will be reinforced by moral steadfastness and a strong stance to do what is considered right, including paying taxes. Based on the above description, the hypothesis proposed is:

H4: Balata Yipilo cultural values moderate the influence of tax awareness on personal taxpayer compliance in Gorontalo Province.

Technological advances, particularly in the form of electronic taxation systems such as e-Filing, e-Billing, e-SPT, and e-Registration, have had a positive impact on taxpayer compliance by increasing efficiency and transparency in tax reporting and payment [11]. However, despite the convenience offered by technology, factors such as digital literacy, trust in the system, and resistance to change remain challenges that hinder taxpayers from making optimal use of electronic taxation systems. Theoretically, the influence of technological factors on tax compliance can be understood within the framework of the Theory of Planned Behavior [15], which states that individual intentions and behaviors are influenced by perceptions of the ease, benefits, and control over the actions taken. The use of taxation technology can facilitate taxpayer compliance if they have a positive perception of the ease and benefits of the technology. However, the influence of this technology can be affected by socio-cultural factors, particularly deep-rooted cultural values within society. For individual taxpayers in Gorontalo Province, the cultural values of Balata Yipilo, which contain principles such as mototoheto to buto'o (respect for the rule of law) and mototoheto to adati (adherence to customs), can serve as moderating factors

that strengthen the influence of technology on tax compliance. These values encourage taxpayers to respect regulations and use technology in a more responsible and transparent manner. Thus, Balata Yipilo can strengthen the positive impact of technology on taxpayer compliance by shaping behavior that is more compliant with tax obligations, in line with the legal and customary norms that apply in Gorontalo society. Based on this description, the hypothesis proposed in this study is:

H5: Balata Yipilo cultural values moderate the influence of technological factors on personal taxpayer compliance in Gorontalo Province.

In tax compliance theory, trust in fiscal authorities is a variable that influences taxpayer behavior. The Slippery Slope Framework theory developed by [25] states that tax compliance can be built through two approaches: power of authority and trust in authority. When taxpayers believe that the government performs its duties fairly, accountably, and transparently, compliance will increase voluntarily without pressure or coercion. Trust in the government will have a greater impact if individuals or community groups have a strong value foundation. In this cultural value, openness to knowledge and information (mototoheto to ilimu) makes individuals more receptive to the government's narrative, so that trust truly encourages compliance. Based on the above description, the hypothesis proposed is:

H6: Balata Yipilo cultural values moderate the influence of trust in the government on the compliance of individual taxpayers in Gorontalo Province.

The development of hypotheses in this study can be illustrated as shown in Figure 1 below:
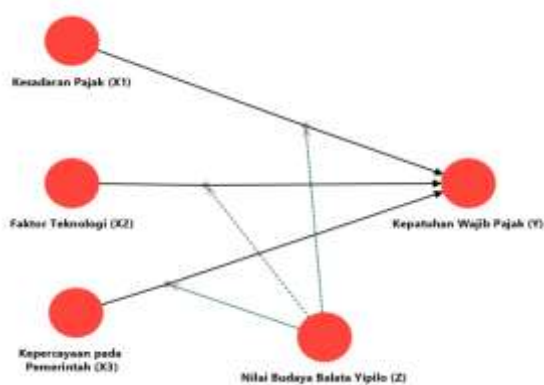

Figure 1. Research Model

RESEARCH METHODOLOGY

This study uses an explanatory quantitative approach with the aim of testing the causal relationship between variables and measuring the magnitude of direct and moderating effects between constructs in the proposed conceptual model. The analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method through SmartPLS software version 4.1.1.1, because this method is capable of testing complex models with a large number of indicators and constructs, and can be used on non-normal data distributions with moderate sample sizes [26]. The research population consisted of individual taxpayers who were micro, small,

and medium enterprises (MSMEs) in Gorontalo Province registered with the Gorontalo Tax Office (KPP). A sample of 202 respondents was taken using purposive sampling, with the criteria being taxpayers who were actively running a business and had fulfilled their tax obligations for at least the last two years. All respondents came from various regions in Gorontalo Province, namely Gorontalo Regency with 41 respondents, Gorontalo City with 37 respondents, Boalemo Regency with 32 respondents, Pohuwato Regency with 34 respondents, Bone Bolango Regency with 28 respondents, and North Gorontalo Regency with 31 respondents. Table 1 presents the characteristics of the respondents in detail.

Table 1. Details of Respondent Distribution among Individual Taxpayers Province/City/Regency

Region	Respondend
Gorontalo Regency	41
Gorontalo City	37
Boalemo Regency	32
Pohuwato Regency	34
Bone Bolango Regenct	28
North Gorontalo Regency	31

Data was collected through the distribution of a five-point Likert scale questionnaire (1 = strongly disagree to 5 = strongly agree), which was compiled based on the indicators of each research variable. The research instrument consisted of five latent constructs, namely Tax Awareness (X1), Technology Factors (X2), Trust in the Government (X3), Taxpayer Compliance (Y), and Balata Yipilo Cultural Values (Z) as a moderating variable. Tax Awareness was measured through 12 indicators describing understanding, responsibility, and social awareness of taxes. Technology Factors were measured with 14 indicators assessing the ease, speed, and reliability of technology-based taxation systems. Trust in the Government is measured through 13 indicators that reflect the honesty, transparency, and credibility of tax management. Taxpayer Compliance consists of nine indicators that measure formal and material compliance, while Balata Yipilo is measured through four indicators that describe assertiveness, social responsibility, and respect for law and customs.

Data analysis was conducted in two stages. The first stage was the evaluation of the measurement model (outer model), which included testing convergent validity through outer loading values and Average Variance Extracted (AVE), testing reliability through Cronbach's Alpha and Composite Reliability, and testing discriminant validity through the Fornell-Larcker and Cross Loading criteria. The second stage is the evaluation of the structural model (inner model), which includes examining the Variance Inflation Factor (VIF) value to ensure that there is no multicollinearity, testing the coefficient of determination (R^2), testing the effect size (f^2), testing the predictive relevance (Q^2), and hypothesis testing through the bootstrapping procedure with a significance level of 5% ($p < 0.05$). The model analysis results show that all indicators have outer loading values above 0.70, Cronbach's Alpha and Composite Reliability above 0.70, and AVE above 0.50, indicating that the constructs used

are reliable and valid. The VIF values ranged from 1.36 to 4.09, indicating that the model was free from multicollinearity issues. The model also met the goodness of fit criteria with an SRMR value < 0.08 and an NFI close to 1, meaning that the model was suitable for further interpretation.

RESULTS AND DISCUSSION

A. Measurement Model Analysis Results

The results of the measurement model evaluation (outer model) show that all constructs in this study have met the validity and reliability criteria recommended by Hair et al. (2019). The outer loading values for all indicators are above 0.70, which means that each indicator has a strong contribution in explaining its respective latent construct. The Average Variance Extracted (AVE) values for all constructs were also above 0.50, indicating that more than 50% of the indicator variance was explained by the construct it represented. The reliability test produced Cronbach's Alpha and Composite Reliability values greater than 0.70, indicating that all constructs have good internal consistency. In addition, the results of the discriminant validity test using the Fornell-Larcker criteria show that the square root of the AVE of each construct is greater than the correlation between other constructs, meaning that each construct is unique and does not overlap with others.

Multicollinearity testing was also conducted to ensure that there was no excessive correlation between indicators or between latent variables. The Variance Inflation Factor (VIF) values for all constructs ranged from 1.36 to 4.09, which is still below the tolerance limit of 5, so the model was declared free from multicollinearity issues. Overall, the outer model analysis results show that all constructs meet the requirements of convergent validity, discriminant validity, and composite reliability, making them suitable for use in structural model analysis.

B. Descriptive Statistics of Research Variables

Descriptive statistical analysis of research variables aims to present an empirical description of the collected data. The measures presented include the minimum, maximum, mean, and standard deviation values, both in the theoretical and actual ranges. The following is a description of the research variables presented in Table 2.

Tabel 2. Deskriptif Variabel

Variable	Teoritis			Aktual			
	Min	Max	mean	Min	Max	mean	SD
Taxes Awareness	1	5	3	2.17	5	4.08125	0.06436
Technological Factorial	1	5	3	1.5	5	4.07086	0.01542
Trust in Government	1	5	3	1.31	4.77	3.88200	0.02552
Taxpayer Complia nce	1	5	3	2.22	5	4.26467	0.00512
Value of Cultural Balata Yipilo	1	5	3	2.67	5	4.25589	0.00366

The table shows that all variables are above the theoretical mean of 3 (moderate/neutral category). The actual average tax awareness score of 4.08125 (range 2.17-5) indicates that respondents have high tax awareness. The technology factor is also rated highly with a mean of 4.07086 (range 1.5-5), so it can be concluded that technological support in the taxation process is considered adequate. Trust in the government has an average of 3.88200 (range 1.31-4.77), which means that respondents tend to trust the government even though the variations in their answers are slightly more diverse. Taxpayer compliance shows the highest value with a mean of 4.26467 (range 2.22-5), describing an excellent level of compliance. Meanwhile, Balata Yipilo cultural values have a mean of 4.25589 (range 2.67-5), indicating that the internalization of these local cultural values is quite strong among respondents; the small standard deviation values for all variables indicate relatively homogeneous responses.

Convergent Validity
Loading Factor
The output of the outer loading estimation is measured from the correlation between the indicator (instrument) score and its construct (variable). An indicator is considered valid if it has a correlation value above 0.70. If there are indicators that do not meet this requirement, they must be discarded.

The results of the first stage of convergent validity testing show that the Tax Awareness (X1) and Technology Factors (X2) constructs still contain a number of indicators with outer loadings below the ≥0.70 criterion (KS1–KS4, KS7, KS9, KS11, KS12, and FT3, FT4, FT5, FT6, FT9, FT13), so these items were deemed unable to adequately represent the construct and had to be eliminated. Conversely, Trust in the Government (X3) and Taxpayer Compliance (Y) have shown strong measurement performance, as all indicators for each construct are above 0.70, ranging from approximately 0.706–0.835 for X3 and 0.730–0.791 for Y, indicating good consistency and adherence to the latent construct. In the Balata Yipilo Cultural Values (Z), several indicators such as BY1, BY2, BY6, BY8, and BY9 are still below the threshold of 0.70, so they are considered not strong enough to reflect the construct. Based on these findings, all indicators X1, X2, and Z that did not meet the outer loading limit were then removed from the model, and re-estimation was carried out in the second stage so that the remaining indicator configuration consistently met the convergent validity criteria. Figure 2 shows the results of the outer loading convergent validity test in Stage 1:
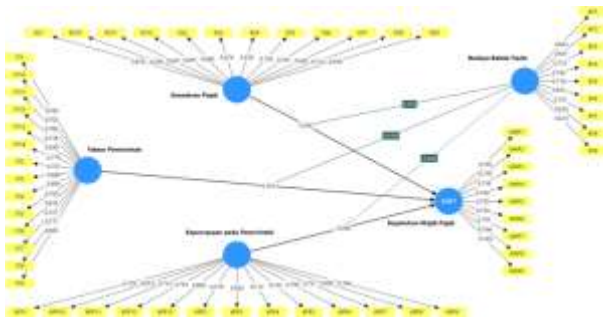
Figure 2. results of the outer loading convergent validity test in Stage

This step was followed by re-estimating the model in the second stage of convergent validity testing to obtain a more solid indicator configuration that consistently met the convergent validity criteria. Figure 3 shows the second stage of convergent validity testing:
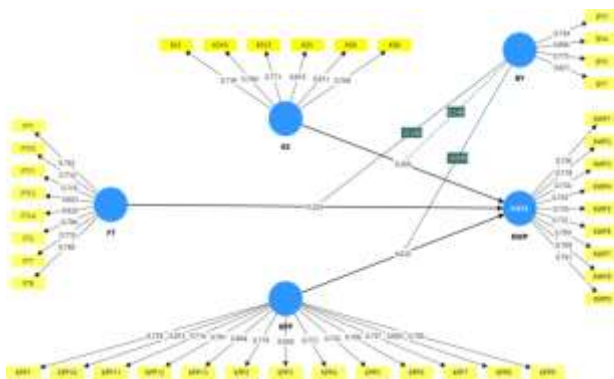

Figure 3. results of the outer loading convergent validity test in Stage 2

Latent Variable Correlation

The results of the discriminant validity test using the Fornell Larcker criteria show that all constructs in the model have met the requirements. Tax Awareness (X1) has a higher √AVE of 0.775 than its correlation with Balata Yipilo Cultural Values (0.693), Taxpayer Compliance (0.684), Trust in Government (0.661), and Technology Factors (0.758), so that the indicators better reflect the original constructs. Technology Factor (X2) also shows an √AVE of 0.761, which exceeds its correlation with Balata Yipilo Cultural Values (0.688), Taxpayer Compliance (0.695), Trust in Government (0.639), and Tax Awareness (0.758), indicating that the technology dimension remains clearly separate. Trust in Government (X3) has a √AVE of 0.771, which is greater than its correlation with Balata Yipilo Cultural Values (0.526), Tax Compliance (0.530), Technology Factor (0.639), and Tax Awareness (0.661), thus proving that this construct is specific and does not overlap with other constructs. Kepatuhan Wajib Pajak (Y) menunjukkan √AVE 0,756 yang lebih tinggi daripada korelasinya dengan Nilai Budaya Balata Yipilo (0,705), Kepercayaan pada Pemerintah (0,530), Faktor Teknologi (0,695), dan Kesadaran Pajak (0,684), yang menunjukkan kejelasan konseptual yang baik. Terakhir, Nilai Budaya Balata Yipilo (Z) memiliki √AVE 0,785 yang melampaui korelasinya dengan Kepatuhan Wajib Pajak (0,705), Kepercayaan pada Pemerintah (0,526), Faktor Teknologi (0,688), dan Kesadaran Pajak (0,693), sehingga konstruk

budaya lokal ini dapat dinyatakan memiliki karakteristik pengukuran yang khas dan validitas diskriminan yang kuat. Output hasil estimasi pada tabel 3 berikut:

Table 3. Latent Variable Correlation Values, AVE, and AVE Square Root

Variable	KS	FT	KPP	KWP	BY	√AVE	Description
Taxes Awareness	1	**0.758**	0.661	0.684	0.693	**0.775**	Valid
Technological Factorial	**0.758**	1	0.639	0.695	0.688	**0.761**	Valid
Trust in Government	**0.661**	0.639	1	0.53	0.526	**0.771**	Valid
Taxpayer Compliance	0.684	0.695	0.53	1	**0.705**	**0.756**	Valid
Value of Cultural Balata Yipilo	0.693	0.688	0.526	**0.705**	1	**0.785**	Valid

Average Variance Extracted

The output of the Average Variance Extracted (AVE) estimation can be seen in Table 4. A variable is considered valid if it has an Average Variance Extracted (AVE) value >0.5. Table 3 presents the Average Variance Extracted (AVE) values for each construct in the model and shows that all variables have met the convergent validity criteria because AVE > 0.50. Tax Awareness (X1) has an AVE of 0.572, Technology Factors (X2) 0.600, Trust in the Government (X3) 0.595, Taxpayer Compliance (Y) 0.579, and Balata Yipilo Cultural Values (Z) 0.616. These values indicate that each construct is able to explain more than 50% of the variance of its constituent indicators, demonstrating adequate internal consistency and that the indicators used represent the constructs empirically well. Thus, the overall measurement model is deemed feasible to proceed to the structural model analysis stage.

Table 4. AVE Convergent Validity Testing

Variable	Average Variance Extracted	Description
Taxes Awareness	0.572	Valid
Technological Factorial	0.600	Valid
Trust in Government	0.595	Valid
Taxpayer Compliance	0.579	Valid
Value of Cultural Balata Yipilo	0.616	Valid

Construct Reliability

Construct reliability can be analyzed using one of two methods, namely by analyzing Cronbach's Alpha and

Composite Reliability values. Both methods are used to test the reliability of indicators in a variable. All constructs in the study have excellent reliability. The Cronbach's alpha values for Tax Awareness (X1) = 0.866, Technology Factors (X2) = 0.896, Trust in the Government (X3) = 0.943, Taxpayer Compliance (Y) = 0.906, and Balata Yipilo Cultural Values (Z) = 0.792; all are above the general limit of 0.70, indicating strong internal consistency between indicators in each variable. Similarly, the Composite Reliability values of each construct are also high, ranging from 0.865 to 0.95, confirming that the constituent indicators are able to measure latent constructs in a stable and reliable manner. Based on the combination of these two measures, all variables are declared reliable and suitable for use in structural model analysis. Table 5 presents the Cronbach's alpha and Composite Reliability values.

Table 5. Cronbach's alpha values

Variabel	Cronbach's alpha	Composite Reliability	Description
Taxes Awareness	0.866	0.90	Reliabel
Technological Factorial	0.896	0.916	Reliabel
Trust in Government	0.943	0.95	Reliabel
Taxpayer Compliance	0.906	0.923	Reliabel
Value of Cultural Balata Yipilo	0.792	0.865	Reliabel

Fit Model
The structural model used has met the model fit criteria. An SRMR value of 0.071 < 0.10 indicates that the difference between empirical covariance and theoretical covariance is relatively small, so the model is classified as a good fit. The Goodness of Fit (GoF) value of 0.602 is above the threshold of 0.36, which means that the combination of external and internal model quality has a strong level of conformity with the data. In addition, the Predictive Relevance Q^2 value for Tax Compliance of 0.558 (>0) confirms that the model has good predictive power for the dependent variable. Thus, the research model is declared to have strong suitability and high predictive relevance, making it suitable for analyzing causal relationships between latent constructs. Table 6 presents the results of the model suitability test.

Table 6. Fit Model Testing

Parameter	Rule of Thumb	Nilai Parameter	Keterangan
SRMR	Lebih Kecil dari 0,10	0.071	Fit

GoF	0,1 (GOF kecil), 0,25 (GOF moderate), >0,36 (GOF kuat)	0.602	Fit Kuat
Q^2 Predictive Relevance	$Q^2 > 0$: Memiliki predictive relevance $Q^2 < 0$: Kurang memiliki predictive relevance. 0,02 (Lemah) 0,15 (Moderate) 0,35 (Kuat)	Q^2 Kepatuhan Wajib Pajak 0.558 > 0	Prediktif Kuat

Hypothesis Testing
Results in the form of t-statistic values or p-values. A relationship is considered significant if the p-value is smaller than the significance level. According to [26], the significance levels used are >1.65 (significance level = 10%), >1.96 (significance level = 5%), and >2.58 (significance level = 1%). The following presents the hypothesis testing for each research model. Tax Awareness (H1: KS → KWP) with a coefficient of 0.260, t-statistic of 3.249, and p-value of 0.001, and Technology Factors (H2: FT → KWP) with a coefficient of 0.203, t-statistic of 2.335, and p-value of 0.010, so that both hypotheses are accepted and show that increased awareness and technological support encourage taxpayer compliance. Conversely, Trust in Government (H3: KPP → KWP) has a very small coefficient (0.025) with a t-statistic of 0.305 and a p-value of 0.380, so its effect is insignificant and the hypothesis is rejected. The three moderation hypotheses involving Balata Yipilo Cultural Values (BY) are also not statistically proven: the interaction of BY with KS (H4), with FT (H5), and with KPP (H6) all have t-statistics < 1.96 and p-values > 0.05, so it is concluded that BY is unable to moderate the relationship between these three variables and KWP in this research model. Table 7. Path Coefficient Bootstrapping is presented below.

Table 7. Path Coefficient Boostrapping

Path Coefficient	Coefficient	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	f²	Ket.
(H1) KS -> KWP	0.260	0.257	0.080	3.249	0.001	0.053	Accept

(H2) FT -> KWP	**0.203**	0.196	0.087	**2.335**	**0.010**	0.033	Accept
(H3) KPP -> KWP	**0.025**	0.046	0.082	**0.305**	**0.380**	0.001	Reject
(H4) BY x KS -> KWP	**0.146**	0.141	0.099	**1.469**	**0.071**	0.022	Reject
(H5) BY x FT -> KWP	**-0.140**	-0.142	0.083	**1.682**	**0.046**	0.026	Reject
(H6) BY x KPP -> KWP	**-0.040**	-0.032	0.100	**0.400**	**0.344**	0.003	Reject

Discussion

The test results show that Hypothesis 1 is accepted, whereby tax awareness has a positive and significant effect on personal taxpayer compliance in Gorontalo Province ($\beta = 0.260$; $t = 3.249$; $p = 0.001$), exceeding the significance criteria suggested by [26]. This finding indicates that the higher the taxpayers' understanding and awareness of the function of taxes and their moral-social responsibilities, the greater their tendency to fulfill their tax obligations, in line with [15] Theory of Planned Behavior, which places attitude, intention, and perceived control as the basis for compliant behavior. Empirically, these results are consistent with [27], [28], [8], [29], [30] and [31], which emphasize the role of awareness as an important determinant of compliance, although they differ from [32], [33], and [34], who found that the influence of awareness tends to be weak or dependent on other factors such as the legitimacy and fairness of the tax authority. Practically, these results reinforce that strategies to increase tax compliance in Gorontalo need to make fiscal education and awareness strengthening the main focus of policy interventions.

The test results show that Hypothesis 2 is accepted, whereby technological factors have a positive and significant effect on personal taxpayer compliance in Gorontalo Province ($\beta = 0.203$; $t = 2.335$; $p = 0.010$). This finding is consistent with Ajzen's Theory of Planned Behavior and Theory of Reasoned Action (1991), as technology reflects perceived behavioral control: the more taxpayers feel that the e-tax system is easy, fast, and reliable, the stronger their intention to comply. This evidence is consistent with various studies showing that e-filing, e-payment, and the digitization of tax administration increase transparency, reduce compliance costs, and encourage formal compliance (Li et al., 2020; Kochanova et al., 2020; Winoto et al., 2022; Djafri et al., 2023), although some studies caution that the effects of

technology may be weakened if infrastructure, fiscal incentives, or digital literacy are low (Brockmeyer & Sáenz Somarriba, 2025; Okunogbe & Santoro, 2023). In this study, the effect size ($f^2 = 0.033$) indicates that the influence of technology is relatively small but still significant, serving more as a complementary factor that reinforces psychological effects such as tax awareness rather than a single determinant of compliance. Thus, the digitization of the taxation system in Gorontalo can be seen as having contributed positively to taxpayer compliance, but it still requires infrastructure strengthening and increased technological literacy in order to maximize its potential impact.

The statistical test results show that trust in the government has a positive but insignificant effect on personal taxpayer compliance in Gorontalo Province ($\beta = 0.025$; $t = 0.305$; $p = 0.380$), thus rejecting Hypothesis 3. These findings indicate that although conceptually trust in the government as part of subjective norms in the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) frameworks has the potential to encourage compliance, in the empirical context of this study, its influence is not yet strong enough to explain variations in compliant behavior. These results are in line with Jonnardi (2024), Fahluzy & Agustina (2014), and Inayah et al. (2023), which show that trust in the government does not directly affect compliance and only becomes relevant when mediated by other factors such as tax awareness, in contrast to the studies by Prihastuti et al. (2022), Martadinata & Yasa (2022), or Widuri & Irawan (2019), which found a positive and significant relationship. In the context of Gorontalo Province, these findings suggest that tax compliance is driven more by individual psychological factors and technological convenience than by institutional trust. Therefore, strengthening fiscal transparency and public accountability is an important prerequisite if trust in the government is to function as a key driver of compliance in the future.

The test results show that the interaction of Balata Yipilo cultural values is not able to significantly moderate the influence of tax awareness on personal taxpayer compliance in Gorontalo Province ($\beta = 0.146$; $t = 1.469$; $p = 0.071$; $f^2 = 0.022$), so Hypothesis 4 is rejected even though the coefficient direction remains positive. Within the TRA and TPB frameworks, Balata Yipilo conceptually functions as normative reinforcement, namely cultural values that reinforce social norms and moral control, but empirically, this reinforcing effect is not yet strong enough to appear in compliance behavior. These findings are consistent with the study by Alm & Torgler (2006), which confirms that the influence of culture on compliance is highly dependent on the institutional context, fiscal transparency, and institutional trust, and tends to work through direct channels rather than as a moderator of cognitive factors such as tax awareness. In the context of Gorontalo, these results indicate that Balata Yipilo values still function more at the ethical-symbolic level and have not been institutionalized as a strong normative mechanism in tax decision-making. Therefore, strengthening the role of local culture needs to be accompanied by moral education and increased fiscal

transparency in order to potentially become a real enhancer of the relationship between tax awareness and compliance.

The test results show that the interaction of Balata Yipilo cultural values actually weakens the influence of technological factors on taxpayer compliance ($\beta = -0.132$; $t = 1.724$; $p = 0.042$; $f^2 = 0.021$), so Hypothesis 5 is rejected because the direction of the relationship is contrary to the initial assumption. Theoretically, technology functions as perceived behavioral control in the TPB framework, while Balata Yipilo represents the normative moral dimension that emphasizes assertiveness, respect for the law, and social responsibility; when these cultural values are strong, compliance is driven more by morality and collective norms than by the procedural ease of digital systems. These findings are in line with Alm & Torgler (2006), which shows that in a cultural context with high social morality, the effects of technology and administrative instruments tend to weaken because compliance decisions are rooted in ethical beliefs rather than instrumental rationality, although this differs from studies that find technology to be the main driver of compliance. In the context of Gorontalo, these results indicate that Balata Yipilo shifts the orientation of compliance from "obedience because the system is easy" to "obedience because of moral obligation," so that technology plays more of a facilitating role rather than being the main driver of compliant behavior.

The test results show that the interaction of Balata Yipilo cultural values is unable to strengthen the influence of trust in the government on personal tax compliance in Gorontalo Province ($\beta = 0.062$; $t = 0.843$; $p = 0.200$; $f^2 = 0.014$), so Hypothesis 6 is rejected even though the coefficient direction remains positive. Within the TRA and TPB frameworks, trust in the government functions as a subjective norm and Balata Yipilo as a collective moral norm, but empirically, the two do not yet work synergistically: trust tends to operate in the institutional realm, while Balata Yipilo is rooted in communal morality. These findings are consistent with Cummings et al. (2009), Luttmer & Singhal (2014), and Gächter & Schulz (2016), which show that in a context of public trust deficit, cultural values do not automatically strengthen the effect of trust on compliance, unlike the results in countries with high institutional integrity (Torgler, 2003; Kirchler et al., 2008; Lisi, 2020). In the context of Gorontalo, tax obligations are perceived more as a personal moral matter than an expression of loyalty to the state, so that Balata Yipilo functions more as an internal ethical guide than as a reinforcer of the relationship between trust in the government and tax compliance.

Conclusions

The results of this study generally confirm that taxpayer compliance in Gorontalo Province is mainly influenced by internal individual factors, particularly tax awareness and administrative technology support. The results of the structural model testing show that Tax Awareness has a positive and significant effect on Taxpayer Compliance ($\beta = 0.260$; $p = 0.001$), while Technology Factors also have a significant positive effect ($\beta = 0.203$; $p = 0.010$). This indicates that the higher the level of individual awareness of the importance of taxes, and the easier and more efficient the available digital administration system, the higher the level of fiscal compliance among business actors in Gorontalo. Trust in the government does not have a significant effect on Tax Compliance ($\beta = 0.025$; $p = 0.380$), indicating that compliant behavior in Gorontalo is driven more by moral awareness and social responsibility than by perceptions of institutional performance. Furthermore, Balata Yipilo Cultural Values were not found to moderate the relationship between awareness, technology, and trust in compliance. However, this does not mean that local culture plays no role, but rather indicates that these cultural values have become a normative collective consciousness, rather than a differentiator of behavior between individuals. With the philosophy of life "Adati hula-hulaa to syaraa, syaraa hula-hulaa to kitabullah," the people of Gorontalo view tax compliance as part of their moral and spiritual responsibility, not merely an administrative obligation.

The results of this study have important implications for the Gorontalo Tax Office and other fiscal authorities to focus more on improving public tax literacy and awareness through educational and religious-cultural approaches that are in line with local values. The use of digital taxation technology needs to be continuously improved, ensuring a system that is simple, fast, and user-friendly, especially for MSME players. Meanwhile, for future researchers, it is recommended to expand the model by including mediating variables such as perceptions of tax fairness or social norms, as well as considering comparisons between regions in Gorontalo that have local cultural values other than Balata Yipilo, given that Gorontalo is known as the "Veranda of Medina" with its rich religious and cultural values.

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