

## **Explaining Tax Digitalization Adoption: The Mediating Role of Digital Literacy in the Effects of AI-Driven Automation, Effort Expectancy, and Facilitating Conditions**

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**Abstract:** The acceleration of tax digitalization through artificial intelligence (AI) has redefined modern taxation systems; however, its success largely depends on users' digital literacy and readiness to embrace automation. This study investigates the mediating role of digital literacy in the relationship between AI-driven automation, facilitating conditions, and effort expectancy on tax digitalization adoption in Indonesia. Employing a quantitative approach with a cross-sectional survey design, data were collected from 161 individual and professional taxpayers using purposive sampling methods. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results demonstrate that digital literacy exerts the strongest direct and significant influence on the adoption of tax digitalization. It also mediates the effects of AI-driven automation and facilitating conditions, whereas effort expectancy shows a positive but statistically insignificant relationship. These findings underscore that digital literacy is not merely a supporting factor but a fundamental determinant of successful digital tax transformations. This study implies that policies aimed at promoting tax digitalization should prioritize digital literacy enhancement through systematic education, technical training, and user-friendly system design. By strengthening digital competence, tax authorities can increase user engagement, improve compliance, and facilitate an equitable digital transformation within tax administration.

**Keywords:** AI-driven automation; Digital literacy; Effort expectancy; Facilitating conditions; Tax digitalization

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### **INTRODUCTION**

The integration of artificial intelligence (AI) and tax digitalization presents a significant convergence in the landscape of modern governance. An increasing number of studies have highlighted the role of digital literacy in shaping the adoption of AI-driven automation processes, which, in turn, influences compliance ease and operational efficiency in tax administration (Djafri et al., 2023; Rahayu & Suaidah, 2025). Digital literacy has emerged as a critical 21st-century competency, redefining how individuals interact with technology and information across various sectors, including taxation (Chigisheva et al., 2021; Susanty, 2024). Research indicates that digital literacy encompasses more than technical skills; it represents a comprehensive ability to navigate, evaluate, and effectively utilize information within a dynamic digital landscape (Gavrilenko et al., 2022; Kabakus et al., 2023)

Moreover, several studies on tax digitalization often overlook the behavioral aspects of taxpayer compliance, particularly regarding how digital literacy either facilitates or hinders the adoption process (Gavrilenko et al., 2022; Odunayo Adewunmi Adelekan et al., 2024). Previous research has established causal relationships between facilitating conditions, such as supportive software and training, and technology acceptance. However, these studies insufficiently address individual differences in digital literacy, which may enable or impede the effectiveness of such tools.

The influence of effort expectancy on technology acceptance is another critical factor that has not been adequately explored in the current research. Although models such as the Unified Theory of Acceptance and Use of Technology (UTAUT) account for this factor, the interaction between effort expectancy and digital literacy levels remains underexamined (Kabakus et al., 2023; Nikou et al., 2022). Higher levels of digital literacy may correlate with lower perceived effort, thereby contributing to easier adoption of AI-enhanced tax technologies (Djafri et al., 2023; Odunayo Adewunmi Adelekan et al., 2024).

Therefore, further investigation is required to examine how digital literacy mediates the interaction between AI-driven automation, facilitating conditions, and effort expectancy in the context of tax digitalization. Addressing this gap could lead to the development of a robust theoretical framework that integrates these variables, enhancing the effectiveness of digital tax initiatives (Bélisle-Pipon, 2025; Gavrilenko et al., 2022; Odunayo Adewunmi Adelekan et al., 2024). This necessity is underscored by the increasingly complex technological environment of taxation, coupled with the need for comprehensive strategies that account for individuals' capacities to navigate these systems.

This study aimed to investigate the mediating role of digital literacy in the relationship between AI-based automation, facilitating conditions, and effort expectancy in the adoption of tax digitalization. By integrating these constructs into a cohesive model, this study seeks to provide empirical insights that can inform policymakers and tax administrators about effective approaches to enhance taxpayer compliance and technology utilization. Ultimately, improving digital literacy will not only streamline tax processes but also pave the way for an equitable digital transformation in public administration, empowering citizens with the representative capacity to engage meaningfully with emerging technologies.

## **METHOD**

This study employs a quantitative research approach to examine the mediating role of digital literacy in the relationship between AI-driven automation, facilitating conditions, and effort expectancy in the adoption of tax digitalization. A cross-sectional survey design was used, enabling data collection at a single point in time from a representative sample (Cresswell, 2017).

The participants in this study comprised individual taxpayers and tax professionals in Indonesia with experience using digital tax systems. A total of 161 respondents participated in the study. The sample size was determined based on the ten-times rule recommended in the PLS-SEM methodology, which states that the minimum number of observations should be at least ten times the maximum number of indicators pointing to a single latent construct in the structural model (Barclay, 1995; J. F. Hair et al., 2014).

A purposive sampling technique was employed to target respondents with characteristics relevant to AI-based automation and digital tax platform. Data were collected using a structured questionnaire consisting of closed-ended questions measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire items were adapted from previously

validated instruments on technology acceptance and digital literacy (Belahouaoui & Attak, 2024; Zakaria et al., 2024). The constructs measured included AI-driven automation, facilitating conditions, effort expectancy, digital literacy, and tax digitalization adoption (TDA).

Data were collected using an online survey platform. Invitations were distributed through email and social media channels, such as Instagram, Facebook, and WhatsApp, to reach the targeted participants. The collected data were analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) techniques implemented via SmartPLS version 4.1.0.3. The validity and reliability of the measurement model were assessed using composite reliability, average variance extracted (AVE), and factor loadings. Furthermore, mediation analysis was conducted to test the indirect effects of independent variables on tax digitalization adoption through the digital literacy.

**Research Hypotheses:**

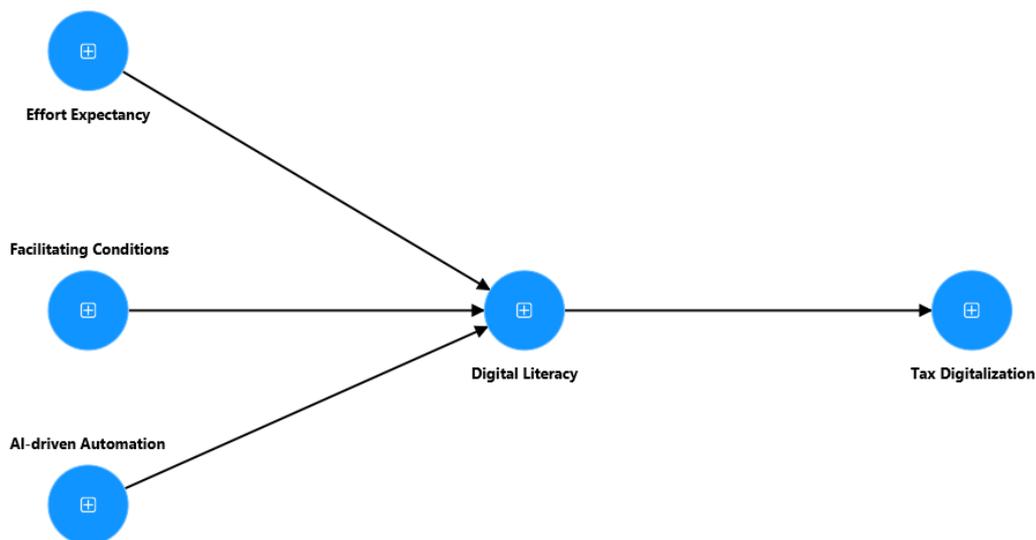
H1: Digital literacy has a positive and significant effect on tax digitalization adoption in developing countries.

H2: AI-driven automation has a positive and significant effect on tax digitalization adoption, as mediated by digital literacy.

H3: Effort expectancy has a positive and significant effect on tax digitalization adoption, mediated by digital literacy.

H4: Facilitating conditions have a positive and significant effect on tax digitalization adoption, mediated by digital literacy.

This analytical approach conceptually aligns with the formulated research hypotheses, aiming to examine both the direct and mediating effects of digital literacy on the relationships between AI-driven automation, effort expectancy, and facilitating conditions on tax digitalization adoption. Accordingly, the application of PLS-SEM allows for the simultaneous testing of both the direct and indirect effects of these constructs, as illustrated in the conceptual framework in Figure 1.



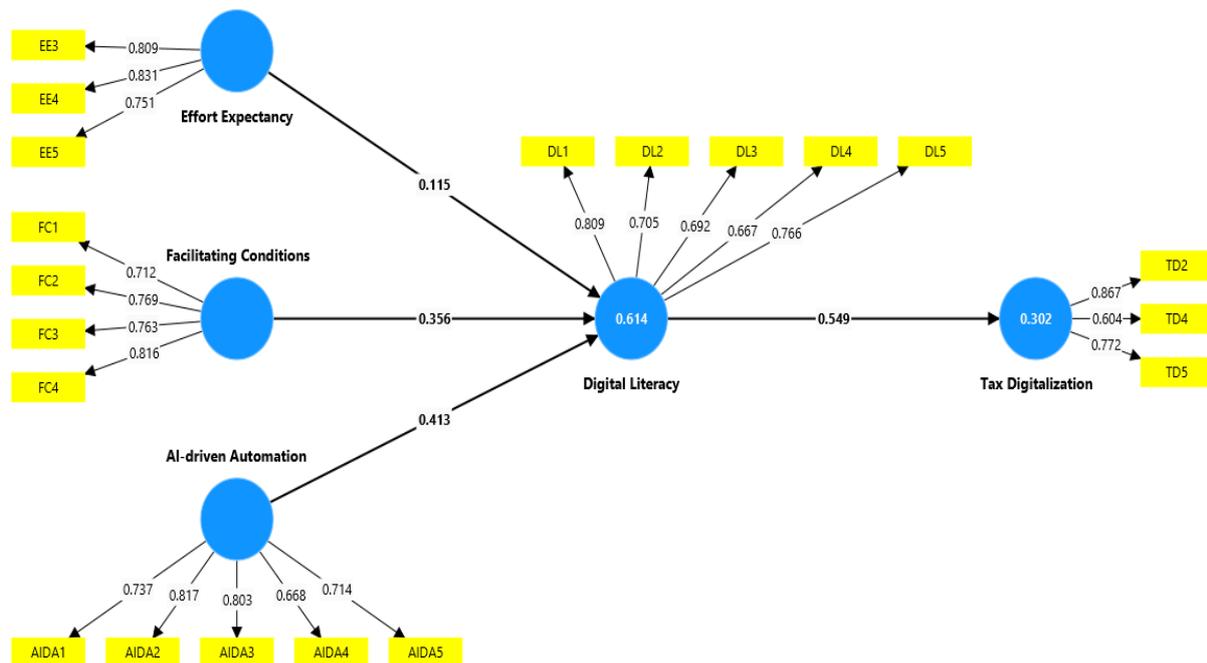
**Figure 1.** Research Framework

## RESULTS AND DISCUSSION

### Outer Model

The most recent guidelines (Hair Joseph F, 2017) suggest that evaluating reflective measurement models requires an analysis of factor loadings, convergent validity, discriminant validity, and internal consistency reliability. The measurement model, depicted in Figure 1, was demonstrated using the PLS algorithm in SmartPLS 4.1.0.3 software. All constructs were assessed using reflective estimations. The initial phase involved assessing the dependability of the foundational factors and analyzing the factor loadings of the items within the reflective constructs. For constructs developed formatively, weights are determined instead of factor loadings. The main focus is on the relationship between individual items within a single construct (Ketchen, 2013). As stated by (J. Hair et al., 2010) and (Kock, 2014), loading values exceeding 0.5 are necessary to demonstrate that all constructs (latent factors) can account for more than 50 percent of the variance in the items.

In the measurement model, reflective indicators with loadings below 0.5 must be removed, as they do not contribute significantly to the model. One item from the facilitating conditions (FC) construct was eliminated due to a low loading ( $<0.5$ ), indicating that these items had minimal impact as non-contributing factors. Additionally, two items from the effort expectancy and tax digitalization constructs were removed using the same criterion. Although it is possible to remove items with low loadings, each construct retained at least four indicators, even though three indicators were considered sufficient (J. Hair et al., 2010).



**Figure 2.** Comprehensive evaluation of the proposed framework using a uniform PLS algorithm

To evaluate internal consistency reliability, researchers used three approaches: Cronbach's alpha, Composite Reliability (CR), and Rho\_A. These methods assess the extent to which variance is caused by latent factors, with results ranging from 0 to 1 (Sarstedt et al., 2014). Values above 0.7 are considered acceptable (J. F. Hair et al., 2019). Table 1 also verifies that the

measurement model indicators meet the criteria for reliability, loading, and validity of the measurement model.

**Table 1.** Load, reliability, and validity indicators

Konstruk	Item Code	Loading	Rho_A	CR	AVE
			0,822	0.865	0.562
AI Driven Automation	AIDA1	0,737			
	AIDA2	0,817			
	AIDA3	0,803			
	AIDA4	0,668			
	AIDA5	0,714			
			0.793	0.850	0.532
Digital Literacy	DL1	0,809			
	DL2	0,705			
	DL3	0,692			
	DL4	0,667			
	DL5	0,766			
			0.717	0.840	0.636
Effort Expectancy	EE1	Out			
	EE2	Out			
	EE3	0,809			
	EE4	0,831			
	EE5	0,751			
			0.769	0.850	0.587
Facilitating Conditions	FC1	0.745			
	FC2	0.833			
	FC3	0.817			
	FC4	0.679			
	FC5	0.679			
			0,728	0,796	0,571
Tax Digitalizations	TD1	Out			
	TD2	0,867			
	TD3	Out			
	TD4	0,604			
	TD5	0,772			

Table 1 verifies the convergent and discriminant validity. The researchers assessed the study's validity using two primary metrics: convergent and discriminant validity. Convergent validity evaluates the relationship between variables within a single construct. To confirm convergent validity, the researchers analyzed the Average Variance Extracted (AVE) scores, which should be greater than 0.5 for each composite construct in the measurement model (J. F. Hair et al., 2019). The analysis shows that the AVE values range from 0.532 to 0.636, while the (CR) values range from 0.796 to 0.865 (refer to Table 1). These findings confirm that the constructs in this study satisfied the criteria for convergent validity.

Discriminant validity assesses the empirical distinction between constructs (Franke and Sarstedt, 2019). In this study, the Fornell-Larcker criterion was employed to evaluate discriminant validity. This validity is established when the square root of the Average Variance Extracted (AVE) surpasses the correlations among constructs, with AVE values being greater than 0.5 (Fornell & Larcker, 1981; J. Hair et al., 2010). The outcomes of this method are presented in Table 2. Furthermore, the Heterotrait-Monotrait ratio (HTMT) criterion was utilized, where discriminant validity is confirmed if the HTMT value is less than 0.9 or 0.85 (Henseler et al., 2015). As indicated

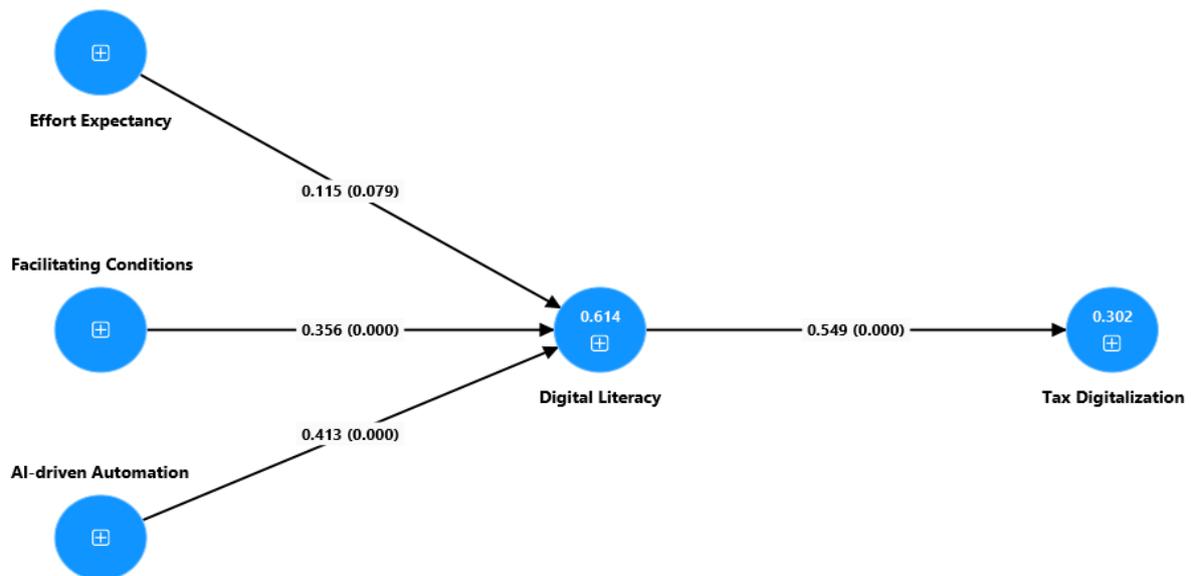
in Table 2, discriminant validity was verified using the HTMT threshold of 0.85. The results demonstrate that all constructs in this study satisfied the criteria for discriminant validity based on the methods employed.

**Table 2.** Discriminant validity based on HTMT criteria

	AI-driven Automation	Digital Literacy	Effort Expectancy	Facilitating Conditions	Tax Digitalization
AI-driven Automation					
Digital Literacy	0.846				
Effort Expectancy	0.819	0.796			
Facilitating Conditions	0.809	0.898	0.876		
Tax Digitalization	0.853	0.701	0.773	0.678	

As shown in Table 2, there are no issues with discriminant validity. The diagonal elements, representing the square roots of the Average Variance Extracted (AVE), exceed the inter-construct correlations listed beneath them. This suggests that the participants were able to clearly differentiate and comprehend the various constructs utilized in this study.

**Inner Model**



**Figure 3.** Structural model

**Structural model**

We employed the bootstrapping technique to evaluate the statistical significance of the path coefficients and examine the hypotheses concerning both direct and indirect effects. This method involved generating 10,000 subsamples and using a 5% significance threshold. In particular, it pertains to the mediating role of digital literacy in the relationship between AI-driven automation, effort expectancy, and facilitation conditions on the adoption of tax digitization technology(Aguilera-Hermida, 2020).

**Table 3.** Hypothesis Testing Based on Path Coefficients

Hypothesis	Path coefficient	T Statistics	p	Conclusion
DL → TD (H1)	0,549	10,491	0,000	Positive and Significant
AIDA → DL → TD (H2)	0,227	4,978	0,000	Positive and Significant
EE → DL → TD (H3)	0,063	1,369	0,085	<b>Positive</b>
FC → DL → TD (H4)	0,195	3,978	0,000	Positive and Significant

Description: Tax Digitalization Adoption (TD), Digital Literacy (DL), AI-Driven Automation (AIDA), Effort Expectancy (EE), Facilitating Conditions (FC).

Table 3 presents the results of the hypothesis testing, which examined the direct and indirect effects of digital literacy (DL), AI-driven automation (AIDA), effort expectancy (EE), and facilitating conditions (FC) on tax digitalization adoption (TD). The results indicate that H1 is supported, showing that digital literacy has a positive and significant effect on tax digitalization adoption, with a path coefficient of 0.549, t-statistic of 10.491, and p-value of 0.000. This confirms that improving digital literacy is central to driving the adoption of digital tax systems.

Furthermore, H2 is also supported, indicating that AI-driven automation has a positive and significant effect on tax digitalization adoption through the mediation of digital literacy, with a path coefficient of 0.227, and a p-value of 0.000. This finding reinforces the idea that the presence of automation technology only achieves an optimal impact when complemented by users' digital competencies. Meanwhile, for H3, effort expectancy shows a positive but non-significant effect on tax digitalization adoption via digital literacy mediation (path coefficient = 0.063;  $p = 0.085$ ). This suggests that perceptions of ease of use alone are insufficient to enhance adoption without a strong digital literacy level.

H4 is supported, with a path coefficient of 0.195 and a p-value of 0.000, indicating that facilitating conditions, such as infrastructure, technical support, and access to digital systems, significantly contribute to tax digitalization adoption through the mediating role of digital literacy. Overall, H1 shows the strongest direct effect, highlighting that digital literacy is not merely a supportive element but a key driver of successful digital tax system transformation ( $\beta = 0.549$ ,  $p < 0.001$ ).

These findings have important implications, suggesting that tax digitalization strategies should begin with enhancing taxpayers' digital capacities, including training, education, and providing accessible and user-friendly platforms for e-filing. Policies focusing solely on infrastructure and technology are insufficient without digital literacy as a foundational pillar. In this context, digital literacy acts as a lever that strengthens the positive effects of automation and technical support on digital tax adoption.

Digital literacy, AI-driven automation, effort expectancy, and facilitating conditions are significant factors influencing tax digitalization adoption. Each element plays a crucial role in shaping the interaction between tax practitioners and taxpayers with digital tax systems. This discussion compares the findings with those of prior studies, highlights the study's contributions, and emphasizes the importance of these findings for the future of tax administration.

First, the positive role of digital literacy aligns with previous studies that have established a direct relationship between digital competence and the adoption of technology. Belahouaoui and Attak (2024) emphasize the importance of digital skills in enhancing compliance behavior

within tax systems that are increasingly reliant on digital and AI-based technologies. Similarly, Tushar Ranjan Barik and Priyanka Ranawat (2024) note that integrating digital tools into tax administration enhances strategic decision-making capabilities, highlighting the influence of digital skills on tax practices. As digital literacy increases, the likelihood of individuals and organizations adopting digital tax solutions also increases.

AI-driven automation positively affects tax digitalization adoption, particularly through the mediating role of digital literacy. Research indicates that automation technology provides substantial opportunities for tax optimization and efficiency. As practitioners become more proficient in using advanced tools, seamless integration into existing workflows becomes feasible. This finding is consistent with (Paiva, 2024), who observed that automation enhances organizational responsiveness and effectiveness, supporting the transition to digital tax administration.

Effort expectancy, or the perception of ease of use of digital tax platforms, has a positive effect on digital tax adoption. Several studies have highlighted ease of use as a key determinant of successful integration (Nepal & Nepal, 2023; Zakaria et al., 2024). The strong correlation between the perceived ease of use and tax digitalization adoption aligns with the broader literature on technology acceptance. This indicates that when taxpayers perceive digital tax systems as user-friendly, the likelihood of adoption increases.

Facilitating conditions, such as adequate infrastructure and resources, are critical mediators of the adoption process. This emphasizes the need for governments and institutions to establish a robust digital framework to support taxpayers during the digital transition. Similar insights are reflected in the literature, highlighting that public policy improvements and infrastructure development are essential to overcome perceived barriers to adoption (Mohamed, 2024; Tinta et al., 2024). The success of tax digitalization initiatives depends on creating an environment conducive to user engagement (Hanrahan, 2021; Santoro et al., 2024).

This study offers several advantages over previous research. Notably, it provides a multifaceted perspective by examining not only the direct effects of tax digitalization adoption but also the mediating role of digital literacy, an aspect that has been less explored in the previous literature. Additionally, this study employs a contemporary approach that integrates recent advancements in digital technology and their implications for tax administration, capturing post-COVID-19 dynamics that have reshaped tax service operations and the complexities of technology adoption in taxation. Methodologically, the cross-sectional design limits the ability to capture changes in taxpayer attitudes or behaviors over time, while self-reported survey data are subject to perception and social desirability bias. Additionally, the geographic and demographic scope of the respondents does not fully represent the taxpayer population, particularly those in areas with limited digital access or low literacy levels.

Future research should expand the theoretical framework by including moderating variables such as age, education level, trust in the system, and technological experience. A longitudinal design is also suggested to capture adoption dynamics over time, including the impact of policy changes and technological innovations. Furthermore, a mixed-methods approach could provide deeper insights into taxpayer perceptions, barriers, and motivations through interviews and case studies. Expanding the study population to include a more diverse taxpayer segment, such as SMEs and rural communities, would enhance the relevance of the findings for inclusive digital tax policies.

## CONCLUSIONS

The results indicate that digital literacy has the strongest and most significant effect on tax digitalization adoption. Digital literacy serves as a direct factor driving the use of digital tax systems and acts as a mediator that strengthens the influence of AI-driven automation and facilitating conditions on adoption. AI-driven automation and facilitating conditions exhibited significant indirect effects through digital literacy, whereas the effect of effort expectancy, although positive, was not statistically significant. These findings emphasize that the successful implementation of digital tax systems depends not only on technology provision but also on users' readiness and digital competence.

In practical terms, this study provides a basis for governments and tax authorities to prioritize the development of digital literacy as a key strategy for promoting digital transformation in taxation. Technical training, continuous education, and the development of user-friendly digital interfaces are essential. For future research, it is recommended that the theoretical model be further developed by incorporating moderating variables such as trust in digital systems, age, or technological experience, as well as employing a longitudinal design to capture changes in adoption behavior over time. A mixed-methods approach is also suggested to explore qualitative aspects more deeply, particularly taxpayer behavior dynamics in response to tax digitalization.

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