

## HOW SIGNAL APPS AND PENALTY WAIVER, MODERATED BY TAX MORALE CONTRIBUTE TO TAXPAYERS' COMPLIANCE IN SURABAYA ONE-STOP INTEGRATED ADMINISTRATION SYSTEM

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### Abstract

Taxpayer compliance remains a persistent challenge in South Surabaya despite the introduction of digital innovations and fiscal incentives. This study investigates how the SAMSAT Digital Nasional (SIGNAL) apps and penalty waiver policies influence taxpayer compliance, with Tax Morale introduced as a moderating factor. A quantitative method was applied using a structured questionnaire distributed to 100 registered vehicle owners, with data analyzed through SmartPLS 3.0. The findings reveal that while SIGNAL shows a positive association with compliance, its effect is not statistically significant unless moderated by Tax Morale. In contrast, penalty waivers exhibit a significant impact, which is further strengthened by higher levels of Tax Morale. These results highlight the critical role of intrinsic taxpayer attitudes in shaping the effectiveness of technological and fiscal policies, suggesting that sustainable compliance requires not only service innovation and economic incentives but also the reinforcement of taxpayers' moral commitment.

**Keywords:** SIGNAL Apps, public service digitalization, road tax, penalty waiver, tax compliance, tax morale

### 1 Introduction

Taxes are a mandatory source of state revenue collected under the authority of law, and they apply to individuals, corporations, and even government institutions. They cover a wide range of obligations, from personal income taxes and property taxes to corporate levies such as sales and service taxes. To strengthen compliance and broaden the tax base, Indonesia has increasingly relied on digitalisation as a strategic approach to improve convenience, efficiency, and transparency in tax reporting and payment (Prathama, 2024).

This shift toward digital taxation has already shown tangible results at the national level. According to a lecture by Rijadh Winardi, as reported by Andriyani (2025), the Directorate General of Taxes recorded IDR 40.02 trillion in revenue as of July 31, 2025, with the largest contribution coming from Value-Added Tax on Trade through Electronic Systems (PPN PMSE), amounting to IDR 31.06 trillion ( $\approx 77.6\%$ ). This secondary account illustrates how digital channels can significantly enhance tax collection and provides context for other areas of tax administration, including regional systems such as SAMSAT.

At the regional level, SAMSAT operates as a government agency tasked with vehicle registration and motor-vehicle tax administration. As explained by Sunny (2022), SAMSAT consolidates services involving the police, regional revenue agencies, and Jasa Raharja, providing a one-stop mechanism for registration and tax compliance. Over time, SAMSAT has embraced digitalisation to expand access and improve efficiency. Initially, several provincial governments introduced their own e-Samsat applications, such as the Jakarta e-Samsat launched in June 2017 and the South Sulawesi e-Samsat developed around the same period. These regional platforms served as early pilots, allowing taxpayers to make online vehicle tax payments without visiting physical offices. Building on these experiences, the Indonesian government later consolidated these initiatives into a unified national system through the launch of the National

Digital SAMSAT (SAMSAT Digital Nasional /SIGNAL) application (apps) in 2021. SIGNAL represents the standardised digital service for vehicle tax payments across provinces, streamlining administration and ensuring more consistent taxpayer compliance nationwide. The SIGNAL apps allows taxpayers to conveniently fulfill their obligations using digital devices or service partners without the need to visit a SAMSAT office.

Despite its convenience, Wea & Hama (2022) reported that the effectiveness of SIGNAL apps remains limited due to factors such as low digital literacy, uneven internet access, and insufficient public awareness. The realization of tax revenue is often hindered by low taxpayer compliance, resulting in suboptimal regional revenue potential (Hama, 2021).

Table 1. Road Tax Arrears at the South Surabaya Samsat Office

Year	Registered Vehicles (Unit)	Tax Paid		Outstanding	
		unit	%	unit	%
2019	47.251	32.179	68,1	15.072	9
2020	56.398	49.314	87,4	7.084	12,6
2021	91.274	86.092	94,3	5.182	5,7
2022	82.342	79.208	96,2	3.134	3,8
2023	98.573	36.254	36,8	62.319	63,2

Source: South Surabaya Samsat Office, 2025

Between 2019 and 2022, the South Surabaya Samsat Office recorded steady improvements in motor vehicle tax compliance, reaching a peak of 96.2% in 2022. This high level of compliance demonstrated the effectiveness of earlier policy measures and administrative services. However, in 2023 compliance dropped sharply, with only 36.8% of taxpayers meeting their obligations and 63.2% falling into arrears. Such a drastic decline suggests that tax legislation and administrative innovations, while initially effective, may not be sufficient to ensure long-term compliance, particularly when broader socioeconomic dynamics come into play.

This persistent challenge is further highlighted by the large number of non-compliant taxpayers and vehicles with unverified operational status, despite the introduction of digital platforms such as SIGNAL and policy incentives like tax amnesty (Cahyono *et al.*, 2020). The rapid growth in Surabaya's motorised vehicle population has widened the gap between registered vehicles and those paying taxes, resulting in significant unrealised revenue for the region. These conditions underscore the urgent need for more effective outreach strategies, improved enforcement, and service delivery reforms to reduce delinquency and strengthen sustainable compliance in the years ahead.

To improve tax collection, local administrations have introduced penalty waiver policies that exempt delinquent taxpayers from late taxpaying (Arfiansyah, 2021). This administrative relief has been shown to encourage many taxpayers to promptly settle their outstanding liabilities. However, these amnesty laws may also lead to a tendency for taxpayers to delay payments in anticipation of similar future initiatives, creating a moral hazard (Rizal, 2023). This situation indicates that while tax amnesty may be effective in the short term, it is essential to implement strategies that raise tax morale to ensure long-term sustainability.

Empirical research demonstrates that the electronic SAMSAT (or SIGNAL apps) application significantly enhances the accessibility and effectiveness of tax payment processes. For instance, a study conducted in Jember Regency revealed that the SIGNAL application improved accessibility, timeliness, and transparency in road tax payments, which in turn positively influenced taxpayer compliance (Putra *et al.*, 2025). Similar

findings were reported in other regions, including Makassar (Aprilia *et al.*, 2024), Sukabumi (Putri *et al.*, 2022), and Denpasar (Laksmi P. *et al.*, 2022).

However, despite these advancements, challenges to the efficacy of digitalization persist. Suriyani BB *et al.* (2022) noted that the SIGNAL application has not significantly improved compliance in Muna Regency (Southeast Sulawesi), primarily due to insufficient outreach efforts directed at taxpayers and limitations in the digital literacy of the taxpayer population.

Prior studies have shown that innovations such as SIGNAL apps and fiscal measures like penalty waivers can improve taxpayer compliance, yet their effectiveness often varies across regions due to contextual barriers such as digital readiness, public trust, and institutional capacity. In South Surabaya, despite the introduction of these innovations, compliance remains inconsistent and in some years has even declined, suggesting that conventional approaches alone may not be sufficient to address persistent challenges. This highlights the need for a more nuanced examination of factors influencing taxpayer behavior.

This study offers novelty by introducing Tax Morale as a moderating factor in the relationship between SIGNAL apps, penalty waiver, and taxpayer compliance. By doing so, it not only assesses the direct effects of digitalisation and fiscal incentives but also explores how intrinsic taxpayer attitudes shape the outcomes of such policies. The objective is to provide a more comprehensive understanding of compliance dynamics in South Surabaya and to generate insights that support the development of integrated strategies for strengthening regional tax compliance.

## 2 Literature overview

The concept of "service digitalisation" encompasses the integration of advanced digital technologies, such as cloud computing, artificial intelligence, big data analytics, and the internet, into service processes, systems, and customer interactions. This integration aims to enhance the efficiency, flexibility, and innovation associated with service design, management, and accessibility (Ardolino *et al.*, 2018; Alter, 2020; Opar & Nishko, 2023). It is crucial to note that service transcends the mere transition of services from physical to digital formats; it necessitates profound transformations in the design, delivery, and access mechanisms of services for consumers (Opar & Nishko, 2023; Vostryakov & Sybirtseva, 2024).

Service digitalisation manifests in several forms, including process automation, the utilization of digital data, the development of innovative business models, and enhanced interactions between customers and service providers. According to Vial & Grange (2024), the transition to digital service delivery through virtual channels and the streamlining of operational management are strategic approaches through which businesses aim to enhance their competitive advantage.

In the context of tax administration, one of the pivotal dimensions of this transformation lies in the digitalisation of tax services. This shift not only simplifies the payment processes but also fosters a more transparent and accountable environment. Aulia & Nuryani (2024) highlight the effectiveness of the SIGNAL apps, which facilitates online payment of vehicle registration taxes and insurance. This digital solution significantly accelerates the approval processes for vehicle registration, enhancing overall efficiency and substantially reducing waiting times.

The implementation of digitalization in taxation systems presents several challenges, including limited digital literacy, data security concerns, technical difficulties, insufficient outreach to stakeholders, and the need for enhanced cross-organizational collaboration (Simonsson & Magnusson, 2018; Cardinali *et al.*, 2022; Burton *et al.*,

2023; Santos & Pessoa, 2024). To effectively optimize digital services, it is essential to establish a robust technological infrastructure, implement extensive outreach initiatives, and provide support services for individuals facing challenges in adapting to digital platforms (Kirana *et al.*, 2025). Furthermore, the process of digitalization has the potential to bolster taxpayer morale by mitigating opportunistic behavior through the establishment of more transparent mechanisms.

Tax incentives represent a financial advantage conferred by the government to alleviate the tax burden on citizens. These benefits may manifest as reductions in tax rates, deferral of payments, or waiver of penalties. The primary objective of these tax incentives is to encourage adherence to tax regulations and stimulate specific economic activities. A penalty waiver serves as a policy instrument that enables tax authorities to reduce or forgo fines that taxpayers are otherwise obligated to pay. The fundamental aim of penalty waivers is to foster compliance with tax laws while simultaneously stimulating particular economic sectors.

In Indonesia, the government has introduced a range of penalty waiver policies, including tax reductions for electric and hybrid vehicles, as delineated in Minister of Finance Regulation Number 12 of 2025. These initiatives are aligned with governmental objectives aimed at reducing carbon emissions and promoting economic growth through a multiplier effect on the industrial sector. Additionally, local governments have implemented measures such as vehicle registration tax relief to alleviate the financial burdens imposed on the public and enhance taxpayer morale.

The success of these incentives is contingent upon several factors, including taxpayers' comprehension of accounting principles and their overall awareness of tax regulations. To achieve the intended outcomes, these incentive programs must be complemented by adequate outreach efforts. Numerous empirical studies indicate that tax incentive policies can significantly enhance taxpayer compliance. For example, research conducted by Kusmayati *et al.* (2024) evidenced that tax reduction policies tailored for MSMEs positively influenced their compliance levels. Similarly, a study by The *et al.* (2024) revealed that both tax comprehension and penalty waivers significantly contributed to improved compliance rates among MSMEs in Manado. These findings suggest that through the provision of penalty waivers, the government can effectively motivate taxpayers to fulfill their tax obligations more diligently.

An individual's intrinsic motivation or ethical commitment to fulfilling tax obligations, despite the potential consequences of penalties or oversight, is referred to as tax morale (Torgler, 2007: 64; Mpofu, 2020). A body of research has indicated that social norms, cultural contexts, trust in governmental institutions, and perceptions of the fairness and transparency of tax administration significantly influence tax morale, which delineates the extent to which individuals feel morally compelled to pay taxes (Horodnic, 2018; Andriani *et al.*, 2021; Ciziceno & Pizzuto, 2022; Corona, 2024). Individuals exhibiting high levels of tax morale tend to acknowledge the public benefits derived from tax contributions and are more likely to meet their obligations voluntarily, without the imposition of external pressures (Nguyen *et al.*, 2024).

The variation in tax morale can be influenced by several factors, including trust in governmental bodies (Horodnic, 2018), social and cultural norms (Andriani *et al.*, 2021), perceptions of fairness (Castañeda, 2019), and overall societal well-being (Ciziceno & Pizzuto, 2022). Empirical studies have suggested that heightened tax morale correlates with improved taxpayer compliance. For instance, Panggiarti and Sarfiah (2023) found that a high level of tax morale significantly enhances the likelihood of compliance among taxpayers. This underscores the importance of tax

education and outreach initiatives aimed at fostering taxpayer awareness as critical components in promoting compliance.

Tax compliance encompasses the degree to which individuals adhere to tax laws, which include timely and accurate calculation, reporting, and payment of taxes. It can also be interpreted as the execution of tax-related responsibilities in accordance with relevant legislation. Two distinct perspectives can be employed to approach this definition: firstly, viewing tax compliance as a risk management endeavor, which entails measures taken to mitigate fines or penalties arising from tax violations (Syamsudin *et al.*, 2023; Dejlani *et al.*, 2024); and secondly, conceptualizing tax compliance as legal adherence, involving taxpayers, tax authorities, and other pertinent entities conforming to all tax regulations (Randlane, 2016). Furthermore, the interactions among taxpayers and tax authorities can be understood as a behavioral system influenced by a multitude of institutional, social, psychological, and economic factors, thus constituting the framework of tax compliance (Akdogan & Akdogan, 2023).

The effectiveness of regional tax collection is significantly contingent upon the extent of taxpayer compliance. Tax compliance can be delineated into two principal categories: voluntary compliance, characterized by taxpayers' willingness to fulfill their tax obligations (Menratu, 2024), and involuntary compliance, which occurs when taxpayers adhere to tax regulations as a result of external influences such as supervision, audits, or the imposition of sanctions (Batrancea *et al.*, 2019).

Numerous researchers have identified critical factors that affect tax compliance, including taxpayer trust in tax authorities, perceptions of the fairness of the tax system, the level of tax-related knowledge, the simplicity of tax procedures, and the public's perception of the utilization of tax revenues (Tilahun, 2019; Batrancea *et al.*, 2019; Alm & Malézieux, 2020; Akdogan & Akdogan, 2023; Menratu, 2024).

A key anticipated outcome of various tax laws and services is an enhancement in taxpayer compliance. Both internal and external factors significantly influence this compliance; internal factors encompass ethical considerations, accounting proficiency, and tax morale, while external determinants include incentives and the digitization of tax services. Although the magnitude of this influence may vary, a study conducted by Kirana *et al.* (2025) indicates that the implementation of the SIGNAL framework positively affects tax compliance.

### 3 Research Method

This study adopts a quantitative methodology situated within a positivistic paradigm to investigate the relationships among the specified variables delineated in the hypothesis. The target population encompasses all motor vehicle taxpayers registered at the South Surabaya Samsat Office, totaling 1,636,032 individuals. A sample of 100 respondents was selected using the Slovin formula, with a margin of error set at 5 percent, ensuring a representative snapshot of the taxpaying demographic within the region. Data was collected through a structured questionnaire comprising 20 questions, distributed to 100 vehicle owners who were randomly encountered at the South Surabaya Samsat Office between March 10 and March 14, 2025.

Data analysis was conducted utilizing the Partial Least Squares (PLS) method facilitated by SmartPLS 3.0 software, employing the bootstrapping technique to enhance the robustness of the findings. This analytical approach was chosen for its capability to estimate complex relationships among latent variables, even within the constraints of a relatively small sample size. The analysis proceeded through two principal phases: the evaluation of the measurement model (outer model) and the examination of the



structural model (inner model), which included assessments of inter-variable influences using path coefficients (Original Sample value) and p-value.

The results from the assessment of the research instrument (outer model) indicated that the Average Variance Extracted (AVE) values satisfied the minimum threshold of 0.50 for all variables, thereby affirming the instrument's validity. Furthermore, the Cronbach's Alpha values exceeded 0.6, and the Composite Reliability coefficients surpassed 0.7, underscoring the reliability of the research variables.

#### 4 Results

The Inner Model test is designed to evaluate the causal relationships between latent variables that elude direct quantification. The influence exerted by these variables is assessed through the computation of the path coefficient. In the context of hypothesis testing, the path coefficient—represented by the Original Sample value—serves to elucidate the extent to which one variable impacts another. A positive path coefficient signifies a positive contribution, whereas a negative value indicates an inverse relationship. Additionally, the p-value is employed to establish significance criteria: a hypothesis is considered significant if the p-value is less than 0.05, whereas it is deemed insignificant if the p-value exceeds 0.05.

Table 2. SmartPLS test results

	Original Sample (O)	Standard Error	P value	Effect
<b>SIGNAL Apps =&gt; Taxpayer Compliance</b>	0.808	0.876	0.065	<b>Inignifikan</b>
<b>Penalty Waiver =&gt; Taxpayer Compliance</b>	0.361	0.042	0.024	<b>Significant</b>
<b>SIGNAL + Tax Morale =&gt; Taxpayer Compliance</b>	0.198	0.129	0,032	<b>Significant</b>
<b>Penalty Waiver + Tax Morale =&gt; Taxpayer Compliance</b>	0.528	0.601	0.000	<b>Significant</b>

Source: Analyzed data, 2025

The analysis of the path coefficients reveals significant insights regarding the relationship between the utilization of the SIGNAL applications and taxpayer compliance. The original sample value (O) for this relationship is 0.808, indicating a positive association. This finding suggests that increased engagement with the e-Samsat System correlates with heightened levels of taxpayer compliance. However, the statistical significance of this relationship is compromised, as evidenced by a p-value of 0.065, which exceeds the conventional threshold of 0.05. Consequently, while one may tentatively accept the hypothesis positing a positive effect of the e-Samsat System on taxpayer compliance, it is crucial to acknowledge the relatively low level of statistical significance associated with this assertion.

Conversely, the path coefficient associated with the impact of penalty waivers on taxpayer compliance demonstrates a positive original sample value of 0.361. This indicates that more frequent enforcement of tax amnesty laws is likely to enhance taxpayer compliance. Importantly, this effect is statistically significant, supported by a p-value of 0.024, which is below the 0.05 threshold. Thus, there is a substantial degree of confidence in the hypothesis that penalty waivers exert a favorable impact on taxpayer compliance. These findings underscore the importance of both the e-Samsat System and the strategic implementation of penalty waivers in fostering greater compliance among taxpayers.

The findings from the moderation analysis of Tax Morale indicate its significant role in influencing both the relationship between SIGNAL applications and taxpayer compliance, as well as the interaction between penalty waivers and taxpayer compliance. Specifically, the moderation effect of Tax Morale on the impact of SIGNAL applications yielded a coefficient of 0.198 with a significance level of 0.032. This suggests that Tax Morale enhances the previously observed insignificant effect of SIGNAL applications on taxpayer compliance.

Furthermore, the moderation effect of Tax Morale on the relationship between penalty waivers and taxpayer compliance demonstrated a coefficient of 0.528, accompanied by a significance level of 0.000. This result underscores that the presence of Tax Morale not only sustains the already notable positive effect of penalty waivers on taxpayer compliance but also amplifies it. These findings highlight the critical role of Tax Morale in fostering compliance behavior among taxpayers in the context of digital applications and penalty adjustments.

## 5. Discussion

The findings consistently indicate that the implementation of e-SAMSAT, the provision of penalty waiver, and taxpayer awareness positively influence taxpayer compliance, though the dynamics and significance of these factors vary. The findings suggest that enhancing the quality of e-SAMSAT services will increase compliance. Additionally, offering more frequent penalty waiver can further motivate taxpayers to fulfill their obligations. Essentially, higher taxpayer awareness correlates with higher compliance levels. A positive coefficient suggests that administrative digitization has the potential to minimize compliance costs and enhance administrative efficiency; however, the lack of statistical significance underscores the inconsistency with which this potential has been actualized in practice. Consequently, it is imperative to explore the underlying factors that may inhibit the realization of the benefits associated with this technology, rather than hastily concluding its ineffectiveness.

A critical consideration in this context is that the digitization of public services transcends the mere development of an application. The ownership of the platform by the relevant agency, specifically SAMSAT (Sectoral Tax Office), demands a systematic effort to promote awareness and facilitate engagement with the application among the public. Effective onboarding does not necessarily require formal training; rather, the use of popular communication avenues, such as instructional video content on YouTube, concise segments on TikTok, step-by-step guides disseminated via Instagram, infographics shared through WhatsApp, and live demonstrations at service counters, can significantly enhance user engagement. Without a targeted onboarding strategy and easily accessible instructional resources, many prospective users may only become superficially aware of the app's existence, thereby failing to leverage it in fulfilling their tax obligations.

In examining user behavior, research reveals a disjunction between initial access to the application and the subsequent adoption of its functionalities, which adversely affects compliance rates. A subset of users may download or access SIGNAL but subsequently refrain from completing payment processes due to usability challenges, apprehensions regarding data security, or a lack of familiarity with the appropriate payment procedures. This phenomenon of low conversion rates is heterogeneous; thus, while aggregate statistical analyses may offer average effects, they may obscure significant responses observable within particular subgroups. Therefore, it is essential to complement overall analytical approaches with segment-specific analyses to effectively capture and understand the complexities of user engagement in real-world scenarios.

The significant findings pertaining to penalty waivers suggest a positive correlation between the policy and compliance; however, such results warrant a cautious and comprehensive interpretation. Statistically, a significant association indicates a robust correlation within the respondent sample. Nonetheless, correlation does not inherently imply causation without further investigation. One notable source of uncertainty arises from the respondent perception database: the findings are contingent upon citizen responses, which may reflect retrospective rationalization. It is possible that respondents only recognized the benefits of the penalty waiver when prompted by the survey, leading them to attribute their compliance to the waiver even if their behavior had been consistent prior to the program's implementation.

Additionally, the phenomenon of strategic behavior necessitates careful consideration in the analysis of these findings. Certain respondents may belong to a group that deliberately delays payments due to financial constraints or in anticipation of the periodic penalty waiver, typically occurring in October and November each year. If the survey sample includes a substantial proportion of individuals engaging in such strategic delay, the perceived effectiveness of the waiver may appear pronounced in the perception data, despite the policy merely offering a temporary opportunity to defer payments rather than effecting a lasting change in compliance behaviors.

These two sources of bias—retrospective perceptions and strategic delay—underscore the importance of contextualizing significant results through triangulation, employing actual payment administration data, and conducting a temporal analysis that accounts for the timing of the waiver's announcement and implementation. Such an approach will facilitate a more nuanced understanding of the implications of penalty waivers on compliance behaviors.

The role of Tax Morale in moderating the relationship between compliance and various fiscal mechanisms enriches the interpretation of causal relationships by elucidating the divergent effects of SIGNAL and penalty waiver under differing normative conditions. In environments where Tax Morale is relatively high, taxpayers exhibit a pronounced intrinsic motivation to fulfill their obligations. This motivation, in turn, fosters proactive behaviors that mitigate the obstacles to technology adoption.

Specifically, intrinsically motivated taxpayers are more likely to engage in learning about the usage of SIGNAL, whether through self-directed efforts or by seeking assistance. This may involve actions such as watching brief tutorials, following social media guides, or requesting assistance from customer service representatives to understand the payment process. Such endeavors to learn and to seek support enhance the transition from surface-level usage to actual payment actions, thereby transforming the previously weak impact of SIGNAL on compliance into a more substantial effect in contexts characterized by strong Tax Morale.

Similarly, with regard to penalty waivers, the moderating influence of Tax Morale significantly alters the mechanisms of taxpayer response. In high Tax Morale settings, waivers tend to be perceived not as opportunities to defer obligations, but rather as administrative facilitations that streamline the recovery of compliance without the burden of complex bureaucracy. Taxpayers who possess a strong sense of responsibility and a normative orientation towards compliance are likely to leverage the simplicity of the process—such as more straightforward procedures or expedited processing through SIGNAL—resulting in timely repayments of outstanding debts rather than waiting for the onset of a waiver.

In such scenarios, waivers bolster compliance behaviors that are fundamentally driven by intrinsic motivation, leading to a deeper internalization of fiscal effects and a reduced susceptibility to opportunistic behavior. Thus, the interaction between Tax Morale and



compliance mechanisms presents a nuanced understanding of taxpayer behavior and policy effectiveness.

## 6 Conclusions

The innovation of digitalizing tax administration through the SIGNAL apps holds considerable promise for enhancing motor vehicle taxpayer compliance; however, its impact remains insufficiently significant at this stage. This observation underscores the notion that the mere existence of digital applications does not guarantee effective utilization; rather, their success is contingent upon supplementary factors, particularly taxpayer awareness and the willingness to engage with these tools effectively. The findings suggest a notable discrepancy between the availability of technology and actual compliance behavior, which is influenced by factors such as usability, digital literacy, and intrinsic taxpayer motivation.

Conversely, the policy of penalty waivers has emerged as a more substantial influence on compliance, though it introduces the potential for behavioral biases, including retrospective rationalization and strategies for delayed payment. The moderating role of tax morale is particularly salient in both scenarios. A higher level of taxpayer awareness and intrinsic motivation is likely to enhance the utilization of the SIGNAL apps while concurrently reducing the tendency for opportunistic behavior associated with the waiver program. Consequently, tax morale can be regarded as a critical element linking policy innovation to actual taxpayer behavior.

These findings suggest that the digitalization of tax services and penalty relief measures cannot be considered in isolation from efforts aimed at enhancing public tax morale. It is imperative for regional governments and the Tax and Tax Administration Agency (SAMSAT) to broaden their educational strategies, ensuring that they are both communicative and accessible. This could include the implementation of social media-based tutorials, provision of technical assistance services, and the optimization of administrative processes. Additionally, a greater emphasis should be placed on promoting long-term tax compliance objectives, encouraging taxpayers not only to take advantage of penalty waivers but also to cultivate sustainable compliance practices.

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