

TAXPAYER COMPLIANCE: THE MODERATING ROLE OF ACCOUNTABILITY ON DIGITALIZATION AND TRUST IN GOVERNMENT

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Article Information

Submission : 22-08-2026
Review : 30-08-2026
Revised : 21-09-2026
Accepted : 25-09-2026
Published : 30-09-2026

Keywords:

Accountability; Coretax; Tax
Digitalization; Taxpayer
Compliance; Trust in
Government

Abstract

Indonesia's tax ratio remains relatively low compared to other ASEAN countries, prompting government efforts to boost tax compliance through digitalization of tax services such as Coretax. This study analyzes the effects of tax digitalization and trust in government on Individual Taxpayer compliance, with accountability as a moderating variable, focusing on Individual Taxpayers in Pekalongan Regency. Using a quantitative field-research approach, data were collected via questionnaires distributed through purposive sampling to 97 respondents registered at the Pekalongan Primary Tax Service Office (KPP Pratama). Results indicate that tax digitalization has a positive and significant effect on taxpayer compliance ($t\text{-count } 5.411 > t\text{-table } 1.986$; $\text{sig. } 0.000 < 0.05$), whereas trust in government shows no significant effect ($t\text{-count } 0.947 < t\text{-table } 1.986$; $\text{sig. } 0.346 > 0.05$). Accountability significantly moderates the relationship between tax digitalization and taxpayer compliance, though it weakens rather than strengthens this effect ($\text{sig. } 0.034 < 0.05$; interaction coefficient -0.019). Accountability does not significantly moderate the relationship between trust in government and taxpayer compliance ($\text{sig. } 0.403 > 0.05$). Theoretically, these findings suggest a substitution effect, wherein the integrity of tax administration replaces the appeal of digital convenience. Practically, this implies the Directorate General of Taxes (DJP) should differentiate its strategy emphasizing Coretax's technical reliability for taxpayers who perceive low accountability, and budget transparency for those who perceive high accountability. The study concludes that tax digitalization is a critical driver of compliance, trust in government alone is insufficient, and accountability's moderating role warrants further investigation given its unexpected weakening effect.

How to Cite : Fatimah, F., & Gunawan, A. (2026). Taxpayer compliance: The moderating role of accountability on digitalization and trust in government. Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT), 4(1), 16–28. <https://doi.org/10.70248/jakpt.v4i1.4556>

DOI : <https://doi.org/10.70248/jakpt.v4i1.4556>

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INTRODUCTION

Indonesia, as one of the most populous countries in the world, has recorded consistent population growth from year to year. Data Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (2025) recorded that Indonesia's population as of June 30, 2025 reached 286,693,693 people, while the February 2025 National Labor Force Survey recorded a national labor force of 153.05 million people, with 145.77 million already employed. This productively employed population plays a central role in supporting state revenue through income tax, particularly Income Tax Article 21 (PPh 21) as regulated in Article 21 of Law Number 7 of 1983 concerning Income Tax.

In 2025, state revenue is projected to reach IDR 3,005.1 trillion, with the largest contribution coming from tax revenue of IDR 2,189.3 trillion, growing 9.1% compared to 2024 (Kemenkeu, 2025). However, Indonesia's tax ratio in the first semester of 2025 actually declined to 8.42 percent compared to 9.49 percent in the same period the previous year. Indonesia's tax ratio is also relatively low compared to ASEAN countries, whose average is already above 15% (OECD, 2023), indicating fiscal space for the government to optimize the effectiveness of tax collection.

Data Direktorat Jenderal Pajak (2025) shows that the formal compliance ratio, which reached 85.75 percent in 2024, actually declined to 76.07 percent in 2025, far below the target of 81.92 percent. This decline is clearly visible in the segment of Non-Employee Individual Taxpayers, where out of 4.92 million taxpayers required to submit an Annual Tax Return in 2024, only 1.37 million, or around 27.8 percent, fulfilled their obligation. At the regional level, including Pekalongan Regency, which has a dynamic textile and batik industry base, similar challenges are faced in encouraging individual taxpayer compliance, given the large number of self-employed business actors with varying levels of tax awareness (Hakim et al., 2024).

In response to these challenges, the Directorate General of Taxes (DJP) developed the Coretax digital taxation system as part of efforts to improve the efficiency, accuracy, and accountability of tax administration while encouraging voluntary compliance (Setiawan et al., 2026). Besides digitalization, trust in government is an important factor influencing taxpayers' willingness to fulfill their obligations, although public trust in government institutions in Indonesia remains fluctuating the May 2025 Indonesian Political Indicator survey recorded public trust in the president at 82.7 percent, down from 86 percent in October 2024, while the Ipsos Global Trustworthiness Index (2025) revealed that public distrust toward cabinet officials/ministries and government employees reached 41% and 24%, respectively.

Local government accountability is also strongly relevant to taxpayer compliance behavior. In 2026, the Pekalongan Regency Government submitted its 2025 Regional Government Financial Report (LKPD) to the Central Java Representative Office of the Audit Board of the Republic of Indonesia (BPK RI), affirming its commitment to integrity, transparency, and accountability in budget management, although the level of accountability perceived by taxpayers in daily life does not necessarily align with these formal efforts (Faisal, 2025).

Findings from previous studies regarding the effects of these variables on taxpayer compliance show inconsistencies. Supriyati et al. (2025), Prasetya et al. (2025), and Wijaya et al. (2025) found that tax digitalization has a positive impact on compliance, while Setiawan dan Yanti (2024) found that digitalization has no significant effect. Gahung et al. (2024) and Amoah et al. (2023) found that trust in government has a positive effect on compliance, whereas Rizalti (2025) and Santoro (2021) found the opposite. Similarly, Reddy et al. (2024) and Ardiasa et al. (2023) found that accountability has a positive effect on compliance, while Dimas (2025) found that public service accountability has no effect. These gaps in research findings constitute a research gap underlying the need for re-testing by adding accountability as a moderating variable in the context of individual taxpayers in Pekalongan Regency.

Conceptually, this research integrates the propositions of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) to build a coherent hypothetical framework regarding the moderating role of accountability. TAM positions

perceived ease of use and perceived usefulness of the tax digitalization system as a basis for attitudes and behavioral intentions toward compliance, while TPB positions perceived behavioral control in the taxation context—reflected in taxpayers' beliefs about the accountability of tax management—as a direct determinant of compliance intention and behavior (Ghozali, 2020). When these two propositions are combined, accountability is positioned not merely as an independent reference point, but as a variable with the potential to alter the strength of the relationship between perceived ease of technology (TAM) and the explained compliance behavior (TPB). It is this combined TAM and TPB proposition that underlies the hypothesis that accountability moderates the relationship between tax digitalization and trust in government on the one hand, and taxpayer compliance on the other, while also providing the theoretical foundation for the possibility that the direction of moderation weakens, rather than strengthens, that influence.

Based on the above description, this study aims to analyze the effect of tax digitalization on Individual Taxpayer compliance, analyze the effect of trust in government on Individual Taxpayer compliance, analyze the role of accountability as a moderating variable in the relationship between tax digitalization and Individual Taxpayer compliance, and analyze the role of accountability as a moderating variable in the relationship between trust in government and Individual Taxpayer compliance. This study is expected to make a theoretical contribution to the development of tax compliance literature based on the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB), as well as a practical contribution for the Directorate General of Taxes and local governments in formulating more effective strategies to improve tax compliance.

RESEARCH METHOD

This study is a field research employing a quantitative approach, which focuses on collecting and processing data in the form of measurable figures that can be tested and analyzed objectively using statistical techniques (Sugiyono, 2023). The study was conducted in Pekalongan Regency, chosen because it has a high level of economic activity, a continuously increasing number of individual taxpayers, and has implemented the Coretax digital tax system, making it relevant for examining the effect of tax digitalization on taxpayer compliance.

The study population consists of Individual Taxpayers registered at the Pekalongan Primary Tax Service Office (KPP Pratama), whose exact number is unknown. The sampling technique used was purposive sampling with the following criteria: (1) domiciled in Pekalongan Regency; (2) already possess a Taxpayer Identification Number (NPWP); and (3) have made tax payments and/or tax reporting. The sample size was determined using the Lemeshow (1997) formula with a 95% confidence level ($Z = 1.96$), maximum estimation ($P = 0.5$), and a sampling error of 10%, resulting in $n = 96.04$, rounded up to 97 respondents. Data were collected through an online questionnaire using a 1–5 Likert scale (Strongly Disagree–Strongly Agree) distributed via Google Form on June 9 to July 20, 2026.

Table 1. Operationalization of Research Variables

Variable	Operational Definition	Indicator
Tax	The process of transforming the tax	Ease of registration; data security

Variable	Operational Definition	Indicator
Digitalization (X1)	administration system from a manual/paper-based system into a digital technology-based system (Zahro, 2025).	guarantee; speed of payment process; ease of filling out the SPT (tax return) form. (Source: Nurhayati, 2024)
Trust in Government (X2)	The level of taxpayer confidence in the government's capability, integrity, and performance in managing state finances, particularly the management and utilization of tax revenue (Ramadhan, 2024).	The government manages tax funds transparently; tax funds are used for public interests; regulations are applied fairly; the legal system enforces sanctions firmly. (Source: Amah et al., 2023)
Taxpayer Compliance (Y)	Taxpayers fulfilling all requirements set by the tax authority, both in terms of reporting and payment of taxes owed (Jahadu dan Santosa, 2024).	Having an NPWP (Taxpayer Identification Number); submitting the SPT on time; paying taxes owed on time; filling out the SPT honestly and according to actual conditions. (Source: Saragih et al., 2020)
Accountability (Z)	The obligation of an individual or institution to account for all actions, decisions, and policies taken to parties entitled to assess or receive such accountability (Fatmawati et al., 2024).	Transparency; compliance with regulations; integrity of officials; measurable performance. (Asqolani et al., 2023)

RESULTS AND DISCUSSION

In this study, individual taxpayers were selected as respondents because they are considered capable of providing information related to the variables under study, namely tax digitalization, trust in government, taxpayer compliance, and accountability. Of the 97 respondents, the majority were male (50 people; 51.5%), aged 31–40 years (39 people; 40.2%), held a bachelor's degree (S1) as their highest education (52 people; 53.6%), and worked as civil servants (PNS) (43 people; 44.3%). All respondents (100%) were domiciled in Pekalongan Regency, with the highest concentration in Kajen District (19 people; 19.6%). The distribution of respondents' answers on all statement items for the four variables (tax digitalization, trust in government, taxpayer compliance, and accountability) was dominated by "agree" and "strongly agree" responses, indicating a generally positive perception of the four research constructs.

Table 2. Descriptive Statistics Results

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Digitalization	97	8	40	32.81	4.096
Trust in Government	97	13	44	34.85	4.851
Taxpayer Compliance	97	14	35	29.32	3.154
Accountability	97	19	40	33.21	3.553
Valid N (listwise)	97				

Source: Primary data, SPSS 25 output (2026)

The descriptive statistical analysis above shows that the tax digitalization variable has a minimum answer of 8 and a maximum of 40, with a mean, or total average answer, of 32.81. The trust in government variable has a minimum answer of 13 and a maximum

of 44, with a mean of 34.85. The taxpayer compliance variable has a minimum answer of 14 and a maximum of 35, with a mean of 29.32. The accountability variable has a minimum answer of 19 and a maximum of 40, with a mean of 33.21.

Table 3. Classical Assumptions Test

Diagnostic Test	Statistical Method	Valuation Metric	Test Result
Normality	One-Sample Kolmogorov-Smirnov	Asymp. Sig. (2-tailed)	0,119
Multicollinearity	Variance Inflation Factor (VIF)	Highest VIF Value	Tax Digitalization 1,281
			Government 1,466
			Accountability 1,724
Heteroscedasticity	Glejser Test (Absolute Residual)	Lowest Sig. value among	Tax Digitalization 0,383
			Government 0,990
			Accountability 0,308

Source: Primary data, SPSS 25 output (2026)

Based on table 3, the normality test was conducted using the Kolmogorov-Smirnov method due to its ability to produce comprehensive, detailed, and reliable results. A regression equation is considered normal if the Kolmogorov-Smirnov probability value exceeds 5%, or is above 0.05 (Ghozali, 2018). The results of the normality test show the Kolmogorov-Smirnov test result, indicating that the significance value with Asymp. Sig (2-tailed) obtained is 0.119, which is higher than 0.05. This proves that the residual data is normally distributed and is suitable for use in hypothesis testing.

The multicollinearity test was conducted to detect the presence of correlations among the independent variables, with the criterion that the model is free from multicollinearity. Since this study has more than one independent variable, this multicollinearity test is necessary. The Variance Inflation Factor (VIF) and tolerance value can be used to determine the presence or absence of multicollinearity in the regression model. A regression model is declared free from multicollinearity if the VIF value is < 10 and the tolerance value is > 0.10 or 10% (Wiratna, 2026). Based on table 3, it shows that all independent variables have a lowest tolerance value of 0.580, which means it is greater than 0.10, indicating that no multicollinearity occurs among the independent variables. Furthermore, the results of the Variance Inflation Factor (VIF) values show that all independent variables have VIF values below 10. This means that there are no symptoms of multicollinearity among the independent variables, since all tolerance values of the independent variables exceed 0.10 and the VIF values are below 10.

The heteroscedasticity test was conducted to determine whether there are differences in residual variance among observations, which can be tested using the Glejser test (Wiratna, 2026). Based on table 3, it shows that the significance value of the tax digitalization variable (X1) is 0.383, which means it is greater than 0.05. The significance value of the trust in government variable (X2) is 0.990, which also means it is greater than 0.05. Similarly, accountability as the moderating variable (Z) has a significance value of 0.308, which is greater than 0.05. Therefore, the testing of respondent data in this study is free from heteroscedasticity problems.

Thus, the regression model in this study meets the Best Linear Unbiased Estimator (BLUE) criteria and is suitable for hypothesis testing (Wiratna, 2026).

Table 4. Multiple Linear Regression and t-Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	14.845	2.643		5.617	.000
Tax Digitalization	.381	.070	.495	5.411	.000
Trust in Government	.056	.059	.087	.947	.346

Source: Primary data, SPSS 25 output (2026)

Based on the multiple linear regression test results, the equation formed is $Y = 14.845 + 0.381X_1 + 0.056X_2 + e$. The t-test results show that tax digitalization has a positive and significant effect on taxpayer compliance (t-count 5.411 > t-table 1.986; sig. 0.000 < 0.05), so H1 is accepted. Conversely, trust in government has no significant effect on taxpayer compliance (t-count 0.947 < t-table 1.986; sig. 0.346 > 0.05), so H2 is rejected.

Table 5. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1Regression	264.688	2	132.344	18.019	.000 ^b
Residual	690.405	94	7.345		
Total	955.093	96			

Source: Primary data, SPSS 25 output (2026)

Based on the F-test results, the calculated F value is 18.019 with a significance of 0.000 (< 0.05), which means that tax digitalization and trust in government simultaneously have a significant effect on taxpayer compliance.

Table 6. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.534	.508	2.212

Source: Primary data, SPSS 25 output (2026)

The Adjusted R Square value of 0.508 indicates that 50.8% of the variation in taxpayer compliance can be explained by the research model, while the remaining 49.2% is explained by other factors outside the model.

Table 7. Moderated Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	-1.778	12.928		-.138	.891
Tax Digitalization	.876	.313	.138	2.799	.006
Trust in Government	-.365	.314	-.561	-1.160	.249
Accountability	.786	.390	.885	2.013	.047
X1Z	-.019	.009	-1.266	-2.157	.034
X2Z	.008	.010	.638	.839	.403

Source: Primary data, SPSS 25 output (2026)

The MRA equation formed is $Y = -1.778 + 0.876 X_1 - 0.365 X_2 + 0.786 Z - 0.019 (X_1 \times Z) + 0.008 (X_2 \times Z) + e$. The interaction between tax digitalization and accountability

($X1 \times Z$) produces a significance value of 0.034 (< 0.05) with a negative coefficient (- 0.019), meaning that accountability significantly moderates the relationship between tax digitalization and taxpayer compliance, but the direction of moderation weakens rather than strengthens that effect. Thus, H3 is accepted. Conversely, the interaction between trust in government and accountability ($X2 \times Z$) produces a significance value of 0.403 (> 0.05), meaning that accountability is not proven to moderate the relationship between trust in government and taxpayer compliance, so H4 is rejected.

The Effect of Tax Digitalization on Taxpayer Compliance

The finding that tax digitalization has a positive and significant effect reinforces the Technology Acceptance Model (Davis, 1989), which explains that individuals' acceptance of technology is determined by perceived usefulness and perceived ease of use, which shape attitudes, intentions, and actual behavior (Ghozali, 2020). According to this theory, users will adopt a technology if they believe it can enhance the effectiveness and efficiency of their work. When taxpayers perceive the Coretax system as useful and easy to operate, a positive attitude toward compliance is formed. This finding is supported by the pattern of respondents' answers, the majority of whom stated "agree" and "strongly agree" on all tax digitalization items. Furthermore, the benefits experienced by users are a key factor in shaping acceptance of Coretax (Ramadhan et al., 2025), and is consistent with the studies of Sinuhaji et al. (2024), Arin et al. (2025), and Hesami et al. (2024) which also found a positive effect of digitalization on compliance. The dominance of respondents working as civil servants (44.3%) and holding a bachelor's degree (53.6%) also supports the high acceptance of the digital system, given that this group is generally already accustomed to online government services.

The Effect of Trust in Government on Taxpayer Compliance

The insignificant effect of trust in government indicates that subjective norms within the framework of the Theory of Planned Behavior are not yet strong enough to drive compliance compared to the perceived behavioral control factor formed by tax digitalization. This pattern is reflected in respondents' relatively high answers on the aspect of law enforcement, but lower and predominantly neutral answers on the aspects of budget transparency and publication of tax fund usage. This finding is consistent with Rizalti dan Iskandar (2025) and Aida et al. (2025). The dominance of respondents who are employees (civil servants and private sector, totaling 68%) also explains this finding, since the formal compliance of this group has largely been formed automatically through the Income Tax Article 21 withholding mechanism applied by employers, making it more driven by administrative obligation than voluntary belief in the government. The context of trust measured in the questionnaire is institutional in nature, namely related to the government in general, whereas taxpayers' experience in interacting with the tax system is more operational in nature, through the Coretax service, so that the level of trust does not always move in the same direction. Thus, these findings imply that the strategy for improving individual taxpayer compliance in Pekalongan Regency would be more effective if focused on strengthening system convenience and the operational transparency of tax services, rather than merely attempting to build an image of general institutional trust in the government.

The Role of Accountability in Moderating the Relationship between Tax Digitalization and Taxpayer Compliance

Accountability is proven to significantly moderate the relationship between tax digitalization and compliance, but in a weakening direction. Referring to the perceived behavioral control dimension in the Theory of Planned Behavior (Ajzen, 1991), for taxpayers who already have a high level of confidence in the accountability of tax management, the ease of the digital system is no longer the primary determining factor, because the decision to comply has already been formed based on confidence in responsible management. This condition is also explained by the overlap between perceptions of digitalization and accountability, since both are formed from the experience of using the Coretax system taxpayers who consider the system easy to use also tend to consider it accountably managed so that when accountability is already rated highly, the additional contribution of digitalization appears statistically smaller. In this regard, the compliance of taxpayers with employee status (civil servants and private employees) is mostly formed automatically through the Income Tax Article 21 withholding mechanism, while accountability actually weakens the additional contribution of tax digitalization, indicating the need for differentiation in compliance strategies between employee and non-employee taxpayers. For employee taxpayers, whose formal compliance has relatively been secured through the automatic withholding system, the DJP's (Directorate General of Taxes) strategy should be directed toward strengthening substantive understanding of tax benefits and transparency in the use of tax funds, rather than solely focusing on technical simplification of the digital system, whose marginal contribution is relatively small for groups with a high perception of accountability. Conversely, for non-employee taxpayers including MSME operators and informal batik-sector businesses in Pekalongan Regency whose compliance heavily depends on independent awareness and initiative, a more relevant strategy would be to simplify the registration and reporting process through Coretax in a way tailored to the characteristics of micro and small businesses, provide direct assistance (assisted filing), and deliver intensive tax education to build awareness and trust in the tax system from the most basic stage onward. This finding adds a new nuance to the literature, showing that accountability and tax digitalization are not always mutually reinforcing, but can also substitute for one another in certain contexts.

The Role of Accountability in Moderating the Relationship between Trust in Government and Taxpayer Compliance

Accountability is not proven to moderate the relationship between trust in government and taxpayer compliance. This is in line with the insignificant direct effect of trust in government found in the H2 test, so that the moderating variable has difficulty strengthening a relationship that is fundamentally not yet solidly formed. The gap between the relatively high and homogeneous perception of accountability and the more varied perception of trust in government also explains why taxpayers tend to separate their assessment of the daily performance of tax officials from their assessment of the government as an institution. This finding differs from Putu et al. (2020) and Putra et al. (2024) who found that public service accountability can moderate this relationship, and indicates that improving tax management

accountability needs to be accompanied by more intensive public communication and budget transparency strategies so that taxpayer trust can be genuinely established.

CONCLUSION

Based on the analysis of 97 Individual Taxpayers in Pekalongan Regency, this study draws four main conclusions. First, tax digitalization has a positive and significant effect on Individual Taxpayer compliance ($t\text{-count } 5.411 > t\text{-table } 1.986$; $\text{sig. } 0.000 < 0.05$), meaning that the better the quality and ease of use of tax digitalization systems such as Coretax, the higher taxpayer compliance becomes. Second, trust in government has no significant effect on Individual Taxpayer compliance ($t\text{-count } 0.947 < t\text{-table } 1.986$; $\text{sig. } 0.346 > 0.05$), indicating that the level of taxpayers' trust in government is not yet sufficient to significantly drive compliance. Third, accountability is proven to moderate the relationship between tax digitalization and Individual Taxpayer compliance ($\text{sig. } 0.034 < 0.05$), but the negative direction of the interaction coefficient (-0.019) shows that accountability actually weakens, rather than strengthens, that effect. Fourth, accountability is not proven to moderate the relationship between trust in government and Individual Taxpayer compliance ($\text{sig. } 0.403 > 0.05$).

This study has several limitations. First, the limited scope of variables — two independent variables and one moderating variable — results in an Adjusted R Square value of 50.8%, leaving 49.2% of the variation explained by other factors outside the model, such as tax sanctions, tax socialization, taxpayer awareness, or economic conditions. Second, the scope of the region and respondents is limited to 97 Individual Taxpayers in Pekalongan Regency, so the results cannot yet be broadly generalized to other regions or corporate taxpayers. Third, this study only uses TAM and TPB as theoretical foundations, so future research may consider other theories to broaden the perspective of the study.

More specifically, for non-employee taxpayers such as MSME operators and informal businesses in the batik centers of Pekalongan Regency, the DJP and local government could consider forms of Coretax socialization that are face-to-face and community-based, for example direct training sessions at batik production centers and craftsmen's cooperatives, the provision of tax companions (tax volunteers) to assist with the registration and reporting process for business operators with limited digital literacy, the development of tax education materials in simple language that is contextual to the batik business cycle (for instance, adjusted to production and marketing seasons), as well as the involvement of community leaders or local batik entrepreneur associations as socialization partners to gradually build tax awareness and trust among micro and small business operators.

Theoretically, this study contributes to the development of tax compliance literature, particularly by showing that the role of accountability as a moderating variable does not always strengthen the relationship between variables, but can also weaken it in certain contexts. Practically, the results of this study can serve as a basis for the Directorate General of Taxes and local governments, particularly in Pekalongan Regency, to prioritize strengthening the ease of use and reliability of tax digitalization systems, while also accompanying it with more intensive budget transparency and public communication strategies to build taxpayer trust comprehensively, especially for micro and small business actors in the textile and batik sector in the region.

Statement on the Use of Artificial Intelligence (AI).

AI was not used in the preparation of this manuscript. The authors did not use artificial intelligence tools to generate, analyze, or modify the content of this article. The authors take full responsibility for the accuracy, originality, integrity, and academic content of the manuscript.

Conflict of Interest

The authors declare that there is no conflict of interest.

Author Contributions

Fatimah contributed to the conceptualization of the research, data collection, data analysis, and preparation of the initial manuscript draft. Ade Gunawan contributed to the formulation of the methodology, supervision, and manuscript review and editing.

Acknowledgments

The author would like to thank UIN K.H. Abdurrahman Wahid Pekalongan for the facilities and opportunities provided throughout the course of this research. The author would also like to express sincere gratitude to Mr. Ade Gunawan, as academic supervisor, for his invaluable guidance, direction, and input from the planning stage through to the completion of this manuscript.

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Journal : Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT)
 Publisher : Yayasan Nuraini Ibrahim Mandiri
 ISSN : e-ISSN 3026-6505
 Volume / Issue / Year/ Page : 4/ 1 /2026 : September / Pg.16-28



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