

From Literacy to Loyalty: How Big Five Personality Traits Influence Taxpayer Compliance

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Abstract

The research aims to examine the effect of tax literacy on individual taxpayer compliance, with particular attention to the moderating role of the Big Five personality traits: extraversion, conscientiousness, openness, neuroticism, and agreeableness. This study is motivated by the persistently low level of tax compliance in Indonesia, despite the government's extensive efforts in taxpayer education and system reform. A quantitative research method was employed, using a survey approach with questionnaires distributed to individual taxpayers who possess a taxpayer identification number (TIN) and regularly file their tax returns. The sampling technique applied was accidental sampling, yielding a total of 300 Muslim respondents. Data were analyzed using multiple linear regression and Moderated Regression Analysis (MRA), with the assistance of Stata version 17 software. The results reveal that tax literacy has a positive and significant effect on taxpayer compliance. Furthermore, the traits of extraversion, conscientiousness, and agreeableness significantly moderate the relationship between tax literacy and tax compliance, while openness and neuroticism do not exhibit significant moderating effects. These findings carry important implications for tax authorities, suggesting that efforts to improve compliance should not only focus on enhancing tax literacy but also consider personality characteristics in designing more effective compliance strategies.

Keywords:

*Big five personality; tax
loyalty; tax literacy;
taxpayer compliance*

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1. Introduction

The self-assessment system in Indonesia gives full trust to taxpayers to calculate, report, and pay their own taxes. But in reality, tax compliance both nationally and at the regional level is still fairly low. In various regions in Indonesia, including Palembang City, the level of compliance of individual taxpayers is still below the expected average. This is due to the lack of understanding and awareness of taxation rights and obligations. Data shows that the compliance rate for the submission of the Annual Tax Return (SPT) nationally in 2025 is targeted at 81.92%, but the realization is still below the target with some regions even recording lower compliance rates due to a lack of understanding and awareness of taxation (Ikatan Konsultan Pajak Indonesia, 2025). Based on data from the Regional Office of DGT South Sumatra, the achievement of tax revenue in the South Sumatra region, including Palembang City, is often influenced by the dynamics of regional economic activity, changes in commodity prices, and people's purchasing power. For example, in several recent press releases, the Regional Office of DGT South Sumatra noted that although the realization of state revenue in the taxation sector grew positively, there is still potential revenue that has not been optimally explored because the level of formal and material compliance of taxpayers has not been evenly distributed across all levels of society (Kementrian Keuangan Republik Indonesia, 2025). Therefore, increasing tax literacy and strengthening fiscal supervision are important keys so that the self-assessment system can run effectively and contribute maximally to state revenue and Regional Original Revenue (PAD) in Palembang City.

One important factor that contributes to compliance is tax literacy. Tax literacy includes an understanding of tax regulations, rights, and obligations, as well as the ability to report correctly and on time (Purba & Damanik, 2025). With an adequate level of tax literacy, taxpayers are able to assess the obligations and consequences of violations, so they are more motivated to comply. For example, when a person understands the mechanism of using tax proceeds, he or she tends to see tax payment as a real contribution to the public. The knowledge attitude behavior model explains that knowledge literacy shapes the attitude of awareness of obligations which in turn triggers compliant behavior. The theory also asserts that internal control over tax knowledge increases motivation to fulfill tax obligations (Atifa et al., 2023). Differences in personality traits can affect how a person absorbs and practices the tax knowledge they have. In this case, the personality dimensions of the big five personality traits which include extraversion, conscientiousness, openness, agreeableness, and neuroticism can be used to explain variations in taxpayer behavior (Dewinda & Mandasari, 2024). For example, individuals with high conscientiousness tend to be more organized and responsible, so when their literacy is good, the effect on tax compliance will be stronger than individuals with low scores (Puspita & Yadnyani, 2022 & Yusnaini et al., 2025).

Previous studies consistently show that tax literacy has a positive and significant relationship with taxpayer compliance. Research by Purba & Damanik (2025), Triansyah & Putra (2025), and Ningsih (2024) found that taxpayers with higher levels of tax knowledge tend to be more compliant in reporting and paying taxes. This relationship becomes stronger when supported by moderating factors such as digital literacy and tax sanctions. Other studies, such as Safitri et al. (2025) and Amanda et al. (2024), also confirmed that tax knowledge, awareness, morale, and sanctions significantly influence taxpayer compliance, especially among MSMEs. In addition, digitalization and social factors, including social media,

peer groups, and tax information systems, were found to strengthen compliance behavior among taxpayers, particularly Gen Z (Kurnia & Khomsiyah, 2023; Firmansyah et al., 2022).

Besides tax literacy, psychological and personality factors also contribute to taxpayer compliance. Puspita & Yadnyani (2022) and Nouwens (2023) highlighted that personality dimensions such as conscientiousness, agreeableness, openness, and extraversion positively affect compliance behavior. Rahma (2023) further emphasized the role of personality, religiosity, and punishment in shaping compliant behavior. Meanwhile, Nistiana et al. (2022) demonstrated that risk preference moderates the relationship between tax understanding and compliance, while Joshua & Septyanto (2021) identified gender differences in the interaction between financial literacy and personality traits. Overall, previous research indicates that tax literacy remains a primary determinant of taxpayer compliance, although its influence can be strengthened by technological, demographic, sanction-related, and psychological factors. These findings open opportunities for further research, particularly regarding the moderating role of Big Five personality traits in the Indonesian self-assessment tax system.

In contrast to previous studies that generally only focus on the direct effect of tax literacy on tax compliance, this study tries to present a more in-depth approach by including the five dimensions of the big five personality traits as moderating variables. By dividing personality characteristics into five dimensions, namely extraversion, conscientiousness, openness, agreeableness, and neuroticism, this study is able to describe more specifically how individual characters affect the effectiveness of tax literacy in improving compliance. In addition, this research was also conducted in Palembang City, which is still rarely the object of in-depth research related to individual tax compliance. The main objectives of the study are to evaluate how much tax literacy positively affects individual tax compliance, evaluate the function of big five personality traits as a moderating variable that affects the strength of the relationship between tax literacy and tax compliance, and determine which personality dimensions most significantly affect individual taxpayer compliance.

Theoretically, this research is expected to expand academic insights regarding the factors that influence individual tax compliance within the framework of the self-assessment system in Indonesia. This study contributes to the development of taxpayer behavior theory by examining tax literacy as a determinant of compliance and big five personality traits as a moderating variable. By breaking down personality into five dimensions of extraversion, conscientiousness, openness, agreeableness, and neuroticism, this study theoretically enriches the explanation of how individual character affects the relationship between tax knowledge and compliance behavior. The results of this study are also expected to be a reference and comparison for future studies that discuss the topic of tax compliance, tax literacy, and personality factors. With this research, it is hoped that it will become a source of reference or the latest reference in helping smooth the next research and will have a good impact on adding comparative data for other researchers. The results of this study can also provide insight for taxpayers regarding the relationship between tax literacy and tax compliance, as well as the role of each personality dimension as a moderator, which can be taken into consideration in designing more targeted tax education and socialization programs. This research also illustrates that a policy personalization approach, according to the character of the taxpayer, can increase the effectiveness of fiscal strategies in the future.

The literature review in this study aims to provide a theoretical and empirical foundation that supports the analysis of the relationship between tax literacy and tax compliance, with big five personality traits as a moderating variable. The theoretical

foundation used includes the *Theory of Planned Behavior* which explains that tax compliance behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In this context, tax literacy plays a role in shaping the positive attitude of taxpayers, increasing awareness of the contribution of paying taxes, and strengthening self-control to fulfill tax obligations.

Theory of Planned Behavior

Theory of Planned Behavior (TPB) introduced by Ajzen (1991) explains that a person's behavior is influenced by three main factors, namely attitudes towards behavior, subjective norms, and perceived behavioral control. In the context of taxation, TPB illustrates that tax compliance is not only influenced by rational knowledge of tax obligations, but also by positive attitudes towards taxes, social influences from the environment, and individual confidence in their ability to carry out these obligations (Anugrah & Fitriandi, 2022). Tax literacy can shape positive attitudes and increase taxpayer awareness Purba & Damanik, (2025), while personality factors such as *conscientiousness* or *agreeableness* can strengthen the relationship between tax literacy and compliance (Dewinda & Mandasari, 2024).

Tax Literacy

Tax literacy is the ability of individuals to understand tax information and regulations and apply them in fulfilling tax obligations (Bornman & Wassermann, 2020). This concept includes theoretical knowledge, practical skills, and legal awareness of taxpayers (Purba & Damanik, 2025). Research shows that high tax literacy is positively associated with tax compliance (Nistiana et al., 2022). Conversely, lack of tax literacy is often the main cause of low compliance, especially in local taxes (Saputri & Khoiriawati, 2021). In addition, tax literacy is also related to psychological aspects, such as trust in tax authorities (Atifa et al., 2023).

Tax Compliance

Tax compliance is the behavior of taxpayers in fulfilling tax obligations in accordance with applicable regulations, including registration, calculation, reporting, and payment of taxes in a timely and correct manner (Nistiana et al., 2022 & Yusnidar et al., 2025). In the *self-assessment* system in Indonesia, the level of tax compliance is strongly influenced by the awareness and honesty of taxpayers (Amanda et al., 2024). Low compliance is often caused by the lack of socialization, weak sanctions, and low trust in tax authorities (Purba & Damanik, 2025).

Big Five Personality Traits

The Big Five Personality Traits describe five main dimensions of personality, namely extraversion, conscientiousness, openness, neuroticism, and agreeableness Costa & McCrae, (1992) in Puspita & Yadnyani, (2022). *Extraversion* reflects the level of social interaction, energy, and enthusiasm (Dewinda & Mandasari, 2024). *Conscientiousness* shows an organized, responsible, and achievement-oriented nature (Joshua & Septyanto, 2021). *Openness* describes openness to new ideas and experiences (Puspita & Yadnyani, 2022). *Neuroticism* reflects the tendency to experience negative emotions such as anxiety and stress (Dewinda & Mandasari, 2024). *Agreeableness* shows a cooperative, empathic nature, and prioritizes social harmony (Dewinda & Mandasari, 2024). These five dimensions can

moderate the relationship between tax literacy and tax compliance, either strengthening or weakening its effect.

Hypothesis Development

Based on the Theory of Planned Behavior (TPB) by Ajzen (1991), tax compliance is influenced by attitudes, subjective norms, and perceived behavioral control. Tax literacy strengthens taxpayers' understanding of tax regulations, rights, and obligations, thereby encouraging positive attitudes and greater compliance behavior (Purba & Damanik, 2025). Previous studies consistently confirm that tax literacy positively affects taxpayer compliance (Nistiana et al., 2022; Kurnia & Khomsiyah, 2023; Saputri & Khoiriawati, 2021). Therefore, the following hypothesis is proposed:

H1: *Tax Literacy has a positive effect on Tax Compliance.*

This study also integrates the Big Five Personality Traits as moderating variables in the relationship between tax literacy and tax compliance. Extraversion may strengthen compliance through active social interaction and information exchange (Anugrah & Fitriandi, 2022). Conscientiousness reflects discipline and responsibility that support consistent compliance behavior (Dewinda & Mandasari, 2024; Puspita & Yadnyani, 2022). Openness facilitates acceptance of new tax information and policies, while neuroticism relates to emotional stability in managing tax-related stress (Dewinda & Mandasari, 2024). Agreeableness, characterized by empathy and respect for social norms, may encourage taxpayers to perceive taxes as a social responsibility (Puspita & Yadnyani, 2022). Accordingly, the following hypotheses are formulated:

H2: *Extraversion moderates the effect of Tax Literacy on Tax Compliance.*

H3: *Conscientiousness moderates the effect of Tax Literacy on Tax Compliance.*

H4: *Openness moderates the effect of Tax Literacy on Tax Compliance.*

H5: *Neuroticism moderates the effect of Tax Literacy on Tax Compliance.*

H6: *Agreeableness moderates the effect of Tax Literacy on Tax Compliance.*

Based on the theoretical and empirical review above, this study aims to analyze the effect of tax literacy on individual taxpayer compliance in Palembang City within the framework of the self-assessment system. In addition, this study examines the moderating role of the Big Five Personality Traits: extraversion, conscientiousness, openness, neuroticism, and agreeableness, in strengthening or weakening the relationship between tax literacy and tax compliance. By integrating the Theory of Planned Behavior (Ajzen, 1991) with personality theory, this research is expected to provide a more comprehensive understanding of taxpayer behavior, contribute to the development of taxation literature, and offer practical implications for designing more effective and personalized tax education and compliance strategies.

2. Methods

This study adopts a quantitative approach with a survey method to examine the effect of tax literacy on tax compliance and the moderating role of the Big Five Personality Traits (Jassem, et al., 2022). An associative design was employed to empirically test the hypothesized relationships between variables. The quantitative approach was chosen for its ability to produce objective, measurable, and generalizable findings. Data were collected through a closed-ended questionnaire developed based on established indicators of each research variable and analyzed using STATA version 17. The target population comprised all registered

individual taxpayers domiciled in Palembang City. Samples were selected using an accidental sampling technique, considering accessibility, time efficiency, and the feasibility of reaching a large population. Respondents were required to (1) possess a Taxpayer Identification Number (NPWP), (2) actively and regularly file tax returns, and (3) provide complete and honest responses to the questionnaire.

The independent variable, tax literacy, was measured through indicators such as understanding of NPWP, knowledge of the latest tax regulations, awareness of deadlines and sanctions, and the ability to independently file and report taxes. The dependent variable, tax compliance, included indicators such as timeliness of filing and payment, accuracy in form completion, regulatory compliance, absence of tax arrears, and completeness of income and expense reporting. The moderating variable, the Big Five Personality Traits, consisted of extraversion, conscientiousness, openness, neuroticism, and agreeableness, each measured through specific behavioral and attitudinal indicators. All variables were measured using a 10-point semantic Likert scale to enhance sensitivity and minimize response bias. Measurement instruments were adapted from Amanda et al. (2024) and Safitri et al. (2025), and underwent validity testing using Pearson's correlation ($p < 0.05$; $r > 0.30$) and reliability testing using Cronbach's Alpha ($\alpha > 0.70$). Data analysis began with descriptive statistics, followed by classical assumption tests (normality, multicollinearity, and heteroskedasticity). The direct effect of tax literacy on tax compliance was examined using multiple linear regression, while the moderating effects of personality traits were tested through Moderated Regression Analysis (MRA) by incorporating interaction terms between tax literacy and each personality dimension (Tranmer, 2008). Statistical significance was determined at the 5% level ($p < 0.05$).

3. Results and Discussion

This research was conducted on individual taxpayers in the Palembang City area. In this study, data collection was carried out directly and intermediately through a digitally distributed g-form. The process of distributing questionnaires began from the beginning of July to the end of July. The analysis method used in this research is quantitative analysis method using STATA software version 17 as a tool to test the data. The hypotheses in this study were analyzed using multiple linear regression and moderated regression analysis (MRA) to determine the effect of tax literacy on tax compliance and the role of big five personality traits as moderating variables. Tests were carried out with the help of Stata version 17 statistical software.

Table 1. Descriptive Analysis Results

Variable	Obs	Mean	Std. Dev.	Min	Max
LP	300	68.82	6.242234	45	80
KP	300	68.76333	6.128009	43	80
EXT	300	51.00333	5.082923	17	60
CON	300	43.12	3.555428	28	50
OPE	300	42.62667	4.036699	30	50
NEU	300	17.56	8.382958	7	60
AGR	300	42.97667	3.830365	28	50

Source: STATA output processed, 2025

Based on the results of descriptive analysis, tax literacy (mean 68.82) and tax compliance (mean 68.76) of respondents are high with a relatively small data distribution. The *extraversion* personality dimension is also high (mean 51.00), while *conscientiousness*

(mean 43.12), *openness* (mean 42.63), and *agreeableness* (mean 42.98) are in the moderately high category with homogeneous data distribution. Meanwhile, neuroticism has a low average (mean 17.56) with a large standard deviation, indicating significant differences among respondents in this dimension. This finding indicates that the majority of respondents have a good level of literacy, compliance, and positive personality, although there is a wide variation in the trait of *neuroticism*.

Based on the validity test results, all question indicators on the variables of tax literacy, tax compliance, extraversion, conscientiousness, openness, neuroticism, and agreeableness are declared valid, because they have a Pearson correlation value greater than r table (0.113) and significance <0.05 . This shows that each question item is able to measure the intended variable precisely. The reliability test results also show that all variables have a Cronbach's Alpha value above 0.70, which ranges from 0.8744 to 0.8847. This value indicates that this research instrument is reliable, so it is consistent in producing respondents' answers. Thus, the questionnaire used is suitable for research data collection because it meets the validity and reliability requirements.

Table 2. Normality Test Results

Skewness/Kurtosis tests for Normality

Variable	N	Pr(Skewness)	Pr(Kurtosis)	adj $\chi^2(2)$	Prob > χ^2
Residual	300	0.9590	0.4659	0.54	0.7638

Source: STATA output processed, 2025

Based on the Skewness/Kurtosis test results on the residuals, the chi-square probability value is 0.7638 (greater than $\alpha = 0.05$). This indicates that the residual data is normally distributed, so the classic assumption of normality is met. Therefore, the regression model can be continued for further testing because it fulfills one of the model validity requirements.

Table 3. Multicollinearity Test Results

Variable	VIF	1/VIF
LP	2.73	0.3664
Agr	2.66	0.3766
Ext	2.64	0.3788
Ope	2.60	0.3839
Con	1.47	0.6820
Neu	1.11	0.8974
Mean VIF	2.20	

Source: STATA output processed, 2025

From the multicollinearity test results, it can be seen that all independent variables have VIF values below 10 and tolerance values above 0.10. This shows that there is no multicollinearity in the regression model. Thus, the regression model in this study has met one of the classical assumptions, which is free from multicollinearity, and can be used for further testing.

Table 4. Heteroscedicity Test Results

Variable	Coefficient	Std. Error	t Count	Sig. (P> t)
Tax Literacy	0.0207	0.0229	0.90	0.367
Extraversion	0.0484	0.0276	1.75	0.080
Conscientiousness	0.0466	0.0294	1.58	0.114

Openness	0.0167	0.0345	0.48	0.628
Neuroticism	0.0162	0.0109	1.49	0.138
Agreeableness	0.0247	0.0367	0.67	0.502

Source: STATA output processed, 2025

From the Glejser test results above, it can be seen that all independent and moderation variables have a significance value ($P > |t|$) > 0.05 . This shows that there is no significant influence between the variables and the absolute value of the residuals, so there are no symptoms of heteroscedasticity in the regression model used. Thus, it can be concluded that the regression model in this study has met the classic assumption of homoscedasticity, so it can be used for further testing.

Table 5. Determination Coefficient Test Results (R^2)

Model	R-Squared
1	0.8328

Source: STATA output processed, 2025

The STATA output results show that the coefficient of determination (R^2) is 0.8362 and Adjusted R^2 is 0.8328. This means that 83.62% of the variation in tax compliance can be explained by tax literacy and the five dimensions of personality, while the remaining 16.38% is explained by other variables outside the model. This shows that the model has very good explanatory power.

Table 6. Simultaneous Significance Test Results (F Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	9388.93747	6	1564.82291	249.28	0.000
Residual	1839.2592	293	6.27733515		
Total	11228.1967	299			

Source: STATA output processed, 2025

In the F test, if the significance value is less than 0.05 ($\text{sig} < 0.05$), then there is a significant influence simultaneously or simultaneously between the independent variable and the dependent variable. Conversely, if the significance value obtained is greater than 0.05 ($\text{sig} > 0.05$), then there is no significant effect simultaneously. Based on the table above, it can be seen that there is a simultaneous significant influence between the independent variable, namely tax literacy (X) on the dependent variable, namely tax compliance (Y). This is because the significance value obtained is 0.000, which is smaller than 0.05 ($\text{sig} < 0.05$), and the calculated F value is 249.28, so it can be concluded that the regression model used in this study is suitable for use in testing the effect of the independent variable on the dependent variable.

Table 7. Partial Significance Test (t test)

Hypothesis	Variable	Coefficient	t,count	Sig. ($P > t $)	Result	Conclusion
H1	LP	0.4405	11.49	0.000	+	Supported

Source: STATA output processed, 2025

Based on the table above, it can be concluded that the tax literacy variable has a significant effect individually on tax compliance because the significance value is < 0.05 . Thus, partially, tax literacy is proven to provide significant results in increasing taxpayer compliance. This shows that a good understanding of tax regulations and systems can encourage individuals to be more obedient in fulfilling tax obligations.

Table 8. *Moderate Regression Analysis (MRA) Results*

Model	Coefficient	Std. Err	t	Sig.
Tax Literacy	.6676386	.2528128	2.64	0.009
Tax Literacy * <i>Extraversion</i>	.0160602	.0077089	2.08	0.038
Tax Literacy * <i>Conscientiousness</i>	.0188287	.0061024	3.09	0.002
Tax Literacy * <i>Openness</i>	.0213108	.0116396	1.83	0.068
Tax Literacy * <i>Neuroticism</i>	.0042664	.0023452	1.82	0.070
Tax Literacy * <i>Agreeableness</i>	.0251861	.0104377	2.41	0.016

Source: Output STATA processed, 2025

The results of the study indicate that tax literacy has a positive and significant effect on individual taxpayer compliance in Palembang City. This finding supports the Theory of Planned Behavior (Ajzen, 1991), which explains that behavior is influenced by attitudes, subjective norms, and perceived behavioral control. Tax literacy strengthens taxpayers' understanding of tax obligations, builds positive attitudes toward compliance, and increases confidence in carrying out tax reporting and payment procedures correctly. Descriptive analysis further shows that respondents generally have high levels of tax literacy and tax compliance. The regression model also meets all classical assumption tests and demonstrates strong explanatory power, with an Adjusted R^2 value of 0.8328, meaning that 83.28% of the variation in taxpayer compliance can be explained by tax literacy and the Big Five Personality Traits.

The Moderated Regression Analysis (MRA) reveals that three personality dimensions—extraversion, conscientiousness, and agreeableness—significantly moderate the relationship between tax literacy and taxpayer compliance. Based on the Big Five Personality Theory (Costa & McCrae, 1992), extroverted individuals tend to actively seek information and engage in social interaction, enabling them to utilize tax knowledge more effectively. Conscientious individuals, characterized by discipline and responsibility, are more consistent in applying tax knowledge and complying with tax regulations. Meanwhile, agreeable individuals are more cooperative and socially oriented, making them more likely to perceive tax compliance as a moral and social obligation. These personality traits therefore strengthen the influence of tax literacy on compliant behavior.

In contrast, openness and neuroticism did not significantly moderate the relationship between tax literacy and taxpayer compliance. Individuals with high openness may prioritize exploration and new experiences over procedural compliance, while those with high neuroticism tend to experience anxiety and emotional instability that can reduce confidence in handling tax obligations. Overall, the findings suggest that taxpayer compliance is influenced not only by tax literacy but also by psychological characteristics that shape how individuals respond to tax knowledge. Therefore, improving tax compliance requires both educational strategies and behavioral approaches that consider taxpayer personality traits within Indonesia's self-assessment tax system.

The results of this study which show that tax literacy has a significant positive effect on tax compliance are consistent with several previous studies. Purba & Damanik, (2025) found that taxpayers' understanding of tax rules, procedures, and benefits is closely related to compliance in reporting and paying taxes. Research by Triansyah & Putra, (2025) also corroborates this finding, with the result that good tax literacy, plus digital literacy, can facilitate the tax return reporting process thereby increasing compliance. In addition,

Ningsih, (2024) found that tax literacy accompanied by sanction enforcement can have a positive effect on tax compliance significantly. In line with that, Nistiana et al., (2022) confirmed that tax literacy has an important role in shaping taxpayer compliance behavior because it increases positive attitudes, subjective norms, and perceived behavioral control according to the *Theory of Planned Behavior* framework. Thus, the findings of this study strengthen the empirical evidence that tax literacy is one of the key factors that influence the level of tax compliance in various research contexts.

The findings of this study theoretically strengthen the applicability of the Theory of Planned Behavior (TPB) proposed by Ajzen (1991) in the context of taxation in Indonesia. The results confirm that tax literacy functions as a cognitive factor capable of shaping taxpayer compliance behavior through the development of positive attitudes toward taxation, stronger subjective norms, and greater perceived behavioral control. In a self-assessment tax system such as Indonesia's, where compliance largely depends on taxpayers' awareness and initiative, tax literacy becomes an essential prerequisite for the formation of compliance intention. Furthermore, this study extends the TPB framework by integrating the Big Five Personality Traits theory developed by Costa and McCrae (1992) as moderating variables. The significant moderating effects of extraversion, conscientiousness, and agreeableness indicate that personality characteristics influence how effectively tax literacy is transformed into compliance behavior. These findings suggest that taxpayer behavior is not solely determined by cognitive understanding, but also by psychological and personality-related factors that shape individual responses to tax obligations.

From a practical perspective, the results highlight the importance of strengthening tax literacy programs through more adaptive and personalized approaches. The Directorate General of Taxes (DGT) can enhance tax education through seminars, digital platforms, tax simulations, and social campaigns focusing on taxpayers' rights and obligations, reporting procedures, and the societal benefits of taxation. Consistent with TPB, such programs can improve taxpayers' attitudes, reinforce social norms supporting compliance, and increase confidence in fulfilling tax obligations. In addition, the findings regarding personality dimensions provide important implications for designing targeted tax socialization strategies. Taxpayers with high extraversion may respond more effectively to interactive discussions and community-based campaigns, while conscientious individuals may benefit from structured reminders and detailed guidance. Agreeable taxpayers, who tend to value social harmony and collective welfare, can be approached through campaigns emphasizing social responsibility and national contribution. Therefore, integrating tax literacy with personality-based strategies has the potential to increase voluntary compliance, strengthen taxpayer engagement, and support the sustainability of Indonesia's tax system.

5. Conclusion

The results showed that tax literacy has a positive and significant effect on taxpayer compliance, where good knowledge of tax regulations, rights, and obligations encourages obedient behavior. The personality dimensions of conscientiousness, extraversion, and agreeableness were shown to strengthen the relationship, while openness and neuroticism had no significant effect. These findings indicate that improving tax compliance requires not only education, but also considering the personality characteristics of taxpayers. Strategies that tailor communication and education approaches based on personality profiles are expected to increase the effectiveness of literacy programs, build tax awareness, and encourage sustainable compliance.

The implications of this study contribute to the taxation literature, especially regarding the effect of tax literacy and big five personality traits on taxpayer compliance, and strengthen behavioral theories such as TPB. Practically, the research results can be a reference for DGT and KPP in designing a more targeted tax education and service strategy, taking into account the personality characteristics of taxpayers. This psychographic-based approach is expected to increase understanding, awareness, and tax compliance, including timely tax reporting and payment in accordance with the provisions, thus supporting the optimization of state revenue in a sustainable manner.

This research has limitations on the limited scope of objects so that it does not represent all taxpayers. The data collection method through questionnaires also has the potential to bias respondents' perceptions, while the quantitative design limits the exploration of complex psychological factors. In addition, the test was conducted in one period of time so that it did not capture long-term changes. Future research is recommended to expand the scope of respondents, use mixed-methods for data deepening, and examine individual factors in more detail in order to produce more targeted policy recommendations and strategies for improving tax compliance.

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