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DIGITAL TAX ADOPTION, SHARIA COMPLIANCE, AND MUSLIM TAXPAYER COMPLIANCE: THE MEDIATING ROLE OF INTENTION TO COMPLY

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Abstract: *Taxpayer compliance is essential for sustaining public revenue and supporting national development, while the digitalisation of tax administration has transformed how taxpayers access information, report liabilities, and make payments. Digitalisation, however, does not by itself explain why taxpayers develop a willingness to comply. This conceptual paper develops an integrated framework that combines the Technology Acceptance Model (TAM) and Sharia Enterprise Theory (SET) to explain Muslim taxpayer compliance in a digital tax environment. The paper argues that perceived usefulness and perceived ease of use capture the technological dimension of digital tax services, whereas sharia compliance captures a value-based dimension concerning the perceived compatibility of tax-related responsibilities and administration with Islamic principles such as justice, trust, accountability, honesty, and public benefit. Intention to comply is positioned as the behavioural mechanism linking these antecedents to taxpayer compliance. The paper makes three conceptual contributions. First, it extends the application of TAM from technology-use intention toward tax-compliance intention by explicitly establishing the contextual bridge between digital service perceptions and fulfilment of tax obligations. Second, it introduces SET as a complementary value-based perspective rather than treating Muslim taxpayer behaviour as a purely technological decision. Third, it distinguishes intention to comply from actual compliance behaviour, thereby allowing future research to examine whether favourable technological and value-based perceptions are translated into behavioural outcomes. The framework is proposed for future empirical examination among Muslim individual taxpayers in Semarang City, Indonesia. The paper concludes by identifying implications for theory and future digital tax research without making empirical claims.*

Keywords: *Intention to Comply; Muslim Taxpayer Compliance; Perceived Ease of Use; Perceived Usefulness; Sharia Compliance*

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Introduction

Taxpayer compliance is a fundamental component of an effective taxation system because tax revenues provide an important source of public financing and support public services and national development. Improving voluntary compliance is therefore a continuing concern for tax administrations. At the same time, digital technologies are changing how taxpayers obtain information, communicate with tax authorities, file returns, and fulfil payment obligations. The Organisation for Economic Co-operation and Development (OECD, 2025) reports that tax administrations increasingly use digital services to make interactions more accessible, efficient, and less burdensome.

In Indonesia, digital services such as e-Filing and e-Billing have become important components of tax administration and have been examined in relation to taxpayer compliance (Dewi, 2024; Rachmawati et al., 2019). However, digitalisation does not automatically result in compliant behaviour. The value of a digital tax service depends partly on whether taxpayers perceive it as useful, understandable, and easy to use. TAM, developed by Davis (1989), explains technology acceptance through perceived usefulness and perceived ease of use. Research on electronic tax filing has applied TAM directly to taxpayer settings. Wang (2003), for example, found that TAM-related beliefs were useful in explaining electronic tax-filing adoption, while Chang et al. (2005) reported that TAM provided a valid explanation of taxpayers' acceptance of Internet tax filing. Fu et al. (2006) further showed that taxpayer intention to adopt electronic filing can be explained by combining technology acceptance with behavioural factors. These studies establish a useful technological foundation, but their principal outcome is technology adoption or intention to use the digital filing system rather than the broader intention to fulfil tax obligations.

This distinction is theoretically important. A taxpayer may use an electronic tax service because it is convenient without necessarily being more willing to report income accurately or pay tax on time. Conversely, a taxpayer may have a strong obligation to comply but experience technological barriers that make compliance more difficult. Thus, digital tax adoption and tax compliance are related but conceptually distinct behaviours. Recent tax-compliance evidence supports treating intention to comply as a behavioural construct that can precede actual compliance behaviour (Hayat et al., 2022). The present paper therefore uses TAM as the explanation of the technological environment while extending its logic from technology-use intention to tax-compliance intention.

A second limitation of a technology-centred explanation concerns the normative and value-based dimensions of compliance. Tax compliance is not only a technical activity; it can also involve perceptions of fairness, legitimacy, trust, social responsibility, and moral obligation. Research from an Islamic perspective similarly suggests that Indonesian taxpayer compliance can be understood through rational, social, and spiritual dimensions rather than economic considerations alone (Kasri et al., 2020). For Muslim taxpayers, these dimensions create a basis for considering whether taxation and its administration are perceived as compatible with relevant Islamic values.

Sharia Enterprise Theory (SET), associated with Triyuwono (2001), provides a theoretical basis for introducing this dimension. SET broadens the notion of accountability beyond purely economic or organisational interests and emphasises vertical accountability to Allah SWT alongside horizontal responsibilities to people and the wider creation (Please et al., 2022). In this paper, SET does not mean that all Muslim taxpayers hold identical views or that tax

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payment is automatically a religious act. Instead, SET provides a normative lens through which the perceived compatibility of tax responsibilities and tax administration with values such as justice, trust, honesty, accountability, and public benefit can be examined.

The research gap therefore lies not simply in combining two theories, but in specifying what each theory explains and how their domains connect. TAM explains functional perceptions of digital tax services; SET explains the value-based and accountability context in which Muslim taxpayers may interpret tax responsibilities. Intention to comply is proposed as the bridging mechanism between these domains and actual compliance behaviour. This theoretical structure addresses a limitation of models that explain digital tax adoption without sufficiently distinguishing technology-use intention from compliance intention, and models of tax compliance that do not explicitly consider the digital service environment.

The paper also clarifies the meaning of sharia compliance. It is conceptualised here as a perceived value-based assessment: the extent to which taxpayers perceive the tax system, its administration, and their tax-related responsibilities as compatible with relevant Islamic principles and values. It is therefore not operationalised as religiosity, perceived legitimacy in general, or a universal judgement that a tax system is legally Sharia-compliant. This definition gives the construct a specific conceptual boundary and provides a basis for future measurement development.

Against this background, the paper develops a conceptual framework integrating TAM and SET to explain Muslim taxpayer compliance in a digital tax environment. The proposed model contains perceived usefulness, perceived ease of use, and sharia compliance as antecedent constructs; intention to comply as a mediating mechanism; and Muslim taxpayer compliance as the behavioural outcome. No empirical findings are claimed.

Research Objectives

The conceptual paper has three objectives:

i. To clarify the complementary explanatory roles of TAM and SET in understanding Muslim taxpayer compliance in a digital tax environment.
ii. To develop a theoretically grounded framework linking perceived usefulness, perceived ease of use, and perceived sharia compliance to intention to comply and, subsequently, Muslim taxpayer compliance.
iii. To distinguish intention to comply from actual taxpayer compliance and identify propositions and directions for future empirical validation.

Research Questions

The conceptual paper has three questions:

i. How can TAM and SET be integrated to explain Muslim taxpayer compliance in a digital tax environment?
ii. How may perceived usefulness, perceived ease of use, and perceived sharia compliance shape intention to comply?
iii. How may intention to comply function as the behavioural mechanism connecting these antecedents with actual taxpayer compliance?

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Theoretical Background and Conceptual Development

Technology Acceptance Model (TAM)

TAM was developed by Davis (1989) to explain individual acceptance of information technology. Its central constructs are perceived usefulness, defined as the extent to which a person believes that using a system will improve performance, and perceived ease of use, defined as the extent to which a person believes that using the system will require little effort. Davis et al. (1989) further established behavioural intention as an important pathway from beliefs toward technology-related behaviour.

In digital tax administration, perceived usefulness concerns whether taxpayers believe that electronic tax services help them complete tax obligations more efficiently, accurately, and conveniently. Perceived ease of use concerns whether taxpayers can understand procedures, navigate the platform, and complete required tasks without excessive effort. Evidence from electronic tax filing supports the relevance of these constructs in tax settings. Wang (2003) found that an extended TAM helped explain intention to adopt electronic tax filing, while Chang et al. (2005) reported that perceived usefulness and perceived ease of use were relevant to Internet tax-filing acceptance. Fu et al. (2006) similarly demonstrated that taxpayer intention to adopt filing methods can be studied through technology acceptance and behavioural perspectives.

The present paper nevertheless does not equate intention to use a digital tax service with intention to comply. This distinction is essential to the conceptual contribution. Use intention concerns whether a taxpayer intends to employ a technological channel. Compliance intention concerns willingness or commitment to fulfil tax obligations. The first is technology-directed; the second is obligation-directed. Digital tax services may facilitate compliance by reducing administrative friction, but the use of a digital channel is not itself proof of accurate or timely compliance. The proposed framework therefore treats perceived usefulness and perceived ease of use as contextual technological antecedents of compliance intention rather than as direct substitutes for compliance behaviour.

Sharia Enterprise Theory (SET)

SET provides the value-based foundation of the framework. Triyuwono (2001) developed Sharia Enterprise Theory within Islamic accounting thought as a perspective that places accountability to Allah SWT at the highest level while recognising responsibilities to humans and the wider creation. Please et al. (2022) describe SET as a broader accountability perspective that integrates vertical and horizontal responsibilities.

For the present conceptual model, the relevance of SET is not that it prescribes a single Islamic position on taxation. Rather, SET provides a theoretical lens for asking whether Muslim taxpayers perceive tax responsibilities and tax administration as consistent with values associated with justice, trust, honesty, accountability, and public benefit. This value-based interpretation complements TAM because technological convenience cannot by itself explain how individuals interpret the legitimacy or moral meaning of an obligation.

Accordingly, sharia compliance is defined narrowly as perceived compatibility between tax-related responsibilities or administration and relevant Islamic principles and values. It should not be treated interchangeably with religiosity, spirituality, general trust in government, or perceived fairness. Some of these concepts may overlap empirically, but they are theoretically

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distinguishable. This boundary is particularly important because the reviewer correctly identified the need for stronger justification of the construct and its reflective measurement. Future empirical work should therefore establish content validity and discriminant validity before testing the proposed relationships.

Intention to Comply and Muslim Taxpayer Compliance

Tax compliance refers to the fulfilment of tax obligations in accordance with applicable requirements, including accurate reporting and timely payment where relevant. Intention to comply is conceptually different: it represents a taxpayer's willingness, commitment, or readiness to perform those obligations. Behavioural intention can therefore function as a proximal mechanism without being identical to behaviour.

Evidence in the tax-compliance literature supports this distinction. Hayat et al. (2022) explicitly examined intention to comply and compliance behaviour and reported that intention to comply significantly influenced tax compliance among Malaysian taxpayers. Mazni et al. (2023) also treated intention to comply as a distinct construct in tax research. These findings do not prove the relationships proposed in the present model, but they provide a relevant empirical basis for distinguishing intention from behaviour.

This distinction also reduces a potential measurement-overlap problem. Future instruments should phrase intention items around willingness or commitment—for example, readiness to fulfil tax obligations—while compliance items should refer to reported or self-reported behavioural performance, such as reporting accurately and paying according to applicable requirements. The temporal and conceptual separation should be maintained as far as the research design permits.

Integration of TAM and SET: Theoretical Logic and Research Gap

The integration of TAM and SET is justified because the two theories address different explanatory domains. TAM focuses on functional and technological beliefs about a digital system, whereas SET provides a normative and accountability-oriented perspective. The framework therefore does not merely place variables from two theories into one diagram; it assigns each theory a distinct explanatory role.

The theoretical logic can be expressed as a sequence. First, taxpayers evaluate whether the digital tax service is useful and easy to use. These perceptions concern the practical conditions under which compliance activities are performed. Second, Muslim taxpayers may also evaluate whether the tax-related obligation and its administration are compatible with values that they regard as relevant to Islamic responsibility. Third, these technological and value-based evaluations may shape intention to comply. Finally, intention may be translated into actual compliance behaviour. The model thus moves from context and perception, to intention, to behaviour.

This logic also clarifies the paper's originality. Previous TAM-based tax studies have largely addressed adoption or use of electronic filing systems (Wang, 2003; Chang et al., 2005; Fu et al., 2006). Tax-compliance studies, meanwhile, have examined a wide range of institutional, deterrence, fairness, awareness, and behavioural factors (Hayat et al., 2022). The proposed framework connects these strands by asking whether technological perceptions of digital tax services and a Muslim-specific value-based dimension jointly contribute to compliance

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intention, and whether intention provides the mechanism through which these antecedents may be associated with compliance behaviour.

The contribution should therefore be understood as a theoretically specified integration rather than a claim that TAM and SET have never been used together. The framework offers a way to examine whether a value-based dimension adds explanatory meaning to a technology-centred account of compliance among a clearly defined population.

Proposed Conceptual Framework

Overview of the Conceptual Framework

The proposed framework shown in Figure 1 positions Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Sharia Compliance (SC) as antecedent constructs; Intention to Comply (IC) as the mediating mechanism; and Muslim Taxpayer Compliance (MTC) as the behavioural outcome. The model is designed as a conceptual explanation and therefore the relationships below are expressed as theoretically derived propositions rather than empirical findings.

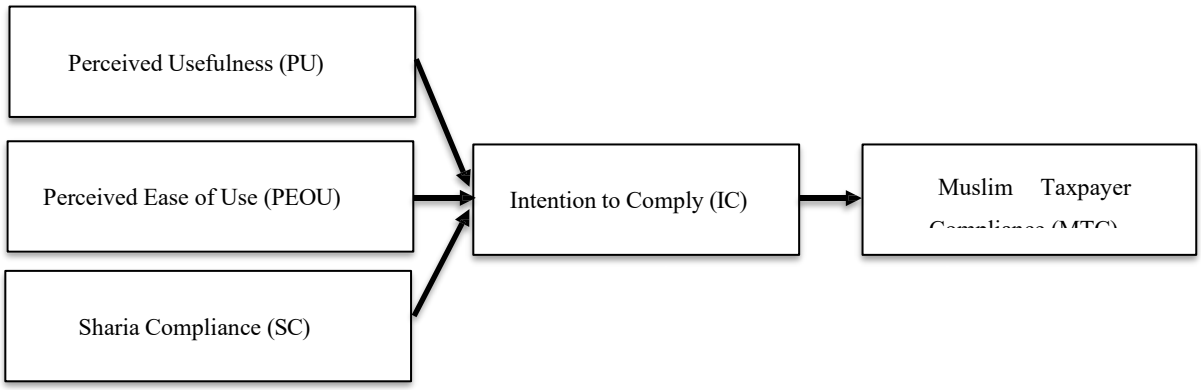


Figure 1: The Conceptual Framework Integrating TAM and SET

Perceived Usefulness and Intention to Comply

When digital tax services are perceived as useful, taxpayers may perceive compliance-related activities as more manageable and efficient. Useful services can reduce administrative time, facilitate reporting and payment, and potentially reduce avoidable errors. In the TAM tradition, usefulness is a key determinant of technology-related intention (Davis, 1989). In the tax context, the bridge to compliance intention is that a useful digital service can reduce friction associated with performing an existing obligation. Thus, usefulness is not proposed to create the obligation; it may make the performance of that obligation more feasible and may strengthen willingness to comply.

This interpretation is consistent with evidence that perceived usefulness is important in electronic tax-filing adoption (Wang, 2003; Chang et al., 2005) and with recent research linking perceived usefulness and digital tax administration to behavioural responses. However, because prior evidence has focused substantially on technology-use intention, the proposed relationship remains a conceptual extension requiring empirical testing.

Proposition 1: Perceived usefulness of digital tax services is positively associated with Muslim taxpayers' intention to comply.

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Perceived Ease of Use and Intention to Comply

Perceived ease of use reflects the effort required to understand and operate digital tax services. When procedures are clear and navigation is manageable, the administrative burden associated with compliance may be reduced. This creates the theoretical bridge from TAM to compliance intention: ease of use may lower procedural barriers that otherwise discourage taxpayers from completing compliance activities.

Evidence from tax-filing studies shows that the effect of ease of use is context-dependent. Chang et al. (2005) found TAM useful in explaining Internet tax-filing acceptance, while Fu et al. (2006) reported differences in the effects of technology-related beliefs across taxpayer groups. Such variation supports examining the relationship in a specific context rather than assuming a universal effect.

Proposition 2: Perceived ease of use of digital tax services is positively associated with Muslim taxpayers' intention to comply.

Sharia Compliance and Intention to Comply

Sharia compliance is positioned as the principal SET-derived construct. It captures the perceived compatibility of tax-related responsibilities and administration with Islamic values relevant to the taxpayer. Justice, honesty, trust, accountability, and public benefit are treated as value dimensions through which taxpayers may interpret their responsibilities. The proposed relationship is therefore not that religion mechanically determines compliance, but that perceived value compatibility may strengthen the willingness to fulfil an obligation.

The proposition is also consistent with Islamic perspectives on compliance that recognise rational, social, and spiritual dimensions of taxpayer behaviour (Kasri et al., 2020). Nevertheless, this relationship should be tested rather than assumed. Muslim taxpayers are heterogeneous, and the proposed construct should not be interpreted as evidence that all Muslims evaluate taxation in the same manner.

Proposition 3: Sharia Compliance is positively associated with Muslim taxpayers' intention to comply.

Intention to Comply and Muslim Taxpayer Compliance

Intention to comply is the proposed behavioural bridge between antecedent perceptions and actual compliance. A taxpayer who is willing or committed to fulfil tax obligations should, subject to contextual constraints, be more likely to perform the relevant behaviours. Hayat et al. (2022) provides empirical support for a positive association between intention to comply and tax compliance behaviour.

The framework nevertheless recognises that intention does not guarantee behaviour. Taxpayers can encounter financial constraints, information gaps, technological failures, administrative complexity, or other barriers after forming an intention. Consequently, the proposed relationship is probabilistic and behavioural rather than deterministic.

Proposition 4: Intention to comply is positively associated with Muslim taxpayer compliance.

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The Mediating Role of Intention to Comply

The central conceptual mechanism is mediation. The model proposes that technological perceptions and value-based perceptions influence compliance through intention. The mediation logic is particularly useful because it prevents the model from treating perceived usefulness, ease of use, or sharia compliance as automatic causes of compliance. Instead, the framework asks whether these perceptions first affect a taxpayer's willingness or commitment to comply and whether that intention is subsequently reflected in behaviour.

Accordingly, the model allows future empirical research to distinguish between direct effects and indirect effects. If an antecedent influences compliance mainly through intention, intention may represent a central behavioural mechanism. If an antecedent retains a direct effect after intention is included, the evidence may indicate that additional pathways exist. The present conceptual paper does not determine whether mediation is partial or full.

Proposition 5: Intention to comply mediates the relationships between perceived usefulness, perceived ease of use, sharia compliance, and Muslim taxpayer compliance.

Theoretical Contribution

Extending TAM from Technology Acceptance to Compliance Intention

The first contribution is a carefully bounded extension of TAM. Traditional TAM explains acceptance and use of information technology. The present framework retains the technological meaning of perceived usefulness and perceived ease of use but places them in the context of a tax obligation. The proposed extension is therefore not a claim that TAM directly explains tax compliance. Rather, it argues that digital service perceptions may constitute contextual antecedents of a different behavioural construct: intention to comply.

Adding a Value-Based Dimension through SET

The second contribution is the introduction of SET as a complementary perspective. A technology-only model may explain whether a taxpayer can or wants to use a digital platform, but it may provide less insight into how Muslim taxpayers interpret the normative meaning of the tax obligation. SET adds an accountability and value-based lens. Its role is complementary rather than substitutive: technology perceptions explain the service environment, while SET helps frame perceived value compatibility.

Distinguishing Intention from Actual Compliance

The third contribution is conceptual separation between intention and behaviour. This distinction addresses a potential weakness in cross-sectional research where intention and self-reported compliance can easily be measured with overlapping wording. Future empirical studies should maintain clear construct boundaries, use temporally and conceptually distinct items, and test discriminant validity. The distinction also allows researchers to investigate whether digital service perceptions influence compliance only by changing willingness or whether additional direct mechanisms exist.

Contextual Contribution

The framework is deliberately contextualised to Muslim individual taxpayers in Semarang City who have experience with digital tax services. This boundary is not intended to imply that Muslim taxpayers necessarily behave differently from non-Muslim taxpayers. Rather, the population provides a theoretically meaningful setting in which a sharia-related construct can

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be operationalised and tested. Future comparative research could examine whether the proposed value-based dimension has different explanatory relevance across taxpayer groups.

Research Implications and Future Empirical Testing

The framework is conceptual and has not been empirically validated. Future empirical research can test the propositions among Muslim individual taxpayers in Semarang City using a structured survey and an appropriate multivariate technique such as PLS-SEM. The future study should establish the measurement properties of each construct before assessing the structural relationships.

Particular methodological attention should be given to sharia compliance. Its items should reflect the definition used in this paper and should be developed through literature review, expert assessment, and, where appropriate, pretesting. Researchers should demonstrate content validity, reliability, convergent validity, and discriminant validity. Items should avoid conflating sharia compliance with general religiosity, government trust, fairness, or perceived legitimacy.

Future research should also distinguish intention from behaviour in measurement design. Intention items should focus on willingness, readiness, or commitment to comply, whereas compliance items should focus on behavioural fulfilment such as accurate reporting and timely payment. Where feasible, future research could use different response frames or temporal wording to reduce common-method and measurement-overlap concerns.

The future empirical study should also reconsider sample-size justification. The earlier proposal of 100 respondents was insufficiently justified for a conceptual paper and is therefore removed from the present manuscript. Once empirical testing is undertaken, the sample size should be determined using an appropriate a priori statistical justification based on the final model, expected effect sizes, desired statistical power, significance level, and sampling design rather than relying on a generic minimum.

From a practical perspective, the framework suggests questions for future examination by tax authorities: whether taxpayers perceive digital services as useful and easy to use; whether communication about taxation improves perceptions of transparency and public benefit; and whether value-based communication is relevant to specific taxpayer groups. These are implications for future investigation, not conclusions established by the present conceptual paper.

Limitations and Scope of the Conceptual Framework

First, the framework has not been empirically validated. All proposed relationships are theoretically derived and should not be interpreted as confirmed effects. Second, the framework is designed for Muslim individual taxpayers in Semarang City who use digital tax services; therefore, its future empirical findings would be context-specific. Third, the proposed sharia compliance construct is conceptually sensitive and requires rigorous measurement development. Fourth, taxpayer compliance is multidimensional and can also be influenced by institutional, economic, psychological, social, and enforcement-related factors that are outside the present model. Finally, the integration of TAM and SET is deliberately parsimonious. Future studies may extend the framework only where additional variables have clear theoretical justification.

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Conclusion

This conceptual paper develops an integrated framework for understanding Muslim taxpayer compliance in a digital tax environment by combining the technological perspective of TAM with the value-based and accountability perspective of SET. The revised framework clarifies that perceived usefulness and perceived ease of use describe taxpayers' perceptions of the digital service environment, while sharia compliance represents perceived compatibility of tax-related responsibilities and administration with relevant Islamic values. Intention to comply is positioned as the behavioural mechanism connecting these antecedents with actual compliance.

The conceptual contribution rests on the theoretical bridge between technology acceptance and tax-compliance intention rather than on a simple combination of variables. Digital tax adoption concerns use of a technological channel, whereas tax compliance concerns fulfilment of a legal obligation. By distinguishing these constructs, the framework provides a more precise basis for investigating whether a useful and easy-to-use digital system can support compliance, and whether value-based perceptions add explanatory meaning for Muslim taxpayers.

The framework also establishes clearer boundaries for sharia compliance. It is treated as a perceived value-based construct rather than as a proxy for religiosity, general legitimacy, or an assertion that all Muslim taxpayers share identical views. This clarification is necessary for valid future measurement and testing. Because the paper is conceptual, no empirical relationship can be confirmed at this stage.

Future empirical research should test the proposed propositions among Muslim individual taxpayers in Semarang City, carefully justify the sample size, separate intention from behavioural compliance in measurement, and rigorously validate the sharia compliance construct. The framework therefore provides a structured basis for future research into how technological conditions and value-based considerations may jointly shape taxpayer compliance in an increasingly digital tax administration environment.

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Below, please find the reviewer's comments for your perusal. Reviewer #1:

		Author's Response
Introduction & Problem Statement	The paper attempts to integrate the Technology Acceptance Model (TAM) and Sharia Enterprise Theory (SET) by positioning perceived usefulness, perceived ease of use, and sharia compliance as antecedents, intention to comply as a mediator, and Muslim taxpayer compliance as the outcome. The topic is relevant to contemporary digital tax administration and has potential theoretical and practical significance. The introduction section has been written well and clear, addresses a relevant and contemporary issue by integrating the Technology Acceptance Model (TAM) and Sharia Enterprise Theory (SET) to explain Muslim taxpayer compliance in a digital tax environment. However, the paper has been written more as an application of established theories than as a sufficiently developed conceptual contribution. In particular, the theoretical relationship between TAM, SET, sharia compliance, intention to comply, and actual taxpayer compliance requires considerably stronger justification. The research gap and originality require sharper articulation.	Amendment done in Page 1-3
Research Objectives & Research Questions	Not too clear and exist in the paper. The paper does not explicitly state its research objectives or research questions. Although the authors state that the paper "develops a conceptual framework integrating Technology Acceptance Model and Sharia Enterprise Theory to explain Muslim taxpayer compliance," this statement functions more as a general-purpose statement than as clearly defined research objectives. The absence of explicit research objectives makes it difficult for readers to determine precisely what the paper seeks to accomplish and how the subsequent theoretical discussion, hypotheses, conceptual framework, and proposed methodology correspond to the intended objectives. It is recommended to include a dedicated subsection at the end of the Introduction specifying the research objective(s) and, where appropriate, research question(s). The objectives should be directly aligned with the conceptual framework and hypotheses.	Added these sections in Page 3
	The proposed framework is clearly presented and has potential theoretical and practical relevance.	

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DOI: 10.55573/IJAFB.116925

Literature & Theoretical Background	Literature not too comprehensive and sufficient and should incorporate more reviews in this section. Integrating TAM and SET is not by itself sufficient to establish a theoretical contribution; the authors need to explain what existing taxpayer-compliance models fail to explain and why SET provides additional explanatory value. Second, the conceptualisation of "Sharia Compliance" requires substantial clarification. The paper needs to distinguish whether this construct represents perceived compatibility of the tax system with Islamic principles, religious/moral obligation, perceived legitimacy, fairness, or another related concept. Its measurement and reflective specification also require stronger theoretical justification. The causal relationship between TAM constructs and "Intention to Comply" needs stronger justification because TAM traditionally concerns technology acceptance/use intention, whereas tax compliance is a distinct behavioural outcome. The authors should provide a stronger theoretical bridge between perceived usefulness/ease of use and compliance intention. Hence, the distinction between intention to comply and actual taxpayer compliance should be made more explicit, particularly to avoid measurement overlap in a future cross-sectional survey.	Amendment done in Page 3-7
Methodology	The paper seems like a research proposal and supposed to be categorise under concept paper, should omit and remove the methodology, analysis section as there is no empirical data. The proposed sample size of 100 also requires a more transparent statistical justification. Concept paper should discuss more on concept and theoretical section by highlighting how these studies able to contribute to body of knowledge, then propose the methodological, scope of study, to emphasis why this topic, issue will enhance the body of knowledge.	Removed
Findings & Analysis	NA	NA

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Discussion	Overall, the paper has potential, but substantial revision is required to strengthen its theoretical coherence, construct conceptualisation, methodological rigour, and contribution. The structure of the paper needs to be revised as strong conceptual paper instead research proposal by considering the abovementioned comments. Furthermore, the authors should also clarify whether this is a purely conceptual paper or a proposal for an empirical study. At present, the manuscript describes itself as conceptual, but Section 4 provides a detailed empirical methodology, including a proposed sample of 100 respondents and PLS-SEM analysis. This creates some ambiguity regarding the actual scope and purpose of the paper.	Amendment done in Page 7-9
Conclusion & Recommendation of the Study	The paper mentioned that tax authorities should design services around usability, transparency, fairness, public benefit, and religious considerations. Hence, these are reasonable implications, but because the framework has not yet been empirically tested, the implications should be presented more cautiously.	mendment done in Page 9

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