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Tax Service Quality and Digital Infrastructure as Determinants of Tax Compliance in Jordan: Evidence from Non-Listed Companies

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ABSTRACT

Tax compliance remains one of the most pressing challenges confronting revenue authorities in developing economies. This study investigates two specific determinants of tax compliance among employees of non-listed companies in Irbid Governorate, Jordan: (1) tax service quality, and (2) digital infrastructure. Drawing on Service Quality Theory (SERVQUAL), the Technology-Organisation-Environment (TOE) framework, and the Theory of Planned Behaviour (TPB), a descriptive-analytical design was employed. A structured questionnaire based on a five-point Likert scale was administered to a simple random sample of 385 respondents; 392 usable responses were collected. Partial Least Squares Structural Equation Modelling (PLS-SEM) via Smart-PLS-4 was used for hypothesis testing. Results reveal that tax service quality exerts a significant positive direct effect on tax compliance ($\beta = 0.242$, $T = 5.231$, $p < 0.001$), while digital infrastructure similarly demonstrates a significant positive effect ($\beta = 0.131$, $T = 2.691$, $p = 0.007$). The coefficient of determination for tax compliance is $R^2 = 0.329$, and the model exhibits moderate predictive relevance ($Q^2 = 0.217$). Both effect sizes are in the small-to-medium range ($f^2 = 0.116$ for TSQ; $f^2 = 0.053$ for DI). The findings underscore that improving electronic service reliability, accessibility, and responsiveness (alongside investing in robust digital infrastructure) are complementary strategies that meaningfully raise voluntary compliance. Practical recommendations target Jordanian tax policymakers, the Income and Sales Tax Department, and researchers seeking to advance digital governance in emerging-market contexts.

JEL Classification: H26, H83, M15, O33

1. Introduction

Tax compliance constitutes a foundational pillar of public finance. Governments worldwide depend on tax revenues to fund social services, infrastructure, and economic development (Jimenez & Iyer, 2016). Yet non-compliance remains pervasive: The United States recorded a tax gap exceeding USD 337 billion in 2021, while Germany, France, and the United Kingdom posted figures of USD 215 billion, USD 171 billion,

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and USD 109 billion, respectively (Murphy, 2022). Jordan presents a particularly critical case. As a developing economy that relies heavily on tax revenues and international aid to finance its budget, the country faces a structural compliance deficit. Only approximately 3% of Jordanian taxpayers actively fulfil their tax obligations, resulting in an annual tax gap estimated at JOD 600 million (approximately USD 845 million) (Ra'i al-Yawm, 2023). This gap is partly attributable to generous income exemptions (roughly 90% of potential taxpayers fall below the JOD 12,000 annual income threshold) yet structural and behavioural factors also play a decisive role.

Among the structural factors, two have received growing scholarly attention in the context of digital transformation of tax administration: (1) the quality of tax services delivered through electronic platforms, and (2) the readiness of digital infrastructure underpinning such platforms. SERVQUAL-derived models suggest that when taxpayers perceive tax services as accurate, responsive, transparent, and easy to use, their willingness to comply voluntarily increases (Parasuraman et al., 1988; Palil & Mustapha, 2011). Simultaneously, the TOE framework posits that robust digital infrastructure (encompassing high-speed connectivity, integrated government databases, and cybersecurity provisions) lowers the transactional cost of compliance and enhances the credibility of digital channels (Sobhi, 2020; OECD, 2020). Despite the theoretical relevance of both constructs, empirical evidence from the Arab Middle East, and Jordan in particular, remains scarce. Most existing studies either focus on digital transformation in aggregate (Azzam et al., 2023) or examine tax compliance drivers without isolating the specific contributions of service quality and infrastructure (Bataineh, 2021; Zureigat, 2011). This study therefore addresses the following research questions: (i) Does tax service quality have a statistically significant positive effect on tax compliance in Jordan? (ii) Does digital infrastructure have a statistically significant positive effect on tax compliance in Jordan?

The paper makes three main contributions. First, it provides focused empirical evidence on the independent effects of service quality and digital infrastructure (often conflated in broader digital-transformation studies) using PLS-SEM with a Jordanian sample. Second, it extends the SERVQUAL and TOE frameworks to a Middle Eastern tax compliance context previously underexplored. Third, it offers actionable recommendations for Jordanian tax authorities and policymakers seeking to leverage digital tools to close the tax gap. The remainder of the paper proceeds as follows: Section 2 reviews the theoretical and empirical literature; Section 3 presents the methodology; Section 4 reports results; Section 5 discusses findings; and Section 6 concludes with implications and limitations.

2. Literature Review and Hypotheses Development

2.1 Tax Compliance

Tax compliance is broadly defined as the extent to which taxpayers accurately report income, file returns on time, and pay the tax liability owed in accordance with prevailing laws and regulations (Roth, Scholz & Witte, 1989; Palil & Mustapha, 2011). In Jordan, compliance is operationalised under Income Tax Law No. 38 of 2018 as the timely payment of all legally prescribed tax dues. The dominant theoretical lens for studying compliance is the deterrence model, but behavioural approaches grounded in the Theory of Planned Behaviour (Ajzen, 1991) have gained prominence, emphasising the role of knowledge, attitudes, and perceived behavioural control. This study adopts a behaviourally informed perspective in which service quality and digital infrastructure function as institutional enablers that reduce the perceived cost and complexity of compliance, thereby raising taxpayers' ability and intention to comply.

2.2 Tax Service Quality and Tax Compliance

Tax service quality (TSQ) refers to the degree to which tax administration delivers electronic and non-electronic services that meet taxpayer expectations in terms of reliability, transparency, responsiveness, ease of use, and security (Parasuraman et al., 1988; Jackson, 2020). Digitally delivered tax services—e-filing portals, electronic payment gateways, online taxpayer helpdesks—have become central to modern tax administration. High-quality digital services reduce errors attributable to human intermediation, accelerate processing times, and signal institutional respect for taxpayers, all of which foster trust and voluntary

compliance (Bojuwon, 2015; Prianto, 2023). Empirically, Palil & Mustapha (2011) found that perceived service quality correlates positively with compliance willingness in Malaysia. Mohdali & Pope (2014) demonstrated that institutional trust (partly constructed through service quality) predicts voluntary compliance beyond mere deterrence. Loo et al. (2017) showed that reducing perceived compliance cost through streamlined services increases filing rates. In the Arab context, Al-Tahat & Al-Khasawneh (2021) reported that electronic service quality improvements in Jordanian public agencies raised citizen satisfaction and engagement with online platforms. Alm & Torgler (2011) further established that efficient, transparent services reduce opportunities for tax evasion. Theoretically, Social Exchange Theory (Blau, 1964) posits that taxpayers reciprocate high-quality public services with compliant behaviour because they perceive the tax-service exchange as equitable. Procedural Justice Theory (Thibaut & Walker, 1975) similarly argues that fair and transparent processes generate institutional trust, a precondition for voluntary compliance. These theoretical arguments, combined with the empirical evidence, support the following hypothesis:

H1: Tax service quality has a significant positive effect on tax compliance.

2.3 Digital Infrastructure and Tax Compliance

Digital infrastructure (DI) encompasses the networks, systems, and technological assets (broadband connectivity, integrated government databases, cybersecurity frameworks, e-payment systems) that enable the reliable delivery of digital public services (Ekbia et al., 2015; Sobhi, 2020). In the tax domain, DI constitutes the underlying layer upon which service quality is built: even well-designed e-services fail if the infrastructure is unreliable, insecure, or inaccessible to segments of the population. The TOE framework (Tornatzky & Fleischer, 1990) posits that technology adoption and its organisational outcomes depend critically on infrastructure readiness. Applied to tax compliance, a robust DI lowers the barrier to using electronic tax channels, reduces transactional complexity, and enhances data integrity, thereby encouraging voluntary compliance (Nguyen, 2021; Prianto, 2023). OECD (2019, 2020) reports document that countries investing in integrated digital infrastructure for tax administration experienced measurable increases in compliance rates and reductions in administrative costs. Gupta et al. (2021) found that infrastructure-driven automation of tax verification reduces evasion opportunities. Saeed & Khan (2022) demonstrated that infrastructure reliability (connectivity speed, system uptime, cybersecurity) predicts taxpayer trust and compliance in Pakistan. Alshammari (2023), in a Gulf Cooperation Council context, showed that infrastructure improvements translated into faster processing, higher taxpayer satisfaction, and increased compliance rates.

In Jordan, the Income and Sales Tax Department has progressively developed its e-Tax system and electronic payment services. However, infrastructure gaps—particularly in rural areas and among lower-income segments, remain a constraint (Abiad et al., 2020; Verhoeven, 2021). Theory of Planned Behaviour further supports this link: when the digital infrastructure makes tax filing faster and easier, taxpayers' perceived behavioural control (a direct antecedent of compliance intention) improves (Ajzen, 1991). This reasoning yields the second hypothesis:

H2: Digital infrastructure has a significant positive effect on tax compliance.

3. Methodology

A quantitative, descriptive-analytical design was employed. The positivist philosophy underpins the study, treating social reality as objectively measurable and causal relationships as testable through statistical inference. Cross-sectional survey data were collected via a structured, self-administered questionnaire. The target population comprised Jordanian employees of non-listed companies in Irbid Governorate, individuals personally responsible for filing and paying their own income tax under Income Tax Law No. 38 (2018), as distinct from employees in listed or public-sector organisations whose tax is deducted at source. Irbid was selected because it is Jordan's second-largest governorate and hosts a significant concentration of SMEs and professional service firms. A simple random sampling procedure was adopted. Sample size was determined following the formula recommended by Hair et al. (2017) for PLS-SEM, yielding a minimum requirement

of 218 responses for five predictors at 80% statistical power; the target of 385 respondents was set to provide a buffer for non-response and to ensure representativeness. Ultimately, 392 complete, usable questionnaires were returned (response rate = 98%). Variables were operationalised using validated multi-item scales anchored on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). Tax service quality (TSQ) was measured using eight items adapted from SERVQUAL (Parasuraman et al., 1988) and tailored to the electronic tax service context (Jackson, 2020; Bojuwon, 2015), capturing reliability, transparency, ease of use, security, and responsiveness of e-tax services. Digital infrastructure (DI) was measured using four items adapted from Sobhi (2020) and Prianto & Joni (2020), assessing network availability, system integration, digital security, and device accessibility. Tax compliance (TC) was measured using eight items reflecting timely and accurate filing and payment, adapted from Palil & Mustapha (2011) and Alm (2019). Content validity was established through expert review; construct validity and reliability were confirmed in the analytical phase. Descriptive statistics were computed using SPSS version 29. Hypothesis testing employed PLS-SEM via SmartPLS 4, which is appropriate for complex models with latent variables, non-normal distributions, and predictive goals (Hair et al., 2017). The measurement model was evaluated first (convergent and discriminant validity), followed by the structural model (path coefficients, R^2, Q^2, f^2). Bootstrapping with 5,000 sub-samples was used to derive t-statistics and p-values for path significance testing.

4. Findings

Table 1 presents the demographic profile of the 392 respondents. The sample exhibits balanced gender representation (male: 55.4%; female: 44.6%) and is dominated by bachelor's degree holders (46.4%), consistent with the professional composition of the targeted workforce in Irbid's private sector. The majority of respondents (42.1%) had fewer than five years of work experience, indicating a relatively young professional workforce that may be more receptive to digital tax platforms. Half of the respondents (50.0%) occupied administrative roles, while 25.5% were supervisors. Monthly income was concentrated in the JOD 500–1,000 band (41.6%), reflecting the middle-income composition of private-sector employment in the governorate. This demographic diversity lends credibility to the findings, as the sample represents the heterogeneous profile of non-listed company employees who bear personal tax obligations.

Table 1. Demographic Profile of Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	217	55.4
	Female	175	44.6
Education	Secondary or below	49	12.5
	Diploma	98	25.0
	Bachelor's	182	46.4
	Postgraduate	63	16.1
Experience (years)	< 5	165	42.1
	5–10	134	34.2
	> 10	93	23.7
Job Title	Administrative staff	196	50.0
	Supervisor	100	25.5
	Manager	57	14.5
	Other	39	9.9
Monthly Income (JOD)	< 500	113	28.8
	500–1,000	163	41.6
	1,001–1,500	80	20.4
	> 1,500	36	9.2

4.1 Measurement Model Assessment

Before testing the structural hypotheses, the measurement model was evaluated to confirm that the scales exhibit adequate reliability and validity. Table 2 reports Cronbach's alpha (α), composite reliability based on the reliability coefficient (rho_a), composite reliability based on the construct reliability coefficient (rho_c), and average variance extracted (AVE) for each latent construct. All three constructs satisfy the

thresholds recommended by Hair et al. (2017). Cronbach's alpha values range from 0.815 (DI) to 0.880 (TC), exceeding the minimum benchmark of 0.70 and confirming internal consistency. Both composite reliability indicators (rho_a and rho_c) likewise surpass 0.70 across all constructs, providing additional evidence of reliability. AVE values range from 0.530 (TSQ) to 0.636 (DI), all exceeding the 0.50 criterion, which confirms convergent validity, meaning that each construct explains more than half of the variance in its own indicators. Taken together, these results indicate that the measurement instrument is reliable and that the items within each construct converge adequately on their intended latent variable.

Table 2. Measurement Model: Reliability and Convergent Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Digital Infrastructure (DI)	0.815	0.858	0.875	0.636
Tax Compliance (TC)	0.880	0.886	0.904	0.542
Tax Service Quality (TSQ)	0.873	0.876	0.900	0.530

Note: α = Cronbach's alpha; rho_a = reliability coefficient; rho_c = construct reliability coefficient; AVE = average variance extracted. Thresholds: α, rho_a, rho_c ≥ 0.70; AVE ≥ 0.50 (Hair et al., 2017). All values meet the criteria.

Discriminant validity was assessed using the heterotrait–monotrait (HTMT) criterion. Table 3 presents the HTMT ratios among the three constructs. All off-diagonal values are substantially below the 0.85 threshold, with the highest ratio being 0.296 (between TSQ and TC) and the lowest being 0.197 (between DI and TC). These results confirm that each construct is empirically distinct from the others, providing clear evidence of discriminant validity. Figure 1 presents the final measurement model as generated by SmartPLS 4, displaying the outer loadings for all indicator items across the three constructs.

Table 3. Discriminant Validity – HTMT Criterion

	Digital Infrastructure (DI)	Tax Compliance (TC)	Tax Service Quality (TSQ)
Digital Infrastructure (DI)			
Tax Compliance (TC)	0.197		
Tax Service Quality (TSQ)	0.231	0.296	

Note: All HTMT values < 0.85 criterion (Hair et al., 2017) → discriminant validity confirmed for all construct pairs.

Figure 1. Measurement model showing outer loadings for all indicator items. All loadings exceed the 0.70 threshold, confirming indicator reliability.

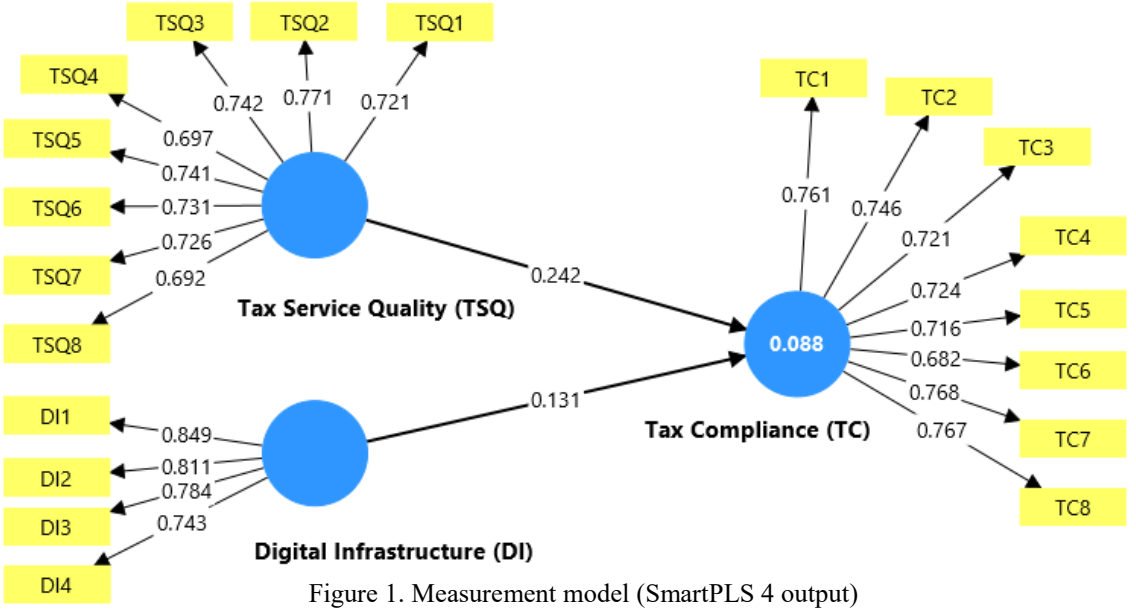

Figure 1. Measurement model (SmartPLS 4 output)

4.2 Structural Model Assessment

The structural model was evaluated using three complementary indicators: the coefficient of determination (R^2), the predictive relevance statistic (Q^2), and the effect size (f^2). Table 4 summarises these model fit indicators for the endogenous construct (Tax Compliance). The model explains 32.9% of the variance in tax compliance ($R^2 = 0.329$; Adj. $R^2 = 0.321$), which Hair et al. (2017) classify as moderate explanatory power, a satisfactory result given the inherent complexity and multidimensionality of tax compliance behaviour in a developing-economy context. The predictive relevance coefficient $Q^2 = 0.217$ is positive and exceeds zero, confirming that the model possesses meaningful out-of-sample predictive capability for the endogenous construct. These indicators together, suggest that the model is both explanatory and predictive, lending confidence to the structural path estimates.

Table 4. Structural Model Fit Indicators

Endogenous construct	R^2	Adjusted R^2	Q^2	Interpretation
Tax Compliance (TC)	0.329	0.321	0.217	Moderate explanatory power; moderate predictive relevance

Note: R^2 interpretation: < 0.25 weak; 0.25–0.50 moderate; > 0.50 strong (Hair et al., 2017). $Q^2 > 0$ confirms predictive relevance.

Effect sizes (f^2) were computed for each predictor by comparing the R^2 of the full model to the model with each predictor removed. For TSQ, $f^2 = 0.116$, indicating a small-to-medium effect in accordance with Cohen's (1988) benchmarks (small: $f^2 \geq 0.02$; medium: $f^2 \geq 0.15$). For DI, $f^2 = 0.053$, a small but practically meaningful effect. These effect sizes indicate that TSQ exerts a relatively stronger individual contribution to explaining tax compliance than DI, though both constructs make statistically significant contributions to the model. Figure 2 presents the structural model path diagram as produced by Smart-PLS- 4, displaying the standardised path coefficients, R^2, and the bootstrapped significance indicators for each structural path.

Figure 2. Structural model showing standardised path coefficients (β), T-statistics, and R^2 for Tax Compliance. Path TSQ → TC: β = 0.242, T = 5.231, p < 0.001; Path DI → TC: β = 0.131, T = 2.691, p = 0.007.

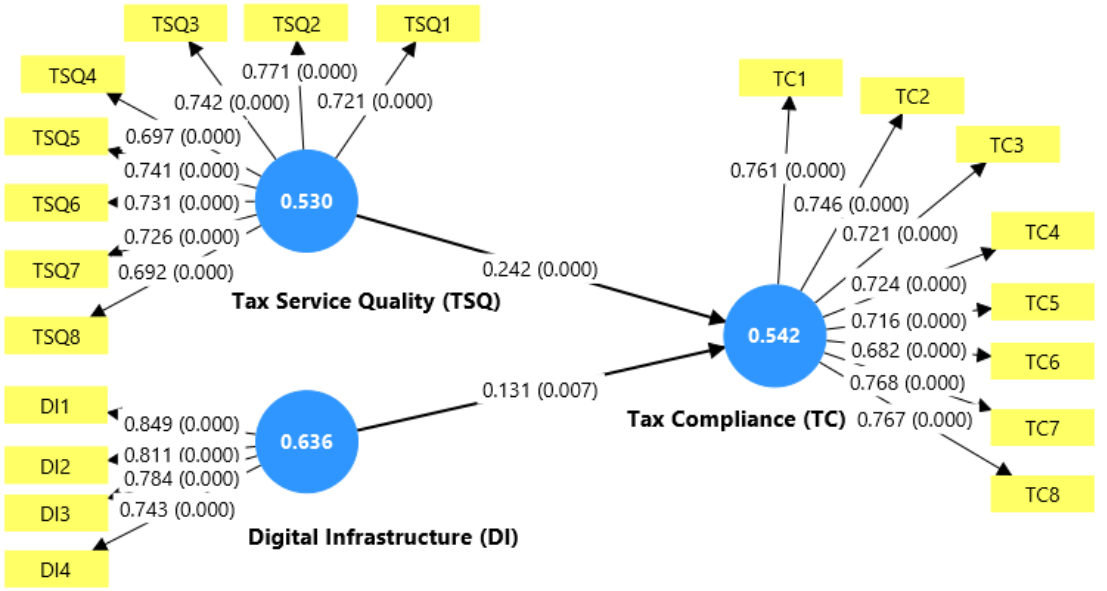

Figure 2. Structural model (SmartPLS 4 bootstrapping output)

4.3 Hypothesis Testing

Table 5 presents the complete bootstrapping results (5,000 sub-samples, two-tailed, bias-corrected) for the two structural paths. Both hypotheses are supported at conventional significance levels.

Table 5. Direct Path Coefficients and Hypothesis Testing Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Digital Infrastructure (DI) -> Tax Compliance (TC)	0.131	0.141	0.049	2.691	0.007
Tax Service Quality (TSQ) -> Tax Compliance (TC)	0.242	0.252	0.046	5.231	0.000

*Note: *** $p < 0.001$; ** $p < 0.01$ (two-tailed). Bootstrap sub-samples = 5,000; bias-corrected confidence intervals. T-statistic threshold: $T \geq 1.96$ ($p < 0.05$). f^2 benchmarks (Cohen, 1988): ≥ 0.02 small; ≥ 0.15 medium; ≥ 0.35 large.*

5. Discussion

This study set out to examine two specific technology-related determinants of tax compliance in Jordan: tax service quality (H1) and digital infrastructure (H2). The PLS-SEM results provide robust support for both hypotheses, contributing empirical evidence from a developing-economy context that has been largely absent from the extant literature. The positive and statistically significant effect of TSQ on tax compliance ($\beta = 0.242$, $T = 5.231$, $p < 0.001$, $f^2 = 0.116$) confirms H1 and aligns with the theoretical expectations derived from Social Exchange Theory (Blau, 1964) and Procedural Justice Theory (Thibaut & Walker, 1975). Taxpayers who experience e-tax services as reliable, transparent, secure, and easy to use perceive the tax interaction as fair and professionally managed, which reduces their psychological resistance to compliance and fosters trust in the tax authority. This finding is consistent with Palil & Mustapha (2011), who documented a comparable relationship in Malaysia, and with Mohdali & Pope (2014), who identified institutional trust as a mediating mechanism between service quality and voluntary compliance. The small-to-medium effect size ($f^2 = 0.116$) suggests that TSQ is a substantively meaningful contributor (not merely a statistically detectable one) to compliance behaviour.

In the Jordanian context specifically, this result carries practical significance. The Income and Sales Tax Department has progressively developed its e-Tax portal and online payment services, and the present findings suggest these investments are beginning to yield compliance dividends. Nevertheless, the moderate R^2 (0.329) indicates that improving service quality alone will not close the compliance gap; it must be complemented by broader institutional and cultural reforms. The SERVQUAL framework further implies that each quality dimension (reliability, assurance, tangibles, empathy, and responsiveness) contributes to the overall compliance-enhancing effect, and policymakers should therefore treat service quality as a multi-dimensional rather than single-dimension construct.

The positive and significant effect of DI on tax compliance ($\beta = 0.131$, $T = 2.691$, $p = 0.007$, $f^2 = 0.053$) confirms H2 and is congruent with the TOE framework's proposition that infrastructure readiness is a critical enabler of technology adoption and its downstream organisational outcomes (Tornatzky & Fleischer, 1990). A capable digital backbone (encompassing reliable broadband connectivity, integrated government databases, and robust cybersecurity) reduces the friction associated with using electronic tax channels, increases system availability, and protects data integrity, collectively encouraging taxpayers to engage with digital compliance platforms. This finding resonates with OECD (2019, 2020) documentation showing that countries investing in integrated digital infrastructure for tax administration experienced measurable compliance improvements, and with Gupta et al. (2021), who linked infrastructure-driven automation to reduced evasion opportunities. The Theory of Planned Behaviour provides an additional interpretive lens: infrastructure improvements strengthen taxpayers' perceived behavioural control (the belief in one's ability to successfully complete a behavior) which directly elevates compliance intention (Ajzen, 1991). The smaller effect size of DI relative to TSQ ($f^2 = 0.053$ vs. 0.116) suggests that infrastructure functions primarily

as a necessary enabler whose compliance benefits are partly mediated through service quality improvements, rather than as an independent driver of voluntary compliance. This finding reinforces the argument for coordinated investment in both layers: infrastructure improvements without corresponding service quality enhancements will not fully realise their compliance potential, and vice versa.

Theoretically, this study extends SERVQUAL and the TOE framework to an Arab developing-economy tax compliance setting, demonstrating their applicability beyond the manufacturing and e-commerce contexts in which they are most commonly tested. The parallel confirmation of both H1 and H2 also contributes to the emerging literature on "digital compliance enablers," suggesting that the effectiveness of tax administration digitalisation depends on simultaneous improvements at the service delivery layer and the technological infrastructure layer. Practically, the findings carry several implications for Jordan's Income and Sales Tax Department and for policymakers in comparable developing economies. First, the department should prioritise usability, transparency, and responsiveness in its e-Tax portal, as these service quality dimensions directly shape taxpayers' compliance intentions. Second, sustained investment in digital infrastructure (broadband expansion to rural and underserved areas, cybersecurity enhancement, and interoperability between government databases) is a necessary complement to service-layer improvements. Third, public–private partnerships represent a viable accelerant for infrastructure development in a resource-constrained fiscal environment. Fourth, training programmes for tax authority staff on digital service delivery can strengthen the human-intermediated dimension of service quality that is not fully captured by automated systems.

6. Conclusion

This study investigated the effects of tax service quality (TSQ) and digital infrastructure (DI) on tax compliance (TC) among 392 employees of non-listed companies in Irbid Governorate, Jordan. Using PLS-SEM via SmartPLS 4, both constructs were found to exert significant positive effects on tax compliance, with TSQ demonstrating a larger standardised path coefficient ($\beta = 0.242$, $f^2 = 0.116$) than DI ($\beta = 0.131$, $f^2 = 0.053$). The structural model explained 32.9% of variance in tax compliance and demonstrated moderate predictive relevance ($Q^2 = 0.217$), providing a satisfactory fit given the inherent complexity of compliance behaviour in a developing-economy context. The results contribute to the tax administration literature by providing focused empirical evidence that service quality and digital infrastructure are distinct but complementary determinants of compliance. Improving the reliability, transparency, and responsiveness of e-tax services raises taxpayers' trust and perceived fairness, while investing in robust digital infrastructure lowers the transactional cost and complexity of using those services. Together, these two dimensions form an integrated compliance-enabling ecosystem. Jordan's ongoing digital transformation of its tax administration provides a natural policy laboratory for implementing the recommendations derived from this study, with the potential to meaningfully reduce the country's estimated JOD 600 million annual tax gap.

This study is subject to several limitations that should guide future research. First, the cross-sectional design precludes causal inference beyond the theoretical model's specification; longitudinal designs would strengthen causal claims. Second, the sample is confined to Irbid Governorate and to employees of non-listed companies, limiting generalisability to other Jordanian regions, sectors, or taxpayer types (e.g., self-employed, listed-company employees). Third, the study focuses exclusively on two determinants of compliance; future research should examine additional mediating mechanisms (such as tax awareness, e-government trust, and digital literacy) that may channel or moderate the effects of service quality and infrastructure on compliance. Comparative cross-country studies extending the model to other Arab or developing economies would further advance the generalisability of the findings.

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