HOW TAXPAYERS PERCEIVE DIGITAL TAX ADMINISTRATION IN SLOVENIA?

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Abstract
The OECD (2022) predicts the automation of tax procedures, which opens up the possibility of removing many structural constraints of existing systems. This involves moving from complex, sequential procedures to more inclusive, user-friendly solutions that are integrated into individuals' business and everyday digital systems (OECD 2025). This paper examined taxpayers' perception of digital tax administration (TA) in Slovenia. Using a structured questionnaire, an empirical study in the first half of 2025 on a sample of taxpayers on two specific groups of taxpayers was conducted. The results of the survey showed that user satisfaction with the information provided by the TA is positively linearly correlated with their satisfaction with the services provided by the TA. Taxpayers' satisfaction with the ease of use of the Slovenian digital system is positively linearly correlated with their intention to fulfill their tax obligations on time. High quality information and systems ensured by TA can maintain taxpayer compliance and prevent dissatisfaction with digital services. The results of the study can help tax policymakers and TAs to improve the user experience with digital services and provide useful guidance for developers of digital solutions and researchers in the field of public administration and digital transformation.
Keywords: digital tax administration, accountants, Slovenia, tax compliance

1. INTRODUCTION

Tax administrations around the world should follow the OECD's vision in the digital transformation process ('Tax Administration 3.0: The Digital Transformation of Tax Administration'). Therefore, they incorporate advanced technologies such as artificial intelligence, cloud computing, and blockchain technology into their processes with the aim of improving the taxpayer experience and simplifying procedures (Belahouaoui & Attak, 2024). The aim of digital transformation is to leverage digital progress to reduce administrative burdens and promote policy innovation to address gaps in the existing system. OECD (2020) promotes the introduction of six fundamental building blocks that are key to an effective and simplified tax administration system, such as digital identity, taxpayer contact points, data management and standards, tax rule management and application, and new skills and management frameworks. According to OECD (2024) data, tax administrations that manage the affairs of more than 900 million taxpayers and process more than 2.3 billion online interactions operate extremely efficiently. They operate with a budget of approximately €95 billion, which is only 0.7% of total collected revenues of €13.4 billion, indicating extensive digital dependence and exceptional efficiency of administrations in the era of digital transformation (OECD, 2024). However, digital transformation is not based solely on technological improvements, but also on increasing the efficiency and trustworthiness of tax systems, i.e. improving tax compliance.

Recent research in the field of artificial intelligence reveals significant progress in promoting tax compliance. Digital tools improve companies' tax compliance, and technology plays an important role in reducing compliance costs and improving enforcement (Bellon, Dabla-Norris, Khalid & Lima, 2022; Murorunkwere, Haughton, Nzabanita & Yego, 2023). Artificial intelligence increases transparency and reduces the possibility of tax evasion (Aladebumoye, 2025). Artificial intelligence may be positively received by taxpayers, especially if they perceive it as consistent and less biased than human decisions (Decuypere & Van de Vijver 2025). The importance of trust in the tax administrations and citizens' attitudes toward artificial intelligence is emphasized (Decuypere & Van de Vijver, 2025). Mazur (2022) study estimates that blockchain-based solutions could significantly improve tax compliance. This type of technology can contribute to greater efficiency, transparency, and compliance among taxpayers (Belahouaoui & Attak, 2024).

However, taxpayers have different perceptions of the use of digital technologies by tax administrations in terms of services. The study Syahrizal, Supriyadi & Lukmanul (2023) on the effectiveness and quality of the e-filing system for completing tax forms in Indonesia revealed that there are three main quality factors that influence user-taxpayer satisfaction. These are the quality of information, the quality of the system, and the quality of services, which have a significant and positive impact on taxpayer satisfaction (Syahrizal, Supriyadi & Lukmanul, 2023). The quality of information has the greatest impact on satisfaction, followed by the quality of the system and then the quality of services. Increased satisfaction leads to higher tax compliance, which means that taxpayers are more likely to file their forms on time and correctly. The e-filing system can be improved by the tax administration focusing its investments on

information support, reliable technology, and a better user experience (Syahrizal, Supriyadi & Lukmanul, 2023).

Le Quang & Nguyen Thanh (2025) examined six factors that are believed to influence taxpayer satisfaction with electronic tax services in the logistics and import-export industry in Vietnam, such as efficiency, accessibility, website appearance, security, interactivity, and feedback. They found that feedback has no impact on taxpayer satisfaction with e-tax services, while website appearance and accessibility have the greatest impact. This means that online tax platforms must be simple, aesthetically pleasing, and secure. A thorough understanding of the influencing factors enables the improvement of digital tax services (Le Quang & Nguyen Thanh, 2025).

Companies' satisfaction with the digital tax service (e-tax) in Vietnam may also be influenced by perceived quality, ease of use, security, trust, service quality, and support from the tax administration (Phuong Nguyen, 2023). According to the study Phuong Nguyen (2023), perceived quality, trust, and security have the greatest impact, with the development of useful, secure, and trustworthy technology being key (Phuong Nguyen, 2023).

User satisfaction can be influenced by perceived ease of use and perceived usefulness (Maulani Ramadhan & Rachma Agusti, 2021). Users who perceive the application as useful (e.g., to speed up work and improve productivity) show a higher level of satisfaction. Perceived ease of use does not have a significant impact on satisfaction, but it does have a positive impact on behavioral intention to use. Perceived usefulness is therefore not sufficient if the user experience does not meet expectations (Maulani Ramadhan & Rachma Agusti, 2021).

The tax administration in Slovenia uses artificial intelligence (AI) systems to process huge amounts of data related to tax returns, payments, and customs procedures, detecting irregularities, potential tax evasion, suspicious transactions, and routine tasks such as form verification, data reconciliation, and issuing decisions (Kovač, Babšek & Aristovnik, 2025). In 2025, the tax administration in Slovenia introduced conversational AI, which provides taxpayers with 24/7 access to information, better informed taxpayers, and consequently fewer incorrectly submitted applications and less burden on taxpayers with corrections (GOV.si, 2025b). Despite all the advantages of using AI, the tax administration emphasizes the importance of high transparency, explanation of decisions, and human oversight (Kovač, Babšek & Aristovnik, 2025). In this article, we will limit ourselves and not examine this aspect, but it could be an upgrade to existing research.

Most taxpayers in Slovenia see failure to meet tax obligations as a criminal offense, while others see it as a deprivation (Čokolec & Križman, 2014). In the past, taxpayer satisfaction with the services provided by the tax administration in Slovenia was measured by the tax administration itself, which found that taxpayers were most satisfied with data protection and confidentiality, and least satisfied with accessibility, employee responsiveness, and the comprehensibility of information (FURS, 2022). The weakness of this study was that it did not measure the relationship between variables, but rather the perception of variables such as information, service quality, system quality, and trust specifically. The study Hauptman, Vetrih & Kavkler (2024) partially eliminated these weaknesses in measuring the variables of information, service quality, system quality, and trust in particular, and examined the relationship between these variables, but did not include a measurement of taxpayers' intentions to comply with their tax obligations.

The purpose of this article is to re-examine the perception of satisfaction with the use of digital services provided by the tax administration among taxpayers in Slovenia. We were interested in the connection between taxpayer satisfaction with the information and services provided by the tax administration and the impact of satisfaction on the intention to comply with tax regulations.

The paper is structured so that the introductory part is followed by a second part, which provides an overview of the literature. In the third part, we present the research methodology. This is followed by the results and key findings. The results of the research can help tax policymakers and tax administration improve the user experience with digital services and provide useful guidelines for developers of digital solutions and researchers in the field of public administration and digital transformation.

2. LITERATURE REVIEW

2.1. User attitude towards the use of artificial intelligence by tax administrations in tax proceedings

Artificial intelligence is transforming society and the economy, bringing benefits but also risks. While most uses are safe and contribute to solving challenges and improving well-being, some types of artificial intelligence use pose risks to society. That is why the European Council has adopted the Artificial Intelligence Act, the first law of its kind in the world, which sets conditions for certain uses of artificial intelligence and prohibits certain practices in order to address potential risks while supporting investment and innovation in the sector (Evropski svet, 2025).

Pamisetty (2023) describes artificial intelligence as a key catalyst for change in public financial management. It enables real-time tracking of public finances, improved transparency and accountability in the public sector, and advanced analytics for decision monitoring and budget planning. In conjunction with cloud computing, it represents the foundation of digital transformation (Pamisetty, 2023).

Aladebumoye (2025) defines artificial intelligence as a broad concept that encompasses a range of technologies, each of which contributes in its own way to the transformation of tax systems around the world. The use of these artificial intelligence technologies in the tax system is diverse and has a significant impact. They are used to optimize audit selection processes by predicting which tax returns are most likely to contain inaccuracies or outright fraud, thereby improving the efficiency and effectiveness of audits. They are used in automated customer service applications that help taxpayers navigate the complexity of tax returns and ensure that they comply with tax regulations without the need for direct human intervention. At the same time, big data analysis is used to support real-time decision-making in tax administration, enabling tax administrations to respond quickly and accurately to emerging economic trends or tax avoidance strategies (Aladebumoye, 2025; Belahouaoui & Attak, 2024). Together, these technologies improve the operational capabilities of tax administrations by processing information with a level of efficiency and accuracy that far exceeds traditional methods. With the continuous development of artificial intelligence technologies, their integration into tax systems around the world will bring about profound changes in the functioning of tax administrations. In turn, continuous progress in artificial intelligence technologies will contribute to greater fairness in the enforcement of tax regulations, as the greater accuracy and objectivity of artificial intelligence systems help to ensure that all taxpayers are treated equally (Aladebumove, 2025). At the same time, the tax administrations must ensure that the rights of taxpayers are protected and that their personal data is handled with care (Belahouaoui & Attak, 2024).
Artificial intelligence supports the automation of tax return assessment, tax risk identification (e.g., tax evasion risk), and determining which cases require further review (Pamisetty, 2023). Pamisetty (2023) describes the DDCM (Data-Driven Compliance Monitoring) framework, which uses NLP (natural language processing) to automatically track legislation and compliance in municipal administrations. This enables automation support (Pamisetty, 2023).
Artificial intelligence also enables tax revenue forecasting using neural networks, revenue modeling based on dual calendar systems (fiscal and civil), and assessment of future trends to assist in budget planning (Pamisetty, 2023). Artificial intelligence can help detect tax fraud, as AI methods analyses transactional, social, mobile, and profile data, use machine learning to detect anomalies, and enable automatic classification of fraud and alerts (Pamisetty, 2023). Artificial intelligence assists the tax administration in checking income tax, VAT refunds, and identifying fraudulent claims (e.g., tax refunds). Artificial intelligence provides a risk assessment for fraud, money laundering, or integrity, which guides further procedures (Pamisetty, 2023). Despite all the advantages offered by artificial intelligence in tax systems, Pamisetty (2023) warns that artificial intelligence should complement rather than replace human judgment. He also draws attention to the training of employees, especially in the use of artificial intelligence in a regulatory context (Pamisetty, 2023; Belahouaoui & Attak, 2024).
The Technology Acceptance Model (TAM) argues that the acceptance of technology, digital tax systems, is primarily influenced by perceived usefulness and ease of use, which shape users' attitudes and intentions regarding their behavior toward a given system (Mandasari, 2024). Similarly, the adoption of digital systems remains heavily dependent on external factors such as taxpayer education, digital literacy, and the role of government in promoting and facilitating technological adaptation (Scherer, Siddiq & Tondeur, 2019). These elements are key to shaping taxpayer behavior and influence whether digital tax systems are widely accepted and used effectively (Mandasari, 2024).

2.2. Quality of services and quality of the system

The quality of the system is the second part of the user experience of taxpayers with the information system provided by the tax administration. The success or quality of the information system is difficult to assess (Syahrizal, Supriyadi & Lukmanul, 2023). The Syahrizal, Supriyadi & Lukmanul (2023) study measures quality using variables such as information quality, system quality, service quality, and task and technology suitability. These are designed to measure dimensions such as user satisfaction with information, perceived usefulness and ease of use, task suitability, and technology suitability (Syahrizal, Supriyadi & Lukmanul, 2023).
By rationalizing and improving the reporting process, reducing human error and reducing personal visits to the tax administration, the digital tax system is the right approach to saving taxpayers money. The implementation of a digital tax system should be geared towards the interests of taxpayers as users, including reducing compliance costs (Saptono et al, 2023). It is crucial that the information system is fast, stable, secure, accessible, and user-friendly (Connolly, Bannister & Kearney, 2010; Horan & Abhichandani, 2006), and that it operates efficiently and flawlessly, as technical problems diminish the user experience and, consequently, trust in the tax a administration's digital services (Connolly, Bannister & Kearney 2010).
The quality of tax administration services has a significant impact on taxpayer satisfaction. High-quality services increase trust and satisfaction, which in turn leads to greater tax compliance to fulfill tax obligations in a timely and correct manner (Saptono et al, 2023). It is related to how well the tax administration provides support and communication to users who use its digital services (Connolly, Bannister & Kearney, 2010). Service quality, together with system quality and information quality, shapes the overall user experience (Horan & Abhichandani 2006).
Part of the user experience of taxpayers with the information system in Slovenia provided by the tax administration is the eDavki portal. It enables simple and

secure submission of tax forms and receipt of documents delivered by the tax administration in Slovenia (FURS). The legal representative of a business entity logs into the eDavki portal using the business entity's profile with a qualified digital certificate for employees, a classified digital certificate for natural persons, a natural person's user account, or the eDavki mobile app. Others, such as employees of the business entity or external contractors, can only log into the eDavki portal using a qualified digital certificate, but must first be assigned the appropriate EDP rights. This ensures the security and confidentiality of the personal data of eDavki portal users (GOV.si, 2025a). The eDavki portal also offers other services such as income tax test calculations, informative interest calculations and data insights, as well as tools, aids and technical specifications for checking and performing tax certification of invoices (FURS, 2025). The use of the eDavki portal is mandatory for all business entities. If a business entity does not have the necessary equipment to access the eDavki portal, it may appoint an authorized representative. Natural persons access the portal using their tax number as their username and a password (GOV.si, 2025a). The eDavki portal mobile app offers forms, contacts, general information, and a personalized calendar through which users receive notifications about their specific obligations and rights. It enables users to submit, receive, and review data (GOV.si, 2025a).

2.3. Quality of information provided by the tax administration

High-quality information is the foundation of trust in the tax administration's digital services (Connolly, Bannister & Kearney, 2010). They depend on the value of the output data produced by the system as perceived by the user. Users define the quality of information by characteristics such as accuracy, precision, timeliness, currency, reliability, completeness, conciseness, relevance, sufficiency, impartiality, comparability, and quantifiability (Syahrizal, Supriyadi & Lukmanul, 2023; Horan & Abhichandani, 2006).

Quality has a significant direct impact on user satisfaction. Information also contributes significantly to taxpayers' greater willingness to comply with their tax obligations (Saptono et al, 2023). The Saptono et al., (2023) study showed a positive correlation between e-invoicing and taxpayer compliance. Perceived usefulness reflects an individual's belief that the system improves decision-making efficiency. If users of an information system believe that it is useful, they are more likely to accept it and use it consistently. Conversely, if they do not trust the reliability of the information system, they may hesitate to use it. The same applies if we define the perception of the use of an information system on a scale. If users perceive the information system as user-friendly, they are more likely to continue using it. However, if they perceive it as difficult or complicated, they may stop using it. Although the quality of the system alone is not sufficient, it contributes significantly to greater compliance among taxpayers through user satisfaction (Saptono et al., 2023). In the Connolly, Bannister & Kearney (2010) study, the variable of information proved to have a strong influence on user experience, as users need clear, simple, and reliable instructions for fulfilling their tax obligations.

In a recent survey conducted by the tax administration in Slovenia, the information factor received the lowest rating (FURS, 2022). They also gave the lowest ratings to accessibility and responsiveness of employees (FURS, 2022). The information that users of the eDavki portal can obtain relates to the list of forms that taxpayers must submit, a calendar for submitting forms, which reminds you when you need to submit which form and fulfill your obligation, as well as all information related to the document submission process, and all news and notifications about the eDavki portal. In addition, taxpayers receive notifications about new features on the portal, updates, errors, problems, any changes in the submission of forms or the composition of forms or in the instructions for submitting documents, and all changes relating to transactions with the FURS due to changes in legislation (FURS, 2025). The information provided by the tax administration via the eDavki portal is just one part of the overall user experience of taxpayers with the information system provided by the tax administration.

Based on this data, we assumed in the article that user satisfaction with the quality of information provided by the tax administration is related to satisfaction with the services provided by the tax administration, since if users are more satisfied with the quality of information provided by the tax administration, they will also be more satisfied with the services provided by the tax administration. This will also allow us to verify whether the results have improved compared to the survey FURS (2022). This is how we formulated our first hypothesis (H1: User satisfaction with the information provided by the tax administration is positively linearly correlated with satisfaction with the services provided by the tax administration).

2.4. Tax compliance intention

Tax compliance refers to the willingness of taxpayers to fulfill their tax obligations voluntarily and on time. It is a combination of internal factors, such as morality, ethics, and social norms, and external factors, such as penalties, supervision, and benefits (Sadress & Juma, 2019). The quality of digital tax systems and the perception of lower compliance costs due to digital tax systems influence taxpayers' intention to comply with tax regulations (Saptono et al., 2023). It is important that taxpayers fulfill their tax obligations in accordance with applicable regulations, so it is crucial that the tax system complies with applicable tax regulations (Mandasari, 2024).

Contemporary views argue that psychological and behavioural aspects, such as trust in tax administrations, moral obligations, perceived fairness, and social norms, also influence the behaviour of taxpayers (Mandasari, 2024; Sadress & Juma, 2019). In this regard,

digitization has proven to be a strategic approach to increasing compliance by simplifying the tax administration and improving transparency (Magribi & Yulianti, 2022). If taxpayers consider digital tax systems to be efficient and useful, they will be more inclined to comply with tax regulations and fulfill their tax obligations. However, this also poses a challenge for those taxpayers who have low tax literacy or who resist technological change (Mandasari, 2024).

Studies have shown that the successful implementation of digital tax systems depends on technological infrastructure and taxpayer confidence in data security and government integrity (Mandasari, 2024). The more taxpayers perceive the quality of digital tax system services to be fair and taxes to contribute to the common good, the more likely they are to have a greater intention to comply with their tax obligations (Saptono et al., 2023; Sadress & Juma, 2019).

Taxpayers rated data protection and confidentiality highest in the FURS (2022) survey, which is part of the system quality measurement instrument (FURS, 2022). Based on this, we assumed in the article that user satisfaction with the quality of the eDavki system is positively correlated with their intention to fulfill their tax obligations on time. Thus, we formulated a second hypothesis (H2: User satisfaction with the quality of the eDavki system is positively linearly related to their intention to fulfill their tax obligations on time).

3. RESEARCH METHODOLOGY

In our study, we examined how taxpayers perceive the use of digital services by the tax administration in Slovenia. We selected accountants and self-employed persons as the group of taxpayers. These are two specific groups of taxpayers who are most directly and frequently in contact with the tax administration and its digital services. Accountants usually manage tax obligations for multiple clients and regularly use various digital services provided by the tax administration. Their opinion reflects their personal experience and professional view of the tools offered by the tax administration. Self-employed persons are often responsible for fulfilling their tax obligations themselves and are direct users of digital services when submitting returns, calculations, and other applications. Their opinion reflects the perspective of individuals who are not necessarily experts. This allows us to capture both the professional and non-professional user perspectives, enabling a more comprehensive assessment of the user experience and perceived value of the tax administration's digital services in Slovenia.

Data collection took place in the first half of 2025 using a questionnaire. We used the snowball method. We sent the structured questionnaire to the Slovenian Chamber of Commerce, which forwarded it to its members. Respondents were guaranteed anonymity and a high level of data security and confidentiality, which enabled the research to be conducted in accordance with ethical research principles. The questionnaire was sent to 488 taxpayers, and 264 responded, representing a 54.10 % response rate of all taxpayers.

To assess taxpayer satisfaction with the use of digital services provided by the tax administration, we used a structured questionnaire (Table 1). In this article, we have included the part of the questionnaire that covers information (part A), system quality (part B), service quality (part C), and intention to comply with tax obligations (part D). We designed the questionnaire with the help of previous studies, Saptono et al. (2023), FURS (2022), Connolly, Bannister & Kearney (2010), Horan & Abhichandani (2006), Sadress & Juma (2019), Aladebumoye (2025), Belahouaoui & Attak (2024), Decuypere & Van de Vijver (2025), Hauptman, Vetrih & Kavkler (2024). Part A focused on the information that users of the eDavki portal receive from the tax administration. In this part, we used five statements to examine whether the information is flexible, accurate, reliable, sufficient, and in accordance with current legislation. Part B contained 11 statements and focused on the quality of the system. We used these to measure users' perceptions of the quality, ease of use, functionality, and reliability of the eDavki portal, as well as their overall satisfaction with it. The focus was primarily on ease of registration, use, content organization and functionality, complexity of use and security, and reliability. Part C, with 11 statements, referred to the quality of the tax administration's services. With these, we focused on the overall reliability of users with the eDavki portal and the services of the tax administration, as well as the benefits of digitization. Their purpose was to measure overall satisfaction with the eDavki portal and the services provided by the tax administration, to identify the practical benefits of digitization, and to assess the broader impact of service modernization. Part D contained eight statements and related to the intention to fulfill tax obligations. Their purpose was to determine compliance with tax obligations, responsible tax payment, measure tax awareness and risk prevention, and acceptance of obligations to the tax administration.

The questionnaire also included sociodemographic factors (gender, age, education, personal income, religion, marital status, type of settlement, employment status, employment sector, statistical region, and industry of the company in which the taxpayer is employed). Using a five-point Likert scale (1 – strongly disagree, 5 – strongly agree), we obtained quantitative data on the attitudes and opinions of taxpayers regarding various aspects of the tax administration's services.

Table 1: Questionnaire

A: Information
A1. The e-tax system`s information is tailored to the users`s demands.
A2. I am generally satisfied with the accessibility and up-to-dateness of the information.
A3. The e-tax system provides precise information.
A4. The e-tax system provides reliable information.
A5. The e-tax system provides sufficient information.
B: System quality
B1. On the eDavki portal, user registration with a digital certificate is easy.
B2. Tax documents (DDV, REK…) are easy to access for the users of the eDavki portal.
B3. I found that the content in the eDavki portal was organized appropriately.
B4. The eDavki portal enables me to file my tax returns quickly.
B5. The e-tax system has readiness in filing tax return services.
B6. The e-tax system is accessible anytime.
B7. Submitting forms via the eDavki portal requires professional knowledge and experience.
B8. The e-tax system is easy to use.
B9. The e-tax system contains the complete feature to file tax returns.
B10. The e-tax system is secure and safe to use.
B11. The performance of the e-tax system is as expected.
C: Service quality
C1. The e-tax system is user friendly.
C2. I am generally satisfied with the services of the FURS.
C3. In general, I am satisfied with the simplification and modernization of customer operations by FURS.
C4.I am generally satisfied with the accessibility and responsiveness of the employees at FURS.
C5. I am generally satisfied with the legal, impartial and equal treatment of clients by FURS.
C6. I am satisfied with the flexibility in solving cases on the part of FURS.
C7. The e-tax system allows for saving more room for physical tax return storage.
C8. The eDavki portal protects my personal information well.
C9. Never experiencing any problems in filing the tax return.
C10. Feeling satisfied in filing tax returns through the e-tax system.
C11. Filing tax returns through the e-tax system is less expensive than does it in person at the Tax Office.
D: Tax compliance intention
D1. Disclose all tax liabilities in the tax return.
D2. Disclose all income in the tax return.
D3. File tax returns on time.
D4. File tax return before the due date.
D5. Pay taxes before the tax return due date.
D6. Prioritize paying taxes over other bills.
D7. Paying taxes correctly will prevent future tax penalties/fines.
D8. We pay actual tax assessed to URA.

Source: Saptono et al. (2023), FURS (2022), Connolly, Bannister & Kearney (2010), Horan & Abhichandani (2006), Sadress & Juma (2019), Aladebumoye (2025), Belahouaoui & Attak (2024), Decuypere & Van de Vijver (2025), Hauptman, Vetrih & Kavkler (2024).

To check the internal consistency of the questionnaire, we calculated Cronbach's alpha coefficient for each of the five sets. This estimates the extent to which the items within a set are interrelated and measure the same construct (Vaske, Beaman & Sponarski, 2016). To test the hypotheses, we performed a correlation analysis. This method allows us to examine the strength and direction of the linear relationship between variables. A positive correlation coefficient means that higher values of one variable are associated with higher values of the other variable. Since the data did not deviate from the assumptions for performing a correlation analysis, we

used Pearson's correlation coefficient (r). This measures the degree of linear relationship between two continuous variables, with values ranging from -1 (perfect negative correlation) to +1 (perfect positive correlation). Values closer to the extreme limits indicate a stronger relationship. We checked the statistical significance to determine whether the observed correlations were unlikely to be the result of chance (Statistične Analize, 2025).

4. RESULTS AND FINDINGS

4.1. Descriptive statistics

The results of descriptive statistics showed that the majority of taxpayers surveyed were female (83.33 %), while 15.15 % of taxpayers surveyed were male, and 1.52 % of taxpayers surveyed did not want to answer the question. We divided the surveyed taxpayers into two specific groups of taxpayers: accountants and self-employed persons. Accountants represent 65 % of the surveyed taxpayers, while 35 % of the surveyed taxpayers represent the group of self-employed persons. More detailed results are presented in Table 2.

Table 2: Number and percentage of taxpayers by group and gender

Group/Gender	Men	Women	I do not want to answer
Group 1: accountants	17 (9.88%)	155 (90.12%)	/
Group 2: self-employed	23 (25%)	65 (70.65%)	4 (4.35%)
Together	40 (15.15%)	220 (83.33%)	4 (1.52%)

Source: Author's calculations.

We calculated Cronbach's alpha for each section of the questionnaire. In section D, the value was lower than 0.7, specifically 0.696, which is below the lower limit for good reliability. However, the value is very close to the limit, so we left the result as it was and did not exclude certain statements. Taber (2018) explains that the threshold values serve only as a rule of thumb and that some authors consider a Cronbach's alpha value of 0.61 to be moderately reliable. Thus, all values obtained are within the range and reliable. The data are presented in more detail in Table 3.

Table 3: Cronbach′ s alpha by sets

Set	Cronbach′s alpha	Reliability
A Information	0.855	Good
B System quality	0.795	Good
C Quality of the services	0.867	Good
D Tax compliance intention	0.696	Acceptable

Source: Author's calculations.

4.2. Results

User satisfaction with the information provided by the tax administration is positively linearly correlated with satisfaction with the services provided by the tax administration (H1). We verified this using correlation analysis, as we wanted to verify the strength of the correlation between the variables of information and service quality. Pearson's correlation coefficient is 0.642, which indicates a strong positive linear relationship between the variables. The p-value is less than 0.001, which means that the correlation coefficient is statistically significantly different from 0. Therefore, we can confirm hypothesis 1, as greater satisfaction with information is associated with greater satisfaction with services. The results are presented in Table 4.

Table 4: Correlation analysis for hypothesis 1

		Quality of the services
Information	Pearson correlation	0.642
	Sig. (2-tailed)	<.001
	N	264

Source: Author's calculations.

A positive linear relationship between the variables of information and quality of the services was confirmed (H1), as the Pearson correlation coefficient is 0.642. This gave us results showing that taxpayers who are more satisfied with the flexibility, accuracy, reliability, adequacy, and consistency of information are, on average, also more satisfied with the quality of the tax administration's services. The fact that the information

variable is of key importance for taxpayer satisfaction with the efficiency and quality of the information system was also confirmed by a study by the authors Syahrizal, Supriyadi & Lukmanul (2023) and Horan & Abhichandani (2006). I n addition to the information variable, the variables of system quality and service quality were also highlighted. The variable that had the greatest impact among these variables was information, as reliable, accurate, complete, and timely information enables taxpayers to fulfill their obligations more efficiently and accurately and to use tax systems. Research results Syahrizal, Supriyadi & Lukmanul (2023) showed that these three variables together account for as much as 69 % of user satisfaction. If we compare this result with our study, the aforementioned variables account for 74 % of satisfaction. The fact that the variables of information and service quality have a significant impact on user satisfaction was also confirmed by the study Connolly, Bannister & Kearney (2010).

We also tested the second hypothesis (User satisfaction with the quality of the eDavki system is positively linearly correlated with the intention to fulfill tax obligations on time) was also verified using correlation analysis, as we wanted to verify the strength of the relationship between the variables of system quality and the intention to fulfill tax obligations on time. The Pearson coefficient is 0.567, which indicates a strong positive linear relationship between the variables (Table 5). The p-value is less than 0.001, which means that the correlation coefficient differs statistically significantly from 0. Therefore, we confirmed hypothesis 2, as if taxpayers are more satisfied with the quality of the system, they also have a greater intention to fulfill their tax obligations.

Table 5: Correlation analysis for hypothesis 2

		Tax compliance intention
System quality	Pearson correlation	0.567
	Sig. (2-tailed)	<.001
	N	264

Source: Author's calculations.

Hypothesis 2 confirmed a positive linear relationship between the variables of system quality and intention to comply with tax obligations on time, as the Pearson correlation coefficient was 0.567. The results thus showed that taxpayers who are more satisfied with the quality of the system also have a greater intention to fulfill their tax obligations on time. System quality was measured by user satisfaction with the quality, ease of use, functionality, and reliability of the eDavki portal, as well as their overall satisfaction with it. The positive relationship between system quality and taxpayer compliance was also confirmed by a study Saptono et al (2023).

Our research confirms the results of Le Quang & Nguyen Thanh (2025) study, that the quality of the system significantly affects taxpayer satisfaction. The authors measured the quality of the system in terms of website appearance, accessibility, security, interactivity, and efficiency. The appearance of the website, accessibility, and security proved to be highly influential factors, while interactivity and efficiency have less influence but still play an important role in taxpayer satisfaction with the information system (Le Quang & Nguyen Thanh, 2025). A study by Phuong Nguyen (2023) also confirmed that the quality of the system and positive experiences with it have a significant positive impact on taxpayers' intention to fulfill their tax obligations on time. The system reduces errors in completing forms, shortens submission times, and increases the sense of responsibility and control over tax obligations (Phuong Nguyen, 2023).

5. FINAL CONCLUSIONS

The tax administration in Slovenia provides its services via the eDavki portal, which offers online submission of forms and the provision of certain services by the tax administration. This type of operation reduces costs for both taxpayers and the tax administration. Our research examined how taxpayers perceive the use of digital services offered by the tax administration in Slovenia.

The results of our research have shown that tax administrations need to pay more attention to both information and system quality. Poor-quality, unclear, and untimely information can quickly lead to confusion and dissatisfaction with the services provided by tax administrations. Similarly, a poor-quality, opaque, complex system can reduce taxpayers' willingness to fulfill their tax obligations on time, which can lead to late payments, tax evasion, and fraud. It is therefore recommended that the tax administration continue to develop and establish additional mechanisms for the rapid and high-quality collection of information and provision of services, and that, in the event of changes to the system, it informs users and educate them in areas where they need it.

Despite the fact that taxpayers are generally satisfied with the services, information, and the tax administration's system, there are more likely to fulfill their tax obligations on time. Timely payment of taxes is mandatory, and late payments result in additional costs (fines, penalties, etc.). The future research could therefore elaborate this connection. Based on the results, it is also recommended that tax administrations continue to monitor and adapt their services to technological changes and advances and ensure that artificial intelligence tools are used responsibly and ethically. With careful implementation and ongoing oversight, artificial intelligence can significantly improve the ability of tax systems to

fulfill their critical role in society, finance public services, and promote economic stability. Although the taxpayer's perception research was limited to four categories, future research could be expanded by examining the impact and relationships of the use of AI in public services and public trust.

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