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THE INFLUENCE OF TAX LITERACY, MOTIVATION TO PAY TAXES AND UNDERSTANDING OF DIGITAL TAXATION ON TAXPAYER COMPLIANCE (A CASE STUDY OF MSME OPERATORS IN SOUTH TANGERANG SELATAN)

PENGARUH LITERASI PAJAK, MOTIVASI MEMBAYAR PAJAK, DAN PEMAHAMAN TENTANG PERPAJAKAN DIGITAL TERHADAP KEPATUHAN WAJIB PAJAK (STUDI KASUS PADA PELAKU UMKM DI TANGERANG SELATAN)

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Abstract

This study aims to analyze the influence of tax literacy, motivation to pay taxes, and understanding of digital taxation on taxpayer compliance (a case study of MSME operators in South Tangerang). Taxpayer compliance is a crucial factor in optimizing state revenue, particularly from the Micro, Small, and Medium Enterprise (MSME) sector. Data for this study were collected by distributing questionnaires to business operators. Using a purposive sampling method, a final sample of 117 valid and usable respondents was obtained. The data analysis technique employed was Multiple Linear Regression using SPSS software version 26. The results indicate that tax literacy, motivation to pay taxes, and understanding of digital taxation simultaneously have a significant effect on taxpayer compliance. Individually, all three independent variables have a positive and significant impact on taxpayer compliance, with the understanding of digital taxation exerting the most dominant influence. The study's implications suggest that MSME compliance levels will be optimized when supported by a synergy of solid tax knowledge, strong internal moral motivation, and proficiency in operating modern digital tax administration systems.

Keywords : Tax Literacy, Motivation to Pay Taxes, Understanding of Digital Taxation, Taxpayer Compliance, MSMEs.

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh literasi perpajakan, motivasi untuk membayar pajak, dan pemahaman mengenai perpajakan digital terhadap kepatuhan wajib pajak (studi kasus pada pelaku UMKM di Tangerang Selatan). Kepatuhan wajib pajak merupakan faktor krusial dalam mengoptimalkan penerimaan negara, khususnya dari sektor Usaha Mikro, Kecil, dan Menengah (UMKM). Data penelitian dikumpulkan melalui penyebaran kuesioner kepada para pelaku usaha. Dengan menggunakan metode *purposive sampling*, diperoleh sampel akhir sebanyak 117 responden yang valid dan dapat digunakan. Teknik analisis data yang diterapkan adalah Regresi Linear Berganda dengan menggunakan perangkat lunak SPSS versi 26. Hasil penelitian menunjukkan bahwa literasi perpajakan, motivasi untuk membayar pajak, dan pemahaman mengenai perpajakan digital secara simultan berpengaruh signifikan terhadap kepatuhan wajib pajak. Secara parsial, ketiga variabel independen tersebut memberikan dampak positif dan signifikan terhadap kepatuhan wajib pajak, dengan pemahaman mengenai perpajakan digital sebagai faktor yang memberikan pengaruh paling dominan. Implikasi dari penelitian ini menunjukkan bahwa tingkat kepatuhan pelaku UMKM akan optimal jika didukung oleh sinergi antara pengetahuan perpajakan yang mumpuni, motivasi moral internal yang kuat, serta kemahiran dalam mengoperasikan sistem administrasi perpajakan digital yang modern.

Kata Kunci : Literasi Pajak, Motivasi Membayar Pajak, Pemahaman tentang Perpajakan Digital, Kepatuhan Wajib Pajak, UMKM.

1. INTRODUCTION

Taxation is a mandatory, compulsory contribution to the state owed by individuals or entities pursuant to the law for which no direct return is received, and which is utilized for state purposes to ensure the greatest possible prosperity for the people (Mangoting 2021). According to Aqmarina et al. (2020), taxes play a crucial role in the life of the nation, particularly in supporting development, serving as a source of state revenue, fostering participation in development, and promoting social justice, sustainable development, and economic stability. Taxes constitute the primary source of state revenue used to finance various expenditures, including infrastructure development, education, healthcare, and other public services. Without taxation, the state would struggle to perform its functions and meet the needs of the populace (Purnomo et al., 2025).

As noted by Aqmarina et al. (2020), a rapidly developing and dynamic society holds great potential to contribute to efforts to improve the legal framework and enhance the nation's economic resilience. A key aspect of this engagement is the role of citizens as taxpayers, reflecting active participation in the nation's progress. The tax collection process is not merely a mandatory obligation; it also entails inherent rights for citizens. Funds generated from taxation are allocated to support national projects and strengthen economic stability through both central and regional government initiatives. The management of these state funds requires prudence to ensure they are truly allocated toward improving the welfare of the entire community.

As a primary state resource, taxation plays a central role in facilitating the expansion and strengthening of economic activities across all sectors. The government utilizes this tax revenue as a fiscal tool to address macroeconomic issues and ensure the efficient allocation of resources. Furthermore, taxation serves as the funding foundation for the development of infrastructure and public facilities prerequisites essential for national progress. Given this strategic function, public awareness is of fundamental importance. Citizens must understand the crucial nature of taxes and how to fulfill their obligations while asserting their rights within the taxation framework (Nasution et al., 2024).

To ensure the smooth operation of state financing, the government requires adequate funding sources for ongoing development; this is pursued by increasing tax payments, particularly tax revenue from Micro, Small, and Medium Enterprises (MSMEs) (Sari, 2021). MSMEs refer to businesses

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operated by a single person or a group of individuals using capital on a specific scale. These businesses are established primarily to generate profit while demonstrating a high capacity for adaptability in managing and improving their operational processes (Septiana & Zulkifli, 2024).

In the context of the national economy, MSMEs play a highly strategic role as key drivers of economic growth and job creation. In South Tangerang Selatan City, MSMEs are growing rapidly and account for a significant portion of local economic activity (Sari, 2021). The large number of MSMEs indicates significant potential as a source of tax revenue for both local and central governments. Therefore, a solid understanding of MSME characteristics and numbers is essential for formulating strategies to enhance tax compliance, especially amidst the increasingly complex and diverse dynamics of business development.

MSMEs also play a vital role in sustaining the economy of South Tangerang City. Data from the Department of Cooperatives and MSMEs indicates that the majority of MSMEs in South Tangerang City in 2023 operated in the culinary sector (55,363 businesses), followed by basic grocery stores (37,651 businesses) and service-oriented businesses (16,991 businesses). The MSME sector that remains underdeveloped in South Tangerang City is the accessories business, comprising only two enterprises.

Table 1. Number of MSMEs by Scale and Type in South Tangerang Selatan City, 2024

Jenis UMKM	Mikro	Kecil	Menengah	Jumlah
Otomotif	3783	107	16	3906
Akomodasi	9643	126	2	9771
Ekspedisi	101	57	2	160
Elektronik	1219	47	4	1270
Farmasi	538	37	4	579
Furniture	1088	32	18	1138
Konter Hp	2900	57	1	2958
Kreatif	337	19	0	356
Kuliner	54860	460	43	55363
Pendidikan	1458	87	7	1552
Perawatan / Kesehatan	2955	102	6	3063
Perikanan	739	17	0	756
Pertanian	121	2	4	127
Sayuran / Buah	4165	33	2	4200
Transportasi	3166	103	2	3271
Fashion	20	1	0	21
Fashion / Konveksi	2898	22	14	2934
Konveksi	956	15	3	974
Toko Sembako	36537	1067	47	37651
Aksesoris	2	0	0	2
Aksesoris / Craft	552	6	1	559
Jasa Lainnya	14028	2823	140	16991

Source: South Tangerang Selatan City Statistics Division (accessed January 2026)

Compared to 2021—following the recovery from the effects of COVID-19—the development of MSMEs in South Tangerang City has shown rapid progress and continued year-on-year growth, as illustrated in Table 1.2 below:

Table 2. Number of MSMEs by Type in South Tangerang Selatan City, 2021

No.	Jenis UMKM	Mikro	Kecil	Menengah	Jumlah
1	Pertanian	119	2	4	125
2	Ekspedisi	100	57	2	159
3	Kreatif	325	19	0	344
4	Aksesoris / Craft	543	6	1	550
5	Farmasi	538	37	4	579
6	Perikanan	738	17	0	755
7	Konveksi	954	15	3	972
8	Furniture	1.087	32	18	1.137
9	Elektronik	1.219	47	4	1.270
10	Pendidikan	1.457	87	7	1.551
11	Fashion	2.906	22	14	2.942
12	Konter Hp	2.900	57	1	2.958
13	Perawatan / Kesehatan	2.949	102	6	3.057
14	Transportasi	3.166	103	2	3.271
15	Otomotif	3.781	107	16	3.904
16	Sayuran / Buah	4.168	33	2	4.201
17	Akomodasi	9.644	126	2	9.772
18	Jasa Lainnya	14.014	2.822	140	16.976
19	Toko Sembako	36.553	1.066	47	37.666
20	Kuliner	54.804	460	44	55.308
	Jumlah	143.983	5.217	317	147.497

However, the rapid year-on-year growth of MSMEs in South Tangerang Selatan City stands in contrast to the city's own economic growth rate, as illustrated in Figure 1.1 below:

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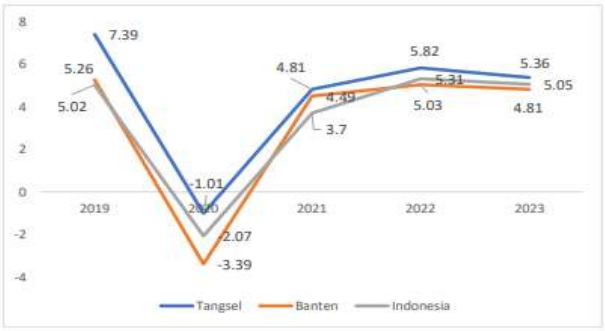


Figure 1. Economic Growth Rates of South Tangerang Selatan City, Banten Province, and Indonesia, 2019–2023 (Percent)

Source: Statistics Indonesia (BPS) of South Tangerang Selatan City

Economic growth rates can be influenced by the level of taxpayer compliance. However, tax compliance in Indonesia presents unique challenges, particularly due to the implementation of the self-assessment system. Under this mechanism, full control rests with the public; they are entrusted with the responsibility of accurately and timely calculating, remitting, and reporting their own tax obligations (Wardani et al., 2023).

It is important to understand that the essence of compliance lies not in the monetary amount paid, but rather in the discipline shown in adhering to applicable legal procedures (Sari, 2021). In other words, there is no direct correlation between the amount of money entering the state treasury and an individual's compliance status; as long as all obligations are reported honestly and in accordance with regulations, the taxpayer is considered compliant. Consequently, the issue of tax awareness remains a fundamental topic of ongoing study in the field of taxation (Putri & Asmonah, 2018). Tax compliance encompasses a taxpayer's commitment to fulfilling all tax obligations within the framework of regulations and legislation; substantially, it reflects a situation in which all tax procedures whether involving obligations or the exercise of rights are consistently carried out by the taxpayer (Anugrah, 2022).

According to Febriyani and Kusmuriyanto (2015), as cited by Sari (2021), the low level of taxpayer compliance is believed to stem from public dissatisfaction with suboptimal public services, disparities in infrastructure development, and a series of corruption cases involving state officials. Meanwhile, Naicker and Rajaram (2018), as cited by Saputra et al. (2023), note that, technically, tax compliance encompasses meticulousness in document preparation, timeliness in reporting, and the settlement of tax payments before established deadlines.

According to Sari (2021), tax compliance levels are influenced by the synergy between internal and external factors. Internal dimensions are closely linked to personal characteristics and the intrinsic motivation that drives individuals to fulfill their obligations; conversely, external factors include environmental influences and situational conditions beyond the taxpayer's control that shape their tax-related behavior.

According to Wardani et al. (2023), a factor influencing tax compliance is a lack of tax literacy. Tax literacy is a blend of technical proficiency, legal understanding, and ethical awareness. It encompasses a taxpayer's ability to interpret complex regulations, accurately calculate obligations, and understand the role of taxation in national development. Thus, tax literacy serves as an instrument that transforms blind obedience into voluntary compliance grounded in logical understanding. According to Sari (2021), literacy is fundamentally not merely the ability to read and write, but a cognitive competence in navigating information. This involves a process ranging from information seeking to the critical analysis of data, ultimately aiming to expand personal potential and strengthen an individual's active participation in social dynamics.

Taxpayers who possess a deep understanding and voluntarily align themselves with applicable regulations essentially demonstrate a high level of fiscal awareness. This awareness goes beyond mere

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formal compliance; it reflects a genuine regard for the vital role taxes play in supporting national development. Naturally, this group tends to demonstrate a high level of integrity in settling and reporting their obligations, without the need for deadline-driven pressure.

Previous research by Olitsha et al. (2024) indicates that factors influencing tax compliance among MSMEs show that understanding and knowledge regarding taxation (tax literacy) are crucial in shaping tax-compliant behavior. This aligns with research conducted by Afrilia (2022) on taxpayer compliance, which demonstrated that tax knowledge (tax literacy), taxpayer motivation, and tax sanctions have a positive influence.

However, the results of the aforementioned studies differ from those of Yuliati and Fauzi (2020), who also examined MSME taxpayer compliance; their study found that tax literacy and service quality did not significantly affect MSME taxpayer compliance, whereas financial penalties and administrative sanctions were the influential factors. Given that taxation is the largest source of state revenue, tax literacy—a key driver of taxpayer compliance—should be enhanced. This effort should extend beyond the MSME sector to encompass all segments of society, thereby boosting state revenue through increased taxpayer compliance.

Beyond literacy, another factor influencing taxpayer compliance is the motivation to pay taxes. Motivation refers to the drive or reason—whether internal or external—that compels taxpayers to fulfill their tax obligations, either voluntarily or under compulsion. According to Zain (2018), as cited by Naimah and Alfina (2022), the motivation to pay taxes is the driving force underlying an individual's or entity's decision to meet fiscal obligations. This drive often stems from an awareness of the need to contribute to national development, support public facilities, and maintain national stability and legal compliance. Psychologically, this motivation is rooted in a combination of needs, desires, and internal impulses that transform into concrete actions to fulfill tax responsibilities. In her 2022 study, Afrilia identified factors influencing tax compliance among MSMEs, demonstrating that tax motivation, tax knowledge, tax awareness, and tax sanctions play a significant role in shaping tax-compliant behavior. This aligns with research conducted by Naimah and Alfina (2022) on taxpayer compliance, which showed that the variable of tax payment motivation has a positive and significant partial effect on taxpayer compliance.

However, research conducted by Mangoting (2021) diverges from the two studies mentioned above; it indicates that tax motivation factors do not influence tax compliance when considering the tax amount payable, the presence of open resistance against tax authorities, the emergence of conflict and disengagement with tax authorities, and the desire to engage in tax planning (game playing).

Beyond internal drivers such as motivation, compliance among MSME taxpayers in the modern era is also heavily influenced by their readiness to handle administrative digitalization. Currently, the Directorate General of Taxes (DGT) is actively pursuing the Tax Administration Core System Modernization (PSIAP) initiative through the implementation of the CoreTax application. This new system is designed to integrate all services online ranging from registration and reporting to payment. Yet, no matter how sophisticated the government-provided CoreTax system may be, its effectiveness in practice depends largely on the taxpayers' own internal factors specifically, their level of understanding regarding digital taxation. For the Micro, Small, and Medium Enterprise (MSME) sector particularly in South Tangerang Selatan City the ability to adapt to this digital ecosystem is a key determinant of whether they can correctly execute the self-assessment mechanism. Consequently, the variable of digital tax understanding is highly relevant for measuring the actual readiness of micro and small MSME operators to comply with the latest tax regulations.

The potential for a positive impact from this digitalization is strongly supported by research (Samosir, 2025), which demonstrates that the digitalization of tax systems significantly boosts MSME taxpayer compliance. These results align with findings by Atichasari et al. (2024), confirming that the modernization of technology-based tax administration systems significantly enhances compliance by cutting through bureaucracy, saving reporting time, and providing transparent legal certainty for business operators. However, although digital systems have statistically demonstrated a positive

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impact in prior studies, empirical evidence often reveals a "phenomenon gap." In reality, many micro and small-scale MSMEs in South Tangerang City still face limitations regarding technological infrastructure, a lack of technological proficiency ("technophobia"), and insufficient, inconsistent guidance from tax authorities. Consequently, digital regulations and applications intended to simplify processes are frequently perceived as confusing and a source of "technology anxiety" for small business owners.

This discrepancy between the ideal outcomes suggested by previous research and the actual challenges faced by micro-MSMEs serves as a compelling basis for re-examining the extent to which an understanding of digital taxation influences MSME tax compliance in South Tangerang Selatan City. Given this phenomenon and the gap between ideal conditions and on-the-ground realities, research into the factors influencing tax compliance within the small business sector is urgently needed. South Tangerang Selatan City was selected as the research site due to its vast and dynamic MSME landscape, coupled with the real challenges it faces in ensuring an equitable understanding of new digital tax administration technologies. The researcher posits that optimal compliance levels can only be achieved when sound tax literacy and strong intrinsic motivation to pay taxes are complemented by an adequate understanding of the digital taxation systems in place.

Therefore, to scientifically test and validate the relationships between these variables, the researcher intends to conduct an in-depth study titled: **"The Influence of Tax Literacy, Motivation to Pay Taxes, and Understanding of Digital Taxation on Taxpayer Compliance (A Case Study of MSME Operators in South Tangerang Selatan)."**

Problem Formulation

Based on the background discussion, the following issues need to be addressed:

1. Do tax literacy, tax payment motivation, and understanding of digital taxation simultaneously influence the tax compliance of Micro, Small, and Medium Enterprises (MSMEs) in South Tangerang Selatan City?
2. Does tax literacy influence the tax compliance of Micro, Small, and Medium Enterprises (MSMEs) in South Tangerang Selatan City?
3. Does tax payment motivation influence the tax compliance of Micro, Small, and Medium Enterprises (MSMEs) in South Tangerang Selatan City?
4. Does the understanding of digital taxation influence the tax compliance of Micro, Small, and Medium Enterprises (MSMEs) in South Tangerang Selatan City?

LITERATURE REVIEW

Theoretical Framework

To support this study, it is necessary to present theories related to the research problem and scope of discussion as a theoretical foundation.

Attribution Theory

Attribution theory was first proposed by Fritz Heider in 1958. This theory explains how individuals interpret the causes of behavior, stemming from either internal or external factors (Rampai, 2024). Internal factors encompass characteristics originating from within the individual, such as knowledge, motivation, ability, and awareness. Meanwhile, external factors include environmental conditions, policies, and social influences that can affect individual behavior. According to attribution theory, a person acts based on their perception of the factors deemed to be the causes of a specific action.

In the context of taxation, attribution theory is used to explain taxpayer compliance behavior. Taxpayer compliance can be influenced by internal factors, such as the level of tax literacy, motivation to pay taxes, and understanding of digital tax systems. The better the knowledge and motivation possessed by taxpayers, the greater the likelihood that they will voluntarily fulfill their tax obligations. Additionally, external factors—such as the ease of the tax administration system and the quality of tax services can also influence taxpayer compliance levels (Rampai, 2024).

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Attribution theory is relevant to this study because the variables of tax literacy, motivation to pay taxes, and understanding of digital taxation represent internal factors that can influence the compliance behavior of MSME taxpayers. Thus, attribution theory serves as the theoretical foundation explaining the relationship between the independent and dependent variables in this study.

Theory of Planned Behavior (TPB)

The behavioral analysis framework in this study is reinforced by the Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB asserts that the starting point for the emergence of a specific individual action is the presence of intention. The extent of a taxpayer's intention to comply is determined by three key psychological antecedents: attitude toward the behavior, social environmental pressure (subjective norm), and the perception of self-control (perceived behavioral control).

1. Attitude Toward the Behavior: Reflects an individual's positive or negative beliefs regarding the consequences of their actions. In the context of taxation, taxpayers who believe that tax contributions have a tangible impact on public development are likely to form a positive perception, thereby fosteringa willingness to fulfill their obligations voluntarily.
2. Subjective Norm: Reflects the influence of the social environment, the views of business associates, or appeals from tax authorities perceived by the individual as a normative pressure to act in compliance.
3. Perceived Behavioral Control: Measures an individual's perception of the ease or difficulty of executing an action, based on the availability of internal capacity and external support resources.

In the framework of this study, the Theory of Planned Behavior (TPB) is positioned as a middle-range theory explaining the causal chain linking independent variables to taxpayer compliance:

1. Tax literacy and an understanding of digital taxation directly strengthen Perceived Behavioral Control. Technical barriers and the hesitation MSME actors feel when facing modern tax administration (such as the CoreTax platform) can be reduced when their cognitive understanding and digital proficiency are adequate. This situation fosters confidence that administrative processes can be easily managed.
2. Tax payment motivation represents the "Attitude toward the Behavior" dimension. Intrinsic drive and strong fiscal awareness create an attitudinal orientation that supports legal compliance, ultimately translating into concrete actions—specifically, accurate tax payment and reporting.

The relevance of TPB as a foundation for understanding tax compliance behavior is supported by recent empirical research. A study by Wardani et al. (2023) confirms that perceived behavioral control facilitated by knowledge of tax regulations significantly drives taxpayer intention and compliance. Meanwhile, research by Nurhapsari et al. (2026) emphasizes that the perceived ease of using digital systems (such as CoreTax) a form of perceived behavioral control is a key determinant in achieving digital tax compliance in the era of modernization.

Digital Literacy Theory

Digital literacy theory explains an individual's ability to access, understand, evaluate, and utilize information obtained through digital technology effectively and responsibly (Mardhatilla et al., 2023). Advancements in information technology have prompted various sectors, including taxation, to adopt digital-based systems to enhance efficiency and the quality of public service (Purnomo et al., 2025). Consequently, an individual's ability to understand digital technology is a crucial factor in the successful implementation of these digital systems.

According to Paul Gilster (1997), digital literacy is the ability to understand and use information from various digital sources. Digital literacy is not merely about the ability to operate technological devices; it also encompasses the capacity to comprehend and evaluate information, as well as the ability to utilize technology effectively to meet various needs and carry out activities (Kusumadewi, 2022).

In the realm of taxation, digital literacy relates to a taxpayer's ability to understand and use electronic-based tax services—such as online Taxpayer Identification Number (NPWP) registration,

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tax return (SPT) filing, electronic tax payments, and digital tax administration systems developed by the Directorate General of Taxes (Amalia & Hanafi, 2026). Taxpayers with a high level of digital literacy tend to adapt more easily to changes in technology-based tax systems compared to those with low digital proficiency (Reviana et al., 2025).

Digital literacy theory is relevant to this study because the variable of digital tax understanding is closely linked to taxpayers' ability to comprehend and utilize available tax technologies. The higher the level of digital literacy among MSME taxpayers, the better their understanding of the digital tax system, which can foster greater compliance in fulfilling tax obligations.

Concept of Tax Literacy (X1)

Tax literacy refers to a taxpayer's ability to acquire, comprehend, and utilize tax-related information to make informed decisions regarding the fulfillment of tax obligations. According to Latuheru (2021), tax literacy encompasses not only knowledge of tax regulations but also the ability to correctly understand the procedures for fulfilling tax obligations. A high level of tax literacy enables taxpayers to understand the prevailing tax system, the benefits of taxation for national development, the procedures for completing and filing Tax Returns (SPT), and the consequences of non-compliance with tax regulations (Latuheru, 2021).

In this study, tax literacy is measured by the taxpayer's ability to understand tax procedures, the Indonesian tax system, the benefits and functions of taxation, the procedures for completing and filing Tax Returns, recent changes in tax regulations, and tax sanctions. These indicators demonstrate the extent to which the tax knowledge possessed by MSME operators can support compliance in fulfilling tax obligations.

Concept of Tax Payment Motivation (X2)

Taxpaying motivation is both an internal and external force that drives taxpayers to fulfill their tax obligations. According to Zain (2018), as cited by Latuheru (2021), taxpaying motivation can arise from an awareness of the importance of taxes for national development, a desire to benefit from public services, moral encouragement as citizens, or a desire to avoid tax penalties.

In this study, taxpaying motivation is reflected in taxpayers' willingness to report income accurately, a belief that taxes benefit society, an awareness that taxes are used for the development of public facilities, a sense of moral responsibility to the state, perceptions of the quality of tax authorities' services, a belief that tax compliance supports business sustainability, and perceptions of the transparency of the government's use of tax funds (Naimah & Alfina, 2022). These indicators illustrate the motivations that influence taxpayer behavior in voluntarily fulfilling tax obligations.

Concept of Digital Tax Understanding (X3)

Digital tax understanding is a taxpayer's ability to understand the use of digital technology applied in tax administration. This understanding includes the ability to access digital tax services, understand electronic tax reporting and payment procedures, understand tax information delivered through digital media, and understand the benefits of using digital tax services in fulfilling tax obligations.

According to Purnomo et al., 2025, modernizing tax administration through digital systems aims to increase service effectiveness and convenience for taxpayers. Based on digital literacy theory, the success of implementing a digital tax system is determined not only by the technology used, but also by the user's ability to understand and utilize that technology optimally. Taxpayers with a good understanding of digital taxation will have easier access to tax servicesreporting and paying taxes electronically, as well as utilizing various digital facilities provided by the Directorate General of Taxes (Josua & Ismail, 2025).

In this study, the understanding of digital taxation is measured by a taxpayer's ability to access digital tax services, understand electronic reporting processes, comprehend digital tax payments, grasp digital tax information, recognize the benefits of digital tax services, and be aware of the various digital tax facilities available.

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The Concept of Taxpayer Compliance (Y)

Tax compliance theory explains the factors influencing a taxpayer's willingness to fulfill their tax obligations in accordance with applicable regulations. Tax compliance is influenced not only by the threat of sanctions and government oversight but also by psychological, social, and moral factors, as well as the taxpayer's level of understanding regarding the tax system (Tahar & Sandy, 2020). Under the self-assessment system implemented in Indonesia, the level of taxpayer compliance is a crucial factor in determining the success of state revenue collection from the taxation sector (Khikmah & Yuliani, 2022).

According to Syamsuri et al. (2023), tax compliance is influenced by various factors, such as tax knowledge, motivation, trust in the government, perceptions of tax fairness, and the ease of use of the tax administration system. Therefore, enhancing tax literacy, motivation to pay taxes, and understanding of digital taxation can serve as factors that drive increased taxpayer compliance.

2. RESEARCH METHOD

Types of research

This study employs a quantitative research design. Fundamentally, the quantitative research method is a scientific approach that emphasizes the processing of numerical data to yield measurable findings. According to Zulfikar (2024), the essence of this method lies in its systematic analytical framework, which equips researchers with the tools for precise measurement, objective observation of phenomena, and structured data analysis. A deep mastery of this methodology goes beyond merely satisfying technical research requirements; it serves as a fundamental basis for researchers to optimize analytical tools for a comprehensive examination of phenomena. Consistent with this definition, the research type utilized in this thesis is quantitative research employing an associative-causal approach.

The associative-causal approach is employed to investigate cause-and-effect relationships and to measure the extent of the influence exerted by independent variables on the dependent variable (Zulfikar, 2024). In this context, the researcher aims to empirically examine the influence of Tax Literacy, Tax Payment Motivation, and understanding of digital taxation as variables on the tax compliance of MSMEs in South Tangerang City. By utilizing a causal design, data obtained from respondents will be statistically processed to verify the formulated hypotheses.

Research Site and Time

Research site

This study was conducted in South Tangerang City. This location was selected because South Tangerang City is experiencing rapid growth in its Micro, Small, and Medium Enterprise (MSME) sector. Furthermore, as a satellite city of the capital that is undergoing a digital transformation, MSME operators in this area serve as relevant subjects for examining the impact of digital literacy and the implementation of the latest tax systems, such as the Coretax application.

Research period

Table 2. Research Timeline

No	Description	2025-2026				
		Agu-Des	Jan-Feb	Mar-Apr	Mei-Jun	Jul-agu
1.	Drafting Chapters 1, 2, and 3					
2.	Thesis Proposal Seminar					
3.	Data Collection					
4.	Data Processing					
5.	Data Analysis					

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6.	Drafting Chapters 4 and 5					
7.	Completion of Research					
8.	Thesis Defense					

Operationalization of Research Variables

In this study, the research variables include the dependent variable (tax compliance of MSMEs in South Tangerang Selatan City) and the independent variables (tax literacy, motivation to pay taxes, and understanding of digital taxation).

Dependent Variable

According to Sujarweni (2022), as cited by Listiyowati (2025), the dependent variable is defined as an element whose condition is influenced by, or serves as a direct implication of, the independent variable. In this study, the dependent variable serving as the focus of analysis is MSME taxpayer compliance, wherein such compliant behavior is positioned as a consequence of the interaction among the various independent factors under investigation. Listiyowati (2025) further notes that tax compliance is a manifestation of taxpayer behavior characterized by the voluntary and conscious fulfillment of all fiscal obligations. This commitment represents more than mere adherence to the law; it reflects the taxpayer's integrity in upholding civic responsibilities in accordance with prevailing regulations. On a macro scale, consistent compliance serves as a cornerstone for ensuring the success and optimization of state revenue targets derived from the taxation sector.

Table 4. Taxpayer Compliance Indicators

Variable	Indicators	Scale	Scoure
MSME taxpayer compliance	I voluntarily registered for a Taxpayer Identification Number (NPWP) to fulfill the initial obligations of an MSME taxpayer.	Liqueur	OECD (2021)
	I always strive to calculate the tax due on my business turnover honestly and accurately.		(Hantono & Sianturi, 2022)
	I always remit the tax due to the state treasury on time, before the payment deadline.		Widyari dkk (2023)
	I regularly file my annual business tax return (SPT) before the deadline.		(Risma Nurhapsari, Titik Rianawati, Olivia Rahmala Iwan, Sabtarini Kusumaningsih, Galuh Aninditiyah, 2026)
	I intentionally delay tax payments or filings if there are no immediate sanctions or warnings from the tax office.		(Khikmah & Yuliani, 2022)
	I always complete tax forms or data thoroughly and attach accurate supporting business documents.		OECD (2021) & regulasi UU KUP

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	I always allocate a portion of my MSME business income specifically to meet state tax payment obligations.		Jatmiko (2006) & OECD (2021)

Independent Variable

Tax Literacy

According to Latuheru (2021), tax literacy is defined as the mastery of tax-related information coupled with the ability of taxpayers to make informed decisions. A lack of understanding regarding tax regulations and functions correlates negatively with the level of public participation. This issue is particularly critical for the MSME sector, which is dominated by informal business operators who tend to exhibit low compliance due to a lack of education. Therefore, systematic educational initiatives—such as public outreach and awareness programs—serve as vital instruments for transforming understanding into voluntary compliance.

Table 5. Tax Literacy Indicators

Variabel	Indikator	Scale	Source
Tax literacy	I am aware that the Directorate General of Taxes (DGT) is updating its tax administration system through the Coretax application.	Liqueur	(Samosir, 2025)
	I understand the fundamental rights and obligations I have as a taxpayer under the current tax system.		
	I understand that the digital tax transformation (Coretax) aims to integrate various tax services (such as e-Filing and e-Billing) into a single-login system.		(jeanly batrck latuheru, 2021)
	I am aware of the filing deadlines and procedures for submitting periodic (Masa) and annual tax returns.		
	I find it difficult to understand the guidelines, outreach materials, or new features within the new Coretax system application.		
	I understand the applicable administrative sanctions or legal penalties for late filing or failure to file tax returns.		(Reviana et al., 2025)
	I realize that a good understanding of the new tax technology will help me avoid errors when entering tax data.		

Motivation to Pay Taxes

According to Zain (2018, cited in Alkahfi et al., 2023), tax payment motivation is the driving factor that compels individuals or business entities to fulfill their tax obligations. This drive may stem from a sense of civic responsibility, a desire to contribute to national development and progress, a commitment to maintaining stability and security, support for the provision of public services, or an effort to avoid legal sanctions or consequences. Such motivation can arise from either internal or external factors. Generally, motivation is defined as the desire to take actiona drive that may originate from needs, hopes or wishes, desires, or impulses. Thus, internal and external forces drive individuals

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or entities to meet their tax obligations, whether motivated by civic awareness, a desire to contribute to development, support for public services, or the need to avoid legal sanctions.

Table 6. Indicators of Tax Payment Motivation

Variabel	Indikator	Scale	Source
Motivation to pay taxes	I pay taxes on time out of moral awareness and a sense of civic responsibility.	Liqueur	(Naimah & Alfina, 2022)
	I am motivated to pay taxes knowing the funds are used for infrastructure development and public facilities.		
	The modernization of the digital tax system (such as Coretax) fosters my confidence that tax administration is conducted transparently.		*National Tax Association Daniel M. Holland Medal* (2025)
	I comply with tax regulations to avoid legal sanctions or penalties from tax authorities.		Bruno Torgler *(Tax morale*)
	I feel reluctant or unmotivated to pay taxes if the government-provided tax application system is confusing and frequently experiences errors.		(Kurniawan Denny & Nugroho Vidyanto, 2021)
	Easy access to tax calculation and payment via a taxpayer account encourages greater compliance on my part.		Bruno Torgler, OECD
	Optimal service and the convenience of the digital system provided by the Directorate General of Taxes (DJP) motivate me to voluntarily fulfill my tax obligations.		James alm & Bruno Torgler

Understanding Digital Taxation

According to Purnomo et al. (2025), digital taxation represents a modernization of the core tax administration system designed to provide convenience and transparency. Based on Digital Literacy Theory, the system's effectiveness relies heavily on how users perceive its benefits and ease of use.

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Table 7. Indicators of Digital Taxation Understanding

Variabel	Indikator	Scale	Source
Understanding digital taxation	I understand how to access digital tax services provided by the Directorate General of Taxes.	Liqueur	(Khikmah & Yuliani, 2022)
	I understand how to report tax obligations electronically.		
	I understand how to make tax payments via digital payment systems.		(Amalia & Hanafi, 2026)
	I understand tax information communicated through digital media.		
	I find it difficult to understand how to use digital tax services.		
	I understand the benefits of using digital tax services to fulfill tax obligations.		
	I am aware of the various digital tax facilities available to assist with tax reporting and payment.		(Reviana et al., 2025)

Population and Sample

Population

After defining the scope of the research, the next step is to establish the research population. The population constitutes the entire set of objects or subjects possessing specific characteristics as determined by the researcher that are to be studied and from which conclusions are to be drawn. According to Zulfikar (2024), a population is a generalization area consisting of objects or subjects that share specific qualities and characteristics.

The population for this study comprises all Micro, Small, and Medium Enterprises (MSMEs) operating in South Tangerang City. MSMEs were selected as the research subject due to their significant role in the local economy and their status as a taxpayer group continuously encouraged to improve tax compliance levels. Based on data from the South Tangerang City Statistics Division (accessed in January 2026), the number of MSMEs in South Tangerang City totals 147,602 business units. This research population is large and heterogeneous, spanning various business sectors such as culinary services, grocery retail, general services, trade, and the creative industries. This diversity in business scale and type makes South Tangerang Selatan City a relevant setting for examining tax compliance levels.

However, not all members of this population meet the specific research criteria particularly regarding tax liability status, experience with tax reporting, and the utilization of modernized tax systems. Consequently, a screening process using sampling techniques is required to identify respondents who align with the research objectives.

Sample

A sample represents a subset of the population's total size and characteristics. According to Zulfikar (2024), a representative sample is one that accurately reflects the conditions of the population. This study employs a non-probability sampling technique specifically purposive sampling based on the consideration that not all MSMEs in the population possess characteristics relevant to the research variables. Given the large population size and constraints regarding time, cost, and manpower, it is not feasible to include every member of the population as a respondent. Therefore, this study utilizes purposive sampling, a method of selecting samples based on specific criteria aligned with the research objectives. The selected respondents are MSME operators who meet the following criteria:

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1. MSME operators conducting business within the South Tangerang Selatan City area;
2. MSME operators running businesses that are currently active;
3. MSME operators possessing knowledge or experience regarding the fulfillment of tax obligations;
4. MSME operators willing to complete the questionnaire.

The determination of the sample size follows Green's (1991) guidelines for multiple linear regression analysis, using the formula $N \geq 50 + 8m$, where m represents the number of independent variables (Green, 1991). As this study involves three independent variables, the minimum required sample size is 74 respondents. To obtain more representative results and enhance the quality of the analysis, the number of respondents included in this study exceeds that minimum requirement (Ariestania & Adriyanto, 2024)

Data collection technique

In this study, data collection techniques encompass both primary and secondary data obtained through various methods. Primary data refers to data obtained directly from the source or research respondents, whereas secondary data is obtained indirectly through documents or other relevant sources (Zulfikar, 2024).

Primary Data

Primary data for this study were collected by distributing questionnaires to individual taxpayers (MSMEs). A questionnaire is a data collection technique involving the administration of a set of written questions or statements to respondents, who answer based on their actual circumstances (Rampai, 2024). The questionnaire instrument in this study is divided into two sections: the first section addresses respondent consent, while the second section contains research indicators representing the independent and dependent variables.

Literature review

A literature review is a data collection method involving the gathering, examination, and analysis of various literature sources relevant to the research problem. This technique aims to obtain secondary data such as theoretical concepts, findings from previous studies, and scientific information to support the development of the research's conceptual framework and theoretical foundation. Sources utilized include reference books, national and international scientific journals, articles on prior research, academic theses, websites, and various credible digital scientific publications.

Through the literature review, the researcher identifies, categorizes, and evaluates information regarding the research variables: tax literacy, motivation to pay taxes, understanding of digital taxation, and tax compliance among MSMEs. This process aims to understand theoretical developments, identify research gaps, and strengthen the basis of scientific arguments. Furthermore, the literature review serves as a reference for developing research instruments and determining variable indicators, as well as a basis for comparison when discussing research findings.

Data Analysis Techniques

The data analysis technique employed in this study is a quantitative statistical method using SPSS (Statistical Package for the Social Sciences) software. Data analysis was conducted to examine the influence of the independent variables namely tax literacy (X1), motivation to pay taxes (X2), and understanding of digital taxation (X3) on the dependent variable, taxpayer compliance (Y).

Descriptive Statistical Analysis

According to Rahim (2023), descriptive statistics is a data analysis method used to present, describe, and analyze data systematically, without the intention of generalizing findings to a population. The results of this analysis reflect only the characteristics of the data under study. Measures used in descriptive statistics include the number of respondents, minimum and maximum values, the mean, and the standard deviation.

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3. RESULT AND DISCUSSION

Overview of the Research Subject

This study focuses on Micro, Small, and Medium Enterprises (MSMEs) registered or operating in South Tangerang City, Banten Province. This location was selected due to South Tangerang City's highly dynamic economic growth, with the MSME sector serving as a key driver of the local economy. At the same time, the growing number of MSMEs represents significant potential for state tax revenue; however, this sector often faces challenges regarding fluctuating compliance levels stemming from limited understanding, literacy, and adaptability concerning the digitalization of tax administration implemented by the Directorate General of Taxes (DGT).

Respondent Profile and Criteria

To obtain accurate and representative data for examining the influence of tax literacy, motivation to pay taxes, and understanding of digital taxation on taxpayer compliance, data was collected by distributing questionnaires to MSME owners in South Tangerang. The sample collection and selection process for this study is outlined below:

1. Population and Questionnaire Distribution: Questionnaires were distributed using a mixed approach both in person (by visiting MSME owners and providing a QR code for the Google Form) and via digital channels (sharing the Google Form link) to business owners meeting the criteria for MSME taxpayers. A total of 122 completed questionnaires were successfully collected by the researcher.
2. Sample Screening Process: From the 122 received questionnaires, the researcher verified and screened the data for suitability based on the completeness of responses and adherence to sample criteria (such as possession of a validated Taxpayer Identification Number/NPWP or NIK and active business status). The evaluation process identified 5 questionnaires that did not meet the requirements due to either incomplete responses (missing values) or data inconsistencies.
3. Final Selected Sample: After excluding the unsuitable questionnaires, a total of 117 valid respondent samples remained that met all criteria for processing using SPSS version 26. This sample of 117 served as the dataset for all statistical analyses, ranging from validity and reliability tests to classical assumption tests and hypothesis testing.

Table 8. Research Criteria

No	Criteria	Does not meet criteria	Meets criteria
1.	Willing to complete a questionnaire	0	122
2.	Active MSME owner/operator based in South Tangerang	3	119
3.	No prior experience using digital tax systems	2	117

Discussion

The Influence of Tax Literacy, Motivation to Pay Taxes, and Understanding of Digital Taxation on Taxpayer Compliance

Tax Literacy (X1), Motivation to Pay Taxes (X2), and Understanding of Digital Taxation (X3) were found to have a simultaneous, positive, and significant influence on Taxpayer Compliance (Y). Logically, optimal tax compliance among MSME operators cannot be achieved by relying on a single aspect alone. Theoretically, this simultaneous relationship is comprehensively explained through the integration of Attribution Theory (Heider, 1958) and the Theory of Planned Behavior (TPB) (Ajzen, 1991). Attribution Theory posits that individual behavior is shaped by the synergy between internal factors (such as personal motivation and awareness) and external factors (such as the dissemination of regulations and technological facilities). Within the TPB framework, compliant behavior is grounded in intention, which is driven by three determinants: attitude toward the behavior, subjective norms, and perceived behavioral control.

Consistent with research conducted by Kusumadewi (2022) and Ramaddani (2022), these results indicate that when tax understanding improves driven by strong motivation and supported by

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a robust digital administration system the level of compliance among MSME operators in fulfilling their tax obligations rises collectively.

Although the results of this study show a significant simultaneous effect, there are conflicting findings in prior research, such as the study conducted by Yuliati and Fauzi (2020). In their research, the combination of internal knowledge/literacy variables and service quality did not necessarily drive MSME compliance automatically. They found that MSME taxpayer compliance was instead driven primarily by coercive law enforcement factors specifically fines and administrative sanctions rather than by digital literacy awareness or intrinsic motivation.

The Influence of Tax Literacy on Taxpayer Compliance

Tax literacy has a positive and significant partial effect on taxpayer compliance. Based on Attribution Theory, tax-related information and education provided by tax authorities serve as external stimuli that business owners internalize into personal cognitive understanding. From the perspective of the Theory of Planned Behavior (TPB), the higher a taxpayer's tax literacy, the greater their perceived behavioral control; this is because they feel they possess sufficient knowledge to fulfill their tax obligations independently, free from technical obstacles.

This aligns with the theory that the better MSME owners understand tax regulations, rights, and obligations, the greater their propensity for compliance. This is further supported by research findings from Afrilia (2022) and Jeanly Batrck Latuheru (2021), which indicate that high tax literacy influences tax compliance.

However, these results contrast with the findings of Kusumadewi (2022), who stated that tax literacy does not have a significant partial effect on MSME taxpayer compliance. Furthermore, the results are supported by research from Jatmiko (2006) cited by Olitsha (2024) which demonstrates that increased tax knowledge does not automatically lead to higher compliance unless accompanied by strict supervision (law enforcement) by tax authorities in the field.

The Influence of Tax Payment Motivation on Taxpayer Compliance

Individually, the motivation to pay taxes has a positive and significant effect on taxpayer compliance. This relationship is strongly grounded in Internal Attribution Theory and the "Attitude toward the Behavior" dimension of the Theory of Planned Behavior (TPB). Attribution Theory posits that consistent and sustained individual behavior is driven by internal factors (dispositional factors), such as moral values, personal awareness, and a sense of social responsibility. Meanwhile, the TPB assumes that a positive evaluation or attitude toward an action directly strengthens an individual's intention to carry out that compliant behavior. It is this internal moral drive that compels taxpayers to remain honest in reporting their actual turnover, even when oversight or sanctions from tax authorities are lax. This finding aligns with research conducted by Naimah & Alfina (2022) and Mangoting (2021), which indicates that the motivation to pay taxes significantly influences tax compliance.

However, these results contradict the findings of Mangoting (2021), who found that tax motivation did not have a significant effect on tax compliance. The logic in their study suggests that when business owners are confronted with the actual monetary amounts of tax payable, attitudes of resistance and disengagement emerge. Consequently, rather than being motivated to comply, taxpayers tend to engage in tax planning—or "game playing"—to minimize their tax burden.

The Influence of Digital Taxation Understanding on Taxpayer Compliance

Individually, the understanding of digital taxation exerts a positive and significant influence, emerging as the most dominant variable in this research model. Theoretically, this dominant influence is explained through the integration of Digital Literacy Theory (Gilster, 1997), External Attribution Theory, and the construct of Perceived Behavioral Control from the Theory of Planned Behavior (TPB). Digital Literacy Theory posits that the successful implementation of technology is largely determined by users' cognitive abilities to effectively access, comprehend, and utilize digital systems. From the perspective of Attribution Theory, the availability of electronic-based administrative platforms (such as e-Filing, e-Billing, and the CoreTax application) serves as an external stimulus specifically, a public service facility provided by the government.

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This aligns with findings by Samosir (2025), which indicate that digitalization fosters improved tax literacy, more organized bookkeeping practices, and enhanced compliance in both formal and material terms. Consequently, digitalization plays a pivotal role in shaping the behavior of MSME taxpayers, making them more aware of, orderly regarding, and compliant with their tax obligations.

It should be noted, however, that the positive impact of digitalization may become insignificant within certain ecosystems. This reflects a "phenomenon gap" associated with technology operationalization: in regions characterized by limited technological infrastructure or dominated by older business owners who lack technological proficiency, system modernization may actually show a negative or insignificant correlation with compliance levels. This is because such modernization can trigger administrative frustration a dynamic discussed by Yulia et al. (2025) regarding the challenges of technology adoption.

4. CONCLUSION

Based on the data analysis and discussion in Chapter IV regarding the influence of tax literacy, tax payment motivation, and understanding of digital taxation on taxpayer compliance among MSME operators in South Tangerang Selatan with a final sample size of 117 respondents the following conclusions are drawn:

1. Tax literacy, tax payment motivation, and understanding of digital taxation have a significant simultaneous effect on taxpayer compliance among MSME operators in South Tangerang Selatan.
2. Tax literacy has a positive and significant effect on taxpayer compliance among MSME operators in South Tangerang Selatan.
3. Tax payment motivation has a positive and significant partial effect on taxpayer compliance among MSME operators in South Tangerang Selatan.
4. Understanding of digital taxation has a positive and significant effect on taxpayer compliance among MSME operators in South Tangerang Selatan.

Limitations of the Study

Although this study was conducted in accordance with established scientific procedures, there remain certain limitations that may affect the results, including:

1. Limitations regarding the scope of independent variables: This study focuses on three independent variables. Based on the coefficient of determination, the model explains 75.9% of the variation in compliance; consequently, 24.1% of the variation remains attributable to factors outside the research model (such as tax sanctions, taxpayer awareness, or the quality of service provided by tax authorities).
2. Limitations regarding location and sample: The study's subjects and location were restricted to MSME operators in South Tangerang City, with a final sample size of 117 respondents. Given the vast MSME population in South Tangerang, the findings cannot necessarily be absolutely generalized to other regions in Indonesia.
3. Limitations regarding data collection methods: Data collection relied on a questionnaire instrument completed by the respondents themselves. This introduces the potential for subjective bias, as respondents' answers might reflect ideal conditions rather than the actual situation on the ground.

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