The Influence of Tax Understanding and Income Tax Incentives on MSME Tax Compliance, Moderated by Tax Digitalization

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Abstract

This study investigates how tax knowledge and income tax incentives affect tax compliance among MSMEs, with tax digitalization functioning as a moderating variable. MSMEs are vital to Indonesia's economy, yet achieving tax compliance in this sector poses significant challenges, especially in Palu, which has been heavily impacted by the 2018 natural disaster and the COVID-19 pandemic. In response to these difficulties, the government launched several measures, including Regulation No. 44 of 2020, which offers tax incentives for businesses affected by the pandemic. However, as of May 2020, the adoption of these incentives among MSME operators was notably low (D. Setiawan, 2018). This situation led researchers to explore whether MSMEs in Palu have effectively taken advantage of these income tax incentives. The research utilized a quantitative methodology, employing a Likert scale to measure the impact of the independent variables on the dependent variable. The population for the study comprised MSMEs registered with the Department of Cooperatives, MSMEs, and Labor in Palu, with purposive sampling used to select respondents based on specific criteria. Data collection was conducted manually using questionnaires, and the analysis was performed using WarpPLS 7.0. The findings indicated that tax knowledge significantly and positively influences MSME tax compliance, and income tax incentives also demonstrate a substantial positive effect. Although tax digitalization does not significantly moderate the relationship between tax knowledge and compliance, it does play a moderating role in the effect of income tax incentives on compliance.

Keywords: *Tax Understanding, Income Tax Incentives, Tax Compliance, Tax Digitalization, MSMEs.*

A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are pivotal to Indonesia's economic structure, significantly contributing to job creation and serving as the foundation for the nation's economic development. The COVID-19 pandemic has significantly impacted the global economy, including the tax sector (Dewi et al., 2020). In these challenging circumstances, it is crucial for taxpayers to actively engage in fulfilling their tax responsibilities (Sari et al., 2019). Over the past several decades, the Indonesian government has enacted various policies to stimulate the growth of MSMEs, including tax regulations. Well-designed tax policies are essential for promoting the sustainability of MSMEs and ensuring compliance with fiscal regulations, which in turn strengthens the national economy.

Government Regulation No. 23 of 2018 provides substantial tax relief for MSMEs in Indonesia. This regulation, which took effect on July 1, 2018, replaced

Government Regulation No. 46 of 2013, which previously governed income tax for businesses with certain gross turnover. The introduction of Regulation No. 23 of 2018 was a response to dissatisfaction with its predecessor. Although Government Regulation No. 46 of 2013 aimed to simplify tax obligations for MSMEs, it faced criticism for being unfair, imposing a tax rate that many considered excessively burdensome. The tax was based on gross turnover, disregarding whether a business was profitable or incurring losses. Regulation No. 23 of 2018 addresses this issue by providing tax incentives for MSMEs with an annual gross turnover below IDR 4.8 billion, lowering the tax rate from 1% to 0.5%. This change is designed to improve the competitiveness of MSMEs, a critical component of Indonesia's economy. With a reduced tax burden, MSMEs are better equipped to reinvest in their businesses, expand their markets, and create new jobs. However, tax compliance within MSMEs remains a significant hurdle, influenced by various factors.

A solid understanding of tax regulations is expected to increase the awareness and willingness of MSMEs to meet their tax obligations. Sufficient knowledge of tax provisions, including income tax (PPh), can help MSMEs realize the benefits of compliance, such as access to public services and government tax incentives. Despite the availability of incentives such as reduced tax rates and the elimination of administrative penalties, many MSME operators have not fully taken advantage of these opportunities. This aligns with the research conducted by (Sugiri, 2020), which examined initiatives supporting MSMEs affected by the COVID-19 pandemic and discussed tax incentives available for MSMEs with an annual turnover below IDR 4.8 billion. As of May 2020, many MSME operators had not fully utilized these tax incentives (Setiawan, 2018). Therefore, it is critical to further investigate the relationship between tax understanding and income tax incentives on MSME tax compliance.

In addition, tax digitalization has emerged as a crucial moderating factor in improving tax compliance. In the current digital era, the government has implemented various digital systems to simplify tax processes, including e-filing and e-billing. Digitalization is expected to help overcome the obstacles that MSMEs encounter when fulfilling their tax obligations by reducing transaction costs and enhancing transparency. However, the effectiveness of digitalization largely depends on how well MSME operators understand and adapt to these new technologies.

Palu City has faced several natural disasters in recent years, including earthquakes, liquefaction, and a tsunami in 2018, which severely impacted the MSME sector. While recovering from these disasters, MSMEs in Palu encountered another crisis—the COVID-19 pandemic in 2020. The pandemic caused widespread economic disruption, particularly for MSMEs, with social restrictions, reduced consumer purchasing power, and economic uncertainty pushing many toward bankruptcy. In response to the economic crisis caused by the pandemic, the government implemented various solutions, including measures in the tax sector. The government issued Minister of Finance Regulation No. 44 of 2020, which provided tax incentives for taxpayers affected by the COVID-19 pandemic, specifically targeting MSMEs.

In light of this context, this study aims to determine whether MSMEs in Palu have effectively utilized the tax incentives provided by the government or if there remain gaps in their tax understanding. Furthermore, tax digitalization plays a crucial role as a moderating variable in enhancing tax compliance. However, significant research gaps persist regarding how the interaction between tax understanding, income tax incentives, and tax digitalization influences tax compliance. While previous studies have examined these factors in isolation, there is limited research integrating all three within a cohesive analytical framework. Therefore, the author intends to explore "The Influence of Tax Understanding and Income Tax Incentives on MSME Tax Compliance, Moderated by Tax Digitalization".

B. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) builds upon the Theory of Reasoned Action (TRA) and asserts that a person's behavior is influenced by their intentions, which are shaped by three main factors. As described by Ajzen (1991) and cited by (Anggraini & Waluyo, 2014), these factors are: behavioral beliefs (the individual's views on the results of their actions), normative beliefs (the effects of social expectations), and control beliefs (the perceived ease or challenge of carrying out the behavior). This framework is particularly useful for understanding how MSMEs' tax compliance may be affected by their perceptions of the benefits of compliance, societal expectations, and the perceived ease of fulfilling tax obligations, especially with the advent of tax digitalization.

2. Technology Acceptance Model (TAM)

In 1989, David developed the Technology Acceptance Model (TAM) to clarify the process by which users embrace new technologies. This model highlights five essential components: perceived usefulness, which pertains to the belief that the technology will improve performance, and perceived ease of use, which indicates how simple it is to utilize the technology, the users' attitudes toward the technology, their behavioral intentions to use it, and their actual usage of the technology. These aspects provide insight into how users accept and engage with technology, which is relevant for examining how MSMEs implement digital tax systems

3. Attribution Theory

Attribution Theory, proposed by Fritz Heider in 1958, seeks to explain how people interpret the causes of behaviors and events. Heider distinguishes between internal factors (such as individual abilities or efforts) and external factors (like obstacles or environmental conditions). This theory is particularly relevant in exploring how MSMEs evaluate their tax compliance. Internal factors, like their knowledge of tax laws, and external factors, such as government incentives and the availability of digital tax services, influence their tax behavior and compliance.

4. The Influence of Tax Knowledge on MSME Tax Compliance

ax understanding should encompass knowledge of both regulations and systems, as well as the function of taxation in Indonesia. When taxpayers are aware of their tax obligations, they are more likely to exhibit behavior that aligns with this understanding, fulfilling their tax responsibilities (Rahayu, 2017).

Attribution theory identifies tax understanding as an internal factor that can affect MSME tax compliance. The better a taxpayer's understanding of tax regulations, individuals are more inclined to fulfill their obligations (Cahyani & Noviari, 2019).

Previous studies, such as those conducted by (Ariyanto & Nuswantara, 2020), indicate a positive relationship between tax comprehension and compliance. Similarly, Maili (2022) demonstrated that a solid understanding of tax regulations significantly improves tax compliance among MSMEs. Building on these results, the following hypothesis is proposed: H_1: The influence of tax knowledge on MSME tax compliance is positive and significant

5. The influence of income tax incentives on MSME tax compliance

The government's introduction of tax incentives is anticipated to broaden the range of business sectors, especially MSMEs, that will benefit from these initiatives. This expansion is expected to align with efforts to support the sustainability of MSMEs, ultimately contributing to the recovery of the national economy. The relief provided through these incentives is likely to promote greater tax compliance among MSME taxpayers (Amah et al., 2021).

Tax incentives act as a key motivator, increasing taxpayers' awareness of their compliance obligations. As the dominant group of business owners, MSMEs stand to gain considerably from the tax reductions offered. This view is supported by studies Research by (Walidain, 2021), (Latief et al., 2020), and (Jawa et al., 2021) suggests that taxpayers tend to assess the advantages of tax compliance before fulfilling their obligations. According to the Theory of Planned Behavior (TPB), an individual's behavior is guided by their intention, which is influenced by their expectations of the potential outcomes. This concept resonates with MSME taxpayers, who perceive the government's reduction of the tax rate from 1% to 0.5% as beneficial, potentially leading to higher compliance rates.

A study by Aini & Nurhayati (2022) shows that the Income Tax Incentive Policy significantly affects MSME tax compliance. Similarly, Saputro & Meivira (2020) found that favorable perceptions of tax incentives strongly influence compliance among MSMEs. Based on these findings, the proposed hypothesis is: H_2: Income tax incentives have a positive and significant effect on MSME tax compliance

6. Tax digitalization moderates the influence of tax understanding on MSME tax compliance

The Technology Acceptance Model (TAM), developed by Davis in 1989, offers a framework to understand how tax digitalization moderates the link between tax knowledge and MSME tax compliance. This model highlights two essential factors for

technology adoption: perceived usefulness and perceived ease of use. In this study, tax digitalization enhances perceived usefulness when MSMEs acknowledge that digital platforms streamline tax management and reporting processes. Moreover, the perceived ease of use of these digital systems affects how effectively MSMEs apply their tax knowledge. If MSMEs find the digital tax tools easy to use, it strengthens the relationship between comprehensive tax understanding and compliance. In essence, when MSMEs recognize the benefits and convenience of digital tax platforms, digitalization can intensify the influence of tax knowledge on compliance.

While previous studies have explored tax digitalization as a moderating factor, none have specifically examined its role in how tax knowledge affects compliance. This gap prompted the researcher to investigate the moderating effect of tax digitalization on the relationship between tax understanding and MSME compliance. Additionally, research by (Atifa et al.2023) indicates that tax digitalization can moderate the relationship between tax socialization and compliance. Based on this insight, the following hypothesis is proposed: H_3: Tax digitalization can moderate the relationship between tax understanding and MSME tax compliance

7. Tax digitalization moderates the relationship between income tax incentives and MSME tax compliance

The introduction of income tax incentives for MSMEs raises the important question of whether the conveniences provided by digital tools for calculating, depositing, and reporting income tax can significantly enhance tax compliance among MSMEs (Rachmawati & Ramayanti, 2016). To tackle this issue, the Directorate General of Taxes has introduced initiatives aimed at simplifying the processes of taxpayer registration, payment, and reporting through its official website, which aligns with the broader trend of tax digitalization. According to the Technology Acceptance Model (TAM) proposed by David (1989), tax digitalization can act as a moderating factor in the relationship between income tax incentives and MSME tax compliance by enhancing taxpayers' perceptions of the benefits of these incentives (perceived usefulness) for their operations. Digital tax systems often include features such as information portals, filling instructions, tax calculators, and automated notifications, which facilitate a clearer understanding of and access to income tax incentives, thereby increasing compliance rates among MSMEs. Moreover, improved accessibility and usability associated with tax digitalization can minimize errors in form filling and tax reporting, enabling MSMEs to take full advantage of available tax incentives.

While previous research has explored tax digitalization as a moderating factor, there is a significant lack of studies specifically examining how income tax incentives affect tax compliance in the context of tax digitalization. Therefore, this study intends to analyze the moderating effect of tax digitalization on the relationship between income tax incentives and MSME tax compliance. In a different study with varying independent variables, (Nur Atifa et al., 2023) discovered that tax digitalization could impact the relationship between tax socialization and taxpayer compliance. Based on

this understanding, the following hypothesis is proposed: H_4: Tax Digitalization Moderates Income Tax Incentives on MSME Tax Compliance

C. METHOD

This research adopts a quantitative approach, utilizing a Likert scale to assess the interactions between the independent and dependent variables. The main aim is to evaluate the proposed hypotheses and analyze the causal relationships among these variables through hypothesis testing. The study focuses on micro, small, and medium enterprises (MSMEs) that are registered with the Cooperative department, MSMEs, and Labor Department in Palu City. A purposive sampling technique was employed, where respondents were selected based on specific criteria, including MSMEs in Palu City with an annual turnover of less than 4.8 billion Rupiah and valid tax identification numbers (NPWP). Data collection was performed manually by distributing questionnaires, where respondents were asked to provide their opinions on the presented statements. Data analysis for this research was carried out using WarpPLS 7.0

D. RESULTS AND DISCUSSION

1. Structural Model Evaluation (Inner Model)

a. Coefficient of Determination (R^2)

Below are the values of the coefficient of determination (R^2)

Table 2 R-Square Values

	R Square	R-Square Adjusted
Tax Compliance of MSMEs (Y)	0.249	0.234

Source: Warp PLS 7.0, Primary data processed by the researcher (2024)

Based on the data shown in Table 1, the interaction between MSME Tax Compliance and Taxation Digitalization as a moderating factor accounts for 24.9% of the influence on MSME tax compliance, reflected in an R-Square value of 0.249. This indicates that 24.9% of the variations in MSME tax compliance can be attributed to the variables explored in this study. In contrast, the remaining 75.1% is linked to other factors not examined within this research model, suggesting a potential for including additional variables that may impact MSME tax compliance.

The Adjusted R-Square value of 0.234 implies that, when accounting for the number of predictors in the model, this adjusted coefficient of determination closely aligns with the original R-Square value, indicating that the model effectively captures the variations observed in the data.

b. Predictive Relevance (Q^2)

The Q-Square (Q^2) value serves as an indicator of the model's predictive power concerning the endogenous variable, in this case, MSME tax compliance. The following are the Q-Square (Q^2) values:

Table 3 Q-Square Values (Q^2)

	Q2
Tax Compliance of MSMEs (Y)	0.258

Source: Warp PLS 7.0, Primary data processed by the researcher (2024)

The Q-Square (Q^2) value of 0.258 signifies that the model possesses a relatively strong predictive ability. In other words, 25.8% of the variability in MSME tax compliance is accounted for by the variables present in the model. Since the Q^2 value exceeds 0, this model exhibits acceptable predictive relevance, indicating its effectiveness in providing sufficient estimations concerning MSME tax compliance

c. Model Fit Test

Table 4 Indices for Model Fit and Quality

Model Fit Indicators	Index	P-Value	Results
APC	0.182	P < 0.001	Accepted
ARS	0.249	P < 0.001	Accepted
AVIF	1.157	-	Accepted

Source: Warp PLS 7.0, Primary data processed by the researcher (2024)

Table 3 presents the results of the model used in this study. Since the p-values for both the Average Path Coefficient (APC) and the Average R-squared (ARS) are below 5%, and the Average Variance Inflation Factor (AVIF) is less than 5, we can determine that the model meets the criteria for a good fit.

d. Hypothesis Testing

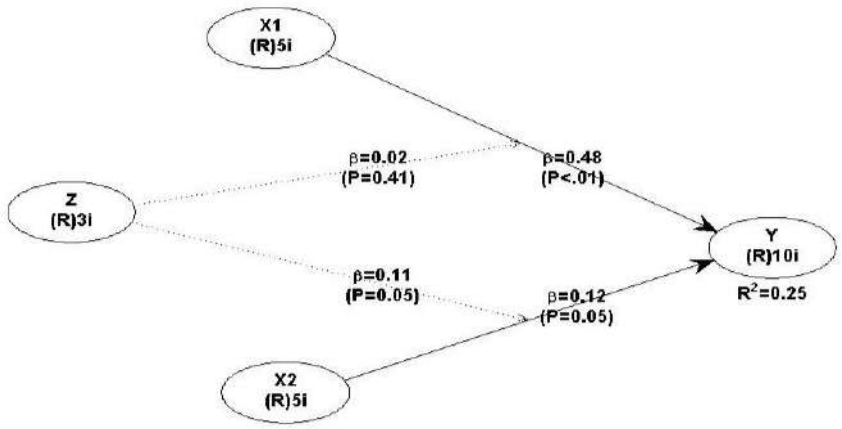


Figure 1 Diagram Path

Source: Warp PLS 7.0, Primary data processed by the researcher (2024)

In this research, hypothesis testing is conducted using PLS analysis with the aid of Warp PLS 7.0 software. The hypothesis will be accepted if the P-value is below 0.05 or 5%.

Table 5 Hypothesis Test Results

	Path Coefficient	P-value	Description
Understanding of Taxation on MSME Tax Compliance	0.485	< 0.001	Accepted
Income Tax Incentives on MSME Tax Compliance	0.116	0.049	Accepted

Understanding of Taxation on MSME Tax Compliance Moderated by Taxation Digitalization	0.016	0.412	Rejected
Income Tax Incentives on MSME Tax Compliance Moderated by Taxation Digitalization	0.113	0.054	Accepted

2. The influence of tax understanding on MSME tax compliance

The results of the study reveal that tax understanding has a substantial effect on MSME tax compliance, evidenced by a path coefficient of 0.485 and a p-value lower than 0.001. This supports the acceptance of the first hypothesis. This suggests that an increase in tax comprehension among MSMEs correlates with improved compliance in reporting and meeting tax obligations. Therefore, a deeper understanding of taxation among taxpayers results in higher tax compliance rates (Cahyani & Noviari, 2019).

A strong grasp of taxation signifies the knowledge and awareness that MSME operators possess regarding tax regulations and responsibilities, motivating them to adhere consistently to these obligations. This aligns with attribution theory, which asserts that individuals' behaviors are influenced by their understanding and assessment of external factors, such as tax policies and systems, which subsequently affect their actions. These findings align with the research of Ariyanto & Nuswantara (2020), this highlights the importance of tax knowledge in enhancing taxpayer compliance. Similarly, comparable results were noted in the study by (Maili, 2022), indicating that tax understanding significantly and positively impacts compliance among MSME taxpayers.

3. The Influence of Income Tax Incentives on Tax Compliance

The results derived from the analysis suggest that income tax incentives exert a noteworthy influence on the tax compliance of MSMEs, as indicated by a path coefficient of 0.116 and a p-value of under 0.049, thereby substantiating the validity of the second hypothesis. Although the magnitude of this impact may not be considerable, these incentives nonetheless play a pivotal role in bolstering tax compliance among MSMEs. This implies that as operators within MSMEs become cognizant of the benefits conferred by these tax incentives, they are increasingly motivated to adhere to their tax reporting and payment obligations. Such incentives are perceived to alleviate the burden of taxation and inspire MSMEs to maintain a consistent level of compliance with their fiscal duties. These findings resonate with the research conducted by Aini & Nurhayati (2022), which elucidated that the Income Tax Incentive Policy notably influences taxpayer compliance among MSMEs. Moreover, an inquiry by Saputro & Meivira (2020) unveiled that perceptions regarding tax incentives exert a positive and significant effect on the tax compliance of MSMEs.

4. Understanding of Taxation on MSME Tax Compliance Moderated by Tax Digitalization

The findings of this study reveal that tax digitalization does not act as a moderating factor in the relationship between tax knowledge and MSME tax compliance, evidenced by a path coefficient of 0.016 and a p-value of 0.412. Consequently, the third hypothesis is dismissed. This outcome implies that tax digitalization does not enhance or diminish the connection between tax understanding and compliance among MSMEs. Despite the intention of digitalization to streamline tax procedures, it does not significantly strengthen the influence of tax knowledge on compliance in this context. A potential explanation for this limitation is the inadequate access to technology among MSMEs, including a lack of devices or unreliable internet connections, which hampers many operators from effectively leveraging tax digitalization, thereby reducing its impact on tax compliance.

While there have been no previous studies specifically focusing on this matter, some research has investigated similar moderating and dependent variables, though with different independent variables. For example, a study by Atifa et al. (2023) found that tax digitalization does not moderate the effect of financial technology on taxpayer compliance. Likewise, research conducted by (Zharifa & Tsaltsa, 2024) demonstrated that tax digitalization does not effectively moderate the relationship between financial literacy and tax compliance, nor does it influence the impact of financial technology utilization on compliance.

5. Tax Incentives on MSME Tax Compliance Moderated by Tax Digitalization

The results of the study demonstrate that tax digitalization plays a moderating role in the relationship between income tax incentives and tax compliance among MSMEs. This conclusion is backed by a path coefficient of 0.113 and a p-value lower than 0.054, which validates the acceptance of the fourth hypothesis. Tax digitalization simplifies previously complex administrative procedures, enhancing the effectiveness of tax incentives and directly contributing to improved MSME tax compliance. Digitalization provides more immediate benefits because MSMEs tend to be more responsive to financial incentives accessible through digital platforms. Although technological limitations may exist, direct tax incentives that offer concrete financial benefits are easier for MSMEs to understand and utilize. Therefore, even though tax understanding may not be significantly moderated by digitalization due to technical limitations, income tax incentives that directly relate to tax burden reduction are more easily understood and leveraged, even by MSMEs with limited access to technology.

In conclusion, this difference may be attributed to the nature of each variable: tax understanding is more complex and requires deeper information processing, which may be hindered by technological limitations, while income tax incentives are directly linked to financial benefits that are easily understood, thus their effect is stronger with the presence of digitalization.

In a different study with different independent variables (Nur Atifa et al., 2023) state that tax digitalization can moderate the socialization of taxation concerning taxpayer compliance

E. CONCLUSION

This study's findings demonstrate that tax understanding plays a crucial role in influencing MSME tax compliance. As MSMEs deepen their understanding of tax laws and requirements, their likelihood of fulfilling their tax obligations increases regulations and responsibilities, their adherence to reporting and paying taxes also increases. However, tax digitalization does not significantly moderate the connection between tax understanding and MSME tax compliance. This lack of moderation may stem from limited technological access among MSMEs, including insufficient ownership of devices or internet connectivity, which hampers their ability to utilize digital tools for better understanding the tax process.

On the other hand, income tax incentives have been shown to significantly impact MSME tax compliance, and tax digitalization can moderate this relationship. Digitalization facilitates easier access to information regarding tax incentives, thereby enhancing MSME tax compliance. In other words, MSMEs are more motivated to fulfill their tax obligations when they receive tangible financial benefits through incentives, especially when the process is simplified by digital systems.

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