Beyond Tax Knowledge: Exploring the Impact of Digital Literacy and Tax Stereotypes on MSME Tax Compliance (Case Study on MSME Taxpayers in Kesambi District, Cirebon, West Java, Indonesia)

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	This study addresses the low level of tax compliance among MSMEs in Kesambi District, which remains a persistent issue despite existing tax policies. The phenomenon gap lies in the insufficient understanding of how tax literacy, digital literacy, and tax stereotypes influence compliance behavior. While previous studies have focused on individual aspects of tax compliance, limited research has examined the combined effect of these three variables. This research analyzes the impact of tax literacy, digital literacy, and tax stereotypes on MSME taxpayer compliance. A quantitative research method was employed, using primary data collected through structured questionnaires distributed to 125 MSME taxpayers. The data were analyzed using Partial Least Square (PLS) version 3.0, encompassing validity and reliability tests and structural model analysis. The results indicate that tax literacy does not significantly affect tax compliance, suggesting that mere knowledge of tax regulations is insufficient to drive compliance. Conversely, digital literacy significantly influences tax compliance, demonstrating the importance of digital access in facilitating tax reporting and payment. Additionally, tax stereotypes negatively impact compliance, highlighting the role of perceptions and trust in shaping taxpayer behavior. The findings provide theoretical implications by integrating the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) in tax compliance research. The study suggests improving digital literacy and addressing tax-related stereotypes can enhance voluntary tax compliance. This research contributes novelty by examining the interplay of these three factors, offering new insights for policymakers in designing more effective tax strategies.

INTRODUCTION

Tax compliance is crucial to a nation's economic sustainability, providing essential revenue for government programs, public infrastructure, and social services (Kochanova et al., 2020; Obaid et al., 2020; Rusydi Fauzan et al., 2023). Despite its significance, tax compliance among Micro, Small, and Medium Enterprises (MSMEs) remains challenging, particularly in developing countries like Indonesia (Afriyanto & Ahmad, 2022; Rachmat et al., 2023). The self-assessment system requires taxpayers to calculate, report, and pay taxes independently, yet many MSMEs struggle due to limited knowledge, inadequate digital adaptation, and prevailing negative perceptions of taxation (Diani & Nugroho, 2024; Hadiwibowo et al., 2023). This study explores how tax literacy, digital literacy, and tax stereotypes influence tax compliance among MSMEs in Kesambi District.

The urgency of this research stems from the persistent gap between government tax revenue targets and actual tax collection, particularly from the MSME sector. According to Murnidayanti & Putranti (2023), and Istianah & Nugroho (2024), MSMEs contribute significantly to GDP and employment but exhibit lower tax compliance rates than large corporations. The government has implemented various incentives, including reducing the final tax rate for MSMEs and providing tax reliefs. However, compliance remains suboptimal, indicating insufficient financial incentives (Irmayani et al., 2023; Pramono et al., 2024). Other underlying factors, such as taxpayers' understanding of tax regulations, ability to use digital tax platforms, and perceptions about fairness in taxation, may play a more critical role in shaping compliance behavior (Karima et al., 2024; Rajeswari et al., 2024).

Several theories support the conceptual framework of this study. The Theory of Planned Behavior (TPB) suggests that attitudes, subjective norms, and perceived behavioral control influence individual actions, such as tax compliance (Bobek & Hatfield, 2003). Tax literacy enhances taxpayers' attitudes by improving their understanding of tax obligations, while digital literacy strengthens perceived behavioral control by simplifying the tax filing process (Ahmadin et al., 2023; Bornman & Ramutumbu, 2019; Harnovinsah et al., 2023). Additionally, tax stereotypes, shaped by societal narratives and past experiences, may affect subjective norms, encouraging or discouraging compliance. Furthermore, the Technology Acceptance Model (TAM) highlights the role of digital literacy in facilitating tax compliance by improving ease of use and perceived usefulness of digital tax systems (Davis, 1989).

Despite the growing body of research on tax compliance, there remains a gap in understanding the interplay between tax literacy, digital literacy, and tax stereotypes. Prior studies by Irawati et al. (2021) and Nhundu & Matamande (2023) have established that tax literacy positively affects compliance, while digital literacy enhances taxpayers' ability to navigate electronic tax systems. However, limited research has examined how negative tax stereotypes—such as perceptions of tax burdens, distrust in tax authorities, and fear of complex regulations—affect compliance behavior, particularly in the MSME sector. This study seeks to fill this gap by providing empirical evidence on how these three factors jointly influence tax compliance.

The relationship between these variables is multifaceted. Higher tax literacy enables MSMEs to understand tax obligations, reducing errors in tax reporting and penalties. Digital literacy, on the other hand, facilitates the adoption of digital tax services, ensuring timely submission and payment. Conversely, negative tax stereotypes may undermine these positive effects by fostering reluctance and avoidance behaviors among taxpayers. Previous research has established individual

relationships between these variables, but an integrated approach examining their combined effect remains underexplored.

Given these considerations, this research aims to address the following questions:

- Does tax literacy influence tax compliance among MSME taxpayers in Kesambi District?
- Does digital literacy influence tax compliance among MSME taxpayers in Kesambi District?
- Do tax stereotypes influence tax compliance among MSME taxpayers in Kesambi District?

To answer these questions, this study seeks to achieve the following objectives:

- To analyze the impact of tax literacy on MSME tax compliance.
- To examine the role of digital literacy in facilitating tax compliance.
- To evaluate how tax stereotypes influence taxpayers' willingness to comply.

The implications of this study are both practical and theoretical. From a practical perspective, the findings will provide valuable insights for policymakers in designing targeted tax education programs and improving digital tax platforms. Understanding the role of tax stereotypes will also help tax authorities address misconceptions through transparent communication strategies. Theoretically, this research contributes to the literature by integrating TPB and TAM frameworks to explain tax compliance behavior. Its novelty is examining the interaction of tax literacy, digital literacy, and tax stereotypes simultaneously, offering a comprehensive perspective on MSME tax compliance.

By addressing these factors holistically, this research offers concrete recommendations to enhance MSME tax compliance, ultimately contributing to increased tax revenue and excellent economic stability. A better understanding of taxpayer behavior and the barriers to compliance will support sustainable economic growth and a more transparent, efficient tax administration system.

LITERATURE REVIEW

This research applies the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) to explain taxpayer compliance in the context of MSMEs. TPB, suggests that attitudes, subjective norms, and perceived behavioral control shape behavioral intention (Rinaldo & Purwanto, 2022). It is relevant because tax compliance is strongly influenced by taxpayers' perception of taxation, their surrounding social pressures, and their perceived ability to comply. Meanwhile, TAM Davis (1989) explains technology adoption behavior, stating that perceived usefulness and ease of use influence an individual's acceptance of digital tools. Given the increasing digitalization of tax administration, TAM provides insight into how digital literacy facilitates tax compliance. These theories offer a comprehensive framework for analyzing tax literacy, digital literacy, and tax stereotypes influencing MSME taxpayer compliance.

Definition of Variables and Their Relationships:

- Tax Literacy: The level of understanding individuals have about tax regulations, procedures, and their rights as taxpayers (Bornman & Ramutumbu, 2019). It is hypothesized that greater tax literacy leads to higher tax compliance.
- Digital Literacy uses digital technologies effectively to access, process, and utilize tax-related information (Çetindamar & Abedin, 2020). Higher digital literacy is expected to enhance tax compliance by making tax-related processes more accessible.
- Tax Stereotypes: Negative or positive generalizations about the fairness and burden of taxation (Kay et al., 2013; Siy & Cheryan, 2016). This study examines tax stereotypes as a moderating

variable, potentially influencing the relationship between tax literacy, digital literacy, and tax compliance.

- Tax Compliance is the willingness and ability of taxpayers to fulfill their tax obligations accurately and on time (Górecki & Letki, 2020). This research evaluates how tax literacy, digital literacy, and tax stereotypes influence compliance behavior.

Previous research has demonstrated that tax and digital literacy are crucial to compliance. For instance, Obaid et al. (2020) found that improved tax literacy significantly enhances compliance among MSMEs. Purba et al. (2020) and Erasashanti et al. (2024) reported that digital literacy improves in tax compliance. Additionally, Hutapea et al. (2023) found that tax stereotypes negatively impact compliance by fostering mistrust in tax authorities. Despite these findings, little research has explored the moderating role of tax stereotypes in the relationship between literacy and compliance, presenting a research gap this study aims to address.

Hypothesis Development

- H1: Tax literacy has a positive effect on MSME taxpayer compliance. Based on TPB, tax literacy influences attitudes toward tax compliance by improving knowledge and reducing uncertainty.
- H2: Digital literacy positively affects MSME taxpayer compliance. According to TAM, individuals with higher digital literacy find it easier to use digital tax services, leading to greater compliance.
- H3: Tax stereotypes moderate the relationship between tax literacy and compliance. Negative tax stereotypes can weaken the impact of tax literacy by reinforcing perceptions of tax unfairness.

This study's framework integrates TPB and TAM to explain the effects of tax and digital literacy on MSME taxpayer compliance while considering tax stereotypes as a moderating factor. The Partial Least Squares (PLS) method tests these relationships quantitatively. By systematically analyzing these variables, this research contributes to theoretical understanding and practical policy recommendations for improving MSME taxpayer compliance in Indonesia.

METHOD

Research Approach and Design

This study employs quantitative research to examine the relationships between tax literacy, digital literacy, tax stereotypes, and MSME taxpayer compliance. According to Nugroho et al. (2023), a quantitative approach is based on positivism and is used to analyze specific populations or samples using objective, measurable data. This approach is suitable for hypothesis testing through statistical analysis. The research design is causal-explanatory, aiming to explain the influence of independent variables (tax literacy, digital literacy, and tax stereotypes) on the dependent variable (tax compliance). Additionally, the study examines the moderating role of tax stereotypes on the relationships between tax literacy, digital literacy, and tax compliance.

Population and Sampling

This study's population consists of 125 MSME taxpayers in Kesambi District who are under the guidance of the local tax authority. Due to the relatively small and manageable population size,

this study applies a saturated sampling technique, where all population members are included as respondents.

Data Collection Method

Primary data is collected through a structured questionnaire designed using a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to measure respondents' perceptions regarding tax literacy, digital literacy, tax stereotypes, and compliance. The questionnaire consists of four main sections:

- Tax Literacy: Measures respondents' understanding of tax regulations, obligations, and procedures.
- Digital Literacy: Assesses respondents' ability to use digital tax platforms such as e-filing and e-billing.
- Tax Stereotypes: Evaluates negative or positive perceptions regarding taxation.
- Tax Compliance: Measures the extent to which respondents adhere to tax obligations.

Operationalization of Variables

The variables in this study are measured using indicators derived from previous research:

- Tax Literacy (X1): Understanding tax obligations, tax laws, and filing deadlines.
- Digital Literacy (X2): Ability to use digital tax services, familiarity with e-filing and e-payment, trust in digital tax systems.
- Tax Stereotypes (X3, Moderator): Perceptions of fairness, complexity, and effectiveness of the tax system.
- Tax Compliance (Y): Timeliness in tax filing, accuracy in tax reporting, consistency in fulfilling tax obligations.

Data Analysis Method

Data analysis uses Partial Least Square (PLS) Structural Equation Modeling (SEM) with SmartPLS 3.0 software. This method is chosen because it handles small sample sizes and non-normal data distribution. The following analytical procedures are applied:

- Descriptive Statistics
  1. Summarizes demographic characteristics of respondents (age, education, length of business, turnover, etc.).
- Outer Model Analysis (Measurement Model)
  1. Convergent Validity: Assesses the strength of factor loadings (>0.70).
  2. Discriminant Validity: Confirms that indicators measure distinct constructs.
  3. Composite Reliability: Ensures internal consistency (CR > 0.70).
- Inner Model Analysis (Structural Model)
  1. R-Square (R^2) Test: Measures the explanatory power of independent variables on the dependent variable.
  2. F-Square (F^2) Test: Evaluates the effect size of independent variables.
  3. Q-Square Predictive Relevance Test: Assesses the model's predictive power.
  4. Hypothesis Testing (Path Coefficients & P-Values): Determines the significance of relationships among variables.

Hypothesis Testing

Hypotheses are tested using t-statistics and p-values (significance level $\alpha = 0.05$). The hypotheses tested include:
- H1: Tax literacy has a positive effect on MSME taxpayer compliance.
- H2: Digital literacy has a positive effect on MSME taxpayer compliance.
- H3: Tax stereotypes moderate the relationship between tax literacy and compliance.

RESULT AND DISCUSSION

Result

Descriptive Analysis

Based on the analysis, the characteristics of the 125 respondents in this study are as follows, and from Table 1-5 below: 48% male and 52% female. The majority of respondents are aged between 30-40 years (59.2%), followed by those under 30 years (36%) and 40-50 years (4.8%). Regarding education level, 58.4% hold a bachelor's degree, 21.6% have a postgraduate degree, 16% completed high school or vocational school, and 4% hold a doctorate. Regarding business duration, 76% have been operating for 2-5 years, while 24% have been in business for over 6 years. Regarding annual turnover, 31.2% generate IDR 7.5–9 billion, 28% generate IDR 6–7.5 billion, 20.8% earn IDR 4.8–6 billion, and 20% exceed IDR 9 billion.

Table 1. Characteristics by gender

No	Gender	Sum	Percentage
1	Man	60	48%
2	Woman	65	52%
	Total	**125**	**100%**

Source: Data that has been processed

Table 2. Characteristics by Age

No	Age	Sum	Percentage
1	<30 Years	45	36%
2	30 – 40 Years	74	59.2%
3	40 – 50 Years	6	4.8%
	Total	**125**	**100%**

Source: Data that has been processed

Table 3. Characteristics Based on Education

No	Education	Sum	Percentage
1	High School/Vocational School	20	16%
2	Bachelor	73	58.4%
3	Postgraduate	27	21.6%
4	Doctor	5	4%
	Total	**125**	**100%**

Source: Data that has been processed

Table 4. Characteristics Based on Length of Business

No	Length of Business	Sum	Percentage
1	2-5 Years	95	76%
2	≥6 Years	30	24%
	Total	**125**	**100%**

Source: Data that has been processed

Table 5. Characteristics Based on Annual Turnover

No	Business Turnover	Sum	Percentage
1	4.800.000.000 – 6.000.000.000	26	20.8%
2	6.000.000.000 – 7.500.000.000	35	28%
3	7.500.000.000 – 9.000.000.000	39	31.2%
4	>9.000.000.000	25	20%
	Total	**125**	**100%**

Source: Data that has been processed

Outer Model Testing

Testing was conducted using Partial Least Square (PLS) analysis with Smart PLS 4.0. The outer model analysis includes convergent validity, discriminant validity, and composite reliability (Tables 6 to 8).

- Convergent Validity: The results show that the instruments used in this study meet the validity and reliability criteria as all loading factor values exceed 0.70 and AVE values are above 0.50.
- Discriminant Validity: The square root of AVE is greater than the correlation with other constructs, indicating that the model satisfies discriminant validity requirements.
- Composite Reliability: All constructs have composite reliability values above 0.7, confirming that the instruments used are highly accurate, consistent, and stable.

Table 6. Convergent Validity Test Results Table

Variable	Crobach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Tax Compliance (Y)	0,972	0,974	0,976	0,855
Tax Literacy (X1)	0,979	0,982	0,983	0,890
Digital Literacy (X2)	0,981	0,984	0,984	0,900
Taxation Stereotypes (X3)	0,974	0,976	0,978	0,864

Source: Data that has been processed

Table 7. Discriminant Validity Test Results

	Tax Compliance (Y)	Digital Literacy (X2)	Tax Literacy (X1)	Taxation Stereotypes (X3)
Tax Compliance (Y)	0,925			
Digital Literacy (X2)	0,431	0,948		
Tax Literacy (X1)	0,375	0,425	0,943	
Taxation Stereotypes (X3)	0,465	0,486	0,424	0,930

Source: Data that has been processed

Table 8. Composite Reliability Test Results

	Composite Reliability
Tax Compliance (Y)	0,976
Digital Literacy (X2)	0,984
Tax Literacy (X1)	0,983
Taxation Stereotypes (X3)	0,978

Source: Data that has been processed

Inner Model Testing

The test results (Table 9. s.d, Table 11) and the discussion of the inner model follow.
- R-Square Test: The R-Square value for tax compliance is 0.290, indicating a weak explanatory power below 0.75.
- F-Square Test: The effect sizes of digital literacy (0.050), tax literacy (0.027), and tax stereotypes (0.083) on tax compliance fall into the small influence category (0.02–0.15).
- Q-Square Predictive Relevance Test: The Q² values indicate strong predictive power, as all values exceed 0.35.

Table 9. R-Square Test Results

	R Square	R Square Adjusted
Tax Compliance (Y)	0,290	0,272

Source: Data that has been processed

Table 10. F-Square Test Results

	Tax Compliance (Y)	Digital Literacy (X2)	Tax Literacy (X1)	Taxation Stereotypes (X3)
Tax Compliance (Y)				
Digital Literacy (X2)	0,050			
Tax Literacy (X1)	0,027			
Taxation Stereotypes (X3)	0,083			

Source: Data that has been processed

Table 11. Q-Square Predictive Relevance Test Results

	SSO	SSE	Q² (=1-SSE/SSO)
Tax Compliance (Y)	882,000	196,516	0,777
Digital Literacy (X2)	882,000	145,637	0,835
Tax Literacy (X1)	882,000	163,649	0,814
Taxation Stereotypes (X3)	882,000	187,035	0,788

Source: Data that has been processed

Hypothesis Testing (Path Coefficients)

The structural relationships were tested using T-statistics and P-values. A P-value <0.05 indicates statistical significance, can be shown in Table 12 below:

Table 12. Hypothesis Test Results

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics	P Values	Conclusion
Digital Literacy (X2) -> Tax Compliance (Y)	0,223	0,097	2,297	**0,022**	**Significant**
Tax Literacy (X1) -> Tax Compliance (Y)	0,158	0,098	1,616	**0,207**	**Not Significant**
Tax Stereotype (X3) -> Tax Compliance (Y)	0,289	0,102	2,845	**0,005**	**Significant**

Source: Data that has been processed

Discussion

The Influence of Tax Literacy on MSME Taxpayer Compliance

The results indicate that tax literacy does not significantly impact MSME taxpayer compliance, as evidenced by a P-value of 0.207. This suggests that while understanding tax regulations is important, it does not directly translate into compliance. Many MSME owners may know their tax obligations but face barriers such as complex filing procedures, financial constraints, or misconceptions about tax fairness (Erasashanti et al., 2024; Musimenta et al., 2017). This aligns with the Theory of Planned Behavior (TPB), which posits that subjective norms, perceived behavioral control, and actual knowledge influence attitudes towards taxation (Luthfiana et al., 2023). Previous studies, including Obaid et al. (2020) and Musimenta et al. (2017) support this conclusion, highlighting that tax knowledge alone does not lead to compliance unless accompanied by an environment that facilitates tax payment. Additionally, Pham et al. (2020) found that even in developed economies like Canada, basic tax literacy is insufficient in ensuring compliance if taxpayers face procedural or systemic obstacles. These findings suggest that policymakers should improve tax literacy, simplify tax processes, and provide supportive digital tools to bridge the gap between knowledge and action.

The Influence of Digital Literacy on MSME Taxpayer Compliance

Digital literacy was found to have a significant positive impact on tax compliance, with a P-value of 0.022. MSME taxpayers proficient in digital tools are more likely to comply with tax regulations due to easy access to tax information, online filing systems, and automated tax calculations. This aligns with the Technology Acceptance Model (TAM) by Davis (1989), which emphasizes that a system's perceived ease of use and usefulness significantly affect its adoption. Studies by Erasashanti et al. (2024) found that higher digital literacy correlates with increased tax compliance, as taxpayers who can navigate online platforms face fewer administrative hurdles. Digital tools help MSME taxpayers reduce errors in tax calculations, avoid late payments, and receive timely updates on tax regulations. Given these findings, efforts to improve digital literacy through training programs and user-friendly digital tax services can enhance compliance rates among MSMEs.

The Influence of Tax Stereotypes on MSME Taxpayer Compliance

Tax stereotypes were also found to significantly influence MSME taxpayer compliance, with a P-value of 0.005. Negative perceptions regarding tax fairness, government transparency, and the complexity of tax regulations discourage taxpayers from complying. These findings are consistent with Musimenta et al. (2017) research, which highlights the role of trust in the tax system in shaping taxpayer behavior. Similarly, Górecki & Letki (2020) found that stereotypes about high tax burdens and corruption among tax officials lower compliance rates by fostering distrust. The Compliance Theory suggests that people are more likely to comply when they perceive authority as legitimate and fair. In the context of taxation, MSMEs with negative stereotypes about tax enforcement and government spending are less likely to comply voluntarily (Cahyonowati et al., 2022). Addressing these stereotypes requires strategic communication efforts by tax authorities, emphasizing transparency, fairness, and the tangible benefits of tax contributions.

CONCLUSION

The findings of this study highlight that tax literacy does not significantly influence MSME taxpayer compliance. In contrast, digital literacy and tax stereotypes play a more substantial role in shaping compliance behavior. This suggests that mere knowledge of tax regulations cannot improve MSMEs' compliance levels. Instead, the ability to navigate digital tax systems and the perception of fairness in taxation hold greater significance in determining compliance.

Digital literacy positively impacts tax compliance, indicating that MSMEs with higher digital literacy are more likely to fulfill their tax obligations efficiently. The ability to access and use digital tax platforms, such as e-filing and e-billing, simplifies tax procedures and reduces the burden associated with tax administration. Consequently, improving digital literacy among MSMEs through training and user-friendly digital platforms can enhance overall tax compliance.

Tax stereotypes also significantly influence compliance behavior, suggesting negative perceptions about taxation—such as unfair tax burdens or distrust in tax authorities—can hinder compliance. These stereotypes may stem from misinformation, lack of transparency, or past experiences with the tax system. Addressing these negative perceptions through education, awareness campaigns, and improved tax services can foster a more favorable attitude toward taxation.

This study integrates the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM), providing a comprehensive framework for understanding tax compliance behavior. TPB explains how attitudes, subjective norms, and perceived behavioral control shape compliance intentions, while TAM highlights the role of digital accessibility in tax adoption. The findings reinforce that cognitive and technological factors must be considered when developing tax policies to improve compliance.

LIMITATION AND SUGGESTION

Despite its contributions, this research has several limitations. First, the study only examines three independent variables—tax literacy, digital literacy, and tax stereotypes—without considering other potential determinants such as financial constraints, tax incentives, and enforcement policies. Future research should explore additional factors influencing tax compliance to provide a more comprehensive perspective. Second, the study is limited to MSMEs in Kesambi District, which may restrict the generalizability of the findings to broader populations. Expanding the research scope to different regions and industries could enhance its applicability. Lastly, the cross-sectional nature of this study limits its ability to observe changes in tax compliance behavior over time. Future longitudinal studies could provide deeper insights into how compliance evolves with policy changes and technological advancements.

Theoretically, this study contributes to the literature by integrating the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) in understanding tax compliance behavior. It expands existing knowledge by highlighting the crucial roles of digital literacy and tax stereotypes, illustrating how cognitive and technological factors influence tax compliance. The study also contributes to tax compliance research by emphasizing the importance of psychological barriers and digital adaptation in shaping taxpayer behavior, which has been underexplored in prior studies. Theoretically, this study contributes to the literature by integrating the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) in understanding tax compliance behavior. It expands existing knowledge by highlighting the crucial roles of digital literacy and tax stereotypes, illustrating how cognitive and technological factors influence tax compliance. The

study also contributes to tax compliance research by emphasizing the importance of psychological barriers and digital adaptation in shaping taxpayer behavior, which has been underexplored in prior studies.

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