

THE INFLUENCE OF DIGITAL LITERACY AND THE E-FILING SYSTEM ON MSME TAX COMPLIANCE

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A B S T R A C T

The digital transformation of tax administration through the e-Filing system faces significant challenges in the adoption process, especially among Micro, Small, and Medium Enterprises (MSMEs) which have varying levels of digital literacy. This condition impacts the effectiveness of the implementation of tax digitalization policies. This study aims to analyze in depth the influence of digital literacy and the use of the e-Filing system on MSME tax compliance in Baubau City. The research method uses a quantitative approach with a causal associative design to determine the cause-and-effect relationship between variables. The study population was 8,319 MSME taxpayers, while the research sample of 99 respondents was determined using the Slovin formula and purposive sampling technique to ensure the suitability of respondent characteristics. Data were collected through distributing questionnaires with a five-point Likert scale and analyzed using multiple linear regression with the help of SPSS version 26. The results of the analysis show that digital literacy has a positive and significant effect on MSME tax compliance ($t = 5.106$; $\text{sig} = 0.000 < 0.05$). The e-Filing system also has a positive and significant effect on tax compliance ($t = 3.146$; $\text{sig} = 0.002 < 0.05$). Simultaneously, both variables have a significant effect on tax compliance with an F value of 41.861 and a significance of $0.000 < 0.05$. The Adjusted R Square value of 0.452 indicates that 45.2% of the variation in tax compliance is explained by digital literacy and the e-Filing system, while 54.8% is influenced by other external factors. This finding provides important empirical evidence regarding the strategic role of improving digital literacy and optimizing the e-Filing system as policy instruments to strengthen MSME tax compliance and support the digital transformation agenda for taxation at the regional level.

INTODUCTION

Tax is one of the main sources of state revenue that plays an important role in supporting national development and equitable distribution of public welfare. According to (Mia Amalia et al., 2025) the contribution of taxes to the State Budget (APBN) continues to increase from year to year, but at the same time still faced the problem of low taxpayer compliance, especially from the Micro, Small, and Medium Enterprises (MSMEs) sector. (Azwad et al. 2025). The MSME sector, which is dominant in the regional economic structure, has great potential in expanding the tax base, but the level of MSME tax compliance is still relatively low compared to the existing potential.

The main issue of concern is the limited understanding of modern tax systems, particularly digital ones, among MSMEs. Advances in information technology have encouraged the government to introduce e-Filing services as a more efficient and transparent tax administration innovation (Triansyah and Putra 2025). However, not all MSMEs are able to utilize this service optimally due to low digital literacy, limited human resources in technology, and low levels of MSME tax compliance in Baubau City.

This research emphasizes the importance of improving digital literacy for MSME taxpayers to adapt to the modern tax system. Good digital literacy enables taxpayers to understand, access, and utilize e-Filing services correctly, thereby improving tax compliance. Rumeon, Sudaryanti, and Hidayati 2025. The government has conducted various outreach programs, but their effectiveness is still questionable because not all MSMEs are able to access technology-based tax information.

A number of previous studies support the importance of digital literacy and the implementation of e-Filing. in improving tax compliance. Susilo and Syahdan (2022) found that digital literacy has a positive and significant impact on MSME tax compliance. This is in line with the findings of Fitria Dita

Kurniasari and Bayu Kurniawan (2025), where the use of e-Filing has been shown to increase tax compliance among individual taxpayers and MSMEs. On the other hand, several studies report that the system's implementation is not yet fully optimal due to technical issues, particularly limited internet availability and low technological proficiency among users. Kurniasari & Kurniawan (2025).

Based on this description, there is still research related to how digital literacy and the use of the e-Filing system jointly influence MSME tax compliance, particularly in Baubau City, which has distinct characteristics compared to other regions. Therefore, the purpose of this study is to evaluate the impact of digital literacy and the e-Filing system. on MSME tax compliance in Baubau City.

METHODE

This study targets all MSME taxpayers in Baubau City as the population framework. Sampling was conducted purposively, selecting observation units that meet criteria relevant to the research objectives to ensure that the respondents' characteristics truly represent the context of local MSME tax compliance. The population base includes 8,319 entities, distributed across 277 medium- sized enterprises, 3,052 small enterprises, and 4,990 micro-enterprises. The minimum sample size was determined using the Slovin formula to control estimation errors at the researcher's specified precision level, which can be formulated as follows:

$$n = \frac{n}{1+Ne^2}$$

$$n = \frac{8319}{1+ 8419 (0,1)^2}$$

$$n = 99$$

The minimum sample size used in this study was set at 99 respondents based on previous calculations. Respondent selection was carried out using a purposive sampling technique, namely the selection of observation units that meet the criteria for suitability with the research objectives. The study operationalized three variables, consisting of: (1) taxpayer compliance of MSME actors as the dependent variable; (2) digital literacy as the first independent variable; and (3) utilization of the e-Filing system as the second independent variable. Data collection was carried out using two main procedures: distributing structured questionnaires to selected respondents and searching for supporting documentation for the purposes of verification and triangulation of information.

Data analysis in this study began with testing the classical assumptions to ensure the feasibility of the regression model. The series of tests included linearity, normality, heteroscedasticity, autocorrelation, and multicollinearity. These stages were used to assess whether the relationship between variables was linear, the error distribution was approximately normal, the error variance was homogeneous, there was no correlation between consecutive residuals, and there was no high correlation between predictors that could distort coefficient estimates.

Partial regression coefficient testing was performed using the ttt test at a significance level of $\alpha=0.05$. Decisions were made based on the ppp value: if $p<0.05$, the null hypothesis is rejected and the coefficient is declared to have a significant effect; conversely, if $p\geq0.05$, there is no evidence of a significant effect.

RESULTS & DISCUSSION

Validity Test

A validity test was applied to assess the extent to which the questionnaire items were able to measure the intended construct. In this study, item validity was evaluated using Pearson's product-moment correlation using SPSS version 26 software. An item was declared valid if the calculated r value exceeded the calculated r value at the 5% significance level; conversely, an item was declared invalid if the calculated r value was < the calculated r value or the calculated r value < the r value at the same significance level. A summary of the validity test results is presented in Table 4.12.

Table 1. Validity Test Results

<i>Variables</i>	<i>Item Pernyataan</i>	<i>r hitung</i>	<i>r tabel</i>	<i>Signifikasi</i>	<i>Keterangan</i>
Digital Literacy	1	0,595	0,1975	0,000	Valid
	2	0,686	0,1975	0,000	Valid
	3	0,684	0,1975	0,000	Valid
	4	0,743	0,1975	0,000	Valid
	5	0,542	0,1975	0,000	Valid
	6	0,668	0,1975	0,000	Valid
E-Filing System	1	0,593	0,1975	0,000	Valid
	2	0,638	0,1975	0,000	Valid
	3	0,687	0,1975	0,000	Valid
	4	0,576	0,1975	0,000	Valid
	5	0,594	0,1975	0,000	Valid
	6	0,590	0,1975	0,000	Valid
Tax Compliance	1	0,693	0,1975	0,000	Valid
	2	0,647	0,1975	0,000	Valid
	3	0,552	0,1975	0,000	Valid
	4	0,733	0,1975	0,000	Valid
	5	0,797	0,1975	0,000	Valid
	6	0,574	0,1975	0,000	Valid

Source: Primary Data SPSS version 26 (processed by the author, 2025)

Based on the validity test results, all items in the digital literacy, e-Filing system, and perceptions of MSME tax compliance variables showed a calculated value $>$ a table value, with a calculated value $>$ r table value, with a reference value of 0.1975, and a table value of 0.1975. Furthermore, all significance values were recorded at $0.000 < 0.05$, with $p = 0.000 < 0.05$. These findings indicate that each questionnaire item is valid in measuring the intended constructs, making the data suitable for further analysis in this study.

Reliability Testing

Reliability testing aims to ensure that the research questionnaire can produce consistent results when used repeatedly. An instrument is considered reliable if the Cronbach's Alpha value is greater than 0.60, while a value below 0.60 indicates unreliability. Instrument reliability testing in this study was conducted using SPSS version 26 software. A summary of the test results is presented in Table 2.

Table 2. Reliability Test Results

<i>Variabel</i>	<i>Cronbach Alpha</i>	<i>Cronbach Alpha</i>	<i>Keterangan</i>
Literasi Digital	0,731	0,60	Reliabel
Sistem E-Filling	0,745	0,60	Reliabel
Kepatuhan Pajak UMKM	0,719	0,60	Reliabel

Source: Primary Data SPSS version 26 (processed by the author, 2025)

Referring to Table 2, the internal consistency estimates (Cronbach's alpha) showed values of 0.740 for the digital literacy variable, 0.660 for the e-Filing system, and 0.722 for MSME tax compliance. These findings indicate adequate instrument reliability for the three constructs measured. All values were greater than 0.60, thus concluding that the questionnaire for each research variable is reliable and can be used consistently for data collection.

Normality Test

The normality test is used to determine whether the residual values in a regression model are normally distributed. A regression model is considered good if the residuals are normally distributed. In this study, the normality test was conducted using the One-Sample Kolmogorov-Smirnov Test using SPSS version 26 software. The decision criteria for the normality test are as follows: if the significance value (p -value) exceeds 0.05, the data are considered normally distributed; conversely, the data are considered non-normally distributed if the p -value is below 0.05. Table 3 shows a summary of the normality test results.

Table 3. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.73736790
Most Extreme Differences	Absolute	.047
	Positive	.040
	Negative	-.047
Test Statistic		.047
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Primary Data SPSS version 26 (processed by the author, 2025)

Referring to Table 2, the internal consistency estimates (Cronbach's alpha) showed values of 0.740 for the digital literacy variable, 0.660 for the e-Filing system, and 0.722 for MSME tax compliance. These findings indicate adequate instrument reliability for the three constructs measured. All values were greater than 0.60, thus concluding that the questionnaire for each research variable is reliable and can be used consistently for data collection.

Multikolineritas Test

A multicollinearity test was conducted to determine whether the independent variables were correlated with each other in the regression model. The criteria used were a VIF value 0.10 and VIF < 10), so there is no indication of multicollinearity between predictors. > 0.10. The results of the multicollinearity test in this study are presented in Table 4

Tabel 4.
Multicollinearity Test Results

		Collinearity Statistics	
Model		Tolerance	VIF
1	Literasi Digital	.655	1,527
	System E-Filing	.655	1,527

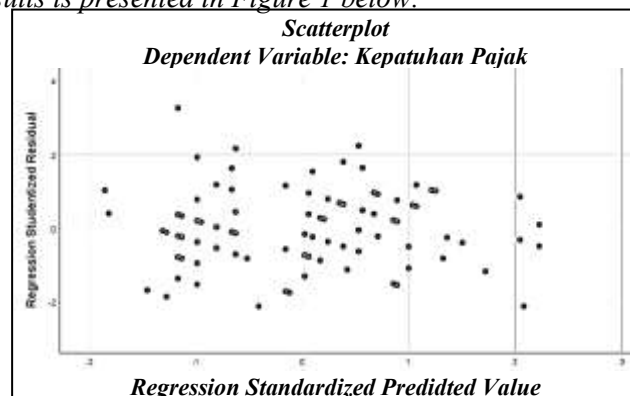
a. Dependent Variable: KEPATUHAN PAJAK

Source: Primary Data SPSS version 26 (processed by the author, 2025)

The tolerability value for the digital literacy system and e-Filing is 0.655 with a VIF of 1.527, as shown in Table 4. Both indicators are within the feasibility range (tolerance > 0.10 and VIF < 10), so there is no indication of multicollinearity between predictors. Consequently, digital literacy and the e-Filing system can be included simultaneously in the regression model to test their influence on MSME tax compliance.

Heteroscedasticity Test

The heteroscedasticity test was conducted to assess the presence or absence of inequality in residual variances between observations in a regression model. If the residual variance is constant, this condition is called homoscedasticity; conversely, differences in variances indicate heteroscedasticity. This study applied a graphical approach through scatterplots with the help of SPSS version 26. A summary of the test results is presented in Figure 1 below:



Source: Primary Data SPSS version 26 (processed by the author, 2025)

Gambar 1. Heteroscedasticity Test Results

Figure 1 shows that the residuals appear to be randomly distributed around the zero line. The points are scattered above and below the zero line without any systematic pattern or funnel-shaped pattern (wideningnarrowing-widening). This pattern indicates the absence of heteroscedasticity in the regression model.

Multiple Linear Regression Analysis t-test (Partial)

The partial t-test is used to assess the influence of each independent variable on the dependent variable separately. The test is conducted by comparing the calculated t-value of each predictor with the table value = 1.661 t-table = 1.661 at a significance level = 0.05 $\alpha = 0.05$, using SPSS version 26. A summary of the test results is presented in Table 5.

Table 5. t-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.674	2.256		2.072	.041
	TOTAL_X1	.524	.103	.469	5.106	.000
	TOTAL_X2	.291	.093	.289	3.146	.002

a. Dependent Variable: TOTAL_Y

Source: Primary Data SPSS version 26 (processed by the author, 2025)

The digital literacy variable (TOTAL_X1) has a beta coefficient of 0.469, a t-value of 5.106, and a significance of 0.000 (<0.05), indicating that the constant has a significant effect. The TOTAL_Y variable has a positive and significant effect on tax compliance, with a significance value of 0.041 (<0.05). The e-Filing system variable (TOTAL_X2) shows a beta coefficient of 0.289, a t-value of 3.146, and a significance of 0.002 (<0.05), so it also has a positive and significant effect on TOTAL_Y. Thus, both independent variables are proven to contribute significantly to MSME tax compliance, with the dominant influence coming from digital literacy.

Uji Koefisien Determinasi (Adjusted-R Square)

The proportion of variation in the dependent variable that can be explained by all predictors in the model is measured by testing the coefficient of determination. In the context of comparison and to control for bias due to the addition of independent variables, this study focuses on the Adjusted R² value as a more appropriate measure. A summary of the Adjusted R² calculation results is presented in Table 6.

Tabel 6.

H Results of the Determination Coefficient Test (Adjusted-R Square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.681 ^a	.463	.452	1.755

a. Predictors: (Constant), TOTAL_X2, TOTAL_X1

Source: Primary Data SPSS version 26 (processed by the author, 2025)

Based on the Model Summary results, the correlation coefficient $R = 0.681$ indicates a fairly strong relationship between digital literacy and the e-Filing system with tax compliance. The R^2 value = 0.463 means that 46.3% of the variation in tax compliance is explained by these two variables, while the remaining 53.7% is influenced by other factors outside the model. After being corrected for the number of predictors, the Adjusted $R^2 = 0.452$ still indicates a stable model's explanatory power. In addition, the Std. Error of the Estimate of 1.755 indicates a relatively small prediction error, so the model can be considered adequate to explain the influence of digital literacy and the e-Filing system on MSME tax compliance.

Uji F (Simultan)

The F-test is used to assess the significance of a model simultaneously, namely whether all independent variables together explain the variation in the dependent variable. A model is considered significant if the significance value (p-value) does not exceed 0.05.

Table 7. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	257.924	2	128.962	41.861	.000 ^b
	Residual	298.826	97	3.081		
	Total	556.750	99			

a. Dependent Variable: Kepatuhan Pajak

b. Predictors: (Constant), System E-Filing, Literasi Digital

Source: Primary Data SPSS version 26 (processed by the author, 2025)

A model is considered significant if the significance value (p-value) does not exceed 0.05, which indicates that the regression model built is suitable for further analysis. This means that the independent variables, namely Digital Literacy and the E-Filing System, simultaneously have a significant effect on the dependent variable, namely Tax Compliance. Therefore, it can be concluded that the combination of Digital Literacy and the E-Filing System significantly explains the variation in Tax Compliance

The Influence of Digital Literacy on MSME Tax Compliance (H1)

Based on the t-test results, the digital literacy variable (X1) has a t-value of 5.106 with a significance level of $0.000 < 0.05$. This proves that digital literacy has a positive and significant effect on MSME tax compliance in Baubau City. This means that the higher the ability of MSMEs to understand digital technology, the more compliant they are in carrying out their tax obligations, including reporting through online systems.

This finding is consistent with empirical evidence. Mia Amalia et al. (2025) reported a positive effect of digital literacy on MSME tax compliance, with a coefficient of 0.742 and a model explanatory power of 0.551. Another study by Nugroho et al. (2021) also confirmed that digital literacy acts as a mediating factor in the relationship between technology adoption and tax compliance, with a significant indirect effect of 0.234. Thus, digital literacy has been consistently proven to improve MSME tax compliance.

However, the results of this study differ from those of Agusetiawati, Askandar, and Nandiroh (2024), who found that digital literacy does not directly influence tax compliance, but rather through the mediating role of the e-filing system. Similarly, Putri, Setiawan, and Hartono (2022) showed that digital literacy only functions as a moderator, strengthening the relationship between perceived usefulness and e-filing adoption. These differences indicate that the influence of digital literacy can be direct or indirect, depending on the research context and the intermediary variables used.

The Influence of the E-Filing System on MSME Tax Compliance (H2)

The results of the t-test show that the e-Filing system variable (2) has a positive and significant effect on MSME tax compliance, with a count of 3.146, t count of 3.146 and $t = 0.002 < 0.05$. This finding indicates that the ease, speed and accuracy of reporting via e Filing is associated with increased levels of taxpayer compliance. Supporting evidence comes from Pratama, Sari, and Wijaya (2022), who reported a significant effect of the e-Filing system on compliance with path coefficients of 0.684 and $\bar{y} = 8.231$, and from Wardani (2024), who showed that people's perceptions of the usefulness and ease of use of e-Filing significantly impacted compliance ($\bar{y} = 0.623$, $p < 0.01$). Both studies simultaneously confirm that e-Filing is an important tool for improving tax compliance. However, Rahman and Susanti's (2021) study adds a different dimension: system quality, information quality, and service quality influence tax compliance, not just e-filing usage alone. Meanwhile, Salsabila and Permana (2023) found that the quality of e-government services (including e-filing) influences tax compliance through user satisfaction, not directly. This difference suggests that the existence of an e-filing system, service quality, and taxpayer satisfaction influence tax compliance.

The Simultaneous Effect of Digital Literacy and the E-Filing System on MSME Tax Compliance (H3)

The F-test results showed a calculated F-value of 41.861 with a significance level of $0.000 < 0.05$, indicating that digital literacy and the e-filing system significantly influence MSME tax compliance. This finding confirms that the combination of digital skills and the adoption of tax technology has a stronger impact on compliance than either alone.

This research aligns with Andriani and Kusuma (2023) who showed that digital literacy directly encourages e-Filing use, while indirectly increasing compliance by strengthening taxpayer trust. Consistency in the results is seen in Lestari and Wibowo (2024) who reported that technology

readiness and digital literacy jointly accelerate e-Filing adoption with a model explanatory power of $2 = 0.567$. Overall, this evidence confirms the close relationship between digital literacy and e-Filing use as an important prerequisite for improving tax compliance.

Sebaliknya, Maharani, Pratiwi, dan Gunawan (2021) menemukan bahwa pengaruh literasi digital In contrast, Maharani, Pratiwi, and Gunawan (2021) found that the influence of digital literacy on tax compliance only occurred through e-filing (full mediation), not simultaneously. Similarly, Putri, Setiawan, and Hartono (2022) emphasized the role of digital literacy as a moderator, not a primary independent variable. This difference suggests that while both are important, the model of the variable relationship can differ depending on the research framework..

CLOSING

The research results show that digital literacy has a positive and significant impact on MSME tax compliance. This is evidenced by the t-test results with a significance value of $p = 0.000 < 0.05$. These findings confirm that the higher the digital literacy of MSMEs, the greater their level of compliance in fulfilling their tax obligations.

Furthermore, the implementation of the e-Filing system has also been shown to have a positive and significant impact on MSME tax compliance, as demonstrated by the t-test results with a significance value of $0.002 < 0.05$. The convenience, speed, and efficiency offered by this system are key drivers of increased tax reporting and payment compliance among MSMEs.

Simultaneously, both variables—digital literacy and the e-Filing system—have a significant effect on MSME tax compliance. This is evident from the F-test results of 41.861 with a significance level of $0.000 < 0.05$. This means that the combination of good digital literacy and optimal use of the e-Filing system can significantly strengthen tax compliance. The Adjusted R Square value of 0.452 indicates that 45.2% of the variation in MSME tax compliance can be explained by these two variables, while the remaining 54.8% is influenced by other factors outside the model, such as understanding of tax regulations, taxpayer awareness, perceptions of sanctions, and the economic conditions of business actors.

Despite providing relevant findings, this study has a number of limitations. The limited diversity of respondents, particularly those from corporate taxpayers and the informal sector, hampers broader representation. The use of online questionnaires as a data collection method also cannot completely eliminate the potential for bias or misunderstanding of the research instrument. Furthermore, the sensitivity of tax issues also influences respondents' level of openness in providing honest answers. These limitations do not diminish the research findings; instead, they provide an important foundation for further research to expand the scope of respondents.

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