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The Influence of Tax Knowledge and E-Filing System Implementation on MSME Tax Compliance in the Digital Economy Era (Study at KPP Pratama Cimahi)

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ABSTRACT

This study aims to measure and examine the influence of tax knowledge and the implementation of the e-filing system on tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in the digital economy era. The background of this research is the persistently low level of tax compliance among MSMEs, despite the widespread implementation of digital tax reporting systems such as e-filing. A quantitative approach with a causal associative method was employed. Primary data were collected through questionnaires distributed to MSME taxpayers registered at the Cimahi Primary Tax Office (KPP Pratama Cimahi). The data were analyzed using multiple linear regression. The results indicate that both tax knowledge and the implementation of the e-filing system have a positive and significant effect on tax compliance. These findings are expected to contribute to government and tax authorities' efforts in improving tax compliance through education and the development of more user-friendly digital reporting systems.

Keywords: Digital Economy, E-Filing, MSMEs, Tax Compliance, Tax Knowledge

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the national economy by contributing around 61.07% to the Gross Domestic Product (GDP) and employing over 97% of the workforce (Ministry of Finance, 2022). However, despite this significant contribution, MSMEs still encounter notable difficulties in meeting their tax responsibilities. One of the primary challenges is the persistently low level of tax compliance among MSME players, which is influenced by several factors such as inadequate tax knowledge and administrative limitations. Based on data from the Directorate General of Taxes (DGT), MSME tax compliance rates remain below the desired target, thereby hindering the government's efforts to optimize tax revenue for national development. As a result, examining the factors that influence MSME tax compliance particularly tax knowledge and the utilization of digital systems like e-filing becomes increasingly important.

Micro, Small, and Medium Enterprises (MSMEs) represent a crucial pillar supporting Indonesia's economic development. Despite their increasing contribution and number, tax compliance among MSME taxpayers remains a pressing concern. This issue becomes even more significant in today's digital era, where the government has introduced technology-based services, such as the e-filing system, to simplify tax filing procedures. While these digital tools are readily available, their effectiveness in improving tax compliance largely depends on the taxpayers' capacity and willingness to use them. A limited understanding of tax obligations often hinders MSME taxpayers from fully complying with the rules, even when digital facilities are accessible.

The rise of digital transformation in public administration calls for deeper attention to behavioral factors that influence taxpayer compliance. Although the government has actively promoted the adoption of e-filing, especially among small business actors, empirical research that explores the combined effects of tax literacy and digital system usage is still limited. Moreover, previous studies have mostly focused on large enterprises or general taxpayer populations, leaving a gap in localized insights regarding small-scale businesses in specific regions. This study aims to address that gap by presenting evidence from MSMEs registered at KPP Pratama Cimahi. This study focuses on assessing how tax literacy and the utilization of the e-filing system influence the enhancement of tax compliance within the framework of Indonesia's digital transformation in tax administration.

With the increasing adoption of digital platforms such as e-commerce, social media, and online transaction applications, MSMEs are now able to expand their market reach and manage operations more efficiently. According to Setiawan (2021), the digital economic transformation offers new opportunities for MSMEs to reach broader audiences, boost sales, and simplify financial administration, including tax reporting processes. Although the e-filing system provides convenience in submitting tax returns, many MSMEs still do not fully utilize this system. Data from the Cimahi City Revenue Office (2023) shows that while the number of MSMEs registered as taxpayers continues to grow, tax compliance rates in several areas including Cimahi remain relatively low. This indicates that the implementation of e-filing has not yet had a substantial impact on improving tax compliance among MSMEs.

Recent data from KPP Pratama Cimahi highlight the gap between the growing number of registered MSME taxpayers and their actual compliance in filing annual tax returns. An overview of this trend is presented in Table 1.

Table 1. Processed Data of MSME Taxpayers at KPP Pratama Cimahi

Year	Total Taxpayers	Taxpayers filing annual tax return	Compliance Rate	Difference
2019	2957	1682	56,88%	1275
2020	3165	1710	54,03%	1455
2021	3608	1800	49,89%	1808
2022	3896	1907	48,95%	1989
2023	4402	1855	42,14%	2547

Source: KPP Pratama Cimahi

As shown in the table 1, although the number of MSME taxpayers increased steadily from 2019 to 2023, the compliance rate declined significantly over the same period, falling from 56.88% to 42.14%. This suggests that administrative growth has not been matched by an improvement in voluntary tax reporting among MSMEs.

Low tax compliance among MSMEs is primarily caused by a lack of tax knowledge and understanding. Many MSME actors are unfamiliar with key obligations such as annual tax return reporting, which leads to non-compliance (Saputri, 2025). Even though the government has reduced income tax rates for MSMEs to 0.5%, this policy has not significantly improved tax awareness or compliance (Makarim et al., 2024). The ineffectiveness of tax outreach programs also plays a role. Limited and inconsistent socialization efforts prevent many MSMEs from fully understanding their tax responsibilities (Palupi & Arifin, 2023). Additionally, although the e-filing system is intended to simplify reporting, low digital literacy and the lack of guidance remain major barriers (Palupi & Arifin, 2023).

Considering the importance of MSME tax compliance and the various obstacles faced, this study is highly relevant in examining the role of tax knowledge and the implementation of the e-filing system in improving tax compliance among MSME taxpayers. Although several studies have addressed tax compliance, most have focused on large enterprises or generalized contexts, without emphasizing the specific conditions of MSMEs in certain areas such as Cimahi City. Hence, there is a research gap in exploring how the combination of tax understanding and e-filing utilization affects tax compliance specifically among MSMEs. This study aims to fill that gap by providing empirical evidence from a region that has not been widely explored in prior research.

From a structural perspective, many MSMEs still operate in the informal sector, which often correlates with low tax compliance. According to the Central Bureau of Statistics (BPS), as of August 2023, around 59.11% of Indonesian workers are in the informal sector most of whom face limited access to tax information and perceive tax obligations as burdensome (Pajak.go.id, 2023). Therefore, improving MSME tax compliance requires not only tax policy reforms, but also targeted education, technological assistance, and strategies to encourage business formalization.

2. Literature Review

2.1. Tax Knowledge

Tax knowledge is defined as the extent to which taxpayers comprehend tax-related laws, rules, and procedures. As stated by the Ministry of Education and Culture (Depdikbud, 1944), comprehension involves an in-depth review of tax legislation and its legal foundation. Mardiasmo (2009) defines a taxpayer as an individual or entity with rights and obligations in taxation that must be fulfilled in accordance with applicable laws. Hestanto (2018) further explains that a taxpayer's understanding can improve in line with their knowledge of how to file taxes correctly. Belqis (2019) summarizes findings from several studies which demonstrate that increased understanding of tax regulations is directly linked to greater taxpayer compliance. This indicates that as taxpayers become more knowledgeable, their willingness to fulfill tax obligations also increases. Nabilla & Napitupulu (2024) add that in order to demonstrate proper tax understanding, individuals must have awareness of the structure of the Indonesian tax system, how taxation operates, and its role in national development.

Tax knowledge refers to a taxpayer's level of awareness and understanding of tax obligations, applicable regulations, tax calculation methods, and reporting procedures. In the context of MSMEs, this knowledge is essential because many business owners manage their taxes independently. A solid understanding enables taxpayers to fulfill their obligations consciously and correctly, reducing the likelihood of errors or non-compliance. According to the Indonesian tax system, knowledge of self-assessment mechanisms is particularly important. Under this system, taxpayers are required to calculate, pay, and report their own taxes without direct intervention from tax authorities. This requires familiarity with tax forms, deadlines, rates, and submission procedures. In this study, tax knowledge is measured through indicators such as awareness of tax obligations, understanding of applicable rates, and comprehension of the tax reporting process. These aspects are operationalized into several questionnaire items to empirically assess the level of tax knowledge among MSME taxpayers in Cimahi)

2.2. E-Filling System

E-filing is a digital-based service introduced by Indonesia's tax authority to facilitate the electronic submission of annual tax returns (SPT). This system replaces the conventional paper-based filing method, offering taxpayers the ability to report their taxes anytime and from anywhere through an internet-connected device. E-filing simplifies administrative procedures, reduces the need for physical visits to tax offices, and supports faster, more efficient tax reporting. For MSME taxpayers many of whom operate with limited time and technical resources the e-filing platform offers practical benefits. These include shorter processing times, reduced operational costs, fewer paperwork requirements, and automatic validation of submitted data. E-filing is also aligned with the government's broader efforts toward digital transformation in public service delivery.

Beyond its technical capabilities, the success of e-filing largely depends on how easily and comfortably it is used by taxpayers. User experience plays a critical role: a confusing interface, poor system responsiveness, or limited guidance can discourage continued usage. When users feel frustrated or unsupported, they may delay filing or revert to manual methods, potentially increasing non-compliance. To overcome these challenges, it is important for tax authorities to provide adequate support, such as clear instructions, user-friendly design, and consistent outreach or training especially for small business owners who may not be familiar with digital tools. Strengthening the accessibility and usability of e-filing is essential to ensure broader adoption and sustained tax compliance among MSMEs.

2.3. Tax Complience

Tax compliance refers to the extent to which taxpayers fulfill their legal obligations in accordance with applicable tax laws and regulations. These obligations include accurate and timely filing of tax returns, correct calculation of payable taxes, prompt payments, and active communication with tax authorities when required. Compliance is essential for ensuring the smooth operation of tax systems and for generating sustainable public revenue. In Indonesia, the self-assessment system places the responsibility for fulfilling tax obligations entirely in the hands of the taxpayers. This system expects individuals and businesses to independently report, calculate, and pay their taxes without direct intervention from tax officers. As such, achieving high levels of compliance depends on the taxpayer's awareness, honesty, and understanding of tax requirements.

Scholars commonly distinguish between two main types of compliance: formal compliance and material compliance. Formal compliance refers to the timely submission of necessary tax documents, while material compliance concerns the accuracy and completeness of the information reported. A fully compliant taxpayer must satisfy both aspects filing returns on time and ensuring the reported data reflect actual tax liabilities. Several internal and external factors influence a taxpayer's level of compliance. Internally, compliance can be driven by tax knowledge, attitudes toward taxation, perceived fairness of the system, and digital literacy. Externally, it can be affected by the effectiveness of tax policies, enforcement mechanisms, the availability of digital infrastructure, and the quality of public services funded by taxes. For MSMEs in particular, access to simplified tax tools, such as e-filing, and clear tax education materials play a significant role in shaping their willingness and ability to comply.

In this study, tax compliance is assessed using indicators such as whether taxpayers submit their Annual Tax Return (SPT) on time, correctly calculate their tax liabilities, and pay within the required deadlines. These measures provide a practical framework to evaluate the behavioral outcomes of MSME taxpayers in the digital era. Taxpayer compliance can be improved when individuals or entities fulfill their tax responsibilities consciously and voluntarily. According to Indrawan & Sastradipraja (2020), taxpayer compliance can be observed when individuals fully understand the applicable tax laws and regulations, fill out tax forms completely and clearly, calculate their payable taxes correctly, and make payments on time. These behavioral indicators reflect the level of compliance and awareness that contribute to the effectiveness of tax administration.

2.4. Theory of Planned Behaviour

The Theory of Planned Behavior (TPB), introduced by Ajzen (1991), serves as a widely recognized psychological model for analyzing and forecasting human behavior, especially in decision-making scenarios. TPB posits that a person's behavioral intention is shaped by three primary factors: their attitude toward the behavior, perceived social pressure (subjective norms), and the perceived ease or difficulty of performing the behavior (perceived behavioral control). Attitude reflects an individual's assessment of whether the behavior is positive or negative. Within the taxation context, when taxpayers view compliance as advantageous or in line with their personal values, they are more inclined to fulfill their tax responsibilities.

Subjective norms involve social pressures or expectations from others such as peers, family, or society that can influence a person's intention to comply with tax rules. Perceived behavioral control refers to the individual's belief in their ability to carry out the behavior, which can be shaped by access to knowledge, tools, or support systems such as user-friendly e-filing platforms. This theoretical framework is highly relevant to the current study, as it helps explain how both internal factors (like tax knowledge) and external enablers (like the availability of digital systems) shape taxpayers' behavioral intentions and actual compliance. MSME taxpayers who possess adequate tax knowledge (cognitive factor) and perceive the e-filing system as easy and manageable (control factor) are more likely to develop a strong intention to comply, which is expected to lead to actual tax compliance behavior.

2.5. Previous Research

Several previous studies have examined the relationship between tax knowledge, e-filing system usage, and taxpayer compliance. For example, Safitri & Silalahi (2020) found that tax knowledge significantly affected tax compliance, while the influence of e-filing was not statistically significant when tested independently. Likewise, Nabilla and Napitupulu (2024) concluded that neither tax understanding nor e-filing had strong individual effects, although both factors were considered important within the overall compliance framework. In contrast, research by Wulandini & Srimindarti (2023) showed that both tax knowledge and the use of e-filing systems had significant and positive effects on taxpayer compliance when examined simultaneously. These findings highlight the importance of combining adequate tax education with accessible digital tools to encourage voluntary compliance, especially among small business owners.

The differences in findings across these studies suggest that contextual factors such as regional variations, taxpayer profiles, digital literacy, and system accessibility may influence how these variables affect compliance behavior. Additionally, most existing research has focused on general taxpayer populations or large businesses, leaving a gap in empirical evidence concerning MSMEs at the local level. This study seeks to address that gap by focusing on MSME taxpayers registered at KPP Pratama Cimahi.

Previous research by Larasati & Hartika (2023) used a descriptive quantitative approach to examine the influence of fiscal services, tax understanding, and risk preferences on taxpayer compliance. Data were collected through questionnaires distributed to individual taxpayers at KPP Pratama Cimahi and analyzed using SPSS v.21. The results revealed that tax understanding had a significant impact on taxpayer compliance, while fiscal services and risk preference showed no significant effect.

Another study by Angelica & Larasati (2023) investigated the influence of satisfaction perception and tax knowledge on e-filing usage. This study also used a descriptive quantitative method with primary data collected via online questionnaires from 100 respondents, analyzed using multiple linear regression (SPSS v.26). The findings showed that both satisfaction perception and tax knowledge had significant effects on e-filing adoption, both simultaneously and partially. These studies support the relevance of tax understanding and digital system utilization in influencing taxpayer behavior, which aligns with the current research focus on MSMEs at KPP Pratama Cimahi.

3. Methodology

3.1. Research Design

To maintain data quality, tests for validity and reliability were conducted prior to the main analysis. The questionnaire's measurement scale was converted from ordinal to interval data using the Method of Successive Intervals (MSI). Subsequently, classical assumption tests comprising normality, multicollinearity, and heteroscedasticity were applied to ensure the suitability of the data for regression analysis. Multiple linear regression was then employed to evaluate both the simultaneous and individual effects of the independent variables (tax knowledge and e-filing usage) on the dependent variable (tax compliance). All statistical procedures were carried out using SPSS 27 software.

3.2. Research Sample

The questionnaires were distributed to MSME taxpayers using both offline and online methods. The following tables summarize the number and percentage of questionnaires distributed via each method.

Table 2. Offline Questionnaire Distribution Data

Description	Quantity
Questionnaires distributed	96
Questionnaires not distributed	0
Distribution percentage (96/116 x 100%)	83%

Source: Processed from questionnaire data, 2025

Table 3. Online Questionnaire Distribution Data

Description	Quantity
Questionnaires distributed	20
Questionnaires not distributed	0
Distribution percentage (20/116 x 100%)	17%

Source : Processed from questionnaire data, 2025

As shown in Tables 2 and 3, all 116 questionnaires were successfully distributed, with 83% delivered offline and 17% delivered online. All responses were considered valid and ready for further analysis.

The following table shows the distribution of respondents based on their sub-districts in the city of Cimahi.

Table 4. Respondent Distribution by Sub-District

Sub-District	Quantity	Percentage
North Cimahi	31	27%
Central Cimahi	49	42%
South Cimahi	36	31%
Total	116	100%

Source : Processed from questionnaire data, 2025

As shown in Table 4, 27% of respondents (31 MSME taxpayers) were from North Cimahi, while the highest proportion 42% or 49 respondents were from Central Cimahi. Meanwhile, 31% of the respondents, or 36 individuals, came from South Cimahi. This distribution illustrates that all three sub-districts contributed to the total sample of 116 respondents.

The table below presents the distribution of respondents based on their preferred method of tax payment at KPP Pratama Cimahi.

Table 5. Respondent Distribution Based on Tax Payment Method

Payment Method	Quantity	Percentage
Online/E-Filling	96	83%
Manual (In Person)	20	17%
Total	100	100%

Source : Processed from questionnaire data, 2025

As shown in Table 5, 83% of respondents (96 MSME taxpayers) reported making their tax payments through online or e-filing platforms. Meanwhile, 17% of respondents, or 20 individuals, stated that they still paid their taxes manually by visiting the tax office in person. These results suggest that most MSME taxpayers at KPP Pratama Cimahi have adopted digital methods for fulfilling their tax obligations.

3.3. Operational Variable

3.3.1. Independent Variable

1) Tax Knowledge (X1)

The tax knowledge variable refers to the level of understanding of MSME actors regarding tax regulations, tax rates, and tax reporting procedures. Adequate tax knowledge is essential in ensuring compliance with tax obligations (Tasmilah, 2021). This variable is measured using three indicators: (1) knowledge of tax obligations, (2) understanding of tax rates, and (3) understanding of tax reporting procedures. These indicators are developed into a total of 5 statement items (items 1–5). All items are assessed using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Negative statements are reverse-scored.

2) **System E-Filling (X2)**

The e-filing system implementation variable refers to the use of e-filing technology by MSMEs in reporting tax obligations online. This system is considered to enhance efficiency, accuracy, and tax compliance (Sari, 2021). This variable consists of three indicators: (1) frequency of e-filing usage, (2) ease of use, and (3) system security. A total of 5 statement items (items 6–10) are used to measure this variable, using a 5-point Likert scale. Negative statements are reverse-scored.

3.3.2. Dependents Variable

1) Taxpayer Compliance

The taxpayer compliance variable reflects the degree to which MSMEs fulfill their tax obligations in accordance with existing regulations. This includes: (1) timeliness of tax reporting, (2) accuracy in tax payment, and (3) adherence to tax regulations. This variable is measured using 5 statement items (items 11–15), based on a 5-point Likert scale. Negative statements are reverse-coded.

3.4. Data Collection Tools and Procedure

The data in this study were collected using a structured questionnaire developed based on the research variables, namely tax knowledge, e-filing implementation, and tax compliance. Each item was formulated as a statement and measured using a 5-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). The questionnaire was distributed to MSME taxpayers registered at KPP Pratama Cimahi through two methods: offline (paper-based) and online (via Google Form). A total of 116 valid responses were successfully collected and used for analysis.

Several items in the questionnaire were formulated as negative statements to minimize response bias and assess the consistency of respondents' answers. These negative statements also used a 5-point Likert scale; however, the interpretation was reversed to ensure that respondents paid closer attention when answering. By including negative statements, the results are expected to be more accurate and objectively reflect the respondents' understanding and attitudes toward each research variable. Before distribution, the questionnaire was validated through a pilot test to ensure its clarity and reliability. A purposive sampling technique was used in selecting respondents based on specific criteria, such as MSME taxpayers who are active and have experience in using the e-filing system. This approach was applied to ensure that the data collected were relevant to the research objectives.

3.5. Data Analysis

The data obtained from the questionnaires were processed using a quantitative approach. Prior to conducting further analysis, the questionnaire was evaluated for both validity and reliability to ensure that each item accurately reflected the intended variables. Validity was assessed through the Pearson Product Moment correlation method, in which each item was correlated with the total score of its corresponding variable. An item was considered valid if the r-value exceeded the r-table value from the r-table at a 5% significance level and had a r-value below 0.05. Reliability was tested using the Cronbach's Alpha technique, where the instrument was regarded as reliable if the alpha coefficient was greater than 0.6, indicating acceptable internal consistency among the items.

Once the instrument passed the validity and reliability tests, descriptive analysis was carried out to calculate the average score of each variable. The scores were then converted into percentages and interpreted to determine the level of tax understanding, e-filing system implementation, and taxpayer compliance among the respondents. To examine the effect of the independent variables (tax knowledge and e-filing implementation) on the dependent variable (tax compliance), a multiple linear regression analysis was used. This analysis included classical assumption tests such as normality, multicollinearity, and heteroscedasticity, to ensure the model was statistically sound and unbiased. Hypothesis testing was done by t-tests (partial) and F-tests (simultaneous) at a 5% significance level (0.05), to determine whether the independent variables had a significant influence on the dependent variable. All data were processed using SPSS software version 26.

4. Result and Disscusion

4.1. Research Results

The following table presents the total score, ideal score, percentage result, and interpretation category for each variable in this study, including tax knowledge (X1), e-filing implementation (X2), and tax compliance (Y). These values are derived from the responses of 116 MSME taxpayers.

Table 6. Summary of Total Score, Ideal Score, Percentage, and Category for Each Research Variable

Variable	Total Score	Ideal Score	Percentage	Category
Tax Knowledge (X1)	3238	4000	83,7%	Very Good
E-Filling System (X2)	2,801	3500	80,03%	Very Good
Tax Compliance (Y)	2491	3000	82,4%	Very Good

Source : Processed from questionnaire data, 2025

These results indicate that all three variables fall under the "Very Good" category, with scores above 80%. This suggests that respondents have a high level of understanding of tax obligations, are actively using the e-filing system, and tend to comply well with their tax responsibilities.

4.1.1. Validity Test

Table 6 presents the validity test results for all questionnaire items corresponding to each research variable: tax knowledge (X1), e-filing system implementation (X2), and taxpayer compliance (Y). The Pearson correlation method was employed for this test, comparing each item's r-count with the critical r-table value at a 5% significance level (N = 116), which is 0.1522.

Table 7. Convergent Validity Test

Variable	No Item	R value	R table	Description
Tax Knowledge (X1)	1	0,755	0,1522	Valid
	2	0,773	0,1522	Valid
	3	0,682	0,1522	Valid
	4	0,760	0,1522	Valid
	5	0,550	0,1522	Valid
	6	0,770	0,1522	Valid
	7	0,604	0,1522	Valid
	8	0,562	0,1522	Valid
E-Filling System (X2)	1	0,650	0,1522	Valid
	2	0,774	0,1522	Valid
	3	0,820	0,1522	Valid
	4	0,675	0,1522	Valid
	5	0,827	0,1522	Valid
	6	0,743	0,1522	Valid
	7	0,690	0,1522	Valid
Tax Compliance (Y)	1	0,511	0,1522	Valid
	2	0,687	0,1522	Valid
	3	0,335	0,1522	Valid
	4	0,668	0,1522	Valid
	5	0,620	0,1522	Valid
	6	0,405	0,1522	Valid

Source : Data SPSS Processed, 2025

According to the data shown in Table 7, all items related to the variables of tax knowledge, e-filing implementation, and tax compliance have r-count values that exceed the r-table value of 0.1522. Thus, it can be concluded that each questionnaire item is valid and appropriate for subsequent analysis.

4.1.2. Reliability Test

Table 8. Reliability Test

Variable	Cronbach's Alpha	N of Items	Interpretation
Tax Knowledge (X1)	0,823	8	Reliable
E-Filling System (X2)	0,854	7	Reliable
Tax Knowledge (Y)	0,893	6	Reliable

Source : Data SPSS Processed, 2025

The table 8 presents the results of the reliability test conducted using the Cronbach's Alpha method for each research variable. A variable is deemed reliable when its Cronbach's Alpha coefficient is greater than 0.6. Based on the results in Table 8, three variables tax knowledge, e-filing system and tax complimence implementation have Cronbach's Alpha values above 0.6. This indicates that the questionnaire items for each variable are considered reliable and consistent for further analysis.

4.1.3. Successive Interval Method

In this study, the questionnaire data utilized an ordinal scale (Likert scale 1–5), which was then converted to an interval scale using the Successive Interval Method (SIM). This conversion process was conducted to ensure the data met the requirements for parametric statistical analysis. The SIM steps included calculating frequencies, cumulative proportions, Z-scores, and interval scale values, which were then processed to obtain the average value for each statement item.

The conversion results showed that the variable Tax Knowledge (X1) had an average SIM score of 3.435, which falls into the High category. The variable E-Filing Implementation (X2) had an average SIM score of 3.379, also classified as Moderate. Meanwhile, the variable Taxpayer Compliance (Y) had an average score of 3.388, which is likewise categorized as Moderate. The classification categories based on the SIM interval are 1.00 – 1.80: Very Low; 1.81 – 2.60: Low; 2.61 – 3.40: Moderate; 3.41 – 4.20: High; 4.21 – 5.00: Very High. These SIM results served as the basis for subsequent statistical tests, such as validity testing, reliability testing, and regression analysis, following the conversion of ordinal data to interval data.

Table 9. Succsesive Interval Method

No	Statement Variable	Score MSI	Category
1	Tax Knowledge (X1)	3,435	High
2	E-Filling System (X2)	3,379	Moderate
3	Tax Compliance (Y1)	3,388	Moderate
Average		3,400	Moderate

Source : Processed MSI data

4.1.4. Classical Assumption Test

Table 10. Classical Assumption Test Result

Variable	Normality	Heteroscedasticity	Multicollinearity	
			Tolerance	VIF
Tax Knowledge (X1)		.442	.646	1.549
E-Filling System (X2)	0,103	.659	.646	1.549
Tax Compliance (Y)				

Source : Data Processed SPSS, 2025

As shown in Table 10, all classical assumption criteria are met. The data is normally distributed, shows no symptoms of heteroscedasticity, and no multicollinearity issues were detected. Therefore, the regression model satisfies the basic assumptions required for multiple linear regression.

4.1.5. Multiple Linier Regression Test

Table 11. Multiple Linier Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.940	1.122		8.858	.000
	Total X1	.326	.046	.576	7.050	.000
	Total X2	.108	.043	.204	2.492	.014

a. Dependent Variable: totally

Source : Data Processed SPSS, 2025

Based on the regression results, the constant value of 9.940 indicates the baseline level of tax compliance when both independent variables are zero. The tax knowledge variable (X1) has a regression coefficient of 0.326, and the e-filing implementation variable (X2) has a coefficient of 0.108, both showing positive values. This suggests that improvements in tax knowledge and e-filing usage contribute to increased tax compliance among MSME taxpayers.

4.1.6. Corelation Test

Table 12. Corelation Test Results

Independent Variable (X)	Correlation Coefficient	Correlation Interval	Relationship Level
Tax Knowledge (X1)	0,697	0,60 – 0,799	Strong
E-Filling System (X2)	0,546	0,40 – 0,599	Moderate

Source : Data Processed SPSS, 2025

Referring to Table 12, the correlation coefficient between tax knowledge (X1) and tax compliance (Y) is 0.697, indicating a strong and positive association. In comparison, the correlation between e-filing implementation (X2) and tax compliance (Y) stands at 0.546, which reflects a moderately positive relationship.

These findings imply that enhancing both tax literacy and the utilization of the e-filing system is linked to improved tax compliance within MSMEs.

4.1.7. Coeffitcient of Determination Test

Table 13. Determination Test Result

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.940	1.122		8.858	.000
	TotalX1	.326	.046	.576	7.050	.000
	TotalX2	.108	.043	.204	2.492	.014

a. Dependent Variable: totally

Source : Processed from SPSS, 2025

Referring to the data in Table 13, it can be inferred that tax understanding and the implementation of the e-filing system each have a significantly positive impact on taxpayer compliance. The tax understanding variable yields a t-value of 7.050 with a significance level of 0.000, while the e-filing implementation variable records a t-value of 2.492 and a significance level of 0.014. As both t-values exceed the critical threshold and their respective significance levels fall below 0.05, hence each variable affects taxpayer compliance.

4.1.8. Partial Test (t-Test)

Table 14 presents the results of the partial t-test for each independent variable on the dependent variable of MSME taxpayer compliance. The results show that both tax knowledge (X1) and e-filing implementation (X2) have significance values below 0.05, indicating that each variable individually has a significant and positive influence on MSME taxpayer compliance.

Table 14. t-Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.513	.504	1.604

a. Predictors: (Constant), TotalX2, TotalX1

b. Dependent Variable: totally

Source : Data Processed SPSS, 2025

According to the Model Summary table, the R value is recorded at 0.716. To calculate the coefficient of determination, this R value is squared and then multiplied by 100 to express it as a percentage:

$$R^2 X\ 100\% = (0{,}716)^2 X\ 100\% = 51\%$$

This indicates that 51% of the variance in the dependent variable, namely tax compliance, is accounted for by the two independent variables: tax knowledge (X1) and e-filing implementation (X2). The remaining 49% is attributed to other factors not explored within the scope of this research.

4.1.9. Simultaneous Test (f-Test)

The F-test results indicate that the significance value is below 0.05, which means that tax understanding (X1) and e-filing implementation (X2) simultaneously have a significant effect on MSME tax compliance.

Table 15 f-Test Results

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	306.185	2	153.092	59.488	.000[b]
	Residual	290.806	113	2.574		
	Total	596.991	115			

a. Dependent Variable: totally

b. Predictors: (Constant), TotalX2, TotalX1

Source : Data Processed SPSS, 2025

Referring to the data presented in the table, the computed F-value of 59.488 exceeds the critical F-table value of 3.076, with a significance level of 0.000, which is below the 0.05 threshold. These results lead to the rejection of the null hypothesis and the acceptance of the alternative hypothesis. It can thus be concluded that tax knowledge and the implementation of the e-filing system simultaneously have a statistically significant influence on taxpayer compliance.

4.2. Discussion

4.2.1. Effect of Tax Knowledge on Taxpayer Compliance

A partial t-test was applied to examine the first hypothesis, comparing the calculated t-value with the critical t-value from the t-distribution. The results show $t\_calc = 7.050 > t\_crit = 1.66055$ with a p-value = 0.000 < 0.05, indicating that the null hypothesis is rejected and the alternative hypothesis is accepted. Hence, tax knowledge exerts a positive and statistically significant influence on MSME taxpayer compliance. A sound understanding of tax regulations and procedures enhances taxpayers' awareness and sense of responsibility, encouraging them to meet their obligations accurately and on time. In line with the Theory of Planned Behavior (TPB), tax knowledge strengthens subjective norms and perceived behavioural control, thereby fostering compliant behaviour once sufficient information has been acquired.

In the context of MSMEs in the KPP Pratama Cimahi area, this finding is highly relevant, considering that many small business owners still face limited access to accurate and easily understandable tax information. Therefore, when they possess sufficient tax knowledge, it becomes a major driving factor for compliance, as it reduces fear and confusion about their tax obligations. Moreover, such knowledge builds confidence in using systems like e-filing, which ultimately contributes to higher compliance. In other words, tax understanding is not only important from a theoretical perspective but also a practical necessity on the ground especially for MSMEs that heavily rely on support and guidance from tax authorities.

These findings underscore that, even in the current era of digital taxation, tax knowledge remains a key driver of voluntary compliance. They are consistent with the empirical evidence reported by Saleh & Prayudi (2021), Wulandini & Srimindarti (2023), and Saadah et al. (2023), all of whom found a positive association between tax knowledge and taxpayer compliance.

4.2.2. Effect of E-Filing Implementation on Taxpayer Compliance

The second hypothesis, which proposes that the e-filing system positively and significantly influences taxpayer compliance, has been supported through statistical analysis. The results of the partial t-test show a t-value of 2.492 for the e-filing variable, which exceeds the critical t-value of 1.65845. Given that $t\_calc > t\_crit$ and the significance level of 0.014 is below the 0.05 threshold, the null hypothesis is rejected. This suggests that the adoption of e-filing contributes positively to the compliance of MSME taxpayers. By enabling online submission of tax returns without the need to physically visit the tax office, e-filing offers greater convenience. The system enhances the efficiency, speed, and accessibility of tax reporting, ultimately supporting improved taxpayer behavior. Its practical and transparent nature also encourages previously non-compliant individuals to become more consistent in fulfilling their tax obligations.

Based on real-world observations, especially among MSMEs, the implementation of e-filing offers a practical solution to time and resource constraints that previously hindered tax reporting. Many taxpayers now feel more at ease and confident in fulfilling their obligations, as they no longer need to queue at the tax office or worry about administrative errors. Moreover, e-filing provides a transparent digital trail, which fosters a sense of accountability and raises awareness of the importance of administrative order. Overall, this finding highlights that user-friendly digital tax services play a significant role in promoting compliance, particularly among MSMEs with limited resources.

This result is aligned with the Theory of Planned Behavior (TPB), particularly in relation to perceived behavioral control, which refers to an individual's belief in their ability to perform certain behaviors easily. When taxpayers perceive the e-filing process as user-friendly and beneficial, their willingness to comply increases. In essence, the more efficiently e-filing is implemented, the more likely taxpayers are to comply. These findings are consistent with previous studies by Saleh & Prayudi (2021), Wulandini & Srimandarti (2023), and Saadah et al. (2023), all of which concluded that e-filing implementation has a positive role in enhancing tax compliance.

4.2.3. The Combined Effect of Tax Knowledge and E-Filing Implementation on MSME Taxpayer Compliance

The third hypothesis of this study suggests that tax literacy and the implementation of the e-filing system collectively have a significant and positive influence on MSME taxpayer compliance. The F-test results statistically validate this assertion, as the calculated F-value of 59.488 surpasses the critical F-table value of 3.076, with a significance level of 0.000 well below the 0.05 threshold. This outcome leads to the rejection of H_0 and the acceptance of H_a, confirming that both independent variables jointly exert a significant impact on tax compliance. The confirmation of this hypothesis indicates that tax knowledge and the adoption of e-filing work in synergy to improve taxpayer adherence. A deep understanding of tax rules enhances individuals' awareness of their responsibilities and rights, leading to more responsible tax behavior. Simultaneously, the use of the e-filing platform improves the efficiency, convenience, and accessibility of tax submission, thereby indirectly supporting compliant behavior among MSME taxpayers.

In practical terms, especially among MSMEs with limited resources and access to information, the combination of tax understanding and e-filing usage serves as a strategic key to fostering tax compliance. When MSME actors are equipped with adequate knowledge and supported by accessible digital tools, both psychological and technical barriers to tax reporting can be reduced. Therefore, a simultaneous approach that emphasizes education and digitalization proves to be more effective than relying on either factor alone. This highlights the crucial role of the government and tax authorities in formulating integrated policies that not only simplify the process but also enhance taxpayer awareness and active participation.

To put it simply, the higher the level of tax literacy and the more effectively the e-filing system is utilized, the more likely taxpayers are to meet their obligations accurately and punctually. These results are consistent with the findings of previous studies by Saleh & Prayudi (2021), Wulandini & Srimandarti (2023), as well as Saadah et al. (2023), all of which conclude that tax knowledge and the use of e-filing significantly improve taxpayer compliance.

5. Conclusion

The findings of this research demonstrate that both tax literacy and the utilization of the e-filing system have a statistically significant and positive impact on the compliance of MSME taxpayers at KPP Pratama Cimahi. Enhanced tax literacy fosters a more responsible approach to fulfilling tax obligations, whereas the application of the e-filing system facilitates efficiency and convenience in tax reporting. Collectively, these variables account for 51.27% of the variation observed in taxpayer compliance. Therefore, advancing tax education and refining digital tax services are critical measures to strengthen taxpayer adherence, particularly in the evolving digital economy.

6. References

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