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Tax Compliance Among Culinary MSME Taxpayers in Medan Labuhan District : The Role of Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filling

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ABSTRACT

This research seeks to analyze how Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing influence Tax Compliance among micro, small, and medium enterprises (MSMEs) in Medan Labuhan District, Indonesia. A quantitative research design was utilized to evaluate the individual and combined effects of these independent variables on tax compliance. The empirical findings demonstrate that Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing each exert a positive and statistically significant influence on Tax Compliance, both partially and simultaneously. The Adjusted R^2 coefficient of 0.652 indicates that the three predictors explain 65.2% of the variance in Tax Compliance, while the remaining 34.8% is associated with variables beyond the scope of this study. These results emphasize the contribution of digital tax competence, taxpayer understanding of tax obligations, and perceived user-friendliness of electronic filing platforms to strengthening MSME tax compliance. This study also enriches the empirical literature on tax compliance determinants within Indonesia's increasingly digitalized tax administration environment.

Keywords: MSMEs, Perceived Ease of E-Filling, Tax Awareness, Tax Compliace, Tax Literacy

INTRODUCTION

The development of digital technology has transformed tax administration in Indonesia through electronic services such as e-Registration, e-Billing, e-Faktur, e-SPT, and e-Filing, which are intended to improve administrative efficiency, transparency, and taxpayer compliance. Nevertheless, tax compliance remains an important challenge, particularly among Micro, Small, and Medium Enterprises (MSMEs), including culinary businesses. MSME taxpayers may encounter challenges in understanding tax regulations, utilizing digital tax services, and fulfilling their tax obligations. These issues are particularly relevant to culinary MSMEs in Medan Labuhan District, where the presence and development of MSMEs make the area a relevant setting for examining taxpayer compliance. Based on preliminary observations, several culinary MSME owners in Medan Labuhan District still have limited understanding of tax regulations and digital tax administration procedures. The preliminary condition provides an empirical basis for examining tax compliance among culinary MSMEs in Medan Labuhan District.

In the broader context of Indonesia's digital tax administration, the implementation of the Coretax Administration System represents a further development in the digitalization and

integration of tax administration. Coretax is therefore considered in this study as part of the broader tax administration context rather than as evidence of the specific tax compliance conditions of culinary MSMEs in Medan Labuhan District. The relevance of Coretax to the present study also depends on the period in which the data were collected and the tax administration experience of the respondents. Accordingly, where applicable to the respondents and the data collection period, the study considers taxpayers' awareness and adaptation to the transition toward Coretax. Under the applicable transition arrangements, Annual Tax Returns for the 2025 Tax Year and subsequent years are submitted through Coretax, while E-Filing remains applicable to the 2024 and earlier tax years.

Several factors have been identified as relevant to MSME tax compliance, including digital tax literacy, tax awareness, and perceived ease of use of E-Filing. Digital tax literacy enables taxpayers to understand and utilize digital tax services, tax awareness reflects taxpayers' understanding and internal motivation to fulfill their tax obligations, while perceived ease of use of E-Filing concerns the extent to which taxpayers perceive electronic tax reporting as easy and convenient. Previous studies have examined these factors in relation to taxpayer compliance, with Mardhatilla et al. (2023) highlighting the role of digital tax literacy, Simorangkir (2023) examining tax awareness, and Wibowo & Ciptaningsih (2022) demonstrating the relevance of perceived ease of use of E-Filing. However, these studies have generally examined the factors separately and within different taxpayer or research contexts, leaving limited understanding of how digital tax literacy, tax awareness, and perceived ease of use of E-Filing collectively relate to tax compliance among culinary MSMEs. In particular, the interaction of these three factors has not been sufficiently examined within the specific context of culinary MSMEs in Medan Labuhan District, where the increasing use of digital business activities and digital tax administration creates a relevant context for examining taxpayer compliance. Therefore, this study addresses the identified gap by simultaneously examining the effects of digital tax literacy, tax awareness, and perceived ease of use of E-Filing on tax compliance among culinary MSMEs in Medan Labuhan District, thereby providing a more integrated understanding of the factors associated with tax compliance within this specific taxpayer group and research setting.

LITERATURE REVIEW

Grand Theory

This study is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which explains that behavior is influenced by behavioral intention, which is shaped by attitude, subjective norms, and perceived behavioral control. In the context of tax compliance, tax awareness can be associated with attitude because taxpayers who recognize the importance of fulfilling tax obligations are more likely to develop a positive attitude toward compliance, while digital tax literacy and perceived ease of use of E-Filing can be related to perceived behavioral control because knowledge, skills, and ease of using digital tax services can strengthen taxpayers' confidence in their ability to fulfill tax obligations. Thus, TPB provides a theoretical basis for explaining how digital tax literacy, tax awareness, and perceived ease of use of E-Filing may contribute to tax compliance among culinary MSME taxpayers.

Taxpayer Compliance

Tax compliance refers to taxpayers’ willingness and adherence to correctly, completely, and timely calculating, paying, and reporting taxes in accordance with applicable regulations (Wahyuni et al., 2022; Surianto et al., 2022). Tax compliance is important because tax revenue is a major source of state funding for public development and services (Yahya et al., 2024). Compliant taxpayers understand tax regulations and fulfill

their obligations accurately and on time (Prima et al., 2024; Deseverians, 2023). The indicators of taxpayer compliance are (Gultom et al., 2022): (1) compliance with taxpayer registration, (2) compliance with tax calculation and payment, (3) compliance with outstanding tax payments, and (4) compliance with Tax Return submission.

Digital Tax Literacy

Digital literacy refers to the knowledge and skills required to access, evaluate, use, and create information through digital media appropriately and responsibly (Syafrial, 2023). Tax literacy includes understanding tax regulations, procedures, rights, obligations, and the importance of taxation for national development (Pane et al., 2024). Tax literacy also supports fiscal legitimacy, tax morale, public trust, and taxpayer participation (Pandiangan et al., 2025), while helping taxpayers understand tax reporting mechanisms and the consequences of compliance or non-compliance (Smith et al., 2024). Francis & Laksmi (2024) state that taxpayers with adequate tax literacy tend to better understand tax rates, sanctions, payment, and reporting procedures. Thus, digital tax literacy is the ability to understand and utilize digital tax services and technologies to fulfill tax obligations effectively and in accordance with regulations. The indicators are (Syafrial, 2023): (1) awareness of media impacts, (2) understanding of mass communication, (3) ability to analyze media messages, (4) awareness of media content, and (5) enjoyment, understanding, and appreciation of media content.

Taxpayer Awareness

Taxpayer awareness refers to taxpayers' knowledge, understanding, willingness, and internal motivation to voluntarily fulfill their tax rights and obligations in accordance with regulations (Herianti & Marundha, 2024; Indrayani et al., 2021). Tax awareness also involves understanding and appreciating tax regulations and the importance of taxation for national development (Iswediningrum & Andayani, 2024; Arslan et al., 2025). According to Maulina et al. (2025), taxpayer awareness includes attitudes, behavior, willingness, and moral responsibility in fulfilling tax obligations. Thus, tax awareness is the willingness of taxpayers to fulfill their tax obligations honestly, voluntarily, and responsibly. The indicators are (Permana & Susilowati, 2021): (1) taxes as the largest source of state revenue, (2) taxes support national development, (3) delayed tax payments may harm the state, and (4) underpayment of taxes harms the state.

Perceived Ease of E-Filing

E-Filing is an electronic service that enables taxpayers to submit Tax Returns online through the Directorate General of Taxes or an Application Service Provider (Andira & Fatmayanti, 2022; Nurannisa, 2026). E-Filing facilitates tax reporting by providing greater convenience, speed, and efficiency without requiring taxpayers to visit a Tax Service Office (Agustina et al., 2026; Fadilah et al., 2025). The indicators of perceived ease of E-Filing are (Gultom et al., 2022): (1) ease of using the E-Filing application, (2) ease of submitting Annual Tax Returns, (3) accuracy and speed of submission, and (4) efficiency in terms of cost, time, and effort.

Relationships Among Variables

Digital tax literacy helps taxpayers understand tax rights, obligations, and digital tax services (Astati et al., 2025). From the perspective of the Theory of Planned Behavior (TPB), digital tax literacy can strengthen perceived behavioral control by increasing taxpayers' knowledge and ability to use digital tax services and fulfill tax obligations. Taxpayers with better digital tax literacy are expected to experience fewer difficulties in managing digital tax procedures, which may encourage greater tax compliance. Therefore, the following hypothesis is proposed:

H_1: Digital tax literacy has an effect on tax compliance among culinary MSME taxpayers in Medan Labuhan District.

Tax awareness encourages taxpayers to fulfill their obligations voluntarily based on an understanding of the importance of taxation (Meliyanti et al., 2025). In the TPB framework, tax awareness is related to taxpayers' attitudes toward fulfilling their tax obligations. Greater awareness may lead taxpayers to develop a more favorable attitude toward tax compliance and strengthen their intention to fulfill their obligations voluntarily. Therefore, higher tax awareness is expected to contribute to higher tax compliance. Accordingly, the following hypothesis is proposed:

H_2: Tax awareness has an effect on tax compliance among culinary MSME taxpayers in Medan Labuhan District.

Perceived ease of E-Filing refers to the extent to which taxpayers perceive the electronic tax reporting system as easy to understand and use, thereby making the reporting process more convenient and efficient (Nurannisa, 2026). From the perspective of TPB, perceived ease of E-Filing can support perceived behavioral control because taxpayers who perceive the system as easy to use are more confident in their ability to complete their tax reporting obligations. This reduced perceived difficulty may facilitate compliance with tax reporting requirements. Therefore, the following hypothesis is proposed:

H_3: Perceived ease of E-Filing has an effect on tax compliance among culinary MSME taxpayers in Medan Labuhan District.

Digital tax literacy, tax awareness, and perceived ease of E-Filing represent complementary factors that may contribute to tax compliance. Digital tax literacy and perceived ease of E-Filing can strengthen taxpayers' perceived behavioral control, while tax awareness can foster a favorable attitude toward fulfilling tax obligations. In combination, these factors may increase taxpayers' ability, confidence, and willingness to comply with tax obligations. Therefore, examining the three factors simultaneously provides a more comprehensive explanation of tax compliance among culinary MSME taxpayers. Based on this theoretical relationship, the following hypothesis is proposed:

H_4: Digital tax literacy, tax awareness, and perceived ease of E-Filing simultaneously have an effect on tax compliance among culinary MSME taxpayers in Medan Labuhan District.

Accordingly, the conceptual framework used in this study is presented in the following figure:

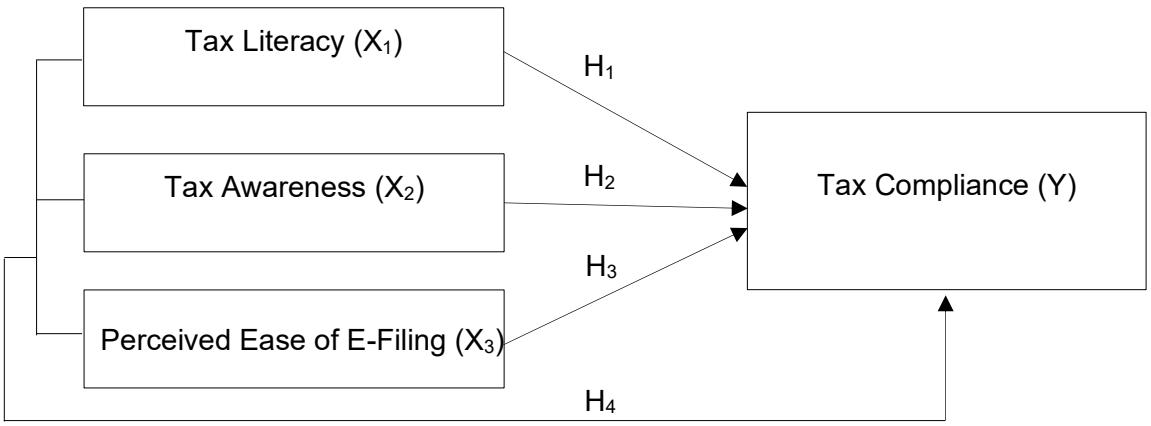


Figure 1. *Conceptual Framework*

RESEARCH METHOD

This study employs a quantitative research approach to examine the effects of Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing on Tax Compliance among culinary MSME taxpayers in Medan Labuhan District. The population consisted of 125 culinary MSMEs in Medan Labuhan District based on data from the Badan Pusat Statistik (BPS) for 2026. The population was determined by identifying culinary MSMEs operating in Medan Labuhan District that met the research eligibility criteria, namely: (1) the business operates in the culinary sector; (2) the business is located in Medan Labuhan District; (3) the owner or person responsible for the business's tax affairs is available to participate as a respondent; and (4) the respondent is willing to complete the questionnaire. Since the population consisted of 125 eligible culinary MSMEs, all members of the population were included as respondents using a saturated sampling technique. Data were collected from 01 August to 15 August 2026 using questionnaires distributed and administered in person in paper-based format. Respondent eligibility was verified based on the established inclusion criteria, and only eligible respondents who agreed to participate were included in the study. The questionnaire used a five-point Likert scale to measure Digital Tax Literacy (X_1), Tax Awareness (X_2), Perceived Ease of E-Filing (X_3), and Tax Compliance (Y). Secondary data were obtained from relevant literature and official tax publications. The research instrument was tested for validity and reliability, while the data were analyzed using SPSS through descriptive statistics, classical assumption tests, multiple linear regression analysis, t-test, F-test, and coefficient of determination (R^2) to examine the partial, simultaneous, and explanatory effects of the independent variables on Tax Compliance.

RESULT AND DISCUSSION

Validity Test

The validity and reliability tests were conducted to ensure that all measurement items used in this study were valid and reliable. The validity test was performed by comparing the correlation coefficient (r_{count}) of each item with the r_{table} value of 0.361 at a significance level of 5%. The results showed that all items for Digital Tax Literacy, Tax Awareness, Perceived Ease of E-Filing, and Tax Compliance had r_{count} values greater than 0.361, indicating that all measurement items were valid and suitable for further analysis. The reliability test was conducted using Cronbach's Alpha, with a minimum acceptable value of 0.70. The results showed that Digital Tax Literacy had a Cronbach's Alpha value of 0.856, Tax Awareness had a value of 0.821, Perceived Ease of E-Filing had a value of 0.879, and Tax Compliance had a value of 0.847. Since all Cronbach's Alpha values exceeded 0.70, all research variables were considered reliable. Therefore, the measurement instruments demonstrated adequate validity and reliability and were appropriate for use in the subsequent statistical analyses.

Normality Test

The residuals are considered normally distributed when the Histogram displays a bell-shaped pattern and the data points in the Normal Probability Plot follow or lie close to the diagonal line. Both graphical methods can be used to assess residual normality (Rezeki et al., 2022). The results of the normality test using the Histogram are presented below:

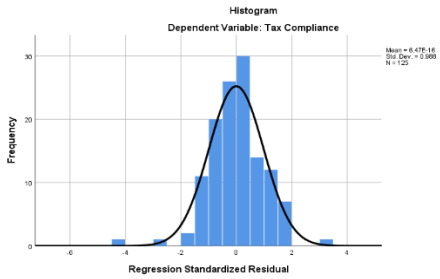


Figure 2. *Histogram Regression Graphic*
Source: Processed Research Data, 2026

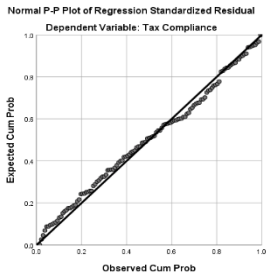


Figure 3. *Normal Probability Plot Graphic*
Source: Processed Research Data, 2026

Based on the figure above, the residual histogram shows a bell-shaped pattern and does not exhibit skewness to either the left or the right. In addition, in the Normal Probability Plot, the residual points appear to be distributed around and follow the diagonal line. Therefore, it can be concluded that the residuals in the regression model are normally distributed and have satisfied the normality assumption.

The results of the normality test using the One-Sample Kolmogorov-Smirnov test are presented below:

Table 1.
One-Sample Kolmogorov Smirnov Test

		Unstandardized Residual
N		125
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.45397833
Most Extreme Differences	Absolute	.053
	Positive	.053
	Negative	-.047
Test Statistic		.053
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: Processed Research Data, 2026

Based on the table above, the results of the Kolmogorov-Smirnov normality test show that the significance value is greater than 0.05, namely 0.200. Therefore, it can be concluded that the data are normally distributed.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is unequal residual variance in the regression model. A good regression model should satisfy the assumption of homoscedasticity, namely that the residual variance remains relatively constant at each level of the independent variables. Conversely, changes in residual variance indicate the presence of heteroscedasticity, which can cause regression estimates to become less efficient and affect the accuracy of hypothesis testing (Akbar et al., 2022). The results of the heteroscedasticity test are presented in the following table.

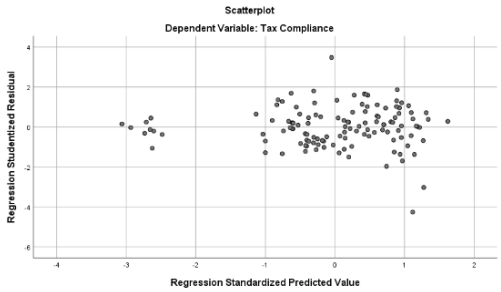


Figure 4. *Scatterplot Graph*
Source: Processed Research Data, 2026

Based on the scatterplot above, the residual points appear to be randomly distributed around the zero axis and do not form any particular pattern. The points are also distributed relatively evenly above and below the Y-axis. Therefore, it can be concluded that the regression model does not exhibit heteroscedasticity and has satisfied the assumption of homoscedasticity.

Regression Analysis

The results of the regression analysis are presented in the following table.

Table 2.
Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.030	1.816		.016	.987		
	Digital Tax Literacy	.253	.059	.265	4.284	.000	.733	1.364
	Tax Awareness	.440	.069	.457	6.400	.000	.550	1.817
	Perceived Ease of E-Filing	.263	.061	.274	4.300	.000	.692	1.446

a. Dependent Variable: Tax Compliance
Source: Processed Research Data, 2026

Based on the table above, all independent variables have tolerance values greater than 0.10 and VIF values less than 10, indicating that no multicollinearity problem was identified in the regression model. The multiple linear regression equation is expressed as Tax Compliance = 0.030 + 0.253 Digital Tax Literacy + 0.440 Tax Awareness + 0.263 Perceived Ease of E-Filing + e. The constant value of 0.030 indicates that Tax Compliance would be 0.030 when all independent variables are assumed to be zero. The regression coefficients for Digital Tax Literacy (0.253), Tax Awareness (0.440), and Perceived Ease of E-Filing (0.263) are positive, indicating that each variable has a positive effect on Tax Compliance, assuming the other variables remain constant. The t-

test results further show that Digital Tax Literacy has a calculated t_{value} of 4.284, which is greater than the t_{table} value of 1.980, with a significance value of 0.000 < 0.05, indicating that Digital Tax Literacy has a positive and significant effect on Tax Compliance. Tax Awareness also has a calculated t_{value} of 6.400 > 1.980, with a significance value of 0.000 < 0.05, indicating that Tax Awareness has a positive and significant effect on Tax Compliance. Similarly, Perceived Ease of E-Filing has a calculated t_{value} of 4.300 > 1.980, with a significance value of 0.000 < 0.05, indicating that Perceived Ease of E-Filing has a positive and significant effect on Tax Compliance. Thus, the results indicate that higher levels of Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing are each associated with higher levels of Tax Compliance among culinary MSME taxpayers.

Simultaneous Hypothesis Test (F-Test)

The F-test is used to determine the simultaneous effect of the independent variables on the dependent variable. This test aims to determine whether all independent variables included in the regression model jointly have a significant effect on the dependent variable. The results of the F-test are presented in the following table.

Table 3.

Simultaneous Hypothesis Test (F-Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2870.956	3	956.985	78.276	.000[b]
	Residual	1479.316	121	12.226		
	Total	4350.272	124			

a. Dependent Variable: Tax Compliance
b. Predictors: (Constant), Perceived Ease of E-Filing, Digital Tax Literacy, Tax Awareness
Source: Processed Research Data, 2026

Based on the table above, the calculated F_{value} (78.276) > F_{table} value (2.679), with a significance value of 0.000 < 0.05. Therefore, it can be concluded that, simultaneously, Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing have a positive and significant effect on Tax Compliance.

Coefficient of Determination

The results of the coefficient of determination analysis are presented in the following table.

Table 4.

Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812[a]	.660	.652	3.497

a. Predictors: (Constant), Perceived Ease of E-Filing, Digital Tax Literacy, Tax Awareness
b. Dependent Variable: Tax Compliance
Source: Processed Research Data, 2026

Based on the table above, the Adjusted R Square (R^2) value is 0.652. This indicates that Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing are able to explain 65.2% of the variation in Tax Compliance.

DISCUSSION

The results show that Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing each have a positive and significant effect on Tax Compliance, with t-values of 4.284, 6.400, and 4.300, respectively, exceeding the t-table value of 1.980 and significance values of 0.000 < 0.05. Therefore, the first, second, and third hypotheses are accepted. These findings are consistent with Astati et al. (2025), Meliyanti et al. (2025), and Nurannisa (2026), which indicate that digital tax literacy, taxpayer awareness, and ease of electronic tax services can improve tax compliance. Simultaneously, the three variables also have a positive and significant effect on Tax Compliance, as shown by an F-value of 78.276 > 2.679 and a significance value of 0.000 < 0.05, so the fourth hypothesis is accepted. These results indicate that digital tax literacy, tax awareness, and the perceived ease of E-Filing collectively contribute to improving tax compliance among culinary MSME taxpayers in Medan Labuhan District.

CONCLUSION

Based on the results of the study, it can be concluded that Digital Tax Literacy, Tax Awareness, and Perceived Ease of E-Filing have positive and significant effects on Tax Compliance among culinary MSME taxpayers in Medan Labuhan District, both partially and simultaneously. Partially, Digital Tax Literacy has a calculated t-value of 4.284 > t-table value of 1.980, with a significance value of 0.000 < 0.05; Tax Awareness has a calculated t-value of 6.400 > t-table value of 1.980, with a significance value of 0.000 < 0.05; and Perceived Ease of E-Filing has a calculated t-value of 4.300 > t-table value of 1.980, with a significance value of 0.000 < 0.05. Simultaneously, the three variables have a calculated F-value of 78.276 > F-table value of 2.679, with a significance value of 0.000 < 0.05. The Adjusted R Square value of 0.652 indicates that the three variables are able to explain 65.2% of the variation in Tax Compliance, while the remaining 34.8% is influenced by other factors outside the research model.

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