

Tax Digitalization and MSME Tax Compliance in Indonesia: A Systematic Literature Review of Empirical Studies

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ABSTRACT

This study examines the relationship between tax digitalization and tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia using a Systematic Literature Review (SLR) approach based on PRISMA guidelines. This study reviews 15 empirical studies published in SINTA indexed journals during the period 2021-2025. The findings show that tax digitalization generally has a positive impact on MSME tax compliance by improving efficiency, convenience, and transparency in tax administration. However, the results are not fully consistent, as some studies report insignificant or indirect effects, indicating that the relationship is contextual. The effectiveness of tax digitalization is influenced by several key factors, including service and system quality, digital and tax literacy, taxpayer morale, and technological readiness. This study concludes that tax digitalization has strong potential to enhance MSME tax compliance, but its success depends on the readiness of supporting factors. Therefore, policy efforts should focus not only on technological development but also on strengthening user capacity and supporting ecosystems to achieve sustainable compliance.

Keywords : *tax digitalization; tax compliance; MSMEs; systematic literature review; Indonesia.*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the Indonesian economy. The strategic role of MSMEs is reflected in their significant contribution to the Gross Domestic Product (GDP), employment generation, and their ability to maintain national economic resilience amid global dynamics and uncertainty. In the context of economic development, the existence of MSMEs is not only important as a driver of community business activities but also as a foundation for expanding government revenue through the tax sector (Ramadani et al., 2025). Therefore, MSME tax compliance is a critical issue in efforts to strengthen the state's fiscal capacity and create a more inclusive tax system.

In recent years, the Indonesian government has continued to promote tax administration reform through the digitization of services. This transformation has been realized through the implementation of various electronic systems, such as e-filing, e-billing, and e-invoicing, as well as the development of an integrated core tax administration system (Coretax). In addition, tax services have also been integrated with banking systems and various other digital platforms. Tax digitalization is expected to improve administrative efficiency, expand service access, reduce

compliance costs, and make it easier for taxpayers, including MSME operators, to fulfill their tax obligations (Korat & Munandar, 2025). On the other hand, digitalization also benefits the government by improving transparency, accountability, and the quality of oversight (Ningsih et al., 2024). More broadly, the success of tax digitalization has the potential to foster the development of a more formal, orderly, and sustainable economic ecosystem.

Nevertheless, tax compliance among MSMEs in Indonesia still faces various challenges. This low compliance is influenced by a number of factors, such as limited tax literacy, regulatory complexity, negative perceptions of tax authorities, as well as limited human resources and technological proficiency (Liska et al., 2025; Michael & Widjaja, 2024; Zulma, 2020). In the context of tax digitalization, previous research findings have also yielded mixed results. Several studies conclude that the digitalization of tax administration has a positive impact on taxpayer compliance by enhancing the convenience, efficiency, and transparency of services (Hartanto, 2025; Rohmiatun et al., 2025; Teguh et al., 2025). However, other studies indicate that this effect is not always significant, as it is heavily influenced by technological readiness, digital literacy, levels of trust in electronic systems, business capacity, infrastructure quality, and policy consistency (Murnidayanti & Putranti, 2023; Novelidhawaty et al., 2023). These differing results indicate that the relationship between tax digitalization and MSME compliance remains contextual and is not yet fully conclusive, particularly in the Indonesian context.

This situation has resulted in the lack of a comprehensive synthesis on how tax digitalization affects MSME compliance, what factors determine its effectiveness, and how relevant policy implications can be formulated in accordance with the characteristics of MSMEs in Indonesia. In fact, during this period of accelerated digital transformation, the need for systematic mapping of empirical findings has become increasingly important so that tax reforms are not merely administrative but also adaptable to the real-world conditions of business operators.

Based on this background, this study aims to systematically examine the characteristics of empirical studies, the direction of the impact of tax digitalization on MSME tax compliance, and the factors influencing its effectiveness in Indonesia. Therefore, this study is formulated into the following research questions:

RQ1: What are the characteristics of empirical studies on tax digitalization and tax compliance among MSMEs in Indonesia?

RQ2: What is the direction and consistency of the impact of tax digitalization on tax compliance among MSMEs in Indonesia?

RQ3: What factors influence the effectiveness of tax digitalization in improving tax compliance among MSMEs?

RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach to identify and synthesize empirical findings regarding the relationship between tax

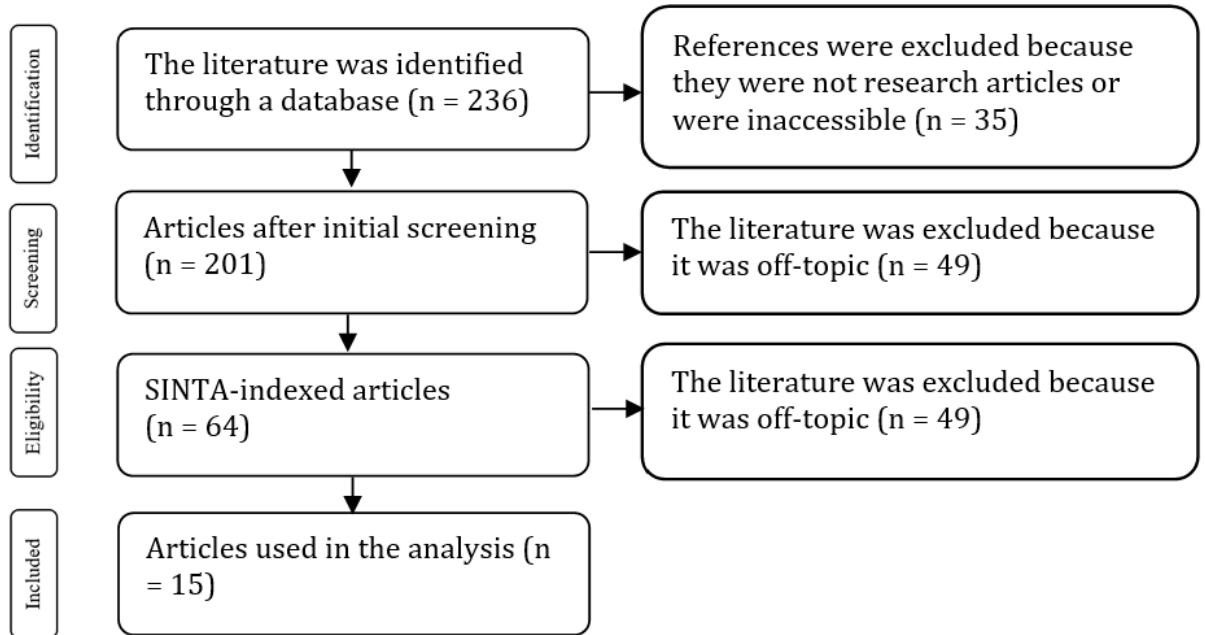
digitalization and tax compliance among MSMEs in Indonesia. The literature review process was conducted systematically in accordance with the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines. Article searches were conducted primarily through the Google Scholar database, utilizing the Publish or Perish software to streamline the search and data collection process. The keyword combination used was (“tax digitalization” OR “digitalisasi perpajakan”) AND (“tax compliance” OR “kepatuhan pajak”) AND (“Indonesia’s MSMEs” OR “UMKM Indonesia”), utilizing Boolean operators (AND, OR) to ensure the relevance of search results.

Articles were limited to journals indexed in SINTA (Science and Technology Index) to maintain the relevance of the Indonesian context while ensuring that the sources used came from scientific publications that had undergone national accreditation. Furthermore, the selection stage was carried out by applying the inclusion and exclusion criteria as presented in Table 1, and based on this process, 15 empirical articles were obtained and analyzed in this study. Data from the selected articles were then extracted based on author, title, year of publication, journal, sample, methods, and main findings, and subsequently analyzed narratively by grouping the findings according to study characteristics, the direction of the impact of tax digitalization on MSME tax compliance, and the factors influencing its effectiveness. This process was conducted to answer the research questions that had been systematically formulated.

Table 1 Research Inclusion and Exclusion Criteria

Aspect	Inclusion Criteria	Exclusion Criteria
Publication Type	SINTA-indexed scientific articles	Irrelevant Topic
Publication Period	2021–2025	Outside this period
Research Subject	MSMEs in Indonesia	Irrelevant Topic
Research Topic	Tax digitalization and MSME tax compliance	Irrelevant Topic
Research Method	Empirical study	Irrelevant Topic
Language	Indonesian and/or English	Other languages
Article Access	Full-text	Full-text not available

Figure 1 PRISMA Flow Diagram



Based on Figure 1, the initial identification process yielded 236 references, which were then reduced to 201 articles after an initial review. Of these, only 64 articles met the criteria for being SINTA-indexed journals, and after further elimination based on empirical nature and topic relevance, 15 articles remained for use in the final analysis. This process demonstrates that while research on tax digitalization and MSME compliance is indeed abundant in the initial stages, not all of it meets the quality and relevance standards required for a systematic review. Therefore, the use of PRISMA in this study strengthens the validity of the selection process, while also indicating that the findings discussed in the results section are the outcome of a rigorous screening process.

RESEARCH RESULTS AND DISCUSSION

To answer the research questions, the findings are presented step by step according to the focus of the analysis. RQ1 is addressed through a mapping of the characteristics of empirical studies. RQ2 is addressed through a synthesis of the direction and consistency of the impact of tax digitalization on MSME tax compliance. Furthermore, RQ3 is addressed through the identification of factors determining the effectiveness of tax digitalization in improving MSME tax compliance. This entire synthesis is based on 15 empirical articles selected during the Systematic Literature Review process.

Table 2 Related Articles

No	Author	Title	Year	Journal	Sample	Method	Findings
1	Prayogi	Tax	2025	Indonesian	50	Quantitativ	Tax

	et al. (2025)	Digitalization, MSME Performance, and MSME Taxpayer Compliance		Journal of Management Science	MSMEs in Surabaya that have been operating for at least 1 year and have access to digital tax systems	e, questionna ire survey, multiple linear regression analysis	digitalization has a significant effect on MSME compliance
2	Teguh et al. (2025)	Digital Transformati on in Tax Administratio n: The Role of Coretax, Service Quality, and Morality in Enhancing MSME Compliance in Indonesia	2025	The Indonesian Journal of Accounting Research (IJAR)	100 MSMEs in Badung Regency, Coretax users for at least 6 months	Quantitativ e, cross- sectional survey, SEM-PLS analysis	Coretax moderates the relationship of service quality, tax morale, and sanctions on compliance
3	Tamtami et al. (2025)	Digitalization of Tax Procedures Through Coretax: A Qualitative Study on Challenges and Opportunities for Users in the MSME Sector	2025	Jurnal Ilmiah Akuntansi	2 MSMEs that have integrate d Coretax	Qualitative, case study, semi- structured interviews, thematic analysis	Coretax facilitates reporting, but implementatio n is influenced by literacy and infrastructure barriers
4	Adiatam a & Waluyo (2025)	The Influence Of Service, Supervision, And Tax	2025	EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan	SME taxpayers at KPP Pratama	Quantitativ e, questionna ire survey,	Tax digitalization is not significant and

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		Sanctions On MSME Taxpayer Compliance With Tax Administration Digitalization As A Moderating Variable		Bisnis	Jakarta Cengkareng	SEM-PLS analysis	does not moderate the relationship of supervision/sanctions on compliance
5	Kristiana et al. (2025)	Adaptation of Business Actors to New Policy Transformations	2025	E-Jurnal Akuntansi	66 MSME actors in the Special Region of Yogyakarta and Central Java	Quantitative, questionnaire survey, descriptive and explanatory analysis	The quality of the DJP Online system and tax socialization have a significant effect on compliance
6	Rasyid & Lukman (2025)	Analysis of the Role of Digital Tax Policy on MSME E-Commerce Taxpayer Compliance in the Digital Economy Era	2025	Al-Zayn: Jurnal Ilmu Sosial & Hukum	81 digital MSME actors in North Cikarang	Quantitative, questionnaire survey, SEM-PLS analysis	Digital tax policy has a significant positive effect on MSME e-commerce compliance
7	Rahayu & Suaidah (2025)	The Role of Artificial Intelligence in Taxation on E-Commerce Taxpayer Compliance: Digital Literacy as a Mediator	2025	Owner: Riset dan Jurnal Akuntansi	64 e-commerce MSME actors in Kediri	Quantitative, questionnaire survey, SEM-PLS analysis	AI-based tax services have an indirect effect through digital literacy
8	Damara	The Role of	2025	AKUBIS:	MSME	Quantitative	Tax literacy

	& Zahara (2025)	Tax Literacy: Determinants of MSME Taxpayer Compliance in the Creative Industry Sector in Yogyakarta City		Jurnal Akuntansi Bisnis Pelita Bangsa		actors in the creative industry sector in Yogyakarta City		e, questionnaire survey, moderation analysis		moderates the effect of tax administration reform on compliance
9	Muttaqin et al. (2025)	Improving Tax Compliance: The Role of Digital Tax Administration Systems, Anti-Corruption Perception, and Government Expenditure	2025	Jurnal Ilmiah Fokus Ekonomi, Manajemen Bisnis dan Akuntansi (EMBA)	128	MSMEs in Tegal City		Quantitative, questionnaire survey, multiple linear regression analysis		Digital tax administration systems have a positive effect on compliance
10	Andrew & Mastan (2025)	The Synergy of Tax Digitalization in Enhancing Tax Compliance	2025	Jurnal Akuntansi Kontemporer		MSMEs in Surabaya and Sidoarjo		Quantitative, questionnaire survey, multiple linear regression analysis		Tax digitalization has an effect on MSME compliance
11	Astriani & Rahayu (2024)	The Influence of Sanctions and E-Tax Utilization on Compliance of MSMEs Taxpayers in Karawang District	2024	International Journal of Economics and Management Research	100	MSMEs with active NPWP in Karawang Regency		Quantitative, questionnaire survey, SEM-PLS analysis		E-tax utilization has a positive and significant effect on compliance
12	Ristiyan	The Effect of	2024	Owner: Riset	393			Quantitative		Digitalization

	a et al. (2024)	Incentives, Digitalization and Tax Volunteers on Taxpayer Compliance with Service Quality as a Moderating Variable		dan Jurnal Akuntansi	MSMEs in Tangeran g City	e, questionna ire survey, SEM-PLS analysis	is not partially significant; service quality does not moderate
13	Palguna et al. (2023)	The Effect of M-Tax Application, Tax Socialization, and Tax Compliance Costs on MSME Taxpayer Compliance Registered at KPP Pratama Singaraja	2023	Vokasi: Jurnal Riset Akuntansi	128 MSME taxpayers registered at KPP Pratama Singaraja	Quantitativ e, questionna ire survey, regression analysis (SPSS)	M-Tax, socialization, and compliance cost have a positive effect on compliance
14	Hakki & Surjadi (2023)	The Effect of Tax Morale and Money Ethics on MSME Taxpayer Compliance with the Role of Tax Digitalization System as a Moderator in the New Normal Era of the COVID-19 Pandemic	2023	Jurnal Analisa Akuntansi dan Perpajakan	MSMEs in Indonesia	Quantitativ e, questionna ire survey, path analysis	Tax digitalization system strengthens the influence of tax morale on compliance
15	Leo et al. (2023)	The Effect of Digitalization	2023	Jurnal Ekonomi	79 MSME actors in	Quantitativ e,	Digitalization of tax

of Tax Payments and Tax Rates on MSME Taxpayer Compliance of MSME Actors in Baubau City

Pembanguna STIE Muhammadiyah Palopo

Baubau City

questionnaire survey, multiple linear regression analysis

payments has a positive effect on compliance

Table 2 presents the 15 empirical articles that form the basis of the analysis in this study. The information presented includes the authors, article titles, year of publication, journal, sample characteristics, research methods, and the main findings of each study. The purpose of this table is to provide an overview of the scope of the reviewed literature, while also highlighting the diversity of research contexts, methodological approaches, and the focus on tax digitalization examined. Although the literature search was set for the 2021–2025 period, the selection results based on inclusion and exclusion criteria showed that no empirical articles met the criteria for the 2021–2022 period. Therefore, all articles analyzed in this study are from publications in 2023–2025. During this period, the research was dominated by survey-based quantitative approaches and examined various forms of tax digitalization, such as Coretax, e-tax, M-Pajak, digital tax administration systems, and artificial intelligence-based tax services.

Table 3 Distribution by Scientific Journal

No	Name of Scientific Journal	Index	Total
1	Indonesian Journal of Management Science	SINTA 5	1
2	The Indonesian Journal of Accounting Research (IJAR)	SINTA 2	1
3	Jurnal Ilmiah Akuntansi	SINTA 4	1
4	EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis	SINTA 3	1
5	E-Jurnal Akuntansi	SINTA 3	1
6	Al-Zayn: Jurnal Ilmu Sosial & Hukum	SINTA 5	1
7	Jurnal Ilmiah Fokus Ekonomi, Manajemen Bisnis dan Akuntansi (EMBA)	SINTA 5	1
8	Owner: Riset dan Jurnal Akuntansi	SINTA 3	2
9	Vokasi: Jurnal Riset Akuntansi	SINTA 4	1
10	Jurnal Analisa Akuntansi dan Perpajakan	SINTA 5	1
11	AKUBIS: Jurnal Akuntansi Bisnis Pelita Bangsa	SINTA 4	1
12	Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo	SINTA 4	1
13	International Journal of Economics and Management Research	SINTA 4	1
14	Jurnal Akuntansi Kontemporer	SINTA 3	1

*Journal Index accessed in 2026

Table 3 shows that the 15 articles analyzed were published in 14 academic journals. Most journals contained only one article, while *Riset dan Jurnal Akuntansi* contained two articles. This distribution indicates that the topics of tax digitalization and MSME tax compliance are not concentrated in a single specific journal but are spread across various journals in the fields of accounting, management, economics, and business. Additionally, the analyzed articles are relatively evenly distributed across the SINTA 3 and SINTA 4 indices, with 5 articles each, followed by 4 articles in SINTA 5, and 1 article in SINTA 2. This composition indicates that research on tax digitalization and MSME compliance in Indonesia is still predominantly published in journals with intermediate accreditation levels. These findings indicate that, quantitatively, this issue has been sufficiently researched; however, in terms of publication quality, there is still room for improvement so that research results on this theme can increasingly be published in higher-reputed journals.

Table 4 Characteristics of Empirical Studies (RQ1)

No	Author (Year)	Location	Sample (n)	Analysis Method
1	Prayogi et al. (2025)	Surabaya	50 MSMEs	Multiple Linear Regression
2	Teguh et al. (2025)	Badung Regency, Bali	100 MSMEs	SEM-PLS
3	Tamtami et al. (2025)	General MSME Sector	2 MSMEs	Qualitative (Case Study)
4	Adiatama & Waluyo (2025)	Jakarta Cengkareng TSO	MSME Taxpayers	SEM-PLS
5	Kristiana et al. (2025)	Special Region of Yogyakarta	66 MSMEs	Descriptive and Explanatory
6	Rasyid & Lukman (2025)	North Cikarang	81 MSMEs	SEM-PLS
7	Rahayu & Suaidah (2025)	Kediri (E-commerce)	64 MSMEs	SEM-PLS
8	Damara & Zahara (2025)	Yogyakarta	Creative MSMEs	Moderation Analysis
9	Muttaqin et al. (2025)	Tegal City	128 MSMEs	Multiple Linear Regression
10	Andrew & Mastan (2025)	Surabaya & Sidoarjo	General MSMEs	Multiple Linear Regression
11	Astriani & Rahayu (2024)	Karawang Regency	100 MSMEs	SEM-PLS
12	Ristiyana et al. (2024)	Tangerang City	393 MSMEs	SEM-PLS
13	Palguna et al. (2023)	Singaraja TSO	128 MSMEs	Regression (SPSS)
14	Hakki & Surjadi (2023)	Indonesia	General MSMEs	Path Analysis
15	Leo et al. (2023)	Baubau City	79 MSMEs	Multiple Linear Regression

Based on Table 4, empirical studies on tax digitalization and tax compliance among MSMEs in Indonesia are dominated by quantitative approaches. Most studies

use questionnaire surveys as a data collection technique and analyze the data using statistical methods such as SEM-PLS, multiple linear regression, SPSS-based regression, and path analysis. Only one study used a qualitative approach, namely Tamtami et al. (2025), through a case study of Coretax users. These findings indicate that studies on this topic are more focused on empirically testing relationships between variables rather than deeply exploring the experiences of MSME taxpayers.

In terms of research context, the reviewed studies span various regions across Indonesia, such as Surabaya, Badung, Yogyakarta, Karawang, Tangerang, Kediri, Tegal, Singaraja, and Baubau, and there are also studies with a national scope. Additionally, the characteristics of the research subjects vary widely, ranging from general MSMEs, e-commerce MSMEs, and MSMEs in the creative industry sector to MSME taxpayers registered with specific tax offices. The sample sizes used also vary, ranging from 2 MSMEs in case studies to 393 MSMEs in survey-based research. This variation indicates that the existing literature is quite diverse in terms of location, subject type, and the generalizability of findings.

Thus, RQ1 can be answered by stating that the characteristics of empirical studies on tax digitalization and MSME tax compliance in Indonesia are dominated by survey-based quantitative research, employing statistical analysis methods, conducted within diverse regional and MSME sector contexts, and featuring varying sample sizes. This indicates that research on this topic has expanded quite extensively, although it remains dominated by quantitative research designs and has not yet extensively utilized more in-depth qualitative approaches.

Table 5 Summary of Direction and Consistency of Effects (RQ2)

No	Author	Focus of Tax Digitalization	Direction of Effect	Consistency of Findings
1	Prayogi et al. (2025)	Tax digitalization	Positive	Directly significant
2	Teguh et al. (2025)	Coretax administration	Positive	Significant as a moderating variable
3	Tamtami et al. (2025)	Digital tax procedures through Coretax	Positive	Facilitates reporting
4	Adiatama & Waluyo (2025)	Tax administration digitalization	Neutral	Not significant
5	Kristiana et al. (2025)	DJP Online system quality	Positive	Directly significant
6	Rasyid & Lukman (2025)	Digital tax policy	Positive	Directly significant
7	Rahayu & Suaidah (2025)	Artificial intelligence-based tax services	Positive	Indirect through digital literacy mediation
8	Damara & Zahara (2025)	Utilization of information technology	Positive	Directly significant; tax literacy moderates tax administration reform
9	Muttaqin et al. (2025)	Digital tax	Positive	Directly significant

		administration system		
10	Andrew & Mastan (2025)	Tax digitalization	Positive	Directly significant
11	Astriani & Rahayu (2024)	E-tax utilization	Positive	Directly significant
12	Ristiyana et al. (2024)	Tax digitalization	Neutral	Not partially significant
13	Palguna et al. (2023)	M-Tax application	Positive	Directly significant
14	Hakki & Surjadi (2023)	Tax digitalization system	Positive	Strengthens the effect of tax morale
15	Leo et al. (2023)	Digitalization of tax payments	Positive	Directly significant

Based on the synthesis in Table 5, tax digitalization generally shows a positive trend in influencing tax compliance among MSMEs in Indonesia, although this effect is not entirely consistent across all studies. The findings of Prayogi et al. (2025) indicate that tax digitalization has a significant impact on the tax compliance of MSME taxpayers while also supporting business performance. Similar results were also found by Rasyid & Lukman (2025), Palguna et al. (2023), Leo et al. (2023), Astriani & Rahayu (2024), Muttaqin et al. (2025) as well as Andrew & Mastan (2025), who affirm that the use of digital systems such as e-filing, e-billing, e-tax, M-Pajak, and digital tax administration systems can enhance convenience, efficiency, and the quality of tax reporting and payment. These findings indicate that digitalization has the potential to reduce administrative barriers, which have long been one of the main obstacles to compliance in the MSME sector. Thus, RQ2 can be answered by stating that the direction of the effect of tax digitalization tends to be positive, although the level of consistency varies across studies.

However, the results of this study also show that the impact of tax digitalization does not always manifest immediately or significantly. Adiatama & Waluyo (2025) found that the digitalization of tax administration does not have a significant effect on compliance and fails to moderate the relationship between oversight or sanctions and taxpayer compliance. Consistent findings were also reported by Ristiyana et al. (2024), who showed that digitalization was not significant in a partial analysis, while incentives and tax volunteers played a greater role in improving compliance. Furthermore, Rahayu & Suaidah (2025) demonstrated that artificial intelligence-based tax services do not have a direct effect on compliance but only exhibit an indirect influence through digital literacy. These findings confirm that the effectiveness of digitalization is highly dependent on supporting conditions, meaning digitalization cannot be understood as the sole determinant of MSME tax compliance.

The findings in Table 5 also indicate that the relationship between tax digitalization and MSME compliance may be mediated and moderated. Rahayu & Suaidah (2025) demonstrate that digital literacy acts as a mediator in the

relationship between AI-based tax services and compliance. On the other hand, Teguh et al. (2025) show that Coretax moderates the relationship between service quality, tax morale, and sanctions on compliance. Hakki & Surjadi (2023) found that tax digitalization systems amplify the influence of tax morality on compliance, while Damara & Zahara (2025) demonstrate that tax literacy moderates the influence of tax administration reforms on compliance, though it does not moderate the influence of information technology and tax sanctions. These findings clarify that tax digitalization is better understood as an enabler rather than the sole cause of increased compliance.

Table 6 Determinants of Digitalization Effectiveness (RQ3)

Category of Factors	Supporting Variables for Effectiveness	Main Reference Sources
Service & System	Service quality, system quality (DJP Online/Coretax), procedure efficiency	Teguh et al. (2025); Kristiana et al. (2025); Tamtami et al. (2025)
Literacy	Digital literacy of business actors, tax literacy	Rahayu & Suaidah (2025); Rasyid & Lukman (2025); Damara & Zahara (2025)
Psychological Moral	& Tax morale of taxpayers, money ethics, anti-corruption perception	Muttaqin et al. (2025); Hakki & Surjadi (2023)
Infrastructure Technological Readiness	& Technological readiness, internet access, infrastructure support	Tamtami et al. (2025)(Andrew & Mastan, 2025)
External Support	Tax socialization, assistance, role of tax volunteers, incentives	Kristiana et al. (2025); Ristiyana et al. (2024); Palguna et al. (2023)
Regulation & Policy	Tax sanctions, digital tax policy, tax rates, tax administration reform	Teguh et al. (2025); Astriani & Rahayu (2024); Leo et al. (2023); Damara & Zahara (2025)

Furthermore, based on the synthesis in Table 6, non-technological factors actually play a crucial role in determining the success of tax digitalization. In the service and system category, Teguh et al. (2025), Kristiana et al. (2025), and Tamtami et al. (2025) indicate that service quality, the quality of the DJP Online or Coretax system, and the efficiency of digital procedures play a key role in promoting compliance. Kristiana et al. (2025) also found that the quality of the DJP Online system and tax outreach significantly influence compliance, whereas new policies and staff responsiveness do not have a significant effect. In the literacy category, Rahayu & Suaidah (2025), Rasyid & Lukman (2025), and Damara & Zahara (2025) emphasize that digital literacy and tax literacy are key factors in optimizing the

effectiveness of tax digitalization. Meanwhile, in the psychological and moral category, Muttaqin et al. (2025) and Hakki & Surjadi (2023) indicate that tax morality, financial ethics, and anti-corruption perceptions also influence the compliance of MSME taxpayers. Thus, RQ3 can be answered by stating that the effectiveness of tax digitalization is significantly influenced by service and system quality, literacy, as well as the psychological and moral factors of taxpayers.

In addition, the categories of infrastructure and technological readiness also influence the effectiveness of tax digitalization. Tamtami et al. (2025), through a qualitative study on Coretax, found that digital systems do indeed simplify reporting and improve administrative efficiency; however, their implementation still faces challenges such as low digital literacy, infrastructure limitations, user resistance, and uneven internal competencies among MSMEs. In the category of external supporting factors, Kristiana et al. (2025), Ristiyana et al. (2024), and Palguna et al. (2023) demonstrate that tax outreach, mentoring, tax volunteers, and incentives also play a crucial role in supporting the success of digitalization. Meanwhile, in the category of regulations and policies, Teguh et al. (2025), Astriani & Rahayu (2024), Leo et al. (2023), and Damara & Zahara (2025) indicate that tax penalties, digital tax policies, tax rates, and tax administration reforms also contribute to the effectiveness of tax digitalization in improving compliance. This suggests that the success of tax digitalization is not solely determined by technology but also by the overall readiness of the supporting ecosystem.

Overall, this discussion confirms that tax digitalization holds strong promise as a tool for improving tax compliance among MSMEs in Indonesia, but its success depends heavily on the quality of the supporting ecosystem. Digitalization will yield more optimal results if accompanied by high-quality services, adequate digital and tax literacy, effective outreach, infrastructure support, and increased taxpayer trust in the electronic tax system. Thus, digital tax reform must not only focus on providing platforms and applications but must also be directed toward building user capacity, simplifying procedures, and strengthening the relationship between tax authorities and MSME operators so that the resulting compliance is more substantive and sustainable.

CONCLUSION

Based on the results of a systematic literature review of 15 empirical articles, it can be concluded that tax digitalization generally tends to have a positive impact on tax compliance among MSMEs in Indonesia. The implementation of digital systems such as e-filing, e-billing, e-tax, M-Pajak, and digital tax administration systems has proven capable of enhancing convenience, efficiency, transparency, and the quality of tax reporting and payment processes. However, this effect is not always directly significant across all studies, indicating that the relationship between tax digitalization and MSME tax compliance remains contextual. The effectiveness of digitalization is influenced by various supporting factors, such as service quality, tax morale, tax penalties, outreach, tax literacy, digital literacy,

technological readiness, and the internal capacity of MSMEs. Furthermore, several studies indicate that digital literacy acts as a mediator, while Coretax, the tax digitization system, and tax literacy serve as moderator variables in specific relationships. Thus, tax digitization can be viewed as a strategic instrument for enhancing MSME tax compliance, but its success is highly dependent on the readiness of the supporting ecosystem and the adaptive capacity of MSME operators.

The government and tax authorities need to focus digital tax reform not only on developing systems and applications, but also on improving service quality, simplifying procedures, enhancing tax and digital literacy, and expanding outreach and assistance to MSMEs. These efforts are crucial to ensure that tax digitalization not only improves administrative formalities but also fosters substantive and sustainable tax compliance. For MSMEs, enhancing their capacity to use tax technology must be a priority so that the benefits of digitalization can be fully realized. Meanwhile, for future researchers, it is recommended to conduct studies with a broader sample scope, a longitudinal approach, and more comprehensive analytical models to more deeply elucidate the causal relationship between tax digitalization and MSME compliance. Future research should also clarify the operationalization of the concept of tax digitalization to ensure more consistent findings across studies.

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