A Model of Tax Compliance Intention among SMEs Using E-Commerce in Indonesia

Agung Nugroho Luthfi Imam Fahrudi[1*], Audilia Ersa Iramaidha[2]
[*]agungn_fia@ub.ac.id
ORCID: 0000-0002-1212-0689

Universitas Brawijaya, Indonesia[1,2]

Abstract. Tax compliance is a big issue in developing countries, as unpaid taxes are still relatively high. In addition, exploration of tax compliance in the business sector is still limited, even though most of a country's tax revenue comes from the business sector. Furthermore, the tendency of e-commerce usage among SMEs has complicated these matters since the identification of digital transactions is often difficult in e-commerce settings, leading to further tax evasion. As such, this study aims to explore the factors that impact the inclination of SMEs in Indonesia who are engaged in e-commerce to adhere to tax regulations. This research extends the TPB theory by adding tax knowledge and patriotism factors. The quantitative approach was employed in this research to test the research model, utilizing an online survey to collect responses from 166 owners of SMEs using e-commerce in Indonesia. The data were analyzed using SEM-PLS, Smart-PLS 3.0 software, to investigate the developed hypotheses. The findings indicate that attitude towards behavior, tax knowledge, and patriotism all positively and significantly influence intentions for tax compliance. In contrast, subjective norms and perceived behavioral control exhibit positive effects but lack statistical significance to tax compliance intentions.

Keywords: e-commerce, SMEs, tax compliance, TPB

1. Introduction

Tax evasion is one of the primary challenges confronting developing countries [1]. This is also the case in Indonesia, in which tax evasion is relatively high, although tax compliance has been experiencing an upward trend since 2016. DDTC News website recorded that 60.75% or 12.24 million taxpayers submitted annual tax returns in 2016, 77.63% or 14.75 million in 2020, and 77.36% in the third quarter of 2022 [2]. To implement reforms and alleviate the negative consequences of global tax avoidance, policymakers must pinpoint the factors accountable for tax compliance [3,4]. In addition, the exploration of tax adherence in the business sector has been somewhat restricted, even though a substantial portion of a country's tax revenue comes from businesses, and businesses represent a notable portion of tax evaders [5,6].

SMEs are one of the least tax-compliant entities globally while playing an important role in the informal or shadow economy, especially in developing countries [4]. Not all SME owners are registered as taxpayers and fulfill their tax obligations [7]. As a result, SME taxation has emerged as a major concern for both developed and developing countries. In addition, in the era of digitalization, SMEs tend to participate in e-commerce since it can potentially increase their sales. While e-commerce transactions can potentially increase the government's income from Value Added Tax, e-commerce can also increase the possibility of tax evasion since it is difficult to identify the buyers and sellers involved in e-commerce transactions, especially for those who

transact via social media [8]. Therefore, the objective of this study is to investigate the elements that affect the intention of tax compliance among Small and Medium Enterprises (SMEs) who use e-commerce in Indonesia.

Tax compliance is the proper reporting of tax responsibilities, while another definition is the willingness of taxpayers to fulfill their tax obligations [9,10]. Although the Theory of Planned Behaviour (TPB) is considered a suitable framework to explore the factors that influence tax compliance, it still needs to be extended by including other variables that are specific to tax compliance intention and behavior [11]. Tax knowledge has been identified as one of the factors that can affect tax compliance, and limited tax knowledge among SMEs can inadvertently result in failing to comply with tax regulations [12]. In addition, patriotism is also considered an important factor in influencing tax compliance, as non-compliance with tax regulations can be seen as unpatriotic acts [13]. As such, this study extends the TPB by including tax knowledge and patriotism in investigating the factors influencing tax compliance intention. The following sections will discuss relevant concepts related to tax compliance, research methods, results, and discussion, and lastly, the conclusion will be provided.

2. Literature Review

2.1. Theory of Planned Behavior

The theory of Planned Behavior (TPB) is an update of the Theory of Reasoned Action (TRA). TRA found evidence that the intention to perform certain actions is caused by two factors, namely subjective norms, and attitudes toward behavior [14]. According to this theory, the main factor that influences an individual's actions is their intention to perform a particular behavior which makes an indication of a person's motivation by reflecting the strength of their desire to engage in the behavior and the level of effort they are willing to invest in it. TPB recognizes that motivation (intention) and ability (behavioral control) interact and influence each other in achieving the desired behavior. Under conditions where individuals have strong intentions and also have adequate control over the behavior, the chances of success of the behavior are greater.

2.2. Attitude Towards Behavior

Cognitive or information-processing approaches make a significant contribution to understanding attitude formation. An instance of this method is the expectancy-value model concerning attitudes [14]. This model proposes that attitudes are formed through individual beliefs about the attitude object. Attitude toward a behavior is the tendency to respond to things liked or not at all. Engaging in actions that lead to favorable outcomes results in individuals developing positive attitudes, whereas actions that lead to unfavorable outcomes result in individuals forming negative attitudes. Attitude towards behavior is the main indicator influencing behavioral intentions [15].

Attitudes towards tax compliance intentions also have a positive and significant effect because a positive attitude will arise when evaluated for the results of positive behavior [16]. According to meta-analysis research, attitude stands out as a reliable predictor of taxpayer compliance [11]. In this study, attitude shows taxpayers' belief that tax obligations will provide them with several benefits. Based on this, the hypothesis in this research shows that:

H1: Attitude toward behavior significantly affects tax compliance intentions using e-commerce.

2.3. Subjective Norm

Subjective norms refer to the societal pressures originating influence from individuals in close proximity, such as family and friends, that can impact an individual's ethical decision-making. There isn't a universally consistent definition for what is deemed ethical. [15]. Subjective norms are shaped by both the referent's opinions and the individual's motivation to comply. If a person believes that those close to them approve of their actions, they feel social pressure to act accordingly, and vice versa [17]. The motivation of the individual to conform with the approval of the referent reinforces this normative belief.

The presence of personal ethical beliefs (referred to as personal norms) and the influence of individuals close to the taxpayer (referred to as subjective norms) directly impact an individual's decision to adhere to tax regulations. In the context of Indonesia, the subjective norm variable demonstrates a positive influence on the intention to comply with tax laws. These findings suggest that subjective norms are suitable predictors in the context of meta-analysis studies on taxpayer compliance. In this study, subjective norms are defined as the taxpayer's beliefs about their ability to influence individuals and other environmental factors concerning compliance intentions. Based on this, the hypothesis in this research shows that:

H2: Subjective Norms have a significant effect on tax compliance intentions using e-commerce.

2.4. Perceived Behavior Control

The TPB recognizes the importance of the construct of self-efficacy beliefs or perceived behavioral control in understanding the connection or association among attitudes, beliefs, behavior, and intentions [15]. The notion of perceived behavioral control pertains to an individual's beliefs regarding their capability to manage and effectively execute particular actions.

The impact of perceived behavioral control on taxpayer compliance aims to establish a relationship between current and future taxpayer actions. Several empirical research findings show that perceived behavioral control significantly affects the inclination to adhere to tax regulations [18]. Therefore, in the context of this study, perceived behavioral control refers to the impact of the taxpayer and the taxation system in enhancing intentions related to taxpayer compliance. Based on this, the hypothesis in this research shows that:

H3: Perceived behavioral control significantly affects tax compliance intentions using e-commerce.

2.5. Tax Knowledge

Knowledge of tax regulations obtained through formal and informal education is expected to increase taxpayers' awareness of their responsibilities related to taxes [19]. Within the TPB framework, the effect of tax knowledge on taxpayer compliance is associated with behavioral beliefs, which explain that individual attitudes are influenced by their understanding of the impact of their actions. This theory underscores the role of tax knowledge in shaping the intention to fulfill tax obligations [20].

SMEs must file their income tax, which includes income from their business and other sources of income. Nevertheless, some taxpayers remain unaware of the limitations of their tax knowledge, resulting in unintentional non-compliance [21]. In the Abd Hamid's research explains that tax knowledge significantly affects taxpayers' compliance behaviour [12]. Based on this, the hypothesis in this research shows that:

H4: Tax knowledge significantly affects tax compliance intentions using e-commerce.

2.6. Patriotism

The concept of patriotism is defined as an affection for one's country and pride in the nation's achievements that are carried out with positive emotions [22]. Social identity theory serves as a framework for elucidating the concept of patriotism and its impact [23]. SME owners/managers who have patriotism can be defined as individuals who feel affective attachment, positive feelings, and identification with their country or community. They embody patriotism through their willingness to contribute more to the sales tax and refrain from hiding sales tax revenue that is supposed to support nation-building [1].

Taxpayer patriotism is positively correlated with a strong adherence to tax regulations occurs because individuals with a sense of patriotism perceive non-compliance as an unpatriotic deed [13]. Therefore, patriotism plays an important role in shaping tax compliance behavior. Based on this, the hypothesis in this research states that:

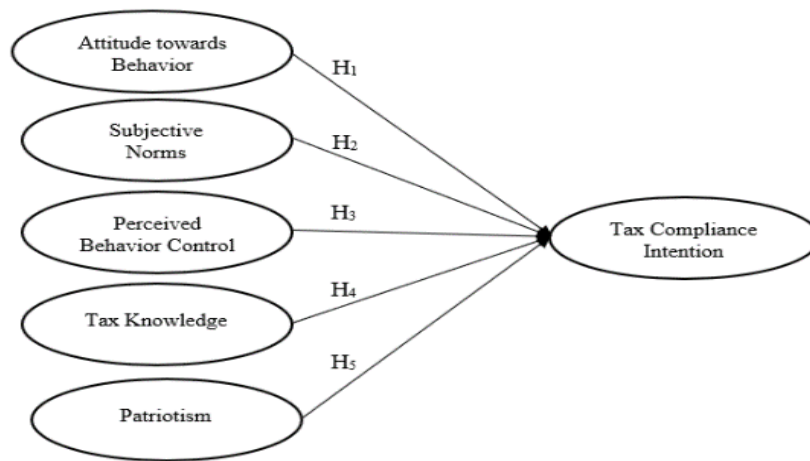H5: Patriotism has a significant effect on tax compliance intention using e-commerce.

Figure 1. Research model

3.   Research Method

This study employed a quantitative approach. A questionnaire was created to gather information on respondents' opinions regarding attitude, perceived behavioral control (PBC), subjective norms, tax knowledge, sense of patriotism, and intentions related to the engagement of SMEs in value-added tax compliance in Indonesia. The data was collected using Google Forms, targeting SME owners who use e-commerce.

This research used a 5-point Likert scale to evaluate the attitudes, viewpoints, and perceptions of individuals or groups regarding social phenomena [24]. To measure six latent variables, a total of seven attitude measurement items and four subjective norm items were adapted from previous studies [25,26]. In the case of PBC, four measurement items and three behavioral items related to tax compliance intention were adopted from Beck and Ajzen [25]. For the measurement of tax knowledge, five statements were taken from Jusoh [20]. The patriotism component included six statements borrowed from Bani-Khalid [27]. These six items representing latent variables were adapted to align with the particular research context centered on tax compliance among SMEs.

Table 1: Respondents categorized by age and gender

Characteristics	Frequency	Percentage (%)
Age (years)		
≤ 30	126	76%
31-40	19	11%
> 40	21	13%
Total	166	100%
Gender		
Female	108	65%
Male	58	35%
Total	166	100%

Source: Authors' primary data (2023)

The attributes of the survey respondents are evident in Table 1 in the gender of males (35%) and females (65%) were recruited as respondents in this study. In addition, almost 80% of the respondents were less than equal to 30 years old.

In this research, the Structural Equation Modeling-Partial Least Squares (SEM-PLS) technique was used, supported by Smart-PLS 3.0 software, to scrutinize the formulated hypotheses and assess the research model. SEM-PLS is a statistical method that has garnered favor among researchers for conducting empirical data analysis, enabling the simultaneous assessment of multiple relationships [28]. This method consists of a two-step process [29]. The first phase concentrates on the measurement model (outer model), which evaluates the dependability and validity of constructs and indicators. The following phase relates to the structural (inner) model, which appraises the significance of the postulated relationships.

4. Results and Discussion

4.1. Evaluation of the Measurement Model

This research assessed the measurement model, specifically emphasizing convergent validity and discriminant validity. Convergent validity relates to how well the indicators of a given variable effectively and accurately show strong correlations [30]. Table 2 displays the indicator loading values, Cronbach's Alpha, and Composite Reliability, all of which have been verified to meet the requirements. Furthermore, the loading factor values, which remain above 0.7, confirm validity. As a result, all proposed variables have met the convergent validity standard. Furthermore, the Average Variance Extracted (AVE) value exceeds the threshold of 0.50 [31]. This finding confirms the existence of convergent validity.

Table 2: Evaluation of convergent validity

Variables	Items	Loading	CA	CR	AVE
Attitude toward Behaviour (ATB)	ATB1	0.806	0.831	0.881	0.596
	ATB2	0.766			
	ATB3	0.773			
	ATB4	0.764			
	ATB5	0.752			
Subjective Norms (SN)	SN1	0.802	0.772	0.853	0.593

Variables	Items	Loading	CA	CR	AVE
	SN2	0.793			
	SN3	0.705			
	SN4	0.777			
Perceived Behavioural Control (PBC)	PBC1	0.757	0.712	0.837	0.631
	PBC2	0.847			
	PBC3	0.777			
Tax Knowledge (TK)	TK1	0.788	0.779	0.858	0.601
	TK2	0.735			
	TK3	0.777			
	TK4	0.799			
Patriotism (PA)	PA1	0.735	0.818	0.872	0.578
	PA2	0.702			
	PA3	0.798			
	PA4	0.756			
	PA5	0.806			
Tax Compliance Intention (TCI)	TCI1	0.873	0.822	0.893	0.737
	TCI2	0.863			
	TCI3	0.838			

Source: Authors' primary data (2023)

To evaluate discriminant validity, the suggested metric is the Heterotrait-Monotrait ratio (HTMT) of correlations, which gauges how effectively a construct accounts for the variation in its indicators in contrast to the variation in indicators of other constructs. A cautious threshold of HTMT <0.85 has been met [32].

Table 3: Evaluation of discriminant validity–heterotrait monotrait (HTMT)

Variables	TCI	SN	PA	TK	PBC	AT
TCI						
SN	0.626					
PA	0.751	0.693				
TK	0.806	0.714	0.808			
PBC	0.689	0.828	0.837	0.797		
AT	0.818	0.577	0.709	0.846	0.681	

Source: Authors' primary data (2023)

4.2. Evaluation of the Structural Model

The structural model assessment intends to gauge how independent variables influence dependent variables. As a result, the evaluation of the structural model is based on three key criteria: the extent of explained variance (R^2), the predictive significance (Q^2), the path coefficient, and the outcomes of hypothesis testing [31]. R^2 value represents the proportion of variance in the independent variables. It signifies the extent to which the variation in the dependent construct can be attributed to one or more independent constructs [33]. The adjusted R^2 is 0.560, indicating that 56% of the variance in tax compliance intention can be accounted for by attitude towards behavior, subjective norms, perceived behavioral control, tax knowledge,

and patriotism. Conversely, the remaining 44% is influenced by factors not considered in this study.

The blindfold technique is employed in the analysis, and it utilizes a cross-validated redundancy measure known as Q^2 to assess the model's predictive accuracy in accordance [28]. This cross-validated redundancy measure (Q^2) gauges how well the model forecasts data from the excluded cases [34]. Q^2 values above zero signify predictive [35]. Furthermore, models with higher positive Q^2 values exhibit stronger predictive relevance. As shown in Table 4, the Q^2 values for the endogenous latent constructs are all above zero, affirming the model's predictive relevance.

Table 4: Evaluation of construct cross-validated redundancy (Q^2)

Dependent Variables	SSE	SSO	1-SSE/SSO
Tax Compliance Intention	298.950	498.000	0.400

Source: Authors' primary data (2023)

The significance of the path coefficients was ascertained using the bootstrapping technique involving 5000 samples. Attitude towards behaviour, tax knowledge, and patriotism have a statistically significant impact on tax compliance intentions, as evidenced by the significant p-values < 0.05. However, subjective norms and perceived beahvioral control do not significantly affect tax compliance.

Table 5: The outcome of hypothesis testing

Related to	PC	T-Value	p-Value	Final	R^2
AT → TCI	0.359	4.154	0.000	Accepted	0.560
SN → TCI	0.094	1.008	0.314	Rejected	
PBC → TCI	0.055	0.711	0.477	Rejected	
TK → TCI	0.191	2.092	0.037	Accepted	
PA → TCI	0.203	2.303	0.022	Accepted	

Source: Authors' primary data (2023)

As depicted in Table 5, the analysis reveals a statistically significant association between attitude and the intention to comply with taxes (p-value < 0.05). In simpler terms, when individuals hold a more positive attitude, their intention to follow tax obligations also increases. The positive attitude that taxpayers have towards the benefits of taxes will increase their intention to fulfill their obligations [7]. The findings of this investigation align with prior studies [7,27,36,37]. When taxpayers have positive attitudes in complying with and implementing tax provisions, it is a good thing that has a positive impact, so taxpayers will tend to obey and comply with their tax obligations [37]. Second, subjective norms exert a positive influence, but their impact on tax compliance intention is insignificant (p-value > 0.05). This means that subjective norms are not a predictor of intention to adhere to tax regulations. The findings of this investigation align with prior studies [38–40]. One of the main explanations is that tax compliance intentions are shaped by internal factors rather than external influences or the presence of people in one's environment. This comes from a person's personal choice and belief that complying with tax regulations is their responsibility. In addition, taxpayers tend to ignore public views [40].

Third, perceived behavioral control exerts a positive influence, but its impact on tax compliance intention is insignificant (p-value > 0.05). The findings of this investigation align with prior studies [7,36,37,40,41]. Beliefs regarding control are not the sole factors affecting

taxpayer compliance behavior [42]. Fourth, tax knowledge positively and significantly impacts the intention to comply with taxes (p-value < 0.05). This implies that increased tax knowledge correlates with a greater intention to adhere to tax obligations. The findings of this investigation align with prior studies [20,21,43]. Through education, taxpayers will gain informative knowledge about the tax system to create more voluntary compliance with legal requirements [20]. Finally, patriotism positively and significantly influences the intention to comply with taxes (p-value < 0.05). This implies a stronger sense of patriotism corresponds to a greater intention to adhere to tax obligations. The findings of this investigation align with prior studies [1,27,44]. MSME owners act as good taxpayers and consciously have a highly patriotic attitude by contributing to paying taxes for the country's development [44]. The most robust predictor of tax compliance intention is the attitude towards behavior, as indicated by its substantial standardized coefficient.

5. Conclusion and Recommendation

Attitude towards behavior exerts a positive and significant impact on tax compliance intentions. This signifies that one's attitude towards fulfilling tax obligations by existing rules has a favorable influence. Subjective norms, while positively associated, do not significantly affect tax compliance intentions. This suggests that subjective norms might not play a substantial role in tax compliance intentions, as individuals are guided more by their internal beliefs regarding fulfilling tax obligations. Similarly, perceived behavioral control, though positively related, does not significantly influence tax compliance intentions, indicating that this might be the sole factor that influences their intention to comply with tax obligations. Tax knowledge, on the other hand, has a positive and significant effect on tax compliance intentions. This implies that understanding the applicable taxation and its advantages enables taxpayers to comprehend the benefits of taxes and how to meet their tax obligations. Lastly, patriotism positively and significantly impacts tax compliance intentions, as individuals with a sense of contributing to their country tend to refrain from fraudulent activities and show an intention to comply with tax obligations.

Based on the research results, it is evident that enhancing taxpayers' attitudes, patriotism, and tax knowledge can contribute to improved tax compliance. Therefore, the government should offer guidance to the public through tax awareness campaigns disseminated via social media platforms across Indonesia, targeting various entrepreneurial communities to encourage their participation. This can increase knowledge about taxation, a sense of patriotism, and a positive attitude so that the intention to comply arises. Future research can add new variables that have not been studied to broaden insights into tax compliance intentions. In addition, future researchers are also expected to stratify based on three business scales (i.e., micro, small, and medium) to allow better representation of each group in the study.

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