

Exploring the Drivers of Voluntary Tax Compliance among MSMEs: The Role of Religiosity, Monetary Ethics, and Administrative Systems

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ABSTRACT

The number of Micro, Small, and Medium enterprises (MSMEs) in Indonesia has increased steadily over time; however, this growth has not been accompanied by a proportional contribution to tax revenue. Both internal and external factors, including religiosity, monetary ethics, tax education, and the digitalization of tax administration systems, are considered potential determinants of MSME tax compliance. Attribution theory is used as the basis for developing hypotheses, with internal factors (religiosity and monetary ethics) and external factors (tax education and digitalization of tax administration systems) influencing behavior (voluntary tax compliance). Data were collected through questionnaires from MSME operators with a Taxpayer Identification Number (NPWP) registered with the Surakarta Cooperative and MSME Office. A total of 100 respondents were acquired through the application of purposive sampling methods. Multiple linear regression was employed to analyze the data, and the findings reveal that religiosity, tax education, and the digitalization of tax administration systems exert a positive effect on voluntary tax compliance, whereas monetary ethics show no significant influence. These findings are useful for tax authorities in developing more effective socialization strategies, focusing on enhancing religiosity and tax understanding among taxpayers.

Keywords: religiosity, monetary ethics, tax education, tax administration digitalization, compliance behavior

1. INTRODUCTION

Taxes constitute the primary source of national revenue, accounting for 81.79% of total income (Kementerian Keuangan Republik Indonesia, 2022). Despite this substantial contribution, public compliance with tax obligations remains relatively low. To address this issue, the government has implemented various measures to enhance

taxpayer compliance, particularly within the Micro, Small, and Medium Enterprises (MSME) sector, as regulated under Law No. 20 of 2008. Data from the Central Statistics Agency (BPS) in 2022 indicate that Indonesia is home to approximately 65 million MSMEs, which contribute 60.5% to the national GDP, equivalent to around Rp 8,573 trillion annually.

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Despite this, tax revenue from the MSME sector remains low (Novita, 2022). The Minister of Cooperatives and Small and Medium Enterprises also highlighted that MSMEs' tax contributions are still minimal compared to the overall national tax revenue (Catriana, 2021). In 2021, the tax contribution from MSMEs was just Rp 2 trillion, despite their 60% share of GDP (Tommy, 2021). The Director General of Taxation at the Ministry of Finance reported that out of approximately 67 million MSMEs in Indonesia, only 2.3 million have paid taxes.

Tax compliance refers to the extent to which taxpayers voluntarily and conscientiously calculate, pay, and report their tax obligations (Marcori, 2018). In Surakarta, although the overall level of compliance has shown improvement, the number of taxpayers paying Final Income Tax under Regulation No. 23 for MSMEs has declined over time. This trend is illustrated in the table below.

Table 1

Compliance Levels of MSME Taxpayers in Surakarta

Year	2021	2022	2023
MSME Taxpayers	6,038	6,384	5,192
Tax Compliance	86,72%	87,60%	88,46%

Note. Source : KPP Pratama Surakarta (2023)

The data presented in Table 1 indicates that while the taxpayer count has diminished annually, compliance levels have paradoxically improved. This phenomenon can be attributed to taxpayers who settle their financial liabilities without completing the necessary SPT filings. Genuine compliance involves a dual responsibility: meeting statutory obligations while exercising legal tax privileges. Because taxpayer behavior is a cornerstone of economic stability, understanding its drivers is essential. These drivers are bifurcated into internal factors, arising from the individual's mindset, and external factors, which are shaped by outside pressures or incentives (Hanifah & Yudianto, 2019).

This study incorporates both intrinsic and extrinsic determinants, acknowledging their collective impact on the way individuals navigate regulatory requirements. Although personal convictions, subjective outlooks, and fundamental values serve as internal anchors for behavior, tax compliance is equally molded by outside forces such as communal expectations, environmental contexts, and the rigor of existing enforcement frameworks. Integrating these two dimensions enables a more nuanced analysis of the drivers and obstacles behind taxpayer actions. Ultimately, such a comprehensive view facilitates the design of more targeted strategies and policy interventions aimed at bolstering compliance.

One internal factor influencing taxpayer compliance and considered a non-economic factor is religiosity. Religiosity refers to a person's belief in a particular religion, where they adhere to religious commandments and avoid prohibitions. Taxpayers who are religiously observant strive to follow religious commandments, viewing violation of religious rules as sinful. Therefore, they endeavor to comply with tax regulations because they consider tax payment as ethical behavior aligned with religious commandments. Research conducted by Hanifah and Yudianto (2019) and Putri et al. (2022) shows that religiosity affects tax compliance among MSME taxpayers. Conversely, Andayani et al. (2019) found in their study that religiosity does not influence tax compliance among MSME taxpayers.

The second factor influencing low taxpayer voluntary tax compliance is monetary ethics. Individuals with high monetary ethics prioritize money as something important, potentially leading to less ethical and sensitive attitudes compared to those with low monetary ethics. High monetary ethics can motivate unethical behaviors, including tax avoidance. Research by Hidayatulloh and Syamsu (2020) shows that monetary ethics affect tax revenue. However, studies by Asih and Dwiyantri (2019) and Liefadani dan Dewi (2020) indicate that money ethic behaviors do not necessarily result in low tax revenue.

Taxation socialization involves providing taxpayers with information and guidance to help them understand all aspects of taxation (Yuniarta & Purnamawati, 2020). The more frequent tax education is conducted, the higher the taxpayer compliance tends to be. Research by Purwantini dan Anggitasari (2023) and Anggara and Sulistiyanti (2017) indicates that tax education has a positive effect on MSME taxpayer compliance. However, findings from Noviyanti and Azam (2021) study suggest that tax education does not affect taxpayer compliance.

The last factor influencing taxpayer compliance is the digitalization of the tax administration system. Putra (2020) stated that system digitalization is a form of innovation or renewal that serves to support taxpayers in achieving full compliance with their tax liabilities. The digitalization of the tax administration system aligns with technological advancements through the implementation of electronic systems such as e-SPT, e-filing, and e-billing. Research conducted by Putra (2020) indicated that the digitalization of the tax system has a significant impact on MSME tax compliance. However, Mujiyati et al. (2020) found that it does not affect the compliance of individual MSME taxpayers.

Building on these findings, this study aims to explore the influence of religiosity, monetary ethics, tax education, and the digitalization of the tax administration system on MSME taxpayer compliance in Surakarta. This research extends the work of Yuniarta and Purnamawati (2020), titled "Spiritual, Psychological, and Social Dimensions of Taxpayer Compliance," which focused on MSME taxpayers in Bali Province. The earlier study explored spirituality in Hinduism, particularly the concept of Karmapala. In contrast, this study substitutes the spirituality variable with religiosity to account for variations in belief systems among the respondents and includes the digitalization of the tax administration system as an additional independent variable.

This study takes into account the cultural context and economic conditions in Surakarta,

while also broadening the scope of variables by incorporating the digitalization of the administrative system as a pertinent external factor in enhancing voluntary tax compliance among MSMEs. Therefore, the primary innovation lies in the geographical focus, cultural context, and the inclusion of variables that are more directly relevant to the MSME tax situation in the region.

The paper is structured as follows: it begins with the introduction, literature review, and hypothesis development, followed by the research methodology, results, and discussion. The final section presents the conclusions, limitations, and recommendations for future research.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

2.1 Theoretical Framework

2.1.1 Attribution Theory

Attribution theory studies the process of how individuals interpret events and the reasons or causes for their behavior. This theory was developed by Fritz Heider in 1958 and refers to how individuals explain the causes of behavior in others or themselves, which can be determined by internal forces, such as personal abilities or efforts, and external forces, such as outside factors. The internal factors influencing taxpayer compliance in this study include religiosity and monetary ethics, while the external factors influencing taxpayer compliance are tax education and the digitalization of the tax administration system.

2.1.2 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior explains how individual actions are driven by underlying motivations. Introduced by Ajzen (1991), this theory posits that behavior is primarily shaped by behavioral intentions, which are influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control.

2.1.3 Taxpayer Compliance

Taxpayer compliance can be defined as the willingness of individuals to fulfill their tax obligations in a timely manner without being subjected to external pressure (Handayani et al., 2020). It is a condition where taxpayers make an effort to understand tax laws and regulations, complete tax forms accurately, calculate the correct tax amount, and make timely payments (Jotopurnomo & Mangoting, 2021). Compliance plays a vital role in Indonesia's tax system, which adopts a self-assessment mechanism that depends on taxpayers to independently calculate, pay, and report their tax obligations.

2.1.4 Religiosity

Religiosity refers to the degree to which taxpayers understand and incorporate their religious beliefs into daily activities, including fulfilling their tax obligations (Aji et al., 2021). This suggests that individuals who internalize their religious teachings are likely to be influenced by these beliefs in shaping their actions and worldview. Religion is considered a guiding force that helps control unethical behaviors and encourages moral conduct.

2.1.5 Monetary Ethics

Monetary ethics is closely linked to an individual's behavior, particularly in how they prioritize money. A person with high monetary ethics tends to place more value on money compared to someone with lower monetary ethics. It reflects an excessive attachment to money, viewing it as a key source of happiness in life (Wahyuni & Purnamawati, 2020).

2.1.6 Tax Education

Socialization refers to the efforts made by the Directorate General of Taxes to disseminate information, improve public understanding, and provide guidance on taxation and related

regulations in order to enhance taxpayer compliance (Yuniarta & Purnamawati, 2020). Through these initiatives, the public is expected to become more aware of the importance of taxes and develop a better understanding of their obligation to pay them.

2.1.7 Digitalization of the Tax Administration System

Digitalizing tax administration involves upgrading traditional frameworks to leverage contemporary technological tools. This integration is most evident in the use of e-services like e-billing, e-SPT, and e-filing, which streamline the compliance process. These digital tools serve to enhance regulatory control, ensuring that the Directorate General of Taxes operates within its established code of conduct while simultaneously simplifying the obligation process for taxpayers (Aini & Fidiana 2017).

2.2 Hypothesis Development

2.2.1 The Influence of Religiosity on MSME Taxpayer Compliance

Religiosity represents a taxpayer's spiritual convictions, which cultivate a sense of accountability and caution regarding the violation of fiscal laws (Dwi & Setiawan, 2019). Consequently, individuals with a deep-seated religious commitment tend to exhibit higher levels of tax compliance and are less prone to participating in fraudulent tax activities.

Under the lens of attribution theory, religiosity is defined as an internal determinant, encompassing individual qualities like personality traits, self-concept, aptitude, and personal drive (Arini et al., 2021). Nevertheless, existing empirical research presents conflicting results. While Hanifah and Yudianto (2019) demonstrated that religious commitment fosters better compliance among MSME taxpayers, other investigations by Faisal and Yulianto (2019) and Dwi et al. (2019) failed to identify a meaningful correlation. Such inconsistencies imply that although religious values

often promote ethical conduct, a profound spiritual focus might reorient priorities toward divine obligations, potentially diminishing the perceived importance of secular tax compliance.

H1: Religiosity has a positive effect on MSME taxpayer compliance.

2.2.2 The Influence of Monetary Ethics on MSME Taxpayer Compliance

Monetary ethics is strongly linked to unethical behavior, particularly among individuals who view money as the ultimate goal in life (Mawarista & Aulia, 2020). When money is perceived positively, it is managed responsibly and used according to actual needs. In contrast, individuals with weak monetary ethics tend to use money recklessly, display insatiable desires, and feel a heavier burden when fulfilling tax obligations. This perception often leads to intentions of reducing tax liabilities, including through practices such as tax avoidance (Yuniarta & Purnamawati, 2020).

Tang and Chiu (2003) further emphasize that the love of money is closely tied to greed. Within the framework of attribution theory, monetary ethics is classified as an internal factor that shapes individual attitudes and behaviors. Empirical studies by Hakki et al., (2021), Ratnawardhani et al. (2020), and Purwantini dan Anggitasari (2023) consistently reveal a negative relationship between monetary ethics and taxpayer compliance. In other words, the stronger a person's belief that money can be obtained through unethical or illegal means, the lower their likelihood of fulfilling tax obligations. Conversely, individuals who adopt a cautious or negative stance toward financial pursuit tend to neglect tax responsibilities and act dishonestly in tax-related matters.

H2: Monetary ethics negatively affect MSME taxpayer compliance.

2.2.3 The Influence of Tax Education on MSME Taxpayer Compliance

Tax education is one of the strategies used by the Directorate General of Taxes to provide information, build understanding, and offer

guidance to the public regarding taxation and legislation, with the goal of improving taxpayer compliance (Pitaloka, 2018). The more frequently socialization activities are carried out, the higher the compliance level of MSME taxpayers in fulfilling their tax obligations (Anggara & Sulistiyanti, 2017). Previous studies also support this view, showing that tax education enhances knowledge of tax regulations and significantly improves taxpayer compliance (Pitaloka, 2018; Suardana & Gayatri, 2020). Within the framework of attribution theory, socialization is considered an external factor that influences individual behavior. In this context, MSME taxpayers' compliance. However, some findings provide contrasting evidence. For instance, Yuniarta and Purnamawati (2020) showed that there was no significant difference between tax education and the degree of voluntary compliance among taxpayers.

H3: Tax Education positively affects MSME taxpayer compliance.

2.2.4 The Influence of Digitalization of the Tax Administration System on MSME Taxpayer Compliance

The transformation of tax administration through digital tools is a critical determinant of compliance behavior. As noted by Putra (2020), such innovations are specifically intended to reduce the complexity of tax-related duties. Within the framework of attribution theory, these technological advancements represent external stimuli that drive voluntary adherence to the law. The logic is that by embedding advanced IT solutions, the system becomes more intuitive, thereby lowering the barrier for taxpayers to fulfill their roles. While the positive impact of this digitalization is validated by the findings of Hapsari and Kholis (2020) and Putra (2020), it is not a universal conclusion; Mujiyati et al. (2020) discovered that for MSMEs, the digital shift did not yield a statistically meaningful increase in compliance.

H4: Digitalization of the Tax Administration System has a positive effect on MSME taxpayer compliance.

3. RESEARCH METHODOLOGY

3.1 Population, Sample, and Sampling Technique

The population of this study consists of all MSMEs registered with the Cooperative, Small, and Medium Enterprises Office in Surakarta. Based on data available on the official website of the office, there were 11,157 MSMEs recorded in 2022. The sample size was determined using the Slovin formula, considering the limited information on the population distribution (Adhikari, 2021).

$$n = \frac{11.157}{1 + 11.157 (0,1)^2} = 99,12 \quad (1)$$

= 100 (rounded)

The application of the Slovin formula requires scrutiny, particularly because it assumes simple random sampling (Mukti, 2025). When a population is heterogeneous, relying solely on this formula may compromise the representativeness of the sample. To counteract this, the current research adopts a hybrid approach by integrating the Slovin formula with purposive sampling. This methodology enables a more strategic selection of participants who align with the study's specific goals. Primary data is sourced through structured questionnaires distributed to MSME taxpayers affiliated with the Surakarta Primary Tax Office (KPP Pratama Surakarta). This instrument gathers quantitative insights via a series of written prompts. Under the purposive sampling framework, respondents were filtered based on the following specific requirements:

1. MSMEs operating in Surakarta,
2. Business owners possessing a Taxpayer Identification Number (NPWP), and
3. Taxpayers who maintain financial records.

Prior to the main data collection, a pilot test was conducted with 20 respondents to evaluate the validity and reliability of the questionnaire, ensuring the suitability of the research instrument.

3.2 Operational Definition of Variables

The dependent variable in this study is MSME taxpayer compliance. The independent variables in

this study are religiosity, monetary ethics, tax education, and the digitalization of the tax administration system.

Religiosity is the religious values adhered to by an individual, and every religion generally has the same goal of controlling good behavior and preventing bad behavior (Hanifah & Yudianto, 2019). This variable is adopted from Faridzi et al. (2022) and measured using six indicators: belief, ritual, obedience, experience, knowledge, and consequences. This variable is measured using a Likert scale, where a value of 5 indicates strong agreement and a value of 1 indicates strong disagreement.

Monetary ethics refers to an individual's ethical perception of money, which can influence unethical behavior (Tang, 2002). This variable is adopted from Tang and Chiu (2003) and measured using six indicators: good, evil, achievement, respect, budget, and freedom. This variable is measured using a Likert scale, where a value of 5 indicates strong agreement and a value of 1 indicates strong disagreement.

Tax education is an effort by the Directorate General of Taxes to provide understanding, information, and guidance to the general public regarding all matters related to taxation. This variable is adopted from Anggara and Sulistiyanti (2017) and measured using five indicators: information media, delivery method, quality of information sources, socialization material, and counseling activities. This variable is measured using a Likert scale, where a value of 5 indicates strong agreement and a value of 1 indicates strong disagreement.

Digitalization of the system refers to innovations or updates that facilitate individuals in fulfilling their tax obligations. This variable is adopted from Risa and Sari (2021) and measured using four indicators: organizational structure, organizational procedures, organizational strategy, and organizational culture. This variable is measured using a Likert scale, where a value of 5 indicates strong agreement and a value of 1 indicates strong disagreement.

Tax compliance is a condition where taxpayers understand or strive to understand all provisions of the tax laws and regulations. This

variable is adopted from Noviana et al. (2020) and is measured using eight indicators: understanding of tax provisions, filling out the tax return (SPT) according to applicable regulations, honesty in filling out the tax return, calculation of tax payments, conformity of tax payments, timely reporting, tax compliance in deposits, and tax compliance in payments. This variable is measured using a Likert scale. A value of 5 indicates strong agreement, while a value of 1 indicates strong disagreement.

3.3 Data Analysis Technique

The data analysis technique for testing the hypotheses in this study uses multiple regression analysis. Data in this study were obtained from respondents using questionnaires and then processed with the Statistical Package for the Social Sciences (SPSS). In general, the multiple linear regression formula can be written as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad (2)$$

Constanta:

Y = Tax Compliance

α = Constanta

X_1 = Religiosity

X_2 = Monetary ethics

X_3 = Tax Education

X_4 = Digitalization of the tax administration

system

β = Regression coefficient

ε = Error

4. RESULTS AND DISCUSSION

4.1 Results

4.1.1 Respondent Characteristics

The respondents in this study consist of MSMEs that possess a Taxpayer Identification Number (NPWP) and are registered with the Cooperative and Small and Medium Enterprises Office in Surakarta. Data were collected through the distribution of questionnaires. Using a purposive sampling technique, a total of 100 MSME operators were selected as the sample.

Details of the respondents' characteristics are shown in Table 2, which indicates that the majority are aged 30-45 years and are

Table 2

Characteristics of Respondents

Description	Number	Percentage
Gender		
- Male	43	43%
- Female	57	57%
Age		
- <30 years	16	16%
- 30-45 years	49	49%
- > 45 years	35	35%
Education Level		
SMP	16	16%
SMA/SMK	46	46%
D3	5	5%
S1	32	32%
S2	1	1%
Position Status		
- Owner	90	90%
- Manager	10	10%
Business Duration		
- <1 year	3	3%
- 1-5 years	44	44%
- 6-10 years	32	32%
- >10 years	21	21%
Taxpayer Identification Number (NPWP)		
- Corporate	4	4%
- Individual	96	96%
Tax Payment		
- Direct	67	67%
- E-Filing	33	33%
Omzet (million)		
- <25	81	81%
- 25-208	19	19%
- 208-400	0	0%
- >400	0	0%

Note. Source: Data Processing by Author

predominantly female (57%). In terms of education level, most respondents have a high school education (36%). The questionnaires were mostly completed by the owners, and tax payments were made either directly or by visiting the tax office. The duration of business operations is mostly 1-5 years, with a monthly turnover of less than 25 million. The type of NPWP ownership is predominantly personal NPWP.

4.1.2 Descriptive Statistics

Table 3 presents the descriptive statistics of all variables examined in this study. The results indicate that respondents exhibit a relatively high level of religiosity (X1), with a mean score of 30.09. However, respondents have a low level of monetary ethics (X2) with an average of 29.83. Most respondents have also received tax education (X3) with an average score of 21.88. Respondents also feel that there has been innovation and digitalization (X4) in the tax system, with an average response score of 34.41. The voluntary tax compliance level of the respondents also results in a relatively high average score of 34.41.

Table 3
Descriptive Statistics

	N	Min	Max	Mean
X1	100	25	35	30.09
X2	100	22	44	29.83
X3	100	15	25	21.88
X4	100	40	60	50.65
Y	100	27	40	34.41

Note. Source: Data Processing by Author

The questionnaire used in this study has successfully met the validity and reliability requirements, indicating that all measurement items are both valid and reliable. In addition, the data satisfy the classical assumption tests, including normality, multicollinearity, and heteroscedasticity, thereby meeting the prerequisites for multiple regression analysis.

4.1.3 F-Test Results

Table 4 presents the results of the simultaneous test, showing a significance value of 0.000, which is

Table 4
F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	213.748	4	53.437	11.220	.000 ^b
Residual	452.442	95	4.763		
Total	666.190	99			

Note. Source: Data Processing by Author

below the 0.05 threshold, leading to the rejection of H_0 . This finding indicates that religiosity, monetary ethics, tax education, and the digitalization of the tax administration system jointly influence MSME taxpayer compliance.

4.1.4 Results of the Determination Coefficient Test

Table 5 reports an adjusted R-squared value of 0.292, indicating that 29.2% of the variation in the dependent variable can be explained by the independent variables, namely religiosity, monetary ethics, tax education, and the digitalization of the tax administration system. The remaining 70.8% is attributed to other factors not included in the model.

Table 5
Determination Coefficient Test

R	0.566 ^a
R Square	0.321
Adjusted R Square	0.292
Std. Error	2.182

Note. Source: Data Processing by Author

4.1.5 Multiple Regression Test Results

Based on the results of multiple regression testing in Table 6, it can be concluded that the regression equation in this study is as follows:

Table 6
Multiple Linear Regression Test Results

Variabel	Koef. Beta	t- hitung	Sign
(Constant)	11.101	2.935	.004
Religiosity	.217	2.643	.010
Monetary ethics	.015	.312	.756
Tax Education	.429	4.106	.000
System Digitalization	.137	2.010	.047

Note. Source: Data Processing by Author

$$Y = 11,101 + 0,217X1 + 0,015X2 + 0,429X3 + 0,137X4 \epsilon \quad (3)$$

The constant value obtained in this study is 11.101, which reflects the level of MSME taxpayer

compliance in the absence of the influence of religiosity, monetary ethics, tax education, and the digitalization of the tax administration system. Furthermore, Table 6 presents the results of the partial tests, indicating that religiosity, Tax education, and the digitalization of the tax administration system have significance values below 0.05, suggesting that these variables have a significant effect on voluntary tax compliance among MSME taxpayers. In contrast, the monetary ethics variable has a significance value above 0.05, indicating that it does not significantly influence voluntary tax compliance.

4.2 Discussion

4.2.1 The Influence of Religiosity on the Voluntary Tax Compliance of MSME Taxpayers

The regression analysis indicates that religiosity has a positive impact on the voluntary tax compliance of MSME taxpayers. Individuals with higher levels of religiosity tend to adhere to tax regulations, thereby reducing the likelihood of tax fraud and improving overall compliance. For religious taxpayers, religiosity becomes a crucial factor, as religious teachings consistently emphasize moral values, ethical conduct, and the avoidance of wrongdoing.

These findings align with attribution theory, which explains that voluntary tax compliance can be shaped by internal factors. In this context, religiosity is categorized as an internal factor that reflects dispositional attributions, encompassing aspects such as personality, self-perception, ability, and motivation (Arini et al., 2021). This study also supports the results of Hanifah and Yudianto (2019), who found that religiosity positively influences MSME taxpayers' compliance.

4.2.2 Influence of Monetary Ethics on MSME Taxpayer Compliance

The regression results indicate that monetary ethics do not significantly affect voluntary tax compliance among MSME taxpayers. In other words, the ethical perception of money held by

MSME operators does not directly influence their willingness to comply with tax obligations. A possible explanation lies in economic constraints, as many MSMEs prioritize business survival over voluntary compliance. This is supported by descriptive statistics (Table 2), which show that 81% of MSME taxpayers report a monthly turnover of less than 25 million rupiah.

These findings resonate with the "slippery slope" framework proposed by Kirchler et al. (2008), which argues that tax compliance is more strongly shaped by law enforcement and perceptions of fairness than by personal ethics. When taxpayers perceive the law as fair and consistently enforced, compliance tends to increase, even among those with weak ethical orientations toward taxation. Conversely, weak enforcement or perceptions of unfairness often reduce voluntary compliance, even for individuals with strong moral responsibility.

The results of this study are consistent with prior research by Purwantini dan Anggitasari (2023) and Yuniarta and Purnamawati (2020), both of which also found no significant relationship between monetary ethics and voluntary tax compliance.

4.2.3 Influence of Tax Education on MSME Taxpayer Compliance

The regression analysis shows that Tax Education has a positive effect on voluntary tax compliance. In other words, the more frequently the government conducts Tax Education activities, the higher the level of voluntary compliance among taxpayers. This finding is consistent with Anggara and Sulistiyanti (2017) who argue that increased tax education leads to higher voluntary compliance. It also aligns with attribution theory, which posits that voluntary tax compliance can be shaped by external factors, in this case, tax education. Similarly, studies by Pitaloka (2018) and Suardana and Gayatri (2020) support the conclusion that tax education plays a significant role in improving taxpayer compliance.

4.2.4 Influence of Digitalization of Tax Administration Systems on MSME Taxpayer Compliance

The regression results reveal that the digitalization of tax administration systems has a positive effect on taxpayer compliance. By simplifying payment and filing processes, digitalization reduces the perception that tax obligations are burdensome or time-consuming, an issue particularly relevant for MSME taxpayers, who often prioritize business operations over administrative tasks. The ease of system use encourages greater voluntary participation in tax compliance.

The theoretical foundation of this finding draws from behavioral theory and ease of access theory, particularly the Perceived Ease of Use concept within the Technology Acceptance Model (TAM). This framework suggests that the more user-friendly a system is, the higher the likelihood of user adoption and active engagement. Applied to taxation, a modern and accessible system promotes higher compliance by reducing barriers to fulfilling tax obligations. These results are consistent with research conducted by Putra (2020), Hapsari and Kholis (2020), and Risa and Sari (2021), all of which confirm that digitalization of the tax administration system positively influences taxpayer compliance.

5. CONCLUSION

This study aims to analyze the effect of religiosity, monetary ethics, tax education, and the digitalization of the tax administration system on the voluntary tax compliance of MSMEs in Surakarta. The findings indicate that religiosity, tax education, and the digitalization of the tax administration system have a significant influence on voluntary tax compliance. A higher level of religiosity is associated with greater awareness and willingness to fulfill tax obligations. In addition, effective tax education enhances taxpayers' understanding of tax regulations, which in turn positively affects voluntary compliance. The digitalization of the tax administration system, including the adoption of information technology and e-filing services, also facilitates tax reporting

and payment processes, thereby improving compliance among MSMEs.

However, monetary ethics does not show a significant effect on voluntary tax compliance, suggesting that differences in individuals' ethical views on money do not necessarily translate into differences in compliance behavior. Overall, these findings highlight the important roles of religiosity, tax education, and administrative digitalization in promoting MSME voluntary tax compliance in Surakarta. Therefore, policies aimed at improving compliance should focus on strengthening these aspects to achieve more optimal outcomes.

6. IMPLICATIONS AND LIMITATIONS

The results of this study can be used by tax authorities to develop more effective tax education strategies, focusing on enhancing religiosity and monetary ethics among MSME taxpayers. This study also highlights the importance of integrating technology into tax administration to facilitate tax reporting and payment.

This study is limited by the representativeness of the sample used, which may not fully reflect the population of MSMEs in Surakarta. This could affect the generalization of the research results. Additionally, variables such as religiosity and monetary ethics tend to be subjective and difficult to measure objectively. The measurements used may not fully reflect the actual levels of religiosity and monetary ethics of the respondents. However, the validity and reliability tests that have been met can mitigate these limitations.

Future research could consider other factors influencing taxpayer compliance, such as tax sanctions, tax understanding, and trust in tax authorities. Future research could also deepen the analysis by examining these factors in various MSME sectors (e.g., trade, services, and manufacturing) to determine whether there are significant differences between sectors in terms of voluntary tax compliance.

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