

## Digital Readiness and Tax System Usability: A Structural Framework for MSME Compliance in Emerging Economies

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**ABSTRACT:** Indonesia has accelerated its digital tax transformation to improve MSME compliance through platforms such as e-Faktur and e-Filing. However, national compliance remains low at only 15–18%, with rural areas showing the weakest participation (Directorate General of Taxes, 2024). This study examines the structural barriers and readiness factors influencing digital tax compliance using the Information Systems Success Model (ISSM) and the Technology Acceptance Model (TAM). Employing a mixed-method approach with secondary national and international data, the study identifies key disparities in infrastructure, digital literacy, and system usability. Findings reveal that MSMEs in rural regions struggle with poor internet access, limited device ownership, and low digital and tax literacy. Complicated user interfaces—such as multi-step verification, unclear error messages, and inconsistent data fields—further hinder adoption. The analysis highlights that digital readiness, encompassing infrastructure, user competence, and interface design, is pivotal in shaping tax compliance behavior. Evidence from comparable countries shows that simplified interfaces, multilingual access, and continuous education can significantly improve compliance. This study proposes a readiness-based evaluation model for public digital systems and provides policy recommendations emphasizing infrastructure development, user-friendly system design, and contextualized capacity-building to close the MSME tax compliance gap.

**Keywords:** Digital Readiness, Msmes, Tax Compliance, E-Faktur, Usability, Infrastructure Disparity, Indonesia.



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## INTRODUCTION

In recent years, Indonesia has undertaken a significant digital transformation in its tax administration system, particularly targeting micro, small, and medium enterprises (MSMEs). This shift reflects a broader global trend in adopting digital solutions to streamline tax filing, improve transparency, and increase compliance. The government, through the Directorate General of Taxes (DGT), has spearheaded this effort by introducing a suite of digital tools designed to ease the reporting burden on businesses and expand the tax base. Central to this transformation is the

introduction of e-Faktur in 2016, an electronic invoicing system aimed at automating value-added tax (VAT) reporting (Murnidayanti & Putranti, 2023; Wulandari & Dasman, 2023).

While the deployment of e-Faktur and other digital platforms represents a progressive step, the adoption rate and compliance outcomes among MSMEs have remained below targeted projections outlined in the 2023 DGT Digital Transformation Roadmap. Despite notable technological improvements, MSMEs still exhibit a relatively low tax compliance rate, estimated at around 15%. This figure reflects persistent challenges, including limited digital literacy, inadequate infrastructure, and a lack of trust in the digital tax ecosystem (Henriette & Erasashanti, 2023; Nurlis & Rustandi, 2019). These challenges are not unique to Indonesia but resonate across developing economies attempting similar digital tax transitions.

Comparative assessments with other ASEAN nations further illuminate Indonesia's relative lag in MSME digital tax compliance. Countries like Vietnam, for example, have seen more successful engagement with digital tax systems due to clearer regulations, stronger state support, and better-aligned incentive structures (Afriani dkk., 2023). These examples underscore the importance of local context, regulatory clarity, and targeted taxpayer support in fostering effective compliance.

In digital environments, tax compliance is increasingly complicated by challenges such as identity verification, user authentication, and the frequent evolution of tax regulations. For MSMEs, these factors contribute to a sense of uncertainty and procedural complexity. Many MSMEs lack dedicated resources or trained personnel to adapt swiftly to digital mandates (Hermawan, 2022; Hidayat & Defitri, 2024). As a result, without adequate training and user-friendly interfaces, digital tools can inadvertently become barriers to compliance rather than facilitators.

Empirical studies have shown that systems like e-Faktur have increased VAT reporting accuracy by 12–15% and improved annual VAT revenue collection by approximately IDR 5.6 trillion (Irawati dkk., 2022; Pramitasari dkk., 2024). Nevertheless, technical difficulties, particularly in regions with poor internet connectivity, and the inconsistent quality of taxpayer support services remain substantial obstacles (Indriani & Norhamida, 2024). For digital systems to achieve their intended impact, MSMEs must be equipped with the knowledge and infrastructure necessary for seamless interaction.

Frameworks used to analyze digital transformation in tax contexts, such as the Technology Acceptance Model (TAM), highlight that user perception, system usability, and technological readiness are central to adoption outcomes. These models, coupled with insights from behavioral economics, suggest that successful digital tax compliance initiatives must address not only technological implementation but also the socio-psychological factors affecting taxpayer behavior (Politik dkk., 2023).

At the macro level, MSME tax compliance has a direct bearing on national revenue and public service delivery. MSMEs form a vital component of the Indonesian economy, and their integration into the formal tax system ensures more equitable fiscal contributions and enhances state capacity to invest in public infrastructure (Pramitasari et al., 2024). Therefore, understanding and addressing the structural impediments to compliance is both an economic and governance imperative.

This study aims to explore the structural barriers and readiness factors that affect the adoption of digital tax systems by Indonesian MSMEs. While the presence of systems like e-Faktur is crucial, this paper posits that such tools are insufficient in isolation. The novelty of this research lies in its integrated approach, combining technological models with readiness and trust-based perspectives to assess MSME compliance behavior. By doing so, the study contributes to a more nuanced understanding of digital transformation in tax administration and proposes a framework for enhancing the inclusivity and effectiveness of Indonesia's digital tax strategy.

## METHOD

This study employs a mixed-method approach to analyze the structural barriers and digital readiness factors that influence MSME tax compliance in Indonesia. The methodological design is guided by the Information Systems Success Model (ISSM), supported by established practices in digital readiness assessment and user satisfaction evaluation. The integration of qualitative insights with quantitative data integrates quantitative infrastructure and literacy indicators with qualitative MSME experience data to provide a multi-layered understanding of their interactions with digital tax systems.

The theoretical foundation of this study is the Information Systems Success Model (ISSM) by DeLone and McLean (1992), which evaluates technological adoption across six dimensions: System Quality, Information Quality, Service Quality, User Satisfaction, Use, and Net Benefits (Majdalawieh & Khan, 2022). This model has been widely applied to public sector digitalization studies, including digital tax platforms (Baier dkk., 2022), making it an ideal structure for evaluating system performance and compliance behavior.

Digital readiness is assessed across three interlinked dimensions:

- Technological Readiness: Availability of internet access, hardware/software adequacy, and technical infrastructure.
- Cultural and Organizational Readiness: MSMEs' openness to change, past exposure to digital tools, and internal support for tax system adoption.
- Skill Readiness: Employee capacity, familiarity with tax procedures, and ability to interact with digital interfaces.

These indicators are derived from secondary structured surveys and interviews obtained from prior national datasets and published studies, in line with methodologies recommended by Motjolopane & Chanza (2023). This combination allows for both a scalable measurement and context-specific interpretations (Taufik dkk., 2024).

This study draws on secondary data from:

- World Bank reports on MSME compliance and digitalization
- ResearchGate and knepublishing.com studies
- Official DGT (Directorate General of Taxes) publications and tax revenue reports

- Peer-reviewed literature on behavioral and structural compliance barriers

The quantitative data (e.g., literacy rates, infrastructure access) is complemented by qualitative assessments of MSME experiences through existing interview datasets and thematic content analysis.

To evaluate MSMEs' satisfaction with digital platforms (especially e-Faktur), this study uses indicators commonly derived from the Technology Acceptance Model (TAM) and ISSM. These include:

- Ease of Use
- Perceived Usefulness
- System Reliability
- Accuracy of Information

Likert-scale surveys and open-ended responses from earlier research are employed to assess these indicators (Kallmuenzer dkk., 2024). These metrics enable the triangulation of user experience data with compliance behavior outcomes.

Findings are mapped against the ISSM dimensions and digital readiness indicators to identify relationships between readiness levels and system adoption. This triangulated framework ensures analytical rigor, highlighting structural gaps and potential policy interventions. Cross-referencing with regional data enables localization of findings.

## **RESULT AND DISCUSSION**

This chapter presents findings on the structural barriers affecting digital tax compliance among Indonesian MSMEs. The results are organized into three main areas: infrastructure and access, literacy and capacity, and system usability.

### **Infrastructure and Access**

The digital divide in Indonesia remains a major obstacle to digital tax compliance. Urban MSMEs generally have reliable internet and access to necessary digital devices, while their rural counterparts often lack these fundamental resources (Onitsuka dkk., 2018). A national survey shows households in urban areas have nearly double the internet penetration rate compared to rural areas (Hadi, 2018), and rural MSMEs frequently lack access to laptops or mobile devices critical for digital tax reporting (Savandha, 2024).

Further, inadequate infrastructure hinders adoption of public digital services. MSMEs in underserved areas face low broadband penetration, unstable electricity, and weak IT support, all of which diminish engagement with e-Faktur and e-Filing platforms (Saifurrahman & Kassim, 2022). These limitations delay digital transformation and exacerbate compliance challenges in rural areas (Arini & Respatiningsih, 2023).

Despite these barriers, government-led initiatives such as the "100 Smart Cities" program and "National Movement for MSMEs to Go Digital" aim to improve access and digital literacy in rural regions (Ndraha dkk., 2024). Collaborations with the private sector also support infrastructure development and training. Comparative evidence from Vietnam shows that investments in rural broadband and educational programs significantly improved MSME digital compliance (Tu dkk., 2024).

### Literacy and Capacity

Digital literacy among Indonesian MSMEs remains low, especially in non-urban settings. Many business owners use the internet only for communication and social media, lacking deeper understanding of digital systems and tax technologies (Ipnuwati & Rinawati, 2021). Survey data from the Ministry of Cooperatives and SMEs (2023) shows that 72% of rural MSMEs remain at a basic digital literacy level, highlighting the need for tailored education programs (Aji, 2023).

Tax literacy also plays a central role in influencing compliance behavior. MSMEs with a strong grasp of tax responsibilities are more likely to submit accurate and timely reports (Yustisiana dkk., 2023). Conversely, poor literacy contributes to errors and non-compliance, weakening government revenue collection (Tomczyk, 2024).

Numerous programs exist to assist MSMEs, including workshops and NGO-led initiatives. Training for systems like QRIS has proven effective in boosting digital competence and user satisfaction (Retnowati dkk., 2022). However, coverage remains uneven, and many programs lack post-training evaluation mechanisms. Evidence confirms that continued support, not just one-off training, is necessary for lasting behavioral change (Cahyono dkk., 2024).

### Usability and Interface

MSMEs frequently report frustration with the design and usability of digital tax platforms such as e-Faktur and e-Filing. Common usability issues include slow page loading speed, inconsistent interface language, and unclear navigation menus, alongside recurring technical errors during invoice uploads (Supriya & S., 2024). These challenges deter users from completing submissions or result in inaccurate data entries.

Research underscores that intuitive user experience (UX) design improves adoption rates, especially among users with limited tech proficiency (Faisal & Rahadian, 2023). Systems that emphasize clarity and minimalism tend to perform better in engaging MSMEs and reducing error rates (Supriya & S., 2024).

Global benchmarks in countries like Estonia and New Zealand show that integrating user feedback into design processes leads to high adoption and satisfaction rates (Saifurrahman & Kassim, 2022). These countries prioritize accessibility, visual simplicity, and real-time guidance.

Feedback mechanisms are another critical usability component. Real-time alerts, auto-validation of inputs, and clear confirmation messages enhance users' confidence in system performance

(Graves dkk., 2021). Platforms that iteratively improve based on user feedback see better engagement and retention (Faisal & Rahadian, 2023).

In summary, infrastructural inequities, low literacy, and interface complexity act as primary barriers to digital tax adoption by MSMEs in Indonesia. These findings reinforce the need for systemic reforms to support equitable access, user education, and platform usability.

The findings of this study underscore the critical role of structural and behavioral readiness in achieving digital tax compliance among Indonesian MSMEs. Despite the introduction of e-Faktur and e-Filing, persistent infrastructural disparities, limited literacy, and low system usability collectively hinder widespread adoption among MSMEs. These barriers must be considered not as peripheral challenges but as central determinants of policy success.

Digital readiness directly influences the effectiveness of digital tax policy implementation. When MSMEs have reliable infrastructure, sufficient digital and tax literacy, and access to training and support, their ability to comply improves significantly (Murnidayanti & Putranti, 2023). Conversely, when such readiness is absent, digital mandates can inadvertently widen the compliance gap, especially among MSMEs operating in low-connectivity regions or lacking exposure to digital systems (Politik et al., 2023).

This analysis confirms the importance of using integrative frameworks that combine behavioral and structural variables. The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) help explain how perceptions of usefulness, ease of use, and social influence shape user behavior (Wulandari & Dasman, 2023). These theories align well with the structural lens offered by the ISSM framework, which emphasizes system quality and service reliability as key adoption enablers (Hardika & Suardani, 2023).

Importantly, interface design plays a pivotal role in shaping MSME experiences. Many MSMEs report difficulty navigating the current digital platforms due to low literacy and interface complexity. For users with limited digital proficiency, platforms must prioritize intuitive design, minimize text-heavy components, and use visual cues and real-time guidance tools (Supriya & S., 2024). Testing digital tools with low-literacy groups before deployment can significantly improve accessibility (Oyedokun & Ayinde, 2023). Moreover, incorporating multilingual features and contextual help modules ensures broader usability (Susilowati dkk., 2023).

Lessons from comparable countries reinforce these observations. Vietnam's successful tax literacy campaigns and infrastructure investments have yielded improved compliance among MSMEs (Meita & Malau, 2022). In Tanzania, mobile-based solutions have enabled small business owners to file taxes despite infrastructural deficits, pointing to the value of adaptive technologies (Gomera dkk., 2021). These examples highlight the necessity of targeted strategies that address both educational and technical readiness in order to foster sustainable compliance.

In summary, bridging the compliance gap requires more than deploying digital systems—it demands a coordinated effort to build digital capacity, optimize platform usability, and provide regionally tailored support. Future digital tax reforms should integrate readiness assessments into policy design, ensuring that technological innovation translates into inclusive, equitable, and effective tax compliance systems.

## CONCLUSION

This study explored the structural barriers and digital readiness factors affecting tax compliance among Indonesian micro, small, and medium enterprises (MSMEs). Through the integration of the Information Systems Success Model (ISSM) and behavioral frameworks such as the Technology Acceptance Model (TAM), this research provided a comprehensive analysis of the challenges hindering effective adoption of digital tax systems.

The findings reveal that infrastructural disparities, particularly between urban and rural MSMEs, significantly limit access to digital platforms. Rural businesses frequently lack stable internet, digital devices, and supporting infrastructure, which in turn constrains their ability to comply with digital tax mandates. Digital literacy and tax knowledge gaps further compound these issues, especially among MSMEs in remote regions.

User interface challenges such as unclear navigation, complex forms, and limited real-time guidance reduce usability and user confidence. Without inclusive and intuitive design, even carefully planned digital policies risk failing to achieve their intended outcomes. Additionally, the effectiveness of digital transformation in tax administration is largely contingent upon the degree to which users are supported through training, feedback mechanisms, and local engagement.

By examining these dynamics, the study contributes a readiness-based framework for assessing and improving digital tax systems. It underscores the need for coordinated policy interventions that go beyond technological deployment to include capacity building, user-centric design, and contextualized infrastructure support.

The implications are both practical and theoretical. Practically, policymakers must tailor compliance strategies to local realities—developing differentiated approaches for urban versus rural MSMEs. Theoretically, this research advances the discourse on public sector digitalization by illustrating the interdependence of structural access, behavioral adaptation, and technological design.

Future research should further explore longitudinal impacts of training programs, test adaptive interface designs with low-literacy users, and evaluate the cost-effectiveness of infrastructure investments. Ultimately, sustainable MSME compliance in Indonesia's digital tax ecosystem requires an inclusive, integrative, and user-aware policy model.

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