Tax Compliance Transformation: The Role of E-Tax System and Money Ethics Through Taxpayer Behavioral Intentions

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ABSTRACT

This study examines the impact of attitudes toward the e-tax system, e-tax system adoption, and money ethics on tax compliance, with taxpayer behavioral intentions serving as a mediating variable. A mixed-method approach, integrating both qualitative and quantitative methodologies, was employed. Data were collected through semi-structured interviews and a survey of 200 culinary MSME respondents in Central Java. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that taxpayer behavioral intentions significantly and positively influence tax compliance. However, attitudes toward the e-tax system exhibit a significant negative effect. In contrast, e-tax system adoption positively and significantly impacts tax compliance, while money ethics, though negatively related, has an insignificant effect. Additionally, attitudes toward the e-tax system negatively affect taxpayer behavioral intentions, whereas e-tax system adoption has a significant positive impact. Money ethics again show a negative but statistically insignificant effect on behavioral intentions. Notably, taxpayer behavioral intentions mediate only the relationship between e-tax system adoption and tax compliance. This study provides valuable insights for tax authorities, emphasizing the need for policies that enhance MSME tax compliance by addressing behavioral barriers and optimizing the adoption of digital tax systems.

Keywords: Business Tax Compliance; Taxpayer Behavioral Intention; Attitude; Adoption of E-Tax System; Money Ethics

Transformasi Kepatuhan Pajak: Peran Sistem E-Tax dan* Money Ethics *Melalui Niat Perilaku Wajib Pajak

ABSTRAK

Penelitian ini bertujuan menguji pengaruh sikap terhadap sistem e-tax, adopsi sistem e-tax, dan etika uang terhadap kepatuhan pajak, serta peran niat perilaku wajib pajak sebagai mediator. Metode digunakan adalah campuran, menggabungkan pendekatan kualitatif dan kuantitatif. Pengumpulan data melalui wawancara semi-terstruktur dan kuesioner 200 responden UMKM kuliner di Jawa Tengah. Analisis data menggunakan PLS-SEM. Hasil penelitian menunjukkan niat perilaku wajib pajak berpengaruh positif signifikan terhadap kepatuhan pajak, sementara sikap terhadap sistem e-tax berpengaruh negatif signifikan. Adopsi sistem e-tax berpengaruh positif signifikan terhadap kepatuhan pajak, namun etika uang berpengaruh negatif tidak signifikan. Sikap terhadap sistem e-tax berpengaruh negatif signifikan terhadap niat perilaku pajak. Adopsi sistem e-tax berpengaruh positif signifikan terhadap niat perilaku pajak. Sedangkan etika uang berpengaruh negatif tidak signifikan. Niat perilaku wajib pajak hanya dapat memediasi hubungan adopsi sistem e-tax dan kepatuhan pajak. Penelitian memberikan kontribusi merekomendasikan kepada otoritas pajak untuk merancang kebijakan lebih efektif dalam mendorong kepatuhan pajak UMKM.

Kata Kunci: *Kepatuhan Wajib Pajak Bisnis; Niat Perilaku Wajib Pajak; Sikap; Adopsi Sistem E-Tax; Etika Uang.*

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INTRODUCTION

Empowering micro, small, and medium enterprises (MSMEs) is a national priority due to their significant potential in fostering economic resilience, employment generation, and overall economic progress. As of March 2021, data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UMKM) indicated that MSMEs contributed 61.07% to Indonesia's Gross Domestic Product (GDP), amounting to IDR 8,573.89 trillion. However, despite their substantial presence, MSMEs' contribution to tax revenues remains disproportionately low.

A key challenge lies in Indonesia's persistently low tax ratio, recorded at 10.39% in 2022. This figure lags behind other ASEAN countries, such as Thailand (17.18%), Vietnam (16.21%), Singapore (12.96%), and Cambodia (12.04%), placing Indonesia ahead only of Laos, Myanmar, and Brunei (www.pajak.go.id). One primary reason for this low tax ratio is the high level of non-compliance, which stems from Indonesia's economic structure, where a significant portion of income is derived from the informal sector rather than the formal sector.

Tax compliance is a critical concern for governments seeking to generate revenue for public goods and wealth redistribution (Galib et al., 2018) (Jayawardane, 2016). Compliance entails fulfilling tax obligations accurately and punctually (Jayawardane, 2016; Musimenta et al., 2017; Nkundabanyanga et al., 2017). However, Mohd Yusof, Ling, and Wah (2014) assert that tax compliance issues persist among MSMEs, largely due to varying motivations for adhering to tax regulations (Alm, 2019). Many MSME taxpayers fail to submit returns as mandated by law, leading to widespread tax evasion. Given that mobilizing tax revenue across economic sectors is crucial for public service provision, the government faces challenges in enforcing full tax compliance due to ineffective monitoring mechanisms (Night & Bananuka, 2018).

To address compliance challenges, the implementation of an electronic taxation system (e-tax) is essential. An e-tax system allows taxpayers to assess their tax obligations efficiently, enhancing accessibility in terms of time and location (Nawawi & Salin, 2018). However, the effectiveness of this system largely depends on taxpayers' attitudes, which influence their willingness to adopt digital tax solutions. While many taxpayers express enthusiasm for the e-tax system, ease of use is a critical determinant of adoption. Research suggests that individuals with strong computer literacy are more inclined to utilize the e-tax system (Zaidi et al., 2017). Furthermore, attitudes toward e-tax adoption have a direct impact on tax compliance (Night & Bananuka, 2018). Studies indicate that online tax registration, electronic filing (SPT), and digital tax submissions contribute positively to compliance levels (Muturi & Kiarie, 2015). Thus, widespread adoption of the e-tax system could significantly enhance government tax revenue. However, those with negative perceptions of the e-tax system tend to exhibit lower compliance levels (Chan et al., 2000).

Tax avoidance behaviors are also influenced by individuals' ethical perspectives on money. Money plays a central role in shaping personal attitudes, both positively and negatively (Mangoting, 2018). Business owners who place excessive emphasis on financial gain may prioritize wealth accumulation over ethical tax compliance. Prior research has identified a gap regarding the impact of money ethics on MSME taxpayer compliance. Some studies suggest that money

ethics do not significantly influence tax compliance (Yuniarta & Purnamawati, 2020), whereas others argue that money ethics negatively correlate with tax evasion behaviors (Fauziah & Murharsito, 2019). Meanwhile, alternative findings indicate that money ethics may, in fact, affect taxpayer compliance (Hidayatulloh & Shofiyah, 2023).

Given the inconsistencies in previous research and the ongoing challenges in MSME tax compliance, taxpayer behavioral intentions serve as a critical mediating factor. Intentions play a key role in predicting tax compliance behavior, as they are strongly correlated with actual behavior (Ajzen, 1991). The Theory of Planned Behavior (TPB) suggests that behavioral intentions significantly shape compliance tendencies (Kiconco et al., 2019). A positive attitude towards compliance strengthens intentions, increasing the likelihood of actual compliance with tax obligations.

This study aims to bridge existing literature gaps by examining the influence of attitudes towards the e-tax system, e-tax system adoption, and money ethics on taxpayer compliance, with taxpayer behavioral intentions as a mediating variable. The novelty of this research lies in its focus on how e-tax system adoption and money ethics influence taxpayer behavior in the MSME sector. The findings of this study will provide insights for tax authorities in designing more effective policies and strategies to improve compliance, enhance e-tax system adoption, and provide taxpayer training on the importance of compliance.

Behavioral intention reflects an individual's motivation to perform a behavior, determining the effort and time invested in executing an action (Ajzen, 2005; Langdridge et al., 2007). Previous studies have demonstrated a strong correlation between behavioral intentions and actual tax compliance (Bobek et al., 2007)(Ajzen, 2005). Given its direct influence on taxpayer behavior, the following hypothesis is proposed:

H_1: Taxpayer behavioral intentions have a positive and significant effect on business taxpayer compliance.

Wasao (2014) defines the e-tax system as an online platform that enables taxpayers to access tax services, including registration, filing, and compliance certification, via the internet. Originally introduced by the Internal Revenue Service (IRS) in the United States to manage tax returns (Muturi & Kiarie, 2015), the e-tax system has since become a global tool for improving tax administration. According to Allahverdi & Ortakarpuz (2017), e-tax systems facilitate compliance by eliminating the need for physical visits to tax offices. A system that is user-friendly, secure, and offers a comprehensive range of services can enhance voluntary compliance. Additionally, Nawawi & Salin (2018) suggest that positive taxpayer attitudes towards e-tax systems are associated with increased compliance.

Empirical studies further support this relationship. Edward & Ambrose (2017) found that perceptions of ease of use and security positively influence tax compliance. Similarly, Gwaro et al. (2016) reported a strong positive correlation between taxpayer attitudes toward the e-tax system and compliance behavior. However, research by Allahverdi & Ortakarpuz, (2017) in Kenya indicated that many taxpayers remain uncomfortable with e-tax platforms, highlighting

potential resistance to adoption. Based on these findings, the following hypothesis is proposed:

H_2: Attitude toward the e-tax system has a positive and significant effect on business taxpayer compliance.

The successful adoption of an e-tax system depends on user satisfaction, ease of use, and digital literacy (Zaidi et al., 2017). Al-Debei et al. (2015) further argue that trust and the perceived reputation of online systems significantly impact user attitudes and adoption. Conversely, Chan et al. (2000) found that negative attitudes toward the e-tax system in Hong Kong contributed to low tax compliance rates. Thus, the following hypothesis is proposed:

H_3: Adoption of the e-tax system has a positive and significant effect on business taxpayer compliance.

Money ethics refer to an individual's beliefs about the role and use of money in their life. A positive perception of money often leads to prudent financial management and satisfaction, while excessive attachment to money may encourage unethical financial behavior, including tax evasion. Research suggests that individuals with strong money ethics may perceive tax obligations as burdensome and, consequently, justify tax avoidance Lau et al. (2013). Additionally, Fauziah & Murharsito (2019) link high money ethics to greed, further reinforcing the association with non-compliance.

The literature presents conflicting findings regarding the impact of money ethics on tax compliance. While some studies indicate that strong money ethics may increase tax avoidance, others suggest a potential positive influence on compliance. Given this divergence, the following hypothesis is proposed:

H_4: Money ethics have a positive and significant effect on business taxpayer compliance.

Attitude has long been recognized as a key determinant of behavioral intention. In the context of technology adoption, the Technology Acceptance Model (TAM) posits that attitudes toward a system—shaped by perceived ease of use and usefulness—directly influence the intention to adopt it Taylor & Todd (2001). Before exposure to a new system, users often have unclear expectations, necessitating a well-developed platform to facilitate adoption. In the context of taxation, an efficient e-tax system can encourage compliance by simplifying tax procedures and enhancing accessibility.

Empirical evidence supports this relationship. Taylor & Todd (2001) found that positive attitudes significantly influence behavioral intentions. In the case of e-tax systems, taxpayers with favorable perceptions of usability and benefits are more likely to adopt and utilize them for tax compliance. Conversely, negative perceptions may deter usage, thereby reducing compliance rates. Based on this framework, the following hypothesis is proposed:

H_5: Attitude toward the e-tax system has a positive and significant influence on the behavioral intentions of taxpayers.

The adoption of an e-tax system signifies a taxpayer's willingness to engage with digital tax services, which may, in turn, strengthen their intention to comply with tax regulations. As taxpayers become more familiar with the system, their confidence and ease of use increase, leading to greater compliance in the long run.

Given the role of system adoption in shaping taxpayer behavior, the following hypothesis is proposed:

H_6: Adoption of the e-tax system has a positive and significant effect on the behavioral intentions of taxpayers.

Money ethics refer to an individual's perception of money and the extent to which it is considered important in their life (Tang et al., 2003). According to Ajzen & Fishbein (1977), attitudes toward money can be categorized into three dimensions: emotional, cognitive, and behavioral. The influence of money ethics on financial behavior has been widely observed in both developed and developing economies. For instance, Kim (2003) found that attitudes toward money significantly predict spending habits, while Dowling et al. (2009) highlighted the role of money attitudes in financial problems among young adults.

Despite its potential positive effects, high money ethics can also drive unethical behavior. A strong desire for wealth may lead to moral compromises, particularly among MSMEs that prioritize financial gains. (Yuniarta & Purnamawati, 2020) found that individuals with high self-interest are more likely to engage in unethical behavior, reinforcing the link between money ethics and moral decision-making. Their findings, grounded in the Theory of Planned Behavior (TPB), suggest that money ethics negatively influence taxpayer behavioral intentions. Based on this premise, the following hypothesis is proposed:

H_7: Money ethics have a positive and significant influence on the behavioral intention of taxpayers.

Taxpayer behavioral intention plays a critical role in shaping business taxpayer compliance. Behavioral intention reflects an individual's motivation and commitment to fulfilling their tax obligations. The Theory of Planned Behavior (TPB) posits that attitudes, subjective norms, and perceived behavioral control collectively influence an individual's intentions and actions. Empirical studies indicate that user attitudes toward technological innovations, such as the e-tax system, significantly impact the intention to adopt and use such systems (Gwaro et al., 2016). The e-tax system is designed to streamline the tax process by enhancing accessibility and enabling online tax filing, thereby fostering compliance.

This study examines the mediating role of behavioral intentions in strengthening the relationship between user attitudes toward the e-tax system, e-tax system adoption, and money ethics with business taxpayer compliance. Individuals with a positive perception of the e-tax system are more likely to develop a strong intention to adopt it, which in turn enhances compliance. Consequently, the following hypothesis is proposed:

H_8: Taxpayer behavioral intention mediates the relationship between attitudes toward the e-tax system and business taxpayer compliance.

Taylor & Todd (2001) assert that attitudes toward technology significantly influence individuals' decisions to adopt it, which in turn shapes their behavior. The adoption of the e-tax system is expected to facilitate compliance by simplifying tax procedures and reducing administrative burdens. As taxpayers become more familiar with the system, their intention to comply strengthens. Accordingly, the following hypothesis is formulated:

H_9: Taxpayer behavioral intention mediates the relationship between e-tax system adoption and business taxpayer compliance.

Furthermore, money ethics play a crucial role in shaping behavioral intentions and attitudes toward tax compliance. Education on financial responsibility—both within families and communities—contributes to the development of sound financial habits (Aydin & Akben Selcuk, 2019). Money ethics influence an individual's perception of financial obligations, including tax compliance (Aydin & Selcuk, 2019; Yuniarta & Purnamawati, 2020). Individuals with strong money ethics are more likely to develop a heightened intention to fulfill their tax responsibilities. Therefore, the following hypothesis is proposed:

H_{10}: Taxpayer behavioral intention mediates the relationship between money ethics and business taxpayer compliance.

Figure 1 is a research model, namely as follows:

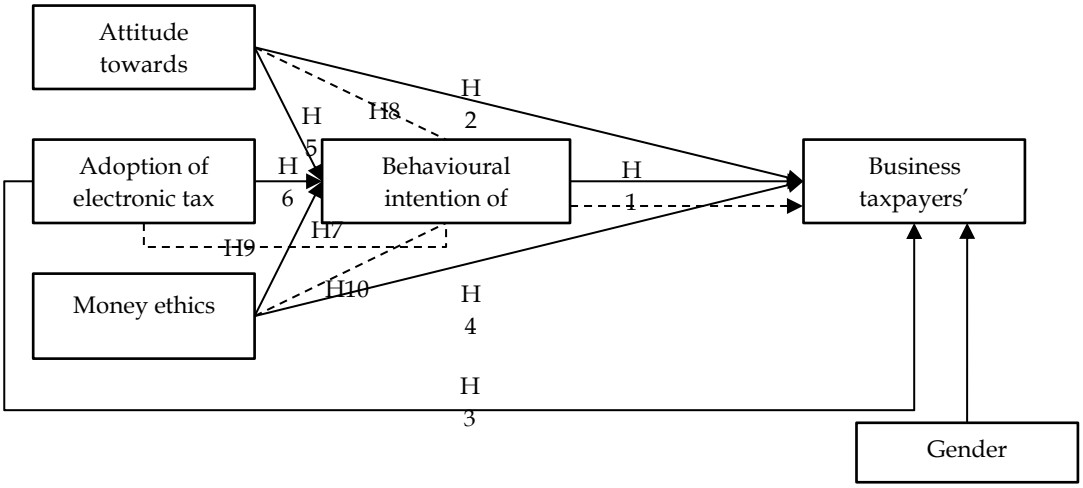


Figure 1. Research Model

Source: Research Data, 2024

RESEARCH METHODS

This study employs a mixed-method approach, integrating both qualitative and quantitative methodologies to provide a comprehensive and robust analysis of the research problem. Mixed methods offer a powerful framework for addressing complex research questions by leveraging the strengths of both qualitative and quantitative approaches while mitigating their respective limitations (Johnson & Onwuegbuzie, 2004). According to Bazeley (2019), mixed-method research facilitates a deeper understanding of the phenomenon under investigation, enabling a more nuanced exploration of contextual factors. Similarly, Creswell and Creswell (2017) emphasize that the essence of mixed methods lies in synthesizing multiple perspectives to generate richer insights.

The decision to adopt a mixed-method approach in this study was motivated by the need to explore the multifaceted nature of MSME management comprehensively. The qualitative component focuses on capturing in-depth insights into social phenomena through participants' lived experiences (Denzin & Lincoln, 2011). This allows for a detailed exploration of the challenges and behavioral patterns influencing MSME tax compliance. Conversely, the

quantitative component enables hypothesis testing by systematically measuring variables using numerical data and statistical analysis (Sugiyono, 2013).

Table 1 provides an overview of the definitions and indicators of the key research variables examined in this study.

Table 1. Definitions and Operationalization of Variables

Variabel	Definisi	Indikator	Sumber
Attitude towards e-tax system	Taxpayer's ability to use the e-tax system	- Have positive feelings towards the e-tax system - Ease of the e-tax system - The e-tax system is able to improve services - The e-tax system provides security - The e-tax system saves time	(Night & Bananuka, 2018)
Adoption of e-tax system	The positive or negative view a person has of the e-tax system at a particular time	- Punctual in complying with tax regulations - Registering NPWP through the e-tax system - Using the e-tax system to file returns - Using the e-tax system to avoid tax penalties - Computer skills to handle tax matters	(Night & Bananuka, 2018)
Money ethics	The ethics of an individual who loves money measures the extent to which the individual is willing to give his money to others, including paying taxes	- Success (Cognitive Component) - Budget (Behavioral Component) - Evil (Affective Component)	(Aydin & Selcuk, 2019; Yuniarta & Purnamawati, 2020)
Behavioural intention of taxpayers	Intention summarizes a person's motivation to perform an action and indicates how much time and effort the person is willing to expend to ensure that the action is carried out	- Interest in paying taxes now - Interest in paying taxes if you already know the procedure - Interest in paying taxes for the future - Recommend consumers	(Kiconco et al., 2019)
Business taxpayers ' compliance	The ability and willingness of taxpayers to comply with tax regulations determined by ethics, the legal environment, and other situational factors at a particular time and place	- Obtaining tax evidence from Bapemda - Understanding the provisions of the Tax Law - Filling in taxpayers must submit a Regional Tax Notification Letter (SPTPD) to the local government. - Paying and reporting taxes on time - Calculating the tax owed correctly	(Yuniarta & Purnamawati, 2020)

Source: Research Data, 2024

This study investigates the food and culinary micro, small, and medium enterprises (MSMEs) in Central Java, focusing on businesses that have been operating for at least one year and fall under the categories of restaurants, eateries, food stalls, cafeterias, and canteens subject to PB 1 taxation. The study employs purposive sampling combined with a snowballing approach to ensure the selection of relevant respondents.

Data collection follows a mixed-method approach. Qualitative data were gathered through direct interviews with a minimum of 10 MSME managers, allowing for an in-depth exploration of their perspectives. Quantitative data were collected based on the sampling guidelines proposed by Hair et al. (2011), which recommend a minimum sample size of 100 respondents to ensure statistical validity. This methodological combination aims to provide a comprehensive and representative analysis of the culinary MSME sector in Central Java.

For qualitative data, semi-structured interviews lasting between 60 and 90 minutes were conducted, recorded, transcribed, and analyzed to capture detailed insights into tax compliance attitudes among MSMEs. Quantitative data were

obtained through structured questionnaires featuring closed-ended questions, distributed to MSME operators across Central Java via Google Forms.

The quantitative analysis employed the Structural Equation Modeling (SEM) technique using the Partial Least Squares (PLS) approach, with data processing conducted through SmartPLS software. The findings of this study will contribute to a deeper understanding of MSMEs' tax compliance behavior, offering valuable insights into the factors influencing their tax-related decisions.

RESULTS AND DISCUSSION

This study examines micro, small, and medium enterprises (MSMEs) in the culinary sector of Central Java, focusing on businesses that have been operating for at least one year and fall under the categories of restaurants, eateries, food stalls, cafeterias, and canteens subject to Building Tax 1 (PB 1). Out of 225 respondents, 200 met the research criteria, representing a high response rate. These findings provide valuable insights into the operational dynamics of MSMEs in the region and contribute to the formulation of more effective policies to support their growth and compliance. The questionnaire response rate is detailed as follows:

Table 2. Respondent rate

Aspect	Amount	%
Number of questionnaires in circulation	225	100%
Number of questionnaires not returned	0	0
Number of incomplete and damaged questionnaires	25	11%
Number of questionnaires that can be processed	200	89%

Source: Research Data, 2024

This study also examines the demographic and business characteristics of the respondents who completed the questionnaire, including gender, length of business operation, and sales location. The majority of respondents have been in business for a considerable period, allowing for the collection of comprehensive and insightful data. A detailed summary of the respondents' characteristics is presented in Table 3 below.

Table 3. Respondent Overview

Variabel	Kategori	Frekuensi	%
Gender	Male	112	56%
	Female	88	44%
Length of MSME Operation	1 – 5 Year	165	83%
	> 5 Year	35	18%
Sales Location	Semarang City	110	55%
	Semarang Regency	24	12%
	Salatiga	15	8%
	Demak	12	6%
	Surakarta	17	9%
	Pati	8	4%
	Kudus	5	3%
	Pekalongan	5	3%
	Purwodadi	4	2%

Source: Research Data, 2024

Descriptive statistical analysis is used to summarize and interpret the responses collected from the online questionnaire distributed to culinary MSMEs in Central Java. The results of this analysis are categorized based on the guidelines established by Arikunto (2007), which classify response scores into the following ranges: 1.00–1.80 (very low), 1.81–2.60 (low), 2.61–3.40 (medium), 3.41–4.20 (high), and 4.21–5.00 (very high). These classifications provide a clear framework for evaluating the data and understanding the distribution of responses.

Tabel 4. Rata – Rata Variabel

Variabel		Item	Mean
Attitude towards electronic tax system	X1.1	I feel that I prefer the digital payment system (e-tax system) compared to the manual tax payment system	3.645
	X1.2	The digital payment system (e-tax system) makes it easier for me to pay taxes	3.445
	X1.3	The use of the digital payment system (e-tax system) provides service efficiency	3.500
	X1.4	I feel safe, secure and comfortable using the digital payment system (e-tax system)	3.740
	X1.5	I feel that using the digital payment system (e-tax system) saves time	3.530
Adoption of electronic tax system	X2.1	I use the digital payment system (e-tax system) to comply with tax regulations on time	4.010
	X2.2	I can register for a Taxpayer Identification Number (NPWP) through the e-tax system account	3.765
	X2.3	I can file a refund on the e-tax system if there is an excess tax payment	3.880
	X2.4	The digital payment system (e-tax system) makes it easier for me to pay taxes	3.670
	X2.5	I have the computer or digital skills to handle my tax problems	3.615
Money ethics	X3.1	I see money as a symbol of success in life	3.295
	X3.2	Money provides the ability to be independent and free to make decisions	3.220
	X3.3	I consider money very important	3.065
	X3.4	I manage my financial budget well	3.030
	X3.5	I use my money very carefully	3.855
Behavioural intention of taxpayers	Y1.1	I have a high interest in paying taxes on time	3.780
	Y1.2	Knowledge of tax payment procedures affects my desire to pay tax obligations	3.900
	Y1.3	I plan to more proactive in paying taxes in the future	4.000
	Y1.4	I recommend or influence others to comply with tax obligations	3.600
Business taxpayers' compliance	Y2.1	I obtain tax evidence from the Regional Tax Service Agency (Bapemda)	3.915
	Y2.2	I am able to understand the provisions of the applicable Tax Law	3.905
	Y2.3	I routinely fill out and submit the Regional Tax Notification Letter (SPTPD) to the local government	3.980
	Y2.4	I pay and report taxes on time	4.045
	Y2.5	I calculate the amount of tax to be paid in accordance with applicable provisions	4.005

Source: Research Data, 2024

Respondents demonstrated a generally positive attitude toward the e-tax system, with average scores ranging from 3.445 to 3.740, indicating a willingness to adopt the system for timely tax compliance (average scores between 3.615 and 4.010). Regarding money ethics, respondents valued financial responsibility and exercised caution in managing their finances, as reflected in average scores ranging from 3.030 to 3.855. Taxpayer behavioral intention was also high, with scores

between 3.600 and 4.000, suggesting a strong commitment to timely tax payments and a tendency to encourage others to comply. Business taxpayer compliance exhibited similarly high scores, ranging from 3.905 to 4.045, signifying consistency in tax reporting and payment.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 3 software. The outer model analysis assessed the measurement constructs of latent variables, focusing on internal convergent validity (evaluated through outer loading and Average Variance Extracted [AVE]), reliability (measured using Cronbach's alpha and composite reliability), and discriminant validity (assessed via the Heterotrait-Monotrait Ratio [HTMT]). A factor loading above 0.7 indicates that an indicator is valid for measuring its corresponding construct. Furthermore, a Cronbach's alpha, rho_A, and composite reliability value exceeding 0.7 confirms consistency reliability. An AVE value greater than 0.50 suggests that the construct explains more than 50% of the variance in its observed variables, ensuring sufficient convergent validity (Chin, 1998).

Tabel 5. Outer Model Analysis

Variable	Item	Outer Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Attitude towards electronic tax system	X1.2	0.783	0.820	0.853	0.891	0.733
	X1.3	0.876				
	X1.5	0.905				
Adoption of electronic tax system	X2.1	0.832	0.774	0.774	0.824	0.701
	X2.2	0.842				
Money ethics	X3.1	0.926	0.924	0.962	0.944	0.810
	X3.2	0.930				
	X3.3	0.883				
	X3.4	0.859				
Behavioural intention of taxpayers	Y1.3	1.000	1.000	1.000	1.000	1.000
Business taxpayers' compliance	Y2.1	0.884	0.748	0.752	0.888	0.799
	Y2.2	0.904				
	X2.1	0.832				

Source: Research Data, 2024

As presented in Table 5, the selected indicators meet the required criteria, with outer loadings exceeding 0.7, confirming their validity in measuring the corresponding constructs. The reliability tests, including Cronbach's alpha, rho_A, and composite reliability, indicate that all variables demonstrate strong internal consistency and reliability.

The structural model is assessed using several measures, including the R-square value for the dependent construct, the Stone-Geisser Q-square (Q^2) test for predictive relevance, the significance test of the structural path coefficients, and hypothesis testing. According to Hair et al. (2011), the R-square value reflects the explanatory power of endogenous variables in the model, with the following interpretation: 0.75 indicates strong predictive ability, 0.50 is considered moderate, and 0.25 is categorized as weak. The results of the R-square analysis are presented in Table 6 below.

Table 6. R-Square

	R Square	R Square Adjusted
Behavioural intention of taxpayers	0.286	0.275
Business taxpayers' compliance	0.499	0.481

Source: Research Data, 2024

The R-square value for taxpayers' behavioral intention is 0.286, indicating weak predictive ability, while the R-square value for business taxpayer compliance is 0.499, reflecting moderate predictive strength. These values suggest that the two variables collectively explain a substantial portion of the variance, making them relevant within the context of this study.

According to Ghozali and Latan (2015), the Q-square (Q^2) statistic is used to evaluate the predictive relevance of the structural model. A Q^2 value greater than 0 indicates that the model possesses predictive power, whereas a value below 0 suggests limited effectiveness in predicting the dependent variable. As shown in Table 6, the Q^2 value in this study is greater than 0, confirming that the structural model meets the criteria for a good fit. This finding indicates that the model effectively explains variations in the data and is reliable for generating accurate predictions of the measured outcomes.

Table 7. Q-Square

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude towards electronic tax system	600.000	600.000	
Adoption of electronic tax system	400.000	400.000	
Money ethics	800.000	800.000	
Behavioural intention of taxpayers	200.000	144.815	0.276
Business taxpayers' compliance	400.000	289.682	0.276
Quadratic Effect Attitude e-tax	200.000	200.000	
Quadratic Effect Adoption e-tax	200.000	200.000	
Quadratic Effect Money ethics	200.000	200.000	

Source: Research Data, 2024

The hypothesis significance test in this study was conducted using the bootstrapping method in SmartPLS 3.0, focusing on the path coefficients table, which includes t-statistics and p-values. A p-value of less than 0.05 was used as the criterion for statistical significance, corresponding to a 5% significance level.

The results of the inner model analysis are presented in Table 7 and Figure 1. Table 7 displays the path coefficient values along with the significance test results for each hypothesis, while Figure 1 provides a visual representation of the model structure and the directional relationships between the variables. These findings serve as a strong basis for discussing the theoretical and practical implications of the relationships identified in this study.

Table 8. Inner Model Analysis Results

	Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
H1	Behavioural intention of taxpayers -> Business taxpayers' compliance	0.206	0.198	0.103	2.002	0.046
H2	Attitude towards electronic tax system -> Business taxpayers' compliance	-0.262	-0.263	0.079	3.327	0.001
H3	Adoption of electronic tax system -> Business taxpayers' compliance	0.207	0.203	0.076	2.715	0.007
H4	Money ethics -> Business taxpayers' compliance	-0.034	-0.046	0.136	0.248	0.804
H5	Attitude towards electronic tax system -> Behavioural intention of taxpayers	-0.143	-0.143	0.066	2.157	0.031
H6	Adoption of electronic tax system -> Behavioural intention of taxpayers	0.453	0.461	0.070	6.505	0.000
H7	Money ethics -> Behavioural intention of taxpayers	-0.131	-0.122	0.089	1.463	0.144
H8	Quadratic Effect Attitude e-tax -> Business taxpayers' compliance	-0.034	-0.042	0.062	0.546	0.585
H9	Quadratic Effect Adoption e-tax -> Business taxpayers' compliance	0.111	0.096	0.049	2.267	0.024
H10	Quadratic Effect Money ethics -> Business taxpayers' compliance	0.155	0.158	0.120	1.292	0.197

Source: Research Data, 2024

The analysis results indicate that taxpayer behavioral intention (O = 0.206; p = 0.046 < 0.05), attitude toward the e-tax system (O = -0.262; p = 0.001 < 0.05), and adoption of the e-tax system (O = 0.207; p = 0.007 < 0.05) all have a significant effect on business taxpayers' compliance, confirming the acceptance of hypotheses H1, H2, and H3. However, money ethics (O = -0.034; p = 0.804 > 0.05) does not significantly influence business taxpayers' compliance, leading to the rejection of hypothesis H4.

Regarding taxpayer behavioral intention, both attitude toward the e-tax system (O = -0.143; p = 0.031 < 0.05) and adoption of the e-tax system (O = 0.453; p = 0.000 < 0.05) have a significant impact, supporting the acceptance of hypotheses H5 and H6. In contrast, money ethics (O = -0.131; p = 0.144 > 0.05) does not have a significant effect on taxpayer behavioral intention, resulting in the rejection of hypothesis H7.

This study also examines the mediating role of taxpayer behavioral intention. The findings indicate that taxpayer behavioral intention significantly mediates the relationship between the adoption of the e-tax system and business taxpayers' compliance (O = 0.453; p = 0.000 < 0.05), confirming the acceptance of hypothesis H9. However, behavioral intention does not mediate the relationship

between attitude toward the e-tax system (O = -0.034; p = 0.585 > 0.05) and business taxpayers' compliance, nor between money ethics (O = 0.155; p = 0.197 > 0.05) and business taxpayers' compliance, leading to the rejection of hypotheses H8 and H10.

The qualitative analysis process involved synthesizing insights from face-to-face interviews conducted with 10 MSME owners, focusing on their perspectives regarding attitudes toward the e-tax system, adoption of the e-tax system, money ethics, taxpayer behavioral intentions, and business tax compliance. After data collection, participant responses were categorized into key thematic areas, including E-Tax System User Attitudes, E-Tax System Adoption, Money Ethics, Taxpayer Behavioral Intentions, and Business Taxpayer Compliance. Patterns emerging from these themes were analyzed to identify relationships and insights relevant to the study's objectives. Table 8 presents selected excerpts from these interviews.

Table 8. Interview Results

Statement	Reasons
Attitude towards e-tax system	"The e-tax system makes it very easy for me and I can report taxes faster, reducing the risk of data input errors that often occur if I use the manual method. I also easily access information in the future." R3
Adoption of e-tax system	"I have used this system only once, if there is a community gathering, they are also given directions to start online. I can easily pay taxes without having to waste time coming directly to the tax office." R1
Money ethics	"My principle in business is to seek profit because I have to pay employees and other needs. I can't report tax payments because my business is just starting out." R7
Behavioural intention of taxpayers	"I realize that complying with tax obligations is part of our social responsibility. In my opinion, tax compliance does not mean avoiding legal problems, but rather provides me with the opportunity to get government support in developing my business." R4
Business taxpayers' compliance	"We regularly check for updates on applicable tax regulations and conduct training for our team. This is important so that all team members understand the latest regulations and can apply them in their daily operations." R9
	"I conduct regular internal audits and try to maintain good communication with the tax authorities. This is important so that we can handle any issues quickly and effectively, and ensure that we stay on track." R6

Source: Research Data, 2024

The findings reveal that while some MSMEs perceive the e-tax system as simplifying tax reporting, others remain skeptical about its reliability and the availability of technical support. Additionally, money ethics play a crucial role in fostering tax compliance, particularly when linked to social responsibility and contributions to business development. The interviews further indicate that even newly established MSMEs recognize the importance of fulfilling their tax obligations as part of their social responsibility and as a means to secure government support. These insights suggest that a positive attitude toward the e-tax system, coupled with money ethics that align with social responsibility, can

enhance tax compliance. However, greater technical support and training are necessary to encourage broader adoption among MSME entrepreneurs.

This study first establishes that taxpayer behavioral intention significantly influences tax compliance among businesses. Entrepreneurs with strong tax compliance intentions tend to be more confident and motivated to fulfill their tax obligations. The results further demonstrate a positive relationship between intention and compliance, as entrepreneurs who perceive tax payments as part of their social responsibility and believe in the benefits of taxation are more likely to comply. This finding aligns with Ajzen (2005) and Langdridge et al. (2007), who argue that intention reflects an individual's motivation to act toward achieving a goal. Understanding and fostering positive taxpayer intentions is therefore crucial for improving tax compliance. Encouraging the development of strong compliance intentions among entrepreneurs can be an effective strategy to enhance MSMEs' adherence to tax regulations.

Second, this study finds that attitudes toward the e-tax system significantly impact business taxpayer compliance. This result is consistent with Night & Bananuka (2018), who also identified a significant relationship between attitudes toward the e-tax system and tax compliance. However, the negative relationship found in this study suggests that many MSMEs perceive online tax filing as complicated and difficult to operate. This contrasts with previous findings by Allahverdi and Ortakarpuz (2017), Edward and Ambrose (2017), Gwaro et al. (2016), which emphasize that positive perceptions of ease and security in online tax filing contribute to higher compliance. The interview results further support these findings, as some MSMEs express interest in adopting the e-tax system but face resource limitations. To address this issue, the provision of a user-friendly and secure e-tax system is essential to facilitate MSMEs' ability to comply. Overall, this study highlights the importance of support mechanisms that simplify the tax process and improve compliance rates.

Third, the study confirms that the adoption of the e-tax system has a significant and positive effect on business taxpayer compliance. The findings suggest that as the level of e-tax system adoption increases, tax compliance also improves. Edward and Ambrose (2017) found that positive perceptions of ease and security in online tax systems contribute to enhanced compliance. Similarly, Night and Bananuka (2018) and Gwaro et al. (2016) report a strong relationship between favorable attitudes toward the e-tax system and compliance levels. Moreover, Muturi and Kiarie (2015) identified a significant positive correlation between e-tax adoption—encompassing online tax registration, reporting, and payment—and tax compliance among small taxpayers. These findings indicate that MSME taxpayers who integrate the e-tax system into their operations can help the government improve tax collection efficiency. Overall, the study reaffirms that e-tax adoption not only streamlines tax administration but also fosters higher compliance, ultimately contributing to increased state revenue.

Fourth, the results indicate that money ethics do not significantly influence tax compliance among business owners, particularly within the MSME sector. This suggests that while entrepreneurs may hold ethical views on money, these beliefs alone do not necessarily drive tax compliance. Moreover, the study finds a negative association between money ethics and business taxpayer compliance,

suggesting that some individuals prioritize material gain over tax obligations. Entrepreneurs who adopt a materialistic perspective or prioritize financial gain over social responsibilities, such as tax payments, may be more inclined to engage in tax evasion or underreport income. This non-compliance not only undermines state revenue but also creates market distortions. Similar findings were reported by Yuniarta and Purnamawati (2020), who found that money ethics had no significant effect on tax compliance among business taxpayers. These results suggest that other factors, such as social norms, legal awareness, and tax authority oversight, may play a more decisive role in influencing compliance. Therefore, future research should explore additional determinants of tax compliance rather than relying solely on money ethics as a primary factor.

Fifth, the study finds that attitudes toward the e-tax system have a significant but negative impact on taxpayer behavioral intentions. This suggests that unfavorable perceptions of the e-tax system contribute to lower compliance intentions. Taylor and Todd (2001) argue that attitudes play a crucial role in shaping individual behavioral intentions, and negative attitudes toward the e-tax system—arising from distrust, perceived complexity, or concerns about transparency—can reduce taxpayers' willingness to comply. When taxpayers feel dissatisfied or uncomfortable with the e-tax system, they are less likely to fulfill their tax obligations.

Conversely, the adoption of the e-tax system has a significant and positive effect on taxpayer behavioral intentions. The findings suggest that greater e-tax adoption increases taxpayers' willingness to comply with tax regulations. When taxpayers perceive the e-tax system as user-friendly and secure, they are more confident in fulfilling their tax obligations. Research supports the notion that perceived ease of use and system security enhance taxpayers' compliance intentions. A broader implementation of the e-tax system can thus improve tax compliance, as taxpayers are more likely to report and pay their taxes if they believe the system simplifies the process and ensures data security.

Sixth, the findings indicate that money ethics have a negative and insignificant effect on taxpayer behavioral intentions. This suggests that entrepreneurs with strong money ethics may still engage in unethical financial behavior, which does not directly influence their decision to pay taxes. Additionally, MSME entrepreneurs with high money ethics tend to prioritize profit maximization over tax compliance. This result is consistent with Aydin and Selcuk (2019), who found a negative relationship between money ethics and financial behavior. Similarly, Maggalatta and Adhariani (2020) reported that an excessive focus on monetary gain negatively impacts ethical perceptions.

This study also considers gender as a control variable, allowing for a deeper analysis of how money ethics perceptions differ between men and women. Gender may shape how MSME entrepreneurs perceive and approach ethical issues related to business and taxation. These insights are particularly relevant for policymakers in designing programs that enhance ethical awareness among MSME entrepreneurs and for formulating tax policies that effectively promote compliance.

Finally, taxpayer behavioral intention functions as a mediator in the relationship between key variables and tax compliance. However, the results

indicate that intention does not mediate the relationship between attitudes toward the e-tax system and compliance. This suggests that while MSMEs may intend to comply with tax regulations, their intention alone is insufficient to transform their attitudes toward the e-tax system into actual compliance. The study finds a negative effect, indicating that a negative perception of the e-tax system leads to lower tax compliance. This outcome is likely due to perceptions of the system as overly complex or inefficient.

In contrast, the results demonstrate that taxpayer behavioral intention successfully mediates the relationship between e-tax system adoption and business taxpayer compliance. This means that when business taxpayers adopt the e-tax system, their intention to comply strengthens, ultimately leading to greater adherence to tax regulations. The positive impact of e-tax adoption is attributed to its ability to simplify tax reporting and payment processes. Furthermore, the intention to comply reinforces this relationship, making taxpayers more likely to follow proper tax procedures. Consequently, the implementation of an effective e-tax system can significantly enhance tax compliance, particularly when taxpayers already possess a strong intention to comply.

However, taxpayer behavioral intention does not mediate the relationship between money ethics and business taxpayer compliance, despite the presence of a positive effect. This finding suggests that while some taxpayers perceive tax payment as a moral responsibility, their intention to comply is not strong enough to explain how money ethics influence overall tax compliance. Thus, behavioral intention alone is not a sufficient mediator between money ethics and tax compliance.

Overall, these findings highlight the complex interactions between attitudes, e-tax adoption, ethics, and business tax compliance. Developing effective strategies to enhance compliance requires a comprehensive approach that focuses on fostering positive taxpayer attitudes, expanding e-tax system adoption, and increasing awareness of tax ethics.

CONCLUSION

This study demonstrates that taxpayer behavioral intention has a positive effect on business tax compliance. While attitudes toward the e-tax system negatively influence compliance, e-tax adoption has a significant positive effect. Money ethics, however, exhibit a negative and insignificant impact on both taxpayer behavioral intentions and compliance. Additionally, taxpayer behavioral intention functions as a mediator, but it does not mediate the relationship between attitudes toward the e-tax system and compliance. In contrast, it successfully mediates the relationship between e-tax adoption and tax compliance. However, it does not mediate the relationship between money ethics and tax compliance. These findings suggest that targeted improvements are necessary to enhance business taxpayer compliance.

This study has several limitations. First, it focuses exclusively on business taxpayers, limiting the generalizability of the findings to other taxpayer groups. Second, unmeasured external factors may influence tax compliance, creating potential bias in data collection. Third, the sample size is relatively limited. Future research should address these limitations by including a more diverse range of

taxpayers, incorporating external factors, and conducting longitudinal studies to examine changes in taxpayer attitudes and behavior over time. Additionally, further exploration of the role of ethical values in shaping tax intentions and compliance is warranted.

The primary strength of this study lies in its in-depth examination of the role of the e-tax system and money ethics in influencing taxpayer behavioral intentions, particularly within the MSME sector—a topic that remains underexplored in the literature. By analyzing the relationship between e-tax system usability and socio-psychological factors such as money ethics, this study fills a critical research gap. The findings contribute valuable insights for designing more effective tax policies, emphasizing the need for a user-friendly e-tax system and increased ethical awareness among taxpayers. These measures are expected to promote higher tax compliance among MSMEs and improve overall tax administration efficiency. We would like to thank Ditjesn Diktiristek and LLDIKTI for the moral and material support that enabled us as novice lecturers to complete this research well and feel more confident in our role as researchers.

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