Jurnal Andromeda, Vol. 3, No. 2, December 2025
Hal. 313-328

EXPLORING TAX COMPLIANCE BEHAVIOR OF DIGITAL MARKETPLACE ENTREPRENEURS THROUGH THE THEORY OF PLANNED BEHAVIOR

[1]**Ahmad Abroza,** [2]**Kusbianto**, [3]**Lis Yulitasari,** [4]**Achlami H.S**

[1,2,,4] Sekolah Tinggi Ekonomi dan Bisnis Islam (STEBI) Lampung, Indonesia
[3] Fakultas Ekonomi dan Bisnis Islam, Universitas Raden Intan Lampung, Indonesia

E-mail: [1]abrozaahmad@gmail.com, [2]kusbianto24@gmail.com, [3]lisyulitasari@radenintan.ac.id, [4]ma.achlami@stebilampung.aci.id

ABSTRAK

The development of the digital economy has given rise to the phenomenon of marketplaces as one of the fastest growing sectors in Indonesia. However, the increase in digital business activity is not always accompanied by optimal tax compliance, posing challenges for tax authorities in expanding the tax base and increasing state revenue. This study aims to explore the tax compliance behavior of digital marketplace businesses using the Theory of Planned Behavior (TPB) as an analytical framework. Data were collected through questionnaires distributed to 63 marketplace businesses with annual turnover below IDR 500 million, using a 1–5 Likert scale. Data analysis was performed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method using SmartPLS. The results show that the three main constructs of TPB, namely attitude, subjective norm, and perceived behavioral control, have a positive and significant effect on intention to comply. Furthermore, intention has a significant effect on actual tax compliance, thus reinforcing the role of intention as a mediator in bridging psychological factors with actual behavior. The R^2 value of 0.63 for intention and 0.58 for actual compliance indicates that the model used has strong explanatory power in predicting tax compliance. These findings support TPB theory while expanding its application to the context of digital marketplaces, which are still relatively understudied. This study contributes theoretically by strengthening empirical evidence regarding the relevance of TPB in explaining tax compliance behavior in the digital era. From a practical perspective, the results emphasize the importance of building positive attitudes through digital tax literacy, strengthening social norms through marketplace communities, and improving perceptions of control by providing simple and accessible tax service systems. Regulations that encourage the automation of tax collection by marketplace platforms can also be an effective strategy in ensuring actual compliance. Thus, this study not only enriches the taxation literature but also provides relevant policy recommendations for efforts to improve tax compliance in the digital economy sector

Keywords: Tax Compliance, Digital Marketplace, Theory of Planned Behavior (TPB)

A. INTRODUCTION

This study contributes to the literature by extending the application of the Theory of Planned Behavior (TPB) to the context of digital marketplace entrepreneurs in Indonesia, a sector that has received limited academic attention despite its rapid growth. Theoretically, it provides empirical evidence that attitude, subjective norm, and perceived behavioral control significantly influence tax compliance intention, which in turn drives actual compliance. Practically, the study offers policy insights for improving tax compliance in the digital economy by emphasizing the importance of digital tax literacy, strengthening social norms through marketplace communities, and enhancing perceptions of control via user-friendly tax service systems. Additionally, the findings highlight the potential effectiveness of automated tax collection mechanisms by marketplace platforms as a strategy to increase compliance and reduce administrative burdens.

The development of digital technology over the past two decades has brought significant changes to the dynamics of the global economy, including in Indonesia (Faj'ri et al., 2024). One notable phenomenon is the rapid growth of digital marketplaces, which have become the main platform for businesses, especially Micro, Small, and Medium Enterprises (MSMEs), to expand their market reach, reduce operational costs, and increase competitiveness (Elfaki & Ahmed, 2024). Digital platforms have created a new ecosystem that enables fast, efficient, and inclusive transactions across regions and countries. As of December 2023, it was reported that around 27 million Indonesian MSMEs had entered the digital ecosystem, and MSMEs as a whole contributed 61% of the Gross Domestic Product (GDP) through around 64.2 million business units. This fact shows that digital MSMEs are not just a small part of the economy, but key actors that greatly determine the direction of national economic development (Anatan & Nur, 2023).

However, behind this rapid growth, new challenges in tax regulation have emerged. Transactions in online marketplaces, which are anonymous and cross-border in nature, make it difficult for tax authorities to monitor, record, and enforce tax obligations. This condition is reflected in the low level of tax compliance, both in terms of reporting and payment (Rizqiyanto et al., 2025). The Indonesian government itself acknowledges that the ratio of tax revenue to GDP is still relatively low, at around 9.1% in 2021, far below several other ASEAN countries such as Malaysia, Thailand, and Vietnam (OEDC, 2023). This indicates that there is significant potential for tax revenue, but it has not been optimally explored, especially from the digital economy sector, which is growing the fastest.

The government has sought to respond to these challenges through digital taxation policies. As of February 2025, tax revenue from the digital economy sector has reached IDR 33.56 trillion, with details of VAT on Electronic Trading (PMSE) amounting to IDR 26.18 trillion, crypto tax IDR 1.21 trillion, fintech tax IDR 3.23 trillion, and SIPP tax IDR 2.94 trillion (Kristianus, 2025). In addition, in 2025, PMK 37/2025 will be implemented, which designates marketplaces as parties collecting Income Tax Article 22 at a rate of 0.5% of turnover for traders with a turnover exceeding IDR 500 million per year. Meanwhile, MSMEs with turnover below IDR 500 million are exempt from income tax obligations but are still required to report their tax returns and record their turnover. This policy shows a differentiation in regulations that has the potential to cause ambiguity in understanding, while also affecting business actors' perceptions of their tax obligations (Yanto et al., 2025).

The phenomenon of low tax compliance in the digital marketplace sector has serious implications. First, the potential for significant tax revenue is not being optimized. The value of e-commerce transactions alone is estimated to reach IDR 563 trillion in 2024, and is even projected to exceed IDR 1,000 trillion in 2025, while the tax contribution from this sector is still relatively small compared to its potential (Ekalestari, 2025). Second, non-compliance creates fiscal injustice, where conventional businesses that comply with tax regulations bear a greater burden than digital businesses that do not comply (Wilantari, 2023). Third, low compliance can weaken the legitimacy of the taxation system because the public considers the system to be unfair if the tax burden is not borne proportionally (Torgler, 2003).

In analyzing this phenomenon, the Theory of Planned Behavior (TPB) introduced by Ajzen (1991) offers a relevant theoretical framework. This theory explains that a person's behavior is influenced by three main constructs: attitude, subjective norms, and perceived behavioral control. In the context of tax compliance, attitude reflects business actors' evaluation of the benefits and burdens of paying taxes; subjective norms reflect the influence of the social environment, whether from family, friends, or the business community; while perceived behavioral control describes the extent to which business actors feel capable of fulfilling their tax obligations, which is influenced by tax literacy, regulatory clarity, and the availability of administrative facilities (Bobek & Hatfield, 2003; Machfuzhoh & Puspanita, 2025).

Although a number of previous studies have used TPB to explain tax compliance behavior, most still focus on the context of individual taxpayers and conventional companies, with a specific geographical scope, and rarely highlight the phenomenon of digital marketplaces. In addition, some previous studies have emphasized classical economic approaches such as deterrence theory (focusing on the threat of sanctions and penalties), so that psychological and social aspects such as digital community norms, trust in the government, and perceptions of tax system fairness have not been explored in depth. The research gap is also evident in the lack of studies that comprehensively examine the relationship between digital tax literacy, online social norms, and regulatory ease as determinants of tax compliance among digital MSME players. In fact, with the number of digital businesses continuing to increase every year and digital tax policies still new, research in this field has high academic and practical urgency.

Considering these facts, data, and research gaps, a study on Exploring Tax Compliance Behavior of Digital Marketplace Entrepreneurs through the Theory of Planned Behavior becomes very important. From an academic perspective, this research can expand the literature by presenting behavioral and psychological perspectives that have not been widely explored in the context of the digital economy. From a practical perspective, this research can provide input for the government in formulating digital taxation policies that are more effective, targeted, and equitable, while strengthening the state's revenue base in the era of digital transformation.

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is one of the most influential behavioral theories for explaining how individual intentions are translated into actual behavior. The theory posits that behavior is primarily determined by behavioral intention, which in turn is influenced by three key constructs: attitude, subjective norm, and perceived behavioral control. Attitude refers to an individual's positive or negative evaluation of performing a particular behavior. Subjective norm reflects perceived social pressure from important referent groups, such as family members, friends, colleagues, or professional communities, regarding whether the behavior should be performed. Meanwhile, perceived behavioral control represents an individual's perception of their capability and available resources to perform the behavior successfully. According to TPB, stronger behavioral intentions are more likely to result in actual behavior when individuals possess sufficient control over the required actions (Ajzen, 1991).

In the context of tax compliance among digital marketplace entrepreneurs, TPB provides a comprehensive framework for understanding why individuals choose to comply with tax regulations. Attitude reflects entrepreneurs' perceptions of the benefits, fairness, and obligations associated with paying taxes. Subjective norms capture the influence of social environments, including business communities, peer networks, family members, and marketplace ecosystems that may encourage or discourage tax compliance. Perceived behavioral control relates to taxpayers' confidence in their ability to fulfill tax obligations, which may be affected by tax literacy, regulatory clarity, digital taxation systems, and access to administrative support services (Bobek & Hatfield, 2003). When marketplace entrepreneurs perceive tax compliance as beneficial, experience positive social support, and feel capable of meeting regulatory requirements, they are more likely to develop strong compliance intentions that ultimately translate into actual tax-compliant behavior. Therefore, TPB serves as a robust theoretical foundation for explaining tax compliance behavior in the rapidly evolving digital economy.

Following the synthesis of theoretical frameworks and prior studies, the author should present the development of four research hypotheses (as suggested):

- H_1: Attitude has a positive effect on Tax Compliance Intention.
- H_2: Subjective Norm has a positive effect on Tax Compliance Intention.
- H_3: Perceived Behavioral Control has a positive effect on Tax Compliance Intention.
- H_4: Tax Compliance Intention has a positive effect on Actual Tax Compliance Behavior.

B. RESEARCH METHOD

3.1 Research Approach and Design

This study employed a quantitative research approach using a survey method to examine tax compliance behavior among digital marketplace entrepreneurs through the lens of the Theory of Planned Behavior (TPB). A quantitative approach was selected because it enables the objective measurement of relationships among variables and facilitates hypothesis testing through statistical analysis. The study adopted an explanatory research design aimed at investigating the causal relationships between attitude, subjective norm, perceived behavioral control, tax compliance intention, and actual tax compliance behavior.

The Theory of Planned Behavior (Ajzen, 1991) serves as the primary theoretical foundation of this research. According to TPB, behavioral intention is influenced by three determinants: attitude, subjective norm, and perceived behavioral control. Furthermore, behavioral intention is expected to directly influence actual behavior. In the context of digital taxation, this framework is utilized to explain how psychological and social factors shape the tax compliance behavior of digital marketplace entrepreneurs.

Based on the TPB framework, this study proposes four hypotheses:

H1: Attitude positively influences tax compliance intention.

H2: Subjective norm positively influences tax compliance intention.

H3: Perceived behavioral control positively influences tax compliance intention.

H4: Tax compliance intention positively influences actual tax compliance behavior.

Research Model

The conceptual model of this study is illustrated as follows:

Attitude (ATT)

Subjective Norm (SN)

Tax Compliance Intention (INT)

Tax Compliance Behavior (TCB)

Perceived Behavioral Control (PBC)

The model assumes that attitude, subjective norm, and perceived behavioral control function as exogenous variables affecting tax compliance intention, while intention acts as a mediating variable influencing actual tax compliance behavior.

3.2 Population and Sample

The population of this study consisted of Micro, Small, and Medium Enterprises (MSMEs) operating through digital marketplace platforms in Indonesia, including Tokopedia, Shopee, Lazada, Bukalapak, and Blibli. These business actors were selected because they represent one of the fastest-growing sectors in the digital economy and are directly affected by recent digital taxation regulations.

The sampling technique employed was purposive sampling. Respondents were selected based on the following criteria:

1. Active marketplace entrepreneurs who had been operating for at least one year.
2. Businesses with annual turnover both below and above IDR 500 million to represent different categories of taxpayers.
3. Entrepreneurs who possessed a Taxpayer Identification Number (NPWP) or had sufficient knowledge regarding digital tax obligations.

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 63 respondents. This sample size was considered sufficient for analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for exploratory and predictive models with relatively small sample sizes.

3.3 Measurement of Variables

The constructs examined in this study were operationalized based on the Theory of Planned Behavior and previous tax compliance studies.

Table 1. Measurement of Research Variables

Variable	Definition	Indicators
Attitude (ATT)	Individual evaluation regarding the benefits and consequences of tax compliance.	ATT1 Paying taxes contributes to national development; ATT2 Paying taxes benefits society; ATT3 Tax compliance is a responsible business practice; ATT4 Tax compliance is fair and necessary.
Subjective Norm (SN)	Perceived social pressure from significant others to comply with tax obligations.	SN1 Family encourages tax compliance; SN2 Fellow entrepreneurs support compliance; SN3 Marketplace communities encourage compliance; SN4 Government expectations influence compliance decisions.
Perceived Behavioral Control (PBC)	Individual perception regarding the ease or difficulty of complying with tax regulations.	PBC1 Understanding tax regulations; PBC2 Ease of tax procedures; PBC3 Accessibility of digital tax services; PBC4 Ability to fulfill tax obligations independently.
Tax Compliance Intention (INT)	Individual willingness and commitment to comply with tax obligations.	INT1 Intention to report taxes regularly; INT2 Intention to pay taxes on time; INT3 Intention to comply with tax regulations; INT4 Intention to avoid tax evasion.
Tax Compliance Behavior (TCB)	Actual compliance actions undertaken by taxpayers.	TCB1 Timely tax reporting; TCB2 Timely tax payment; TCB3 Accurate turnover reporting; TCB4 Compliance with tax regulations.

Source: *Adapted from Ajzen (1991), Bobek and Hatfield (2003), and Kirchler (2007).*

3.4 Research Instrument

Data were collected using a structured questionnaire consisting of two sections. The first section gathered demographic information, including age, educational background, type of business, business experience, annual turnover, and taxpayer registration status. The second section measured the latent variables included in the research model.

All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale was selected because it enables respondents to express varying degrees of agreement with each statement and is widely used in behavioral research.

Prior to the main survey, the questionnaire was reviewed by taxation and research methodology experts to ensure content validity and clarity of wording. A pilot test was also conducted to identify potential ambiguities and improve instrument reliability.

3.5 Data Collection Procedure

Data collection was conducted through an online survey using digital questionnaires distributed via various channels, including marketplace seller communities, MSME associations, entrepreneur networks, and social media groups. Respondents voluntarily participated in the study and completed the questionnaire electronically.

The online survey approach was chosen because it allowed efficient access to geographically dispersed marketplace entrepreneurs throughout Indonesia. Additionally, online data collection was consistent with the digital nature of the target population.

To ensure data quality, incomplete responses and duplicate submissions were removed before analysis. Only fully completed questionnaires that met the sampling criteria were included in the final dataset.

3.6 Data Analysis Technique

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected because it is suitable for predictive research models, theory extension, and relatively small sample sizes.

The analysis was conducted in two stages: measurement model evaluation and structural model evaluation.

3.6.1 Measurement Model Evaluation

The measurement model was evaluated to assess the validity and reliability of the research constructs before proceeding to hypothesis testing. Convergent validity was examined by analyzing the outer loading values of each indicator and the Average Variance

Extracted (AVE) for each construct. Indicators with loading values greater than 0.70 were considered to have adequate explanatory power in representing their respective latent variables. In addition, AVE values exceeding 0.50 indicated that the construct was able to explain more than half of the variance of its indicators, thereby confirming satisfactory convergent validity.

The reliability of the constructs was assessed using Cronbach's Alpha and Composite Reliability (CR). Cronbach's Alpha values above 0.70 indicated internal consistency among indicators measuring the same construct, while Composite Reliability values above 0.70 demonstrated satisfactory reliability and stability of measurement. Furthermore, discriminant validity was evaluated using the Fornell–Larcker Criterion and the Heterotrait–Monotrait Ratio (HTMT). The Fornell–Larcker Criterion was satisfied when the square root of the AVE of each construct exceeded its correlations with other constructs. Meanwhile, HTMT values below the recommended threshold indicated that each construct was empirically distinct from the others. These procedures ensured that the measurement model possessed adequate psychometric properties and was suitable for structural model assessment.

3.6.2 Structural Model Evaluation

After establishing the validity and reliability of the measurement model, the structural model was evaluated to test the proposed hypotheses and examine the relationships among latent variables. The assessment focused on the significance and strength of the path coefficients linking attitude, subjective norm, perceived behavioral control, tax compliance intention, and actual tax compliance behavior. Hypothesis testing was conducted using the bootstrapping procedure available in SmartPLS, which generated t-statistics and p-values for each structural path. Relationships were considered statistically significant when the p-value was below 0.05 and the t-statistic exceeded the recommended critical value.

The explanatory power of the model was assessed using the coefficient of determination (R^2), which indicates the proportion of variance explained by the predictor variables. Higher R^2 values reflect greater predictive accuracy of the model. In addition, effect size (f^2) was examined to determine the relative contribution of each exogenous construct to the endogenous variables. Predictive relevance was further evaluated using the Stone–Geisser Q^2 statistic obtained through blindfolding procedures. Positive Q^2 values indicate that the model possesses predictive relevance and is capable of accurately predicting observed data. Collectively, these analytical procedures provided a comprehensive evaluation of the theoretical model and the explanatory capacity of the Theory of Planned Behavior in predicting tax compliance behavior among digital marketplace entrepreneurs.

3.7 Ethical Considerations

Participation in this study was voluntary, and respondents were informed about the purpose of the research before completing the questionnaire. Confidentiality and anonymity were guaranteed throughout the study. No personally identifiable information was disclosed, and all data were used exclusively for academic purposes.

The study adhered to ethical research principles, including informed consent, confidentiality, voluntary participation, and responsible data management. Respondents were given the right to withdraw from the study at any stage without any consequences.

C. RESULT and DISCUSSION

Table 2. Outer Model Test Results (Convergent Validity and Reliability)

Construct	Indicator	Outer Loading	AVE	CR	Cronbach's Alpha	Information
Attitude (AT)	AT1	0.82	0.72	0.89	0.84	Valid & Reliable
	AT2	0.85				
	AT3	0.87				
Subjective Norms (SN)	SN1	0.79	0.68	0.87	0.81	Valid & Reliable
	SN2	0.84				
	SN3	0.83				
Perceived Control (PBC)	PBC1	0.76	0.61	0.84	0.78	Valid & Reliable
	PBC2	0.81				
	PBC3	0.80				
Compliance Intent (INT)	INT1	0.83	0.74	0.90	0.85	Valid & Reliable
	INT2	0.86				
	INT3	0.88				
Compliance Behavior (ACT)	ACT 1	0.82	0.78	0.92	0.89	Valid & Reliable
	ACT2	0.87				
	ACT3	0.91				

Based on the results of the outer model test presented in Table 2, all indicators in the research constructs have outer loading values above 0.70, thereby meeting the convergent validity criteria recommended by Hair et al. (2019). This demonstrates that each indicator effectively and consistently reflects the construct being measured. Moreover, the Average Variance Extracted (AVE) values for all constructs are above 0.50, indicating that the proportion of variance explained by the latent constructs is greater than the error variance, thus confirming convergent validity. Construct reliability was also assessed using Composite Reliability (CR) and Cronbach's Alpha, both of which exceeded the threshold of 0.70, showing a high level of internal consistency. Accordingly, all indicators in this study are valid and reliable in representing the constructs of Attitude, Subjective Norm, Perceived Behavioral Control, Intention to Comply, and Actual Tax Compliance. These findings confirm that the measurement model is appropriate for further analysis at the structural model (inner model) stage.

Table 3. Inner Model Test Results (R^2 and Q^2)

Endogenous Variables	R^2	Information

Tax Compliance Intention (INT)	0.63	Moderate
Tax Compliance Behavior (ACT)	0.58	Moderate
Q^2 Predictive Relevance	0.41	Good

Based on the results of the inner model test presented in Table 3, all exogenous constructs were found to have a positive influence on the endogenous constructs, consistent with the Theory of Planned Behavior (TPB) framework. The path coefficient from Attitude to Intention to Comply is positive and significant, indicating that a more favorable attitude of MSMEs toward tax compliance increases their compliance intention. Likewise, Subjective Norm has a positive and significant effect on Intention to Comply, meaning that stronger social pressure or support from the surrounding environment enhances the intention of MSMEs to fulfill their tax obligations. Perceived Behavioral Control also exerts a significant positive influence on Intention to Comply, suggesting that greater perceptions of ease, ability, and available resources strengthen compliance intention.

Furthermore, the relationship between Intention to Comply and Actual Tax Compliance is also positive and significant, confirming that strong compliance intentions translate into actual tax compliance behavior among digital marketplace MSMEs. The R^2 values for Intention to Comply and Actual Tax Compliance indicate a moderate to substantial level of predictive power, demonstrating that the exogenous variables adequately explain the variance in the endogenous constructs. Overall, these findings provide empirical support for the TPB framework in explaining tax compliance behavior among digital-based MSMEs and reinforce the model's relevance in the context of the digital economy.

Table 4. Hypothesis Test Results (Path Coefficients – Bootstrapping)

Hypothesis	Track	Path Coefficient	t-statistic	p-value	Results
H1	Attitude → Compliance Intention	0.35	3.21	< 0.01	Accepted
H2	Subjective Norms → Compliance Intentions	0.28	2.74	< 0.01	Accepted
H3	Perceived Control → Compliance Intention	0.31	2.96	< 0.01	Accepted
H4	Compliance Intention → Compliance Behavior	0.49	4.12	< 0.001	Accepted

Based on the model feasibility test results presented in Table 4, the research model meets the criteria for an adequate goodness of fit. The coefficient of determination (R^2) for the Intention to Comply construct falls within the moderate to substantial range, indicating that Attitude, Subjective Norm, and Perceived Behavioral Control explain a significant proportion of the variance in MSMEs' tax compliance intentions in digital marketplaces. Similarly, the R^2 value for Actual Tax Compliance is categorized as good, confirming that compliance intention is a strong predictor of actual compliance behavior. In addition, the positive Q^2 (Predictive Relevance) value demonstrates that the model possesses adequate predictive relevance, showing that the exogenous constructs are capable of predicting the endogenous constructs with sufficient accuracy.

The effect size (f^2) results further reveal varying contributions of each exogenous construct to compliance intention. While Attitude and Subjective Norm contribute at a moderate level, Perceived Behavioral Control exerts a relatively stronger influence, positioning it as a key determinant of tax compliance intention. Finally, the Standardized Root Mean Square Residual (SRMR) value is below the 0.08 threshold, confirming a good fit between the model and the empirical data. Overall, the goodness of fit results in Table 3 validate the structural model developed in this study as both acceptable and appropriate for explaining the factors influencing MSME tax compliance in the digital marketplace ecosystem.

The results of this study indicate that attitude, subjective norm, and perceived behavioral control have a positive and significant influence on intention to comply, while intention is proven to play an important role in mediating this influence on actual tax compliance. These findings are consistent with the Theory of Planned Behavior (Ajzen, 1991) framework, which emphasizes that intention is a direct determinant of behavior, while attitude, subjective norm, and perceived control are indirect determinants that influence behavior through intention. Thus, this study provides empirical evidence that the tax compliance behavior of digital marketplace businesses can be comprehensively explained by TPB.

A positive attitude toward tax compliance has been shown to increase the intention to comply. Marketplace businesses that believe that tax compliance brings benefits, such as avoiding penalties, enhancing business reputation, and contributing to national development, tend to have a stronger intention to report and pay taxes correctly. These results are in line with the research by Dewi & Darma (2024), which found that taxpayer attitudes play a significant role in increasing compliance through tax digitalization. These findings emphasize the importance of building positive perceptions of taxes through education and digital fiscal literacy.

Subjective norms also play a significant role. In the context of digital marketplaces, these norms come not only from family or social circles, but also from online seller communities, marketplace platform policies, and standard practices in the digital ecosystem. This social support and pressure encourages business actors to follow compliant behavior as a form of conformity to the group. The results of this study are consistent with the study by Dewi & Darma (2024), which shows that social norms in digital tax services have a positive effect on taxpayer compliance. Thus, creating a culture of compliance within the marketplace community can be an effective strategy for increasing collective compliance.

Perceived behavioral control has been proven to have a significant effect on tax compliance intentions. This indicates that the higher the confidence of business actors in their ability to understand tax regulations, utilize digital systems, and manage tax administration, the higher their intention to comply. This finding is in line with Hermawan et al. (2021), which shows that the availability of information technology increases perceived control and has an impact on tax compliance. However, several other studies, such as Dewi & Darma (2024), found that PBC is not always significant for actual compliance, indicating contextual variations. This study reinforces the argument that PBC is highly relevant in the digital marketplace segment, where technology and digital literacy are key factors.

Intention to comply is proven to be a mediating variable that connects psychological constructs with actual compliance. Without strong intentions, positive attitudes, social norms, and behavioral control do not automatically result in concrete actions. This is consistent with the study by Sudiartana & Mendra (2018) on MSMEs in Bali and recent research emphasizing the crucial role of intention in bridging psychological factors and compliance behavior. Thus, this study reinforces the basic assumption of TPB that intention is the most proximal predictor of behavior.

In addition, the results of this study are also relevant to the development of the digital taxation context in Indonesia. Recent regulations, such as the role of Electronic Trading System Operators (PPMSE) in tax collection, further strengthen the norms and perceptions of control among marketplace business actors. The research by Siahaan & Abbas (2025) even proposes that marketplace platforms act as income tax collectors, thereby increasing compliance through automation systems. This indicates that tax compliance in the digital era does not only depend on individual psychological factors, but also on system design and government policies.

Furthermore, this study also fills a gap in the literature. So far, most TPB studies in the context of taxation have focused on traditional MSMEs or individual taxpayers, while studies that specifically highlight digital marketplace businesses are still limited. In fact, this sector has unique characteristics, such as cross-platform transactions, the use of digital technology, and adherence to specific electronic taxation regulations. Therefore, this study provides a theoretical contribution by expanding the application of TPB to a new context, as well as a practical contribution in the form of specific policy recommendations for marketplace businesses.

In practical terms, these findings have important implications for tax authorities. To improve compliance, policy strategies need to focus on three main aspects: (1) building positive attitudes through digital education and transparency on the benefits of taxation, (2) strengthening social norms through marketplace community campaigns and collaboration with platforms, and (3) improving perceptions of control by providing simple, accurate, and user-friendly digital services. In addition, automated tax collection mechanisms by marketplace platforms can strengthen actual compliance while reducing the administrative burden on businesses.

D. CONCLUSION

This study concludes that attitude, subjective norm, and perceived behavioral control have a positive and significant effect on intention to comply, while intention is proven to be the main determinant of actual tax compliance among digital marketplace businesses. This confirms the relevance of the Theory of Planned Behavior (TPB) in explaining tax compliance behavior in the digital era, and shows that intention is a crucial mediator that bridges psychological factors with actual behavior. The results of this study also fill a gap in the literature, as most previous studies have focused more on traditional MSMEs or individual taxpayers, while this study specifically highlights marketplace businesses that face unique dynamics in the digital taxation system. Thus, this study provides a theoretical contribution in the form of expanding the application of TPB, as well as a practical contribution to efforts to increase tax compliance in the digital economy sector.

Based on the results of this study, several recommendations can be made. First, the government, through the Directorate General of Taxes, needs to strengthen its digital tax education and literacy strategies to build a positive attitude among business actors towards their tax obligations. Second, social campaigns and collaboration with marketplace platforms are needed to foster a collective norm of compliance within the digital seller community. Third, improving the quality of technology-based tax service systems, including simplifying e-filing, integrating transaction data, and providing interactive guidance, is very important to strengthen the perception of control over business actors' behavior. In addition, regulations that encourage the automation of tax collection by marketplace platforms can be an effective solution in ensuring actual compliance while reducing the administrative burden on taxpayers. For further research, it is recommended to expand the model by including other contextual variables, such as morality, religiosity, and digital literacy, as well as using a more diverse sample so that the results are more generalizable and comparable across countries.

5.1 Practical Implications

The findings of this study provide several practical implications for policymakers, tax authorities, and digital marketplace platforms. First, the significant influence of attitude on tax compliance intention suggests that efforts to improve compliance should focus on strengthening positive perceptions of taxation among digital entrepreneurs. Tax authorities should emphasize the benefits of taxation for public services, economic development, and business sustainability through targeted digital tax literacy programs. Educational campaigns that communicate the fairness, transparency, and societal value of taxation may help cultivate more favorable attitudes toward tax compliance.

Second, the significant effect of subjective norms indicates that social influence plays an important role in shaping tax compliance intentions. Therefore, policymakers and marketplace operators should leverage digital business communities, seller associations, and peer networks to promote compliance-oriented norms. Marketplace platforms can collaborate with tax authorities to disseminate tax-related information through seller forums, webinars, and community engagement programs. Encouraging successful entrepreneurs and community leaders to advocate tax compliance may further strengthen positive social pressure and normalize compliant behavior within the digital business ecosystem.

Third, the findings demonstrate that perceived behavioral control significantly influences tax compliance intention. This suggests that entrepreneurs are more likely to comply when they perceive tax procedures as understandable, accessible, and manageable. Consequently, tax authorities should prioritize the simplification of tax reporting procedures, improve the usability of digital tax systems, and provide user-friendly guidance tailored to MSMEs operating in online marketplaces. Increasing access to digital tax assistance, online consultations, and automated compliance tools may enhance taxpayers' confidence in fulfilling their obligations.

Research Limitations

This study is subject to several limitations that should be considered when interpreting the findings. First, the sample consisted of 63 digital marketplace entrepreneurs, which, although sufficient for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, represents only a relatively small proportion of the broader population of digital marketplace businesses in Indonesia. Consequently, the generalizability of the findings may be limited, particularly across different business sectors, geographical regions, and taxpayer categories. Second, the study employed a cross-sectional research design, which captures respondents' perceptions and behaviors at a single point in time and therefore does not fully account for potential changes in tax compliance behavior resulting from evolving regulations, digital platform developments, or economic conditions. Accordingly, the findings should be interpreted as providing empirical evidence within the context of the present sample and the Theory of Planned Behavior (TPB) framework, rather than as definitive conclusions applicable to all digital marketplace entrepreneurs.

REFERENSI

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Alkhodary, D. (2023). Integración de la sosteniblidad en la gestión estratégica: un camino hacia el éxito empresarial a largo plazo. *International Journal of Professional Business Review*, *8*(4), 1–32.

Anatan, L., & Nur. (2023). Micro, Small, and Medium Enterprises' Readiness for Digital Transformation in Indonesia. *Economies*, *11*(6). https://doi.org/10.3390/economies11060156

Bobek, D. D., & Hatfield, R. C. (2003). An Investigation of the Theory of Planned Behavior and the Role of Moral Obligation in Tax Compliance. *Behavioral Research in Accounting*, *15*(1), 13–38. https://doi.org/10.2308/bria.2003.15.1.13

Ekalestari, A. (2025). *PMK 37/2025, Penerimaan Negara, dan Generasi Muda*.

Elfaki, K. E., & Ahmed, E. M. (2024). Digital technology adoption and globalization innovation implications on Asian Pacific green sustainable economic growth. *Journal of Open Innovation: Technology, Market, and Complexity*, *10*(1), 100221. https://doi.org/10.1016/j.joitmc.2024.100221

Faj'ri, F. A., Sahban, M. A., Saragih, H., & Kojongian, P. J. C. (2024). Digital Economy and Business Transformation in Indonesia: An Exploration of Opportunities and Challenges. *Nomico*, *1*(6), 108–117. https://doi.org/10.62872/xer5f812

Fitria, T. N. (2025). Islamic Banking Digitalization: Challenges and Opportunities in the Era of Industrial Revolution 4.0. *JIEI: Jurnal Ilmiah Ekonomi Islam*, *11*(1), 1–19.

Gunawan, W. Ben, & Mikhail, L. (2025). Strategic and sustainable human resource management: Twin weapon for achieving competitive advantage in organization. *Priviet Social Sciences Journal*, *5*(6), 45–58. https://doi.org/10.55942/pssj.v5i6.401

Junaedi, A., Rafli, M., & Suratmoko, B. (2024). Strategic Management in Islamic Banking: The Role of Religiosity and Service Satisfaction in Shaping Customer Decisions. *Journa of Enterpise and Development (JED)*, *6*(3), 4–6.

Kristianus, A. (2025). Indonesia Collects $1.6B in VAT from Digital Giants, Crypto Adds $74M`. *Jakarta Globe*.

Machfuzhoh, A., & Puspanita, I. (2025). When Compliance Meets Perception: A Theory of Planned Behavior-Based Study of Ethical Tax Evasion. *Jurnal Riset Akuntansi Terpadu*, *18*(1), 123–138.

Mahfudz, A. A., Ahmad, R. A., & Nafi, D. M. (2024). Integrating Islamic Finance Principles and The Digital Disruptive Age to Support Global Sustainability. *International Journal of Advanced Research in Economics and Finance*. https://doi.org/10.55057/ijaref.2024.6.2.15

Mailani, D., Hulu, M. Z. T., Simamora, M. R., & Kesuma, S. A. (2024). Resource-Based View Theory to Achieve a Sustainable Competitive Advantage of the Firm: Systematic Literature Review. *International Journal of Entrepreneurship and Sustainability Studies*, *4*(1), 1–15. https://doi.org/10.31098/ijeass.v4i1.2002

OEDC. (2023). Revenue Statistics in Asia and the Pacific. *Oedc*. https://www.oecd.org/en/publications/revenue-statistics-in-asia-and-the-pacific-2023_e7ea496f-en.html

Primadhany, E. F., Suttikornpadee, T., Maimunah, Amin, M., & Adawiyah, R. (2025). Sharia-Based Digital Economic Policies: A Maqasid Shariah Approach to Achieving Sustainable Development. *Tribakti: Jurnal Pemikiran Keislaman*, *36*(1), 25–42. https://doi.org/10.33367/tribakti.v36i1.5485

Ramadhani, Y. C., & Budiarti, A. (2024). Innovative Strategy in Integrating Sharia Principles with Modern Business Practices. *International Journal of Sharia Business Management*, *3*(1), 9–14.

Rizqiyanto, N., Rizqi, M., Afsa, F. A. R., & Berrahlia, B. (2025). Digitalization of Indonesian MSMEs: Innovation Challenges and Opportunities. *Trunojoyo Law Review (TLR)*, *7*(1), 13–28. https://doi.org/10.1007/978-981-97-0029-5_2

Taufiq, A. (2025). The Role of Islamic Finance in Advancing Green Economic Development in Indonesia. *Jurnal Ilmiah Ekonomi Islam*, *11*(1), 1–15. http://dx.doi.org/10.1016/j.bpj.2015.06.056%0Ahttps://academic.oup.com/bioinformatics/article-abstract/34/13/2201/4852827%0Ainternal-pdf://semisupervised-3254828305/semisupervised.ppt%0Ahttp://dx.doi.org/10.1016/j.str.2013.02.005%0Ahttp://dx.doi.org/10.10

Torgler, B. (2003). Tax Morale: Theory and Empirical Analysis of Tax Compliance. *PhD Thesis*, *February*, 1–668.

Wilantari. (2023). *Tax and MSMEs in the DigitalAge*. *1*(1).

Yanto, Suyono, E., Maghfiroh, S., Herwiyanti, E., Kusuma, P. D. I., & Purwati, A. S. (2025).

Income Tax Treatment and Facilities for Msmes in the Emerging Market: a Qualitative Analysis of Current Laws and Regulations. *Corporate Law and Governance Review*, *7*(2), 41–49. https://doi.org/10.22495/clgrv7i2p4