

The Impact of Digital Tax Policy and Tax Understanding on Taxpayer Compliance (Study of TikTok Affiliates in Kediri)

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Abstract

The development of the digital economy through social media platforms like TikTok has encouraged the emergence of affiliate marketers as a new source of income, while simultaneously creating challenges in taxation. This study aims to analyze the influence of digital tax policies and tax understanding on taxpayer compliance among TikTok affiliate marketers in Kediri City. This study used quantitative methods with a descriptive approach. Data were obtained through in-depth interviews with seven TikTok affiliate marketers, supported by observation and documentation. Data analysis was conducted using multiple linear regression analysis. The results indicate that digital tax policies and tax understanding have a positive effect on taxpayer compliance.

INTRODUCTION

The development of digital technology has encouraged the emergence of various new business models, one of which is affiliate marketing activities through social media platforms like TikTok. TikTok's affiliate program allows individuals to earn income from online product promotions, thus opening up new economic opportunities, especially for people in regional areas, including Kediri City. However, behind this digital economic growth, new challenges have emerged in the taxation sector, particularly regarding taxpayer compliance for digital businesses. The Directorate General of Taxes (DGT) continues to promote the modernization of tax administration through the use of digital technology, one of which is through the implementation of an e-filing system as a means of online reporting of Tax Returns (SPT). This system allows taxpayers to report their tax obligations easily, quickly, and efficiently without the need to visit the Tax Service Office. (Barri & Hidayat, 2025). This transformation is in line with the government's vision of creating transparent, accountable, and digital-based tax governance, (Sari, 2021).

The Indonesian government has responded to the development of the digital economy by implementing digital tax policies, including imposing taxes on electronic transactions, regulating income tax withholding and reporting, and mandating tax administration for digital economy actors. These policies aim to create tax fairness, broaden the tax base, and increase state revenue. However, the implementation of digital tax policies still faces various obstacles, particularly in terms of taxpayer understanding and awareness (Barri & Hidayat, 2025).

Tax socialization plays an important role in increasing taxpayers' understanding of their tax obligations. Research (Darmawan, 2023) shows that digital tax services have a positive effect on individual taxpayer compliance, with understanding of technology use as a moderating variable. This is in line with findings by (Juliet et al., 2025) which states that the implementation of e-filing can increase taxpayer compliance in reporting Annual Tax Returns (Syahla et al., 2026). In addition, research (Ningtyas, 2024) Research also shows that implementing e-filing can improve individual taxpayer compliance in submitting annual income tax returns. Therefore, tax outreach is a crucial strategy for improving taxpayer compliance.

TikTok affiliates, particularly individuals or micro-businesses, often lack adequate tax knowledge. Many lack understanding of NPWP (Taxpayer Identification Number) registration requirements, tax calculations, withholding mechanisms, and electronic tax reporting. This lack of understanding has the potential to lead to low taxpayer compliance, both intentionally and unintentionally, impacting the optimization of tax revenue from the digital sector (Wijaya et al., 2025).

On the other hand, tax understanding is a crucial factor that can influence taxpayer compliance. Taxpayers who understand regulations, tax benefits, and penalties for non-compliance tend to have higher levels of compliance (Sinuhaji et al., 2024). Therefore, the effectiveness of digital tax policies is not only determined by the regulations implemented, but also by the extent to which these policies are understood by digital economy actors (Nindiarti et al., 2025). Tax knowledge is the ability possessed by taxpayers to understand and be aware of tax regulations, understanding tax rates that have been set based on laws, and awareness of the benefits of taxes for the welfare of taxpayers.

According to Rahayu (2017), a good understanding of tax regulations can improve taxpayer compliance in fulfilling their tax obligations. Therefore, taxpayers with adequate tax knowledge tend to be self-motivated to fulfill their obligations voluntarily and on time. This is because they are driven not only by the desire to avoid sanctions stipulated in tax laws and regulations, but also by an awareness of their role in contributing to the nation.

Based on this phenomenon, research is needed to examine the influence of digital tax policies and tax understanding on taxpayer compliance among TikTok affiliate actors in Kediri.

METHOD

According to Sugiyono (2022), this study uses a quantitative approach with an explanatory research design that aims to analyze the influence of digital tax policies and tax understanding on taxpayer compliance among TikTok affiliates in Kediri. The study population is all TikTok affiliates domiciled in Kediri City and have earned income from digital activities. The sampling technique used accidental sampling with the following respondent criteria: (1) domiciled in Kediri City, (2) active as a TikTok affiliate, and (3) have earned income for at least three months. The sample size was determined using the Lemeshow formula with a sample size of 96 respondents.

The independent variables in this study are digital tax policy (X1) and tax understanding (X2), while the dependent variable is taxpayer compliance (Y). According to Ghazali (2018), variable measurement uses a Likert scale of 1-4 (strongly disagree to strongly agree). Indicators of digital tax policy include regulatory clarity, socialization, fairness of rates, and ease of reporting. Indicators of tax understanding include understanding of NPWP, tax rates, SPT reporting, and tax sanctions. Taxpayer compliance is measured through the accuracy of tax registration, calculation, payment, and reporting.

The data used are primary data obtained through questionnaire distribution and secondary data from literature and tax regulations issued by the Directorate General of Taxes. Data analysis was conducted through validity and reliability tests, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis. Hypothesis testing was conducted using the t-test (partial), F-test (simultaneous), and coefficient of determination (R^2) to determine the extent of the contribution of independent variables to taxpayer compliance.

RESULTS AND DISCUSSION

Validity Test

According to Ghazali (2021:66), validity testing aims to measure the validity of statements in a questionnaire. A questionnaire is considered valid if the statements in it accurately reflect what it is intended to measure. The results of the validity test for variable (X1) can be seen in Table 1 below:

Table 1 Validity Test Results

Variable	Item No	R count	R table	Significance	Information
Digital Tax Policy (X1)	X1.1	0,243	0,201	0,000	Valid
	X1.2	0,336	0,201	0,000	Valid
	X1.3	0,639	0,201	0,000	Valid
	X1.4	0,496	0,201	0,000	Valid
	X1.5	0,624	0,201	0,000	Valid
	X1.6	0,491	0,201	0,000	Valid

Understanding Taxation (X2)	X2.1	0,567	0,201	0,000	Valid
	X2.2	0,466	0,201	0,000	Valid
	X2.3	0,486	0,201	0,000	Valid
	X2.4	0,796	0,201	0,000	Valid
	X2.5	0,837	0,201	0,000	Valid
	X2.6	0,684	0,201	0,000	Valid
Taxpayer Compliance (Y)	X3.1	0,501	0,201	0,000	Valid
	X3.2	0,393	0,201	0,000	Valid
	X3.3	0,441	0,201	0,000	Valid
	X3.4	0,500	0,201	0,000	Valid
	X3.5	0,523	0,201	0,000	Valid
	X3.6	0,432	0,201	0,000	Valid

Source: Processed data, 2026

Based on Table 1 above, it is known that the validity test results for all question variable items obtained a significance level value of <0.05 . Therefore, all question items are declared valid.

Reliability Test

According to Ghozali (2021:61), reliability testing aims to measure questionnaires as indicators of variables. A questionnaire is considered reliable if a person's answers to the questions are consistent or stable over time. Reliability is measured using the Cronbach Alpha (α) statistical test. A construct or variable is considered reliable if it produces a Cronbach Alpha value > 0.60 .

Table 2 Reliability Test Results

Variable	Cronbach's Alpha	Results	Information
Digital Tax Policy (X1)	$>0,60$	0,705	Reliable
Understanding Taxation (X2)		0,721	Reliable
Taxpayer Compliance (Y)		0,698	Reliable

Source: Processed data, 2026

Table 2 shows that the reliability test results show that all variables obtained Cronbach's Alpha values greater than 0.60, indicating that all concepts measuring each variable in the questionnaire are reliable.

Classical Assumption Test

1) Normality Test

The purpose of this normality test is to determine whether the data distribution is normally distributed or not. The sections that can be viewed for the normality test are the Kolmogorov-Smirnov Z table and the asymp. Sig. (2-tailed). If the asymp. sig. value is greater than or equal to 0.05, the data is normally distributed. However, if the asymp. sig. value is less than 0.05, the data distribution is not normal.

Table 3
Normality Test Results

Variable	Asymp. Sig (2-tailed)	Information
Digital Tax Policy (X1)	0,200	Normal
Understanding Taxation (X2)		

Source: Data processed by SPSS, 2026

Table 3 shows the Asymp. Sig. significance value for the variable, which is 0.200, is greater than the established significance level of 0.05 or 5%. This indicates that the data is normally distributed.

2) Multicollinearity Test

Detecting the presence of multicollinearity can be seen from the tolerance and VIF (variance inflation factor) values. The guidelines for a model that is free from multicollinearity are that if the VIF is less than 10, then there is no multicollinearity, whereas if the VIF value is more than 10, then there is multicollinearity.

Table 4
Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Digital Tax Policy (X1)	0,122	8,188	No multicollinearity occurs
Understanding Taxation (X2)	0,106	9,409	No multicollinearity occurs

Source: Data processed by SPSS, 2025

Based on Table 4, it can be seen that the independent variables are less than 10, thus, there is no multicollinearity in this model. This means there is no correlation between the independent variables..

3) Heteroscedasticity Test

The results of the heteroscedasticity test using probability level values can be seen in the following table.:

Table 5
Heteroscedasticity Test Results

Variable	Sig.	Heteroscedasticity Standard	Information
Digital Tax Policy (X1)	0,448	>0,05	There is no heteroscedasticity
Understanding Taxation (X2)	0,085		

Source: Data processed by SPSS, 2026

Based on Table 5 above, it can be seen that the significance value or sig. (2-tailed) of the three X variables is greater than 0.05, so it can be concluded that there is no heteroscedasticity.

4) Uji Linieritas

The following are the results of the linearity test:

Table 6
Linearity Test Results

Variable	Sig.	Linearity Standard	Information
Digital Tax Policy (X1)	0,202	>0,05	Linier
Understanding Taxation (X2)	0,130	>0,05	Linier

Source: Data processed by SPSS, 2026

Based on table 6 above, it can be seen that the significance value or sig. (2-tailed) of the three X variables is greater than 0.05, so it can be concluded that the data is linear.

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to determine the influence of independent variables on the dependent variable (Y). The results of the proposed hypothesis testing can be seen in Table 7 below:

Table 7 Results of Multiple Linear Regression Analysis

Variabel	Regression (B)	t	t count	Sig-t	Information
Digital Tax Policy (X1)	0,187	3,112		0,034	H0 is rejected Ha is accepted
Understanding Taxation (X2)	0,122	3,375		0,041	H0 is rejected Ha is accepted
Constant (a)			-2,289		
Coefficient of Determinant (R2) Value			0,849		
F			180,331		
F count					
Significance of F			0,000		
Y			Tax compliance		

Source: Data processed by SPSS, 2026

Based on the Multiple Linear Regression Analysis results in this study, the following regression equation can be formulated:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = -2.289 + 0.187X_1 + 0.122X_2$$

The regression equation above shows that:

1. Constant Value (α) = -2.289
A constant value of -2.289 means that if there is no influence from the digital tax policy (X1) or tax understanding (X2), then taxpayer compliance (Y) will have a value of -2.289.
2. Regression Coefficient of Digital Tax Policy (b_1) = 0.187
The regression coefficient of digital tax policy (X1) is 0.187, which is positive. This means that if the digital tax policy variable (X1) increases by one unit, the taxpayer compliance variable (Y) will increase by 0.187 units, assuming other variables remain constant.
3. Regression Coefficient of Tax Understanding (b_1) = 0.122
The regression coefficient of tax understanding (X2) is 0.122, which is positive. This means that if the tax understanding variable (X2) increases by one unit, the digital tax policy variable (Y) will increase by 0.122 units, assuming other variables remain constant.

Hypothesis Testing

1) Partial Significance Test

The probability value for digital tax policy (X1) with a t-value of 3.112 and a sig. 0.034 is less than 0.05. These results indicate a positive and significant partial effect between the digital tax policy variable (X1) and taxpayer compliance.

The probability value for tax understanding (X2) with a t-value of 3.375 and a sig. 0.041 is less than 0.05. These results indicate a positive and significant partial effect between the tax understanding variable (X2) and taxpayer compliance.

2) Simultaneous Significance Test

The simultaneous hypothesis test (F-test) aims to determine the effect of the independent variables on the dependent variable, as well as the simultaneous effect of the independent variables on the dependent variable. If the critical value is <0.05 , the independent variables are declared to simultaneously influence the dependent variable.

Based on the calculations in the regression analysis table above, the F-value is 180.331 and the F-significance value is $0.000 < 0.05$. Based on these calculations, H_a is accepted and H_o is rejected. This indicates that both variables simultaneously have a positive and significant effect on taxpayer compliance.

Coefficient of Determination

Based on the regression analysis table, the coefficient of determination (R^2) is 0.849. This indicates that the variables of digital tax policy and tax understanding influence taxpayer compliance by 84.9%, with the remaining 15.1% influenced by factors outside this study.

CONCLUSION

Based on the description and analysis from the previous chapter, the conclusion of this study is that the digital tax policy variable (X1) has a partial positive and significant effect on taxpayer compliance (Y), and the tax understanding variable (X2) has a partial positive and significant effect on taxpayer compliance (Y). The digital tax policy variable (X1) and tax understanding (X2) simultaneously have a positive and significant effect on taxpayer compliance (Y).

SUGGESTION

Based on the research findings, which show that digital tax policies and tax understanding have a positive and significant impact on taxpayer compliance among TikTok affiliates in Kediri, it is recommended that the government, particularly the Directorate General of Taxes, continue to promote and educate people about digital tax policies in a more intensive, structured, and sustainable manner through various media, including digital platforms and direct outreach activities. Furthermore, affiliates are expected to be more proactive in improving their tax understanding by participating in training, seeking official information, and utilizing available tax consultation services to ensure they fulfill their tax obligations accurately and correctly. Future researchers are advised to add other variables that could potentially influence taxpayer compliance, such as tax awareness, tax sanctions, or the quality of tax authorities' services, and to expand the scope of the research area to achieve more comprehensive results and greater generalizability.

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