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# The Influence of Tax Knowledge, Tax Incentives and Digital Literacy on Sustainable MSME Performance (Case Study: MSMEs in Bengkulu City)

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**Abstract:** This research aims to examine how digital literacy, tax incentives, and tax knowledge affect the long-term success of small and medium-sized enterprises (SMEs) in Bengkulu City. The background is the rapid growth of MSMEs in Bengkulu City which will reach 44,742 units in 2024 and the challenges of sustainability in the digital era, as well as taxation issues which are crucial factors in achieving business sustainability. The study uses *Resource-Based View Theory* as a conceptual basis to explain how strategic resource integration can create competitive advantage. Using the Slovin formula, we were able to calculate that there are 44,742 MSMEs in the population, and we used this information to choose 397 for our quantitative study. Data was collected using a Likert scale questionnaire, and various statistical tests, including multiple linear regression, were used to examine the findings. According to the study's findings, digital literacy and tax incentives significantly improve the performance of sustainable MSMEs, while tax knowledge does not show a significant impact. Simultaneously, the three variables affect the performance of sustainable MSMEs with a contribution of 34.2%, indicating that tax knowledge, tax incentives, and digital literacy are factors that influence the performance of sustainable MSMEs, but there is still 65.8% of the variation explained by additional elements that are not considered in this study. The limitations of this study lie in the use of paper questionnaires due to the low response to Google Form and only using three variables in the analysis. Additional tax factors that could have a bigger impact on MSME performance include tax compliance and views of tax fairness; these should be included in future studies.

**Keywords:** Tax Knowledge, Tax Incentives, Digital Literacy, MSME Performance.

## INTRODUCTION

When it comes to economic growth and the absorption of jobs on both the national and local levels, Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia(Hidayat et al., 2022).

MSMEs cover around 99% of the total business units in Indonesia, contributing to the national Gross Domestic Product (GDP) of up to 60.51%, and absorbing almost 97% of the

total workforce in Indonesia (Augustina et al., 2025) . The existence of MSMEs is able to create jobs, encourage innovation, and provide opportunities for small-scale economic actors to develop, including in Bengkulu City. The development of MSMEs in Bengkulu City over the past three years has experienced a very significant spike (Indraswanti & Sunoto, 2024) , By 2024, Bengkulu City has 44,742 types of MSMEs (Bengkulu City Cooperative and MSME Service, 2024). The importance of MSMEs for economic development is shown by the absorption of labor and their contribution to the country's GDP. However, in the ever-growing digital era, MSMEs face major challenges in maintaining the sustainability of their businesses. Rapid digital transformation, changes in consumer preferences, and complex market dynamics require MSMEs to adapt and increase their competitiveness (Agung et al., 2022).

Although MSMEs have great potential, this sector still faces various obstacles that hinder its growth and sustainability. The results of the study (Sari & Johan, 2024) revealed that the aspect of tax knowledge is a crucial factor that influences the sustainable performance of MSMEs. This is further deepened by the study (Bhalla et al., 2022) which reveals that understanding taxation improves operational effectiveness and contributes to increased productivity and prevention of tax fraud in MSME operations.

In providing government support, research (Deyganto, 2022) provides a perspective on how various forms of tax incentives significantly support the sustainability of MSMEs. This finding strengthens the results of research (Sari & Johan, 2024) which proves the positive impact of tax incentives on the sustainable business performance of MSMEs in Indonesia.

In relation to current technological developments, the digital era brings a new dimension to the development of MSMEs, where digital literacy is a key component. Research (Widiastuti et al., 2024) reveals that digital literacy has a significant impact on MSME performance. Research supports this conclusion (Bidasari et al., 2023) which measures the contribution of digital literacy contributing 43.8% to changes in MSME performance. Research (Farhan et al., 2022) demonstrate how digital literacy interacts with a focus on entrepreneurship to create a positive impact on business performance.

This study uses *Resource-Based View (RBV) Theory* as a basis for explaining the phenomena that occur in MSMEs. RBV Theory emphasizes that the ownership and use of important strategic resources by an organization determine its competitive advantage and long-term performance, are rare, difficult to imitate, and organized (Barney, 1991) . According to the RBV view, the combination of tax knowledge, understanding of tax incentives, and digital literacy is a bundle of resources that can produce added value and sustainable competitive advantage for MSMEs. This is in line with the RBV principle which emphasizes that sustainable competitive advantage can be achieved when a company is able to integrate its various strategic resources effectively.

Although there have been many studies examining the taxation aspects of MSMEs, the majority of previous studies such as research by (Mawaddah & Windy Lubis, 2024) , (Rumapea & Lumban Gaol, 2024) and (Pasek, 2024) tend to focus on tax compliance as a dependent variable. This study is crucial to bridge the gap through a comprehensive analysis of the influence of tax knowledge, tax incentives, and digital literacy on sustainable MSME performance. An in-depth understanding of the interaction between these three variables will provide theoretical contributions to the development of the literature, as well as provide an empirical basis for formulating more effective policies in supporting the sustainable growth of the MSME sector in the digital era.

Based on the description of the background of the problem, the following research problem formulation can be made:

1. Does knowledge about taxation affect the sustainable performance of MSMEs ?
2. Do tax incentives have an impact on the sustainable performance of MSMEs?

3. Does digital literacy affect the sustainable performance of MSMEs?

This study are expected to provide a deeper understanding of the dynamics of MSME development in the digital era, provide practical recommendations for the government in designing supporting policies, and help MSME actors identify strategies for improving sustainable performance through optimizing tax knowledge, utilizing tax incentives, and developing digital literacy.

## METHODS

### Research Framework

Analyzing the link between independent and dependent variables is the focus of this study, which is part of the associative method to quantitative research. Sogiyono (2019) states.

There are 44,742 business players altogether, all of them are MSME actors registered with the Cooperatives and Small and Medium Enterprises Service of Bengkulu City. This population is used for research purposes. The number of samples was determined using the Slovin method with a 5% error tolerance level. A total of 397 respondents were included in the sample, and certain specified criteria were used, such as (Sugiyono, 2019) : (1) MSME actors who have been running a business for 3 years or more, and (2) MSME actors spread across Bengkulu City (3) MSME actors who have a NPWP.

### Operational Definition and Measurement of Variables

### Tax Knowledge

Tax knowledge refers to taxpayers' information and understanding of various aspects of tax, which serves as a basis for making decisions and determining strategies related to the implementation of tax rights and obligations. This information helps individuals or entities understand and implement tax regulations effectively and responsibly (Yarangga, 2022) . Indicators for measuring tax knowledge are, understanding billing, understanding rates, procedural knowledge (Bhalla et al., 2022) .

### Tax Incentives

According to (Sinambela, 2020) Tax incentives are a mechanism in the tax system designed to make things easier and more profitable for taxpayers through various financial and non-financial facilities. According to the perspective of experts, tax incentives include special provisions in tax regulations that can reduce the tax burden that should be paid, with the strategic aim of encouraging compliance and providing appreciation for taxpayer contributions. (Kartiko, 2020) This policy is not just a tax reduction, but a government instrument to encourage positive behavior, support certain economic sectors, and create a supportive business environment for entrepreneurs. Indicators for measuring tax incentives are, exemption from taxation, reduction of the tax base, reduction of tax rates and tax deferral (Nisaak & Khasanah, 2022) .

### Digital Literacy

According to (Suherdi, 2021) Digital literacy is the overall ability to recognize, use, and interact with digital technology in an intelligent and responsible way. This concept includes skills to find, evaluate, use, and produce digital content by paying attention to critical and ethical aspects. (Purba et al., 2023) Digital literacy includes a comprehensive understanding of how to use digital devices and the technical skills to handle them. In addition, it is used for digital media, communication tools, and the internet effectively and wisely. Indicators for measuring digital literacy are skills in operating digital media, how often digital media is

used for work, understanding of *E-commerce* and quality of service (Maulana & Suyono, 2023).

**Sustainable MSME Performance**

Sustainable MSME performance describes the ability of micro, small, and medium enterprises (MSMEs) to achieve positive economic development by paying attention to the balance of environmental and social impacts. This concept emphasizes that the success of MSMEs is not only assessed in terms of finance, but also their contribution in encouraging innovation, creating jobs, and providing benefits to the wider community (Supriatna et al., 2023) . The measurement indicators are, increasing the number of sales, increasing profits, increasing the number of products produced, increasing consumers and increasing the number of employees (Deyganto, 2022) .

**Data Analysis Techniques**

This study's data was analyzed using a multiple linear regression model. This model attempts to predict the dependent variable's value from two or more independent variables, as well as to assess the strength of the relationship and show the direction of the relationship between the two. Source. (Sugiyono, 2019) . Examination of the data using SPSS 30 software and a battery of tests, including

The purpose of descriptive statistics is to provide a more comprehensible picture of a dataset by highlighting key metrics such the maximum and lowest values, as well as the average (mean), median, and standard deviation. Multiple regression analysis, t-tests, f-tests, and $R^2$ tests are among the hypothesis tests; testing for data quality include validity and reliability as well as tests for classical assumptions like normality, multicollinearity, and heteroscedasticity. Source. (Ghozali, nd) .

**Conceptual Framework**

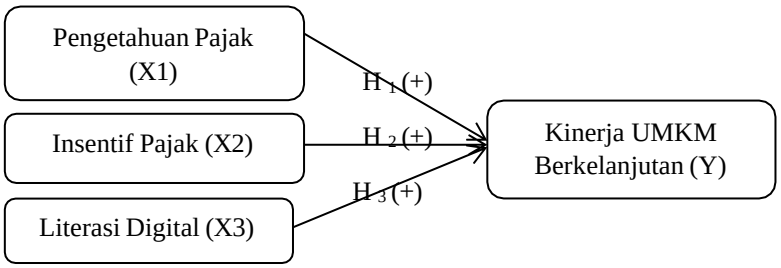



**Figure 1. Research Framework**

The following research hypothesis formulation is based on the research framework mentioned above:

H1: Tax knowledge has a positive impact on sustainable MSME performance. H2: Tax incentives have a positive impact on sustainable MSME performance. H3: Digital literacy has a positive impact on sustainable MSME performance.

## RESULTS AND DISCUSSION

**Results**

**Descriptive Statistics**

**Table 1. Descriptive Statistics Results**

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Knowledge Taxation | 397 | 12 | 30 | 25.58 | 3,671 |
| Incentive Tax | 397 | 7 | 20 | 16.51 | 2,631 |
| Digital Literacy | 397 | 8 | 20 | 18.14 | 2,008 |
| Sustainable MSME Performance | 397 | 25 | 45 | 39.22 | 4,732 |
| Valid N ( listwise ) | 397 | | | | |

*Source: SPSS 30, processed 2025*

The descriptive statistics results show how much respondents contributed to each of the variables studied. The respondent's tax knowledge variable tends to be high with an average of 25.58 from a range of 12-30, indicating a good understanding of tax aspects. The assessment of Tax Incentives is also relatively positive with an average of 16.51 from a range of 7-20, indicating that the majority of respondents appreciate the available tax incentives. Respondents' Digital Literacy looks very good and has an average of 18.14 from a range of 8-20, a value that is almost close to the maximum, illustrating adequate digital capabilities among MSME actors. Meanwhile, Sustainable MSME Performance is perceived quite well by respondents with an average of 39.22 from a range of 25-45. The relatively small standard deviation in all variables indicates uniformity of answers among the 397 respondents who participated in this study, indicating consistency of views regarding the aspects studied.

## Data Quality Test

### Validity Test

If r count > r table or sig < 0.05 then the statement item is valid
If r count < r table or sig > 0.05 then the statement item is invalid

**Table 2. Validity Test Results**

| Variables | R table | R count *(pearson correlation)* | information |
|---|---|---|---|
| X1 | 0.098 | 0.792 - 0.884 | Valid |
| X2 | 0.098 | 0.881 - 0.910 | Valid |
| X3 | 0.098 | 0.807 - 0.860 | Valid |
| y | 0.098 | 0.640 - 0.811 | Valid |

*Source: Primary Data, Processed 2025*

A computed r-value (Pearson correlation) more than the r-table or sig less than 0.05 was found for all statement items on the variables of tax awareness, tax incentives, digital literacy, and sustainable MSME performance, as indicated in the validity test results table above. Therefore, it is safe to say that every item in the sentence is true.

### Reliability Test

When Cronbach's alpha is higher than 0.60, we say that the variable is dependable. On the other hand, if a variable's Cronbach's alpha is below 0.60, it is deemed untrustworthy.

**Table 3. Reliability Test Results**

| Variables | Cronbach's Alpha | Information |
|---|---|---|
| X1 | 0.921 | Reliable |
| X2 | 0.914 | Reliable |
| X3 | 0.837 | Reliable |
| Y | 0.901 | Reliable |

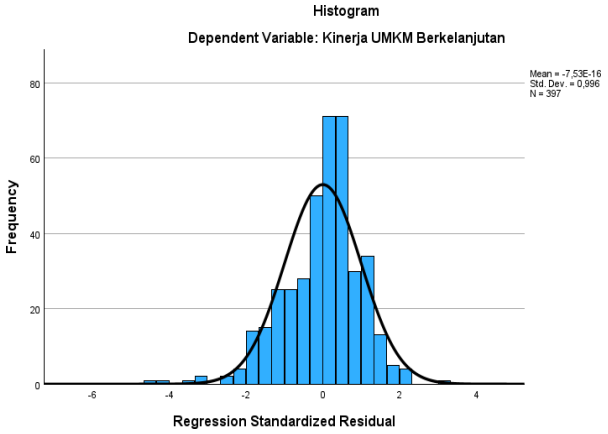
*Source: Primary Data, Processed 2025*

In accordance with the reliability test findings, every study variable shown in the table above has a Cronbach's alpha value over 0.6. It follows that all of the variables are trustworthy.

## Classical Assumption Test

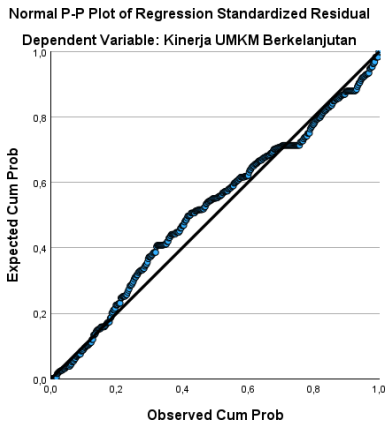
### Normality Test

**Figure 2. Results of Normality Test (Histogram)**




*Source: SPSS 30, 2025*

**Figure 3. Results of Normality Test (Probability Plot)**




*Source: SPSS 30, 2025*

A symmetrical bell-shaped curve pattern with a peak in the center is seen in the distribution of regression residuals, according to the findings of the normality test using the Histogram Standardized Residual (Figure 2). According to this form.

The regression model's residuals follow a normal distribution. The data distribution appears to be concentrated in the middle with the highest frequency at residual values between -0.5 and 0.5 and the Normal *Propability Plot* displays small circles of data that are spread out following the diagonal line very well without any significant deviations. Coincidence of points with the diagonal line in the distribution pattern further supports the idea of normalcy.

### Multicoinarity Test

If the VIF value is less than 10 and the tolerance value is greater than 0.10, then the variable passes the multicollinearity test. On the other hand, if the VIF value is more than 10 and the tolerance value is less than 0.10, then the variable fails the test.

**Table 6. Multicolinearity Test Results**

Coefficients [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 13,117 | 1,854 | | 7,075 | <,001 | | |
| | Tax Knowledge | ,108 | ,078 | ,084 | 1,392 | ,165 | ,458 | 2,183 |
| | Tax Incentives | ,421 | ,107 | ,234 | 3,954 | <,001 | ,473 | 2,112 |
| | Digital Literacy | ,903 | ,111 | ,383 | 8,150 | <,001 | ,752 | 1,331 |

a. Dependent Variable: Sustainable MSME Performance

*Source: SPSS 30, 2025*

A VIF value below 10 and a tolerance value greater than 0.10 are displayed in Table 6 for the three variables of tax knowledge (X1), tax incentives (X2), and digital literacy (X3). Therefore, it can be concluded that there are no issues with multicollinearity with any of the independent variables in this study.

## Heteroscedasticity Test

The variable passes the heteroscedasticity test if the sig value is greater than 0.05. Conversely, the variable fails the heteroscedasticity test if the sig value is less than 0.05.

**Table 7. Results of Heteroscedasticity Test**

**Coefficients [a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 5,577 | 1,188 | | 4,697 | <,001 |
| | Tax Knowledge | -,033 | ,050 | -,049 | -,667 | ,505 |
| | Tax Incentives | -,098 | ,068 | -,104 | -1,434 | ,152 |
| | Digital Literacy | -,011 | ,071 | -,009 | -,160 | ,873 |

a. Dependent Variable: Abs_Res

*Source: SPSS 30, 2025*

The independent variables employed in this research have values above 0.05, which suggests that there is no heteroscedasticity issue, based on the findings of the heteroscedasticity test in Table 7.

## Multiple Linear Regression Analysis Test

### t-test

The independent variable (x) has a fairly large partial influence on the dependent variable (y) if the Sig value is less than 0.05.

**Table 8. T-Test Results**

**Coefficients [a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 13,117 | 1,854 | | 7,075 | <,001 |
| | Knowledge Taxation | ,108 | ,078 | ,084 | 1,392 | ,165 |
| | Incentive Tax | ,421 | ,107 | ,234 | 3,954 | <,001 |
| | Digital Literacy | ,903 | ,111 | ,383 | 8,150 | <,001 |

a. Dependent Variable: Sustainable MSME Performance

*Source: Primary Data, Processed 2025*

The t-test findings in Table 8 provide an explanation for this:

1. Variables knowledge taxation (X1) shows mark significance of 0.165, which is more big from 0.05 . This means knowledge taxation No own influence significant to MSME performance sustainable (Y).
2. Variables incentive tax (X2) has mark significance <0.001 < 0 .05 so that incentive tax own influence significant positive to sustainable MSME performance (Y).

3. Variables digital literacy (X3) has mark significance < 0.001, which is more small from 0.05, indicating that digital literacy has influence significant positive to sustainable MSME performance (Y).

**F Test**

The independent variable (x) simultaneously influences the dependent variable (y) if the Sig value is less than 0.05.

**Table 9. f-test results**

**ANOVA [a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 3078,920 | 3 | 1026,307 | 69,704 | <,001 [b] |
| | Residual | 5786,450 | 393 | 14,724 | | |
| | Total | 8865,370 | 396 | | | |

a. Dependent Variable: Sustainable MSME Performance

b. Predictors: (Constant), Digital Literacy, Tax Incentives, Tax Knowledge

*Source: SPSS 30, 2025*

Table 9 shows that the F test has a significance value of less than 0.001, which is less than 0.05. This shows that the performance of sustainable MSMEs (Y) is significantly influenced by tax knowledge factors (X1), tax incentives (X2), and digital literacy (X3) simultaneously.

**Determination Coefficient Test ($R^2$)**

**Table 10. $R^2$**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,589 [a] | ,347 | ,342 | 3,837 |

a. Predictors: (Constant), X3, X2, X1

*Source: SPSS 30, 2025*

Based on the R2 test results in table 10, the Adjusted R Square value is 0.342, which shows that tax knowledge (X1), tax incentives (X2), and digital literacy (X3) all have an impact on 34.2% of the sustainable MSME performance variable (Y). Meanwhile, the rest is influenced by external factors.

**Discussion**

**The Influence of Tax Knowledge on Sustainable MSME Performance**

The results of the study show that tax knowledge does not have a significant impact on the performance of sustainable MSMEs. H1 is rejected because the sig value of 0.165 is greater than 0.05. According to *the Resource-Based View Theory* (RBV), tax knowledge should be an important resource that provides advantages for MSMEs. However, in fact, although MSME actors in Bengkulu City have quite good tax knowledge (an average of 25.58 out of 30), this condition does not directly impact the improvement of the performance of MSME business sustainability. This can happen because the aspect of business sustainability is more influenced by aspects such as marketing strategy, product innovation, and the ability to adapt to market changes, while tax knowledge focuses more on compliance with regulations. Meanwhile, for MSMEs in Bengkulu City, competitive advantage and business sustainability seem to be more determined by other variables such as tax incentives

that have a direct impact on capital and digital literacy that expands market reach. This finding is different from research (Sari & Johan, 2024) which found a positive effect of tax knowledge on MSME performance.

**The Impact of Tax Incentives on Sustainable MSME Performance**

H2 is acceptable due to the sig value being less than 0.001 and the t count being 3.954, proving that tax incentives positively impact the performance of sustainable MSMEs in Bengkulu City. In line with earlier research, our findings confirm that tax incentive programs, including exemptions, reductions in tax rates, tax holidays, and allowances, significantly improve the long-term viability of micro, small, and medium-sized enterprises (MSMEs) (Deyganto, 2022) Additionally, research in Boyolali Regency shown that tax incentives improve the performance of MSMEs (Lestari et al., 2021) The performance of Batik MSMEs in Sidoarjo Regency is positively impacted by tax incentives, according to a research (Susanto & Amanah, 2023) as well. In RBV theory, tax incentives are valuable external resources, which provide financial benefits for MSMEs. Tax relief programs provided by the government such as the 0.5% Final Income Tax rate and VAT exemption have been shown to encourage increased MSME performance. This policy allows MSMEs to save on tax expenses, so that the funds saved can be used to expand the business, buy new equipment, or hire more employees. In addition, the ease of tax burden creates a business environment that is more supportive of MSME growth, especially for businesses that are just starting off on their journey to become.

**The Influence of Digital Literacy on Sustainable MSME Performance**

The results show that digital literacy can improve the performance of sustainable MSMEs in Bengkulu City, with a maximum t-count value of 8.150 and a significance value less than 0.001. Therefore, H3 is approved. Consistent with previous studies showing that digital literacy significantly impacts MSME performance, this conclusion follows

The results show that digital literacy can improve the performance of sustainable MSMEs in Bengkulu City, with a maximum t-count value of 8.150 and a significance value less than 0.001. Therefore, H3 is approved. Consistent with previous studies showing that digital literacy significantly impacts MSME performance, this conclusion follows (Widiastuti et al., 2024) and (Bidasari et al., 2023) as well. It is based on the RBV theory of resources, digital literacy is a valuable intangible resource that is difficult to imitate in the digital era business competition. MSME actors in Bengkulu City have good digital skills (an average of 18.14 out of 20). Digital literacy helps MSMEs expand their markets through *e-commerce* and social media, increase business efficiency, and obtain broader market information. supported by research (Agung et al., 2022) which shows that MSME actors who adopt digital technology are able to expand marketing activities and reduce operational costs. Research (Maulana & Suyono, 2023) also proves that the sustainability of MSME businesses is positively and significantly influenced by digital literacy. The high t-value indicates that the ability to use digital technology is very important for the success of MSMEs today.

## CONCLUSION

The first hypothesis (H1) is rejected because there is no significant influence of tax knowledge on the performance of sustainable MSMEs in Bengkulu City. Respondents have a solid grasp of tax theory, but they aren't making the most of it when it comes to running their companies. Based on the data collected in Bengkulu City, it can be concluded that tax incentives do, in fact, improve the performance of sustainable micro, small, and medium-sized enterprises (MSMEs). This demonstrates that tax incentives have the potential to give monetary advantages that promote enhanced performance by MSME. We accept the third

hypothesis (H3) because digital literacy positively and significantly affects the performance of sustainable MSMEs in Bengkulu City. According to these findings, digital skills are crucial for micro, small, and medium-sized enterprises (MSMEs) to thrive in the modern digital world. Restricted areas. Due to insufficient replies from MSME actors while using Google Forms, researchers in this study resorted to using paper surveys directly as a means of data gathering. Furthermore, in order to analyze the performance of sustainable MSMEs, this research just utilizes three variables: tax awareness, tax incentives, and digital literacy. For future studies, it would be wise to include additional tax aspects like tax knowledge and compliance, as well as other elements like business capital and human resource quality, which might potentially have a stronger impact on the performance of micro, small, and medium enterprises (MSME). Findings from this research have important policy implications, such as the recommendation that the government maintain its focus on micro, small, and medium-sized enterprise (MSME) tax incentive programs and digital literacy training, both of which significantly improve MSMEs' long-term performance.

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