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The Impact of Electronic Transaction Taxes on Relisience (BANI Era) and the Sustainability of Digital MSMEs on Shopee, Tokopedia, and Lazada

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Abstract

Electronic transaction tax has emerged as a new challenge that affect the financial stability of small and medium-sized enterprises (SMEs) in the digital environment. This study aims to evaluate the effect of Electronic Transaction Tax policy on BANI Era Resilience and Digital MSME Sustainability, as well as to examine the role of BANI Era Resilience as a mediating variable. This study employs a quantitative method by distributing questionnaires to 77 digital MSME owners. The data were analysed using SmartPLS 4. The results show that Electronic Transaction Tax and BANI Era Resilience have a positive and significant effect on Digital MSME Sustainability. Furthermore, BANI Era Resilience is proven to mediate the relationship between the two variables. These findings emphasize that a good understanding of taxation and resilience in the BANI era are key factors in ensuring the sustainability of digital MSMEs.

Keywords: electronic transaction tax, BANI era resilience, digital MSME sustainability

JEL Classification: H25; L26; L81

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INTRODUCTION

Taxes are mandatory contributions to the state imposed by law to finance the budget and provide public facilities and services. Overall, taxes serve as the primary source of state revenue and a fiscal policy tool to maintain macroeconomic stability, improve resource distribution, and support the development of infrastructure, education, health, and welfare programs (Luntungan, 2022). In the digital economy era, digital transformation and the adoption of e-commerce platforms have expanded the tax base through the implementation of Taxes on Trade Through Electronic Systems (PMSE) or value Added Tax on Trade Through Electronic Systems (VAT PMSE). PMSE itself refers to trading or commercial transaction where all or part of the process is conducted electronically via the internet. However, the implementation of PMSE faces major challenges, such as detecting the tax base and tax compliance levels (Indri et al., 2023). The modernization of tax administration through the self-assessment system and the convenience of digital reporting-such as e-filling, e-invoicing, and the M-Pajak application aims to improve MSME access to tax reporting. Nevertheless, the success of this digitalization relies heavily on socialization, tax literacy, and the bookkeeping capabilities of micro and small businesses (Abdillah et al., 2024).

MSMEs themselves are the pillar of Indonesia's economy, absorbing most of the workforce and contributing significantly to the Gross Domestic Product (GDP). Therefore, simpler tax policy designs and appropriate incentives are essential to increase formality and compliance without disrupting their operational capacity (Sianturi et al., 2024) and the cash flow stability of MSMEs (Anisa & Nugraeni, 2024).

Currently, the government's focus is directed toward collecting VAT PMSE through digital platforms such as Shopee, Tokopedia, and Lazada. The use of this digital infrastructure provides broad market access for MSMEs; on the other hand, tax obligations arise from transactions, requiring clear administrative policy designs so as not to hinder the innovation and growth of digital MSMEs (Uva et al., 2024). If clearly designed, effectively socialized, and supported by user-friendly reporting facilities, the implementation of PMSE has the potential to increase state revenues. Conversely, high compliance costs or low tax literacy could burden MSME cash flows and hinder market innovation (Hendo & Marfiana, 2024). The ability to adapt to regulations, utilize Customer Relationship Management (CRM) and live streaming, and leverage platform data analytics to understand consumer behavior are critical factors in the sustainability of digital MSMEs in the national marketplace ecosystem, especially when facing the BANI era.

The BANI era is a crucial factor in the sustainability of digital MSMEs within the national marketplace ecosystem. In navigating the BANI Era a condition characterized by an environment that is Brittle, Anxious, Nonlinear, and Incomprehensible the synergy among fair tax policies, institutional support, and digital adaptability becomes the primary key to MSME sustainability in the national ecosystem (Hendo & Marfiana, 2024).

Based on the Performance Report of KPP Pratama Cikarang Selatan in 2024, the Periodic Payment Supervision (PPM) indicator exceeded its target with an achievement rate 100.06%. However, historically, this indicator experienced a

declining trend of 13.12% during the 2022-2023 period and dropped further by 6.82% in 2024. Meanwhile, the compliance rate for filling in Annual Tax Returns (SPT) was realized at 93.39% of the 100% target. Although there was a recovery rebound of 10.11% in 2024, this figure was still insufficient to close the gap caused by a drastic decline of 17.19% over the previous two years. This indicates that despite high supervision intensity, significant obstacles remain for taxpayers in fulfilling their reporting obligations on time.

The phenomenon in this study reflects an enforced compliance condition, where strict fiscal supervision does not directly correspond to a steady increase in voluntary compliance among business actors. This aligns with field realities where digital MSMEs on Shopee, Tokopedia, and Lazada marketplaces complain about the heavy burden of Electronic Transaction Taxes, which are seen as eroding capital amid the uncertainties of the BANI Era (Pratama et al., 2024). This pressure is felt even more intensely by sellers due to the accumulation of a double burden: tax obligations running alongside an increasing trend in administrative fee deductions by e-commerce platform. On the other hand, the high price sensitivity of MSME products prevents business actors from easily raising selling prices for consumers due to the risk of losing competitiveness in the digital market. Consequently, sellers are margins to maintain sales volume. This tight tax pressure poses a threat to business sustainability, making Resilience a crucial variable that determines whether business actors can survive or are forced to cease operations due to regulatory burdens and in increasingly oppressive digital ecosystem uncertainly (Pohan et al., 2024).

According to previous research, such as the study conducted by (Pohan et al., 2024), digital taxation policies play a vital role in increasing tax compliance; however, their implementation is still perceived as burdensome by some MSME actors. This highlights that challenges remain in applying digital tax policies in the field.

Furthermore, research (Saputra et al., 2025) states that MSME resilience is influenced by the ability to adapt to changes and economic crises. However, that study did not link resilience to the uncertain conditions of the BANI (Brittle, Anxious, Nonlinear, Incomprehensible) Era, nor did it consider the impact of digital taxation policies on MSME resilience.

Another study by (Witro et al., 2022) shows that utilizing Shopee, Tokopedia, and Lazada marketplaces affects the performance of digital MSMEs. However, that research did not specifically examine how electronic transaction taxes affect the resilience and sustinability of MSMEs across various marketplace platforms.

Additionally, research by (Rahmawati et al., 2025) indicates that digital MSME sustainability is influenced by digital literacy, innovation, and online marketing strategies. Nevertheless, that study did not incorporate fiscal policy variables specifically electronic transaction taxes as factors directly affecting MSME sustainability.

Based on this background, conducting an analysis on the Effect of Electronic Transaction Taxes on BANI Era Resilience and Digital MSME Sustainability on Shopee, Tokopedia, and Lazada Marketplaces becomes crucial. The purpose of this

study is to explain how fiscal policies affect the capital resilience of business actors in facing rapid and unpredictable changes in the BANI Era. Therefore, to ensure the digital sustainability of MSMEs amidst an increasingly challenging marketplace ecosystem, appropriate resilience strategies are expected to be identified.

METHODOLOGY

The study employs a quantitative approach with a survey method by distributing questionnaires to digital MSME actors in the South Cikarang area who operate businesses on e-commerce platforms, possess a Taxpayer Identification Number (NPWP), and generate a profit. The sampling technique utilizes a purposive sampling method, with the sample size calculated using G*Power 3.1.9.4 software, resulting in a minimum required sample 77 respondents. The research variable consists of Electronic Transaction Tax (X1), BANI Era Resilience (X2), and MSME Sustainability (Y). Data were analyzed using Partial Least Squares (PLS) via SmartPLS Version 4 software to evaluate validity, reliability, and the structural relationships between the variables in the study.

RESULTS AND DISCUSSIONS

Convergent Validity

Convergent validity is evaluated based on the loading factor value of each indicator relative to its latent variable. According to (Hair et al., 2022), an indicator meets the criterion if the loading factor value is > 0.70. The results of the outer loading test using SmartPLS 4.0 are presented as follows.

Table 1. Convergent Validity Test Results

Indicator	Original Sample (O)	Description
X1P1 ← Electronic Transaction Tax	0.775	Valid
X1P2 ← Electronic Transaction Tax	0.820	Valid
X1P3 ← Electronic Transaction Tax	0.763	Valid
X1P4 ← Electronic Transaction Tax	0.767	Valid
X1P5 ← Electronic Transaction Tax	0.763	Valid
X1P6 ← Electronic Transaction Tax	0.802	Valid
X1P7 ← Electronic Transaction Tax	0.766	Valid
X1P8 ← Electronic Transaction Tax	0.812	Valid
X2P1 ← BANI Era Resilience	0.809	Valid
X2P2 ← BANI Era Resilience	0.794	Valid
X2P3 ← BANI Era Resilience	0.776	Valid
X2P4 ← BANI Era Resilience	0.749	Valid
X2P5 ← BANI Era Resilience	0.812	Valid
X2P6 ← BANI Era Resilience	0.791	Valid
YP1 ← Digital MSME Sustainability	0.717	Valid
YP2 ← Digital MSME Sustainability	0.784	Valid
YP3 ← Digital MSME Sustainability	0.719	Valid
YP4 ← Digital MSME Sustainability	0.740	Valid
YP5 ← Digital MSME Sustainability	0.750	Valid
YP6 ← Digital MSME Sustainability	0.745	Valid
YP7 ← Digital MSME Sustainability	0.788	Valid
YP8 ← Digital MSME Sustainability	0.757	Valid

Construct Validity

Convergent Validity indicates how well the indicators within a single construct correlate with one another and truly measures the same underlying concept. If the Average Variance Extracted (AVE) value exceeds 0.50, it can be concluded that the latent construct meets the criteria for convergent validity. Data regarding validity can be found in Table 2.

Table 2. Latent Variable AVE Results

Variable	Original Sample (O)	Description
Electronic Transaction Tax	0.611	Valid
BANI Era Resilience	0.622	Valid
Digital MSME Sustainability	0.563	Valid

Table 2 shows that all AVE values for the variables Electronic Transaction Tax (X1), BANI Era Resilience (X2), and Digital MSME Sustainability (Y) are greater than 0.50. Consequently, all latent variables or constructs in this study meet the requirements for convergent validity.

Cronbach's Alpha

The results of the Cronbach's Alpha test from SmartPLS 4 are presented in Table 3 below:

Table 3. Cronbach's Alpha Test Result

Variable	Original Sample (O)	Description
Electronic Transaction Tax	0.909	Reliable
BANI Era Resilience	0.879	Reliable
Digital MSME Sustainability	0.889	Reliable

Based on Table 3, all latent variables (Elektronik Transaction Tax, BANI Era Resilience, Digital MSME Sustainability) have a Cronbach's Alpha value > 0.70. Tus, all latent variables in tis study meet the reliability requirements (reliable).

Composite Reliability (CR)

The results of the Composite Reliability test form SmartPLS 4 are preasented in Table 4 below:

Table 4. Composite Reliability Test Results

Variable	Original Sample (O)	Description
Electronic Transaction Tax	0.911	Reliable
BANI Era Resilience	0.811	Reliable
Digital MSME Sustainability	0.890	Reliable

Based on Table 4, all latent variables (Electronic Transaction Tax, BANI Era Resilience, Digital MSME Sustainability) have a Composite Reliability value. 0.70. Consequently, all latent variables in this study meet the criteria for very good reliability (reliable).

Coefficient of Determination (R^2)

Table 5. Coefficient of Determination (R^2)

Variable	R-Square	Adj. R-Square
Electronic Transaction Tax	0.521	0.514
Digital MSME Sustainability	0.688	0.679

The electronic Transaction Tax variable has a coefficient of determination (R^2) value of 0.521. An R^2 value of 0.521 indicates that 52.1% of the variance in electronic transaction tax can be explained by the constructs in this research model. The remaining 47.9% is explained by other variables outside the model. Based on the criteria proposed by (Hair et al., 2022), an R^2 value of 0.51 falls into the moderate category, meaning that this structural model has adequate explanatory power for the endogenous variable.

Meanwhile, the Digital MSME Sustainability variable has a coefficient of determination (R^2) value of 0.688. An R^2 value of 0.688 indicates that 68.8% of the variance in digital MSME sustainability can be explained by the constructs in this research model. The remaining 31.2% is explained by other variables outside the research model. Based on the criteria proposed by (Hair et al., 2022), an R^2 value of 0.688 falls into the strong (substantial) category, meaning that this structural model has a strong explanatory capability for the endogenous variable.

Significance and Hypothesis Testing

Table 6. Significance and Hypothesis Testing

Variable Relationship	Original Sample (O)	Standard Deviation	t-Statistics	p-Values	Description
Electronic Transaction Tax ➔ Digital MSME Sustainability	0.377	0.116	3.235	0.001	H1 Accepted
BANI Era Resilience ➔ Digital MSME Sustainability	0.515	0.113	4.546	0.000	H2 Accepted
BANI Era Resilience ➔ Electronic Transaction Tax	0.722	0.088	8.238	0.000	H3 Accepted

H1: Effect of Electronic Transaction Tax on Digital MSME Sustainability

These results show that the t-statistic value of 3.235 is > 1.96 and the p-value of 0.001 is 0.05, leading to the conclusion that the effect of electronic transaction tax on digital MSME sustainability is statistically significant. Furthermore, the path coefficient value of 0.377 indicates a fairly strong and positive effect between the variables. This means that the better the variables. This means that the better the implementation of the electronic transaction tax, the higher the sustainability of digital MSMEs.

H2: Effect of BANI Era Resilience on Digital MSME Sustainability

These results show that the t-statistic value of 4.546 is > 1.97 and the p-value of 0.000 is < 0.05, leading to the conclusion on digital MSME sustainability is statistically significant. In addition, the path coefficient value of 0.515 indicates a fairly strong and positive effect between the variables. This means that the higher the BANI era resilience, the higher the sustainability of digital MSMEs.

H3: Effect of BANI Era Resilience Electronic Transaction Tax

These results show that the t-statistic value of 8.239 is > 1.96 and the p-value of 0.000 is < 0.05, leading to the conclusion that the effect of BANI era resilience on electronic transaction tax is statistically significant. Furthermore, the path coefficient value of 0.722 indicates a strong and positive effect between the variables. This means that the higher the BANI era resilience, the better the understanding of electronic transaction tax.

Discussion

The effect of Electronic Transaction Tax on Digital MSME sustainability demonstrates a positive and statistically significant result. This proves that the better the level of understanding and readiness of business actors regarding digital tax regulations, the higher the sustainability rate of the business of the businesses they operate. This study aligns with (Rasyid & Lukman, 2025), who state that tax knowledge and compliance provide a solid foundation for business actors in managing transparent financial governance. Clarity regarding regulations, calculation procedures, and the timeliness of digital tax reporting helps MSMEs reduce administrative confusion and penalty risks. These results indicate that electronic transaction tax is not merely a burdensome obligation, but rather an incentive for MSME actors to maintain disciplined financial record keeping, strengthen technology adoption, and sustain product quality and sales stability over the long term.

Furthermore, the research findings also demonstrate that Electronic Transaction Tax has a positive and significant effect on BANI Era Resilience. This finding aligns with the view that adapting to digital taxation policies requires MSME actors to enhance their adaptive capacity and operational endurance. Implementing an electronic transaction tax system drives business actors to be more resourceful in managing resources (*resourcefulness*), more resilient in facing market uncertainties (*difficulty*), and more optimistic (*optimism*) when responding to dynamic business environment. Organizations or MSMEs capable of integrating digital tax administration into their operational system will process a sturdier business structure and be better prepared to navigate economic volatility in the BANI era.

Meanwhile, BANI Era Resilience has proven to have a positive and significant effect on Digital MSME Sustainability. This study supports the findings of (Saputra et al., 2025), which explain that internal resilience factors are the primary drivers of long term business success and competitiveness. MSME actors with high resilience tend to be more proactive in adopting technological innovations, maintaining product quality, and sustaining sales volume and workforce capacity despite facing regulatory shifts and intense competition. Mental readiness and business strategy flexibility serve as the primary keys to ensuring the continuous operational continuity of digital MSMEs.

Moreover, the analysis also reveals that BANI Era Resilience plays a significant mediating role in the relationship between Electronic Transaction Tax and Digital MSME Sustainability. This finding indicates that the impact of electronic transaction tax policies or tax literacy on business sustainability becomes far more optimal when supported by a high level of resilience among MSMES actors. A solid understanding of digital taxation first shapes a resilient, adaptive, and optimistic entrepreneurial mindset, which ultimately indirectly multiplies the level of MSME business sustainability. From a practical standpoint, these findings require relevant authorities not only to focus on the technical socialization of tax rules, but it also provides ongoing business education and mentoring to strengthen the resilience and competitiveness of MSME actors within the digital ecosystem.

CONCLUSION

Electronic transaction tax has a positive and significant effect on digital MSME sustainability, where tax literacy, administrative infrastructure readiness, and operational adaptation capabilities are seen as driving sales growth, product quality, and technology adoption among business actors. In addition, BANI era resilience is proven to significantly mediate the relationship, indicating that electronic transaction tax will have a more optimal impact on business sustainability when supported by high resilience demonstrated through resourcefulness in managing resources (*resourcefulness*), endurance in navigating hardship (*difficulty*), and an optimistic outlook (*optimism*). Therefore, the government and stakeholders need to enhance socialization and technical assistance for digital taxation balanced

with business capability building and resilience programs for MSME actors, enabling them to maintain their long term business sustainability.

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