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Tax Digital Management, Human Resource Competencies, and Entrepreneurial Resilience in the Industry 4.0 Era

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Abstract

Purpose: This study aims to partially and simultaneously analyze the influence of Digital Tax Management (X_1) and Human Resource (HR) Competencies (X_2) on Entrepreneurial Resilience (Y) among MSMEs in Indonesia during the Industry 4.0 era.

Research Methodology: A quantitative approach was employed using a cross-sectional survey of 100 MSME actors who have adopted digital tax systems and technology-based HR tools. Data were collected via questionnaires and analyzed using multiple linear regression, t-tests, F-tests, and classical assumption tests with SPSS 24.

Results: Digital Tax Management significantly influences Entrepreneurial Resilience ($t = 4.868 > 1.985$; $p = 0.000 < 0.05$). Human Resource Competencies also show a significant effect ($t = 5.671 > 1.985$; $p = 0.000 < 0.05$). Simultaneously, both variables contribute 70% to Entrepreneurial Resilience ($R^2 = 0.700$; $F = 112.790 > 3.09$; $p = 0.000$).

Conclusions: This study highlights that Digital Tax Management and HR Competencies significantly enhance Entrepreneurial Resilience among MSMEs in Indonesia. Digital tax systems improve compliance and efficiency, while HR competencies in digital skills help businesses adapt and thrive in the face of challenges, together accounting for a significant portion of Entrepreneurial Resilience.

Limitations: The study is limited to the implementation of digital tax systems and technology-based HR competency development, with HR competencies showing a more dominant influence.

Contributions: The findings encourage MSMEs to strengthen their use of digital tax services and HR tech skills, while urging the government to broaden outreach and training to ensure inclusive digital transformation for all MSME levels.

Keywords: *Digital Tax Management, Digital Transformation, Entrepreneurial Resilience, Human Resource Competencies*

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1. Introduction

In the era of Industry 4.0, digital transformation has penetrated all business lines, including taxation and human resource competency development (Okigbo, Mbamalu, & Iruogu, 2025). The implementation of Digital Tax Management in Indonesia, such as e-invoice, e-Filing, and the latest core tax system, is designed to improve operational efficiency and fiscal compliance. However, the launch of the core tax system on January 1, 2025, drew criticism because it frequently experienced crashes and data mismatches that directly affected the smoothness of tax reporting and business activities, leading the government to allow the parallel use of the old system and waive penalties for delays caused by technical disruptions. On a macro level, MSMEs are the backbone of the Indonesian economy, contributing more than 60% of GDP and absorbing 97% of the workforce (117 million people) in 2024-

2025. However, digital penetration in this sector remains low only around 30–40% of MSMEs had entered the official digital ecosystem by mid-2022–2024. A study found that only 17% of MSMEs utilized digital platforms for marketing, and only 10% used digital-based management systems such as ERP or accounting applications.

The main challenges hindering digital adoption include limited internet infrastructure in remote areas, low digital literacy of human resources, difficult access to funding, and a lack of formal training (around 70% of MSME actors face digital marketing problems; formal credit is still inaccessible to 69%, and digital adoption was below 31% in 2022) (Okigbo et al., 2025). Government efforts have been made through training, business incubation, national programs such as *Gerakan Masyarakat Berwirausaha melalui Bantuan Beasiswa Insentif (Gernas BBI),* and direct assistance to tens of thousands of MSMEs each year. This condition highlights the importance of adaptive HR Competencies, such as digital literacy, innovation, and digital leadership, because technological transformation will not succeed without human resources who are ready to operate and optimize digital systems. Surveys mention the talent crisis as the main obstacle to MSME digital transformation, where 91% of business actors stated the need for digital competency training.

On the other hand, Entrepreneurial Resilience is the key to business sustainability amid digital disruption and market uncertainty. MSMEs that quickly adopt digital technology, especially in online marketing and digital financial systems, show higher business resilience post-pandemic. Resilient business actors are not only able to survive crises such as pandemics or geopolitical pressures, but are also able to innovate and adapt. In the Indonesian context, this resilience is supported by the adoption of digital systems such as non-cash payments Quick Response Code Indonesian Standard (QRIS), which greatly help operational efficiency and expand market access (Widjanarko, 2025). However, the digitalization of payment systems such as QRIS is also not free from international controversy.

Former United States President Donald Trump openly opposed the dominance of non-dollar payment systems such as QRIS and non-US-based e-wallet systems, because they were considered to threaten the dominance of the US dollar in the world. Trump considered local digital payment systems used in Asian countries capable of triggering fragmentation of the global financial system and reducing the economic influence of the United States. Responding to these global challenges, Indonesia took the opposite direction. Bank Indonesia, together with the National Payment System Association, encouraged the massive adoption of QRIS. By 2024, the number of QRIS merchants had reached 35 million, with 50 million active users, proving that this system provides efficient and inclusive transaction solutions at various business levels, especially MSMEs. For example, platforms such as Shopee Live recorded an increase in income of more than 77% of MSME actors in 2023–2024, while the QRIS platform had been implemented by more than 29.6 million merchants and 43 million users in 2023, including MSMEs as the majority of users (92%).

With this background, this study focuses on the relationship between the implementation of Digital Tax Management, HR Competencies, and Entrepreneurial Resilience in the Industry 4.0 era. This research is important to provide an empirical understanding for stakeholders (government, MSME associations, digital technology providers) regarding how both digital factors and human resource competencies contribute to business resilience in Indonesia, which is undergoing rapid fiscal and digital transformation. As reinforcement of the urgency of digital transformation in the MSME sector.

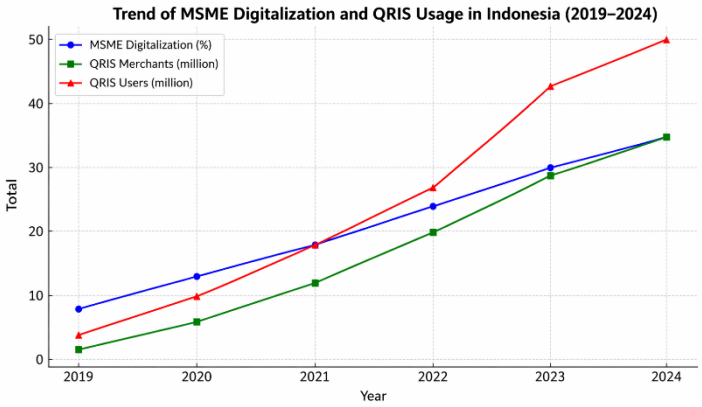

Figure 1. Trends in MSME digitalization and QRIS usage in Indonesia (2019–2024)

Figure 1 presents the trend of MSME digitalization in Indonesia and the growth of users and merchants. The data show that although MSME adoption of the digital ecosystem continued to increase from 8% (2019) to 35% (2024), there is still a significant gap in comprehensive technology integration. On the other hand, the number of QRIS merchants increased sharply from 1.7 million (2019) to 35 million in 2024, with the number of users reaching 50 million people. This fact indicates that digital transformation has occurred more rapidly on the payment system side, while the utilization of digital management systems and fiscal reporting still needs to be improved. Therefore, the managerial ability of MSME actors in managing digital technology and taxation, as well as adaptive human resource competencies, becomes an important foundation in strengthening entrepreneurial resilience in facing the challenges of the industry 4.0 era.

2. Literature Review and Hypotheses Development

2.1 Digital Tax Management

The implementation of tax technology (ERP, big data, AI, blockchain) has been proven to improve administrative efficiency, better compliance, and analytical capabilities for organizations. Digital transformation in Indonesia's tax system (for example, e-Filing, e-Billing, and the Core Tax System) has become part of a major reform that promotes transparency and optimal supervision (Pranaja & Hendayani, 2025). According to reports by Febrian et al. (2022) and Gwyther and Berrigan (2024), the implementation of tax technology, such as tax-specific ERP, big data analytics, AI, and compliance automation, can improve reporting efficiency, reduce manual errors, and strengthen organizational analytical capabilities in projecting the impact of tax regulatory changes (Gwyther & Berrigan, 2024).

In the Indonesian context, this transformation is reflected through the e-Filing, e-invoice, e-Billing, and Core Tax System, which contribute to fiscal transparency and public accountability (Gwyther and Berrigan (2024); Safi, Abdallah, Erturk, and Alkhayyat (2024)). The literature indicates that the digitalization of tax systems has the potential to improve administrative efficiency and MSME tax compliance. Indonesia has accelerated fiscal transformation through the e-invoice and e-Filing platforms, although the realization of MSME tax compliance remains low at around 15–18% (Anggraeni, 2025).

Infrastructure gaps, limited devices, and low digital literacy remain the main obstacles (Anggraeni, 2025). However, on the other hand, empirical studies show that the implementation of e-invoices in MSME marketplaces can accelerate billing and payment processes as well as reduce sellers' operational costs. Thus, effective digital tax management can improve cash flow efficiency and business administration. In addition, the experience of other countries (for example, Tanzania) also indicates that tax digitalization can expand the microbusiness tax base without burdening business actors. Theoretically, public system readiness evaluation models emphasize the importance of infrastructure and intuitive interface design so that digital fiscal systems truly provide convenience for MSMEs. This shows that the adoption of digital tax technology needs to be accompanied by improved user capabilities so that the impact on MSME operational efficiency can be optimized (Anggraeni, 2025).

2.2 HR Competencies

Future human resource competencies based on digitalization include both technical and emotional skills: technological literacy, creativity, critical thinking, and adaptive leadership. Digital transformation will not succeed without competent and agile human resources in utilizing technology and adapting to change. HR competencies in the digital era, according to Mach's study related to Industry 4.0, include digital literacy, creativity, critical thinking, adaptive leadership, and digital collaboration skills (Safi et al., 2024). The integration of AI, VR, and the metaverse in E-HRM also expands the role of HR in recruitment and competency development through data analytics and predictive tools.

The development of Industry 4.0 human resource literature highlights the importance of digital competence, which includes mastery of information technology, data analysis, digital marketing, and understanding of digital finance as the foundation of MSME success (Rahmawati, Fauziyah, & Rachmani, 2025). As an example, the competency framework, which has been adapted by several studies, defines dimensions such as digital information processing and communication through electronic media. Case study results in Purworejo show that technical training and intensive mentoring covering IT and digital marketing significantly improve MSME business management capabilities.

Cross-sector collaboration in training is also a key factor in improving digital human resource capabilities (Aditya, 2025). In other words, MSMEs that have human resources with high digital competence tend to be more prepared to adopt new business technologies, optimize the use of e-commerce, and utilize electronic taxation systems. On the contrary, limited access to technology, low digital literacy, and limited training support are the main obstacles in human resource development. The literature emphasizes that sustainable training programs based on local needs are very crucial in building the digital competencies of MSME human resources (Aditya, 2025). Based on this review, it can be concluded that a relevant digital HR competency model for MSMEs involves a combination of technical expertise (digital marketing, e-finance) and adaptive capabilities (technology literacy, innovation).

2.3 Entrepreneurial Resilience

Entrepreneurial resilience is an important psychological and strategic aspect in dealing with failure, pressure, and market changes. In the context of work and innovation, resilience includes self-efficacy, optimism, and adaptability to risk as well as innovative uncertainty. Based on the research of Emrizal, Taifur, Rahman, Ridwan, and Devianto (2020) on post-disaster MSMEs in West Sumatra, entrepreneurial resilience is defined as the ability of entrepreneurs to overcome pressure, failure, and bounce back through strong passion and self-efficacy. In addition, the study of Conz and Magnani (2020) explains that resilience is an adaptive and absorptive capability that enables organizations to survive and transform in turbulent environments.

Entrepreneurial resilience is defined as the ability of a business to adapt, survive, and grow amid external disruption. After the COVID-19 pandemic, a number of studies highlighted the role of digital transformation in improving MSME business resilience (Bacotang, Nur, Amaluddin, & Parvin, 2024). For example, MSMEs that adapted through digital marketing (websites, social media, marketplaces) were able to mitigate sales declines caused by social restrictions. The study of Hadiwijaya and Yustini (2023) also found that strategies utilizing digital marketing media can increase customer loyalty. In addition, the Strategy Resilience Study summarized that digitalization, product/service diversification, and collaborative networking are key strategies for MSMEs in the post-pandemic period (Bacotang et al., 2024).

Digital literacy and innovation capability are important competencies of resilient entrepreneurs (Bacotang et al., 2024). Thus, in the context of the digital economy, resilient entrepreneurs not only possess a positive long-term vision but also adapt quickly by utilizing new technologies. The Organizational Resilience theoretical framework states that the ability to recognize digital opportunities and respond creatively to crises builds the foundation of long-term resilience. Therefore, the existence of digital tax technology and digital human resource competencies is believed to jointly improve

entrepreneurial resilience by supporting operational agility and strategic adaptation in a volatile economy.

This study is based on a quantitative approach to examine the effect of Digital Tax Management (X_1) and HR Competencies (X_2) on Entrepreneurial Resilience (Y). In the Industry 4.0 era, fiscal digitalization and human resource readiness have become crucial factors influencing entrepreneurial resilience in facing uncertainty, market pressure, and digital transformation. This conceptual model explains that.

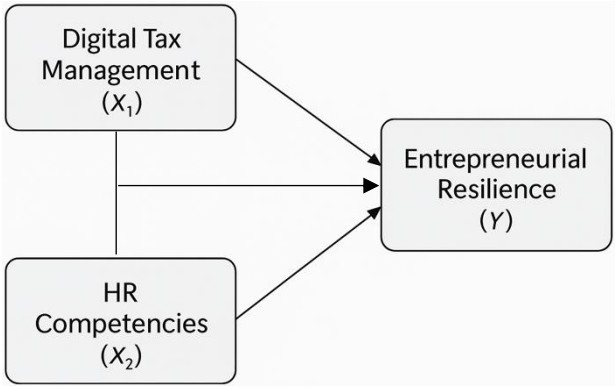

Figure 1. Conceptual model

Based on the conceptual model in Figure 1, the hypotheses proposed in this study are as follows:

H_1: Digital tax management has a positive and significant effect on entrepreneurial resilience
H_2: HR competencies have a positive and significant effect on entrepreneurial resilience
H_3: Digital tax management and HR competencies simultaneously have a positive and significant effect on entrepreneurial resilience

3. Research Methodology

3.1 Research Approach

This study uses a quantitative approach with a cross-sectional survey design, in which data collection was conducted once at a single point in time to measure the relationship between the independent variables (Digital Tax Management and HR Competencies) and the dependent variable (Entrepreneurial Resilience). The data collection technique was carried out through online and offline questionnaires distributed to Small and Medium Enterprise (SME/MSME) actors who had been affected by and adapted to the digital taxation system and had implemented digital competencies in their HR operations. This approach was chosen because it is able to capture the relationships among variables objectively and in a generalizable manner, as recommended by Creswell (2019) for technology-based organizational behavior studies.

3.2 Population and Samples

The population in this study consists of Micro, Small, and Medium Enterprise (MSME) actors in Indonesia operating in sectors that have been affected by the digitalization of the taxation system (for example, the use of e-filing, e-invoice, or digital taxation applications) and who have experience using technology in human resource management. The respondents were selected using an accidental sampling technique (convenience sampling), in which the researcher distributed questionnaires to any MSME actors who met the basic criteria and were willing to complete the questionnaire, both online and offline. This technique was chosen because:

1. Not all MSMEs have formal databases.
2. This study is exploratory in nature.
3. The number of indicators in this study is not too large (≤15 indicators), so it does not require a very large sample size for descriptive statistical and correlation analysis.

The respondent inclusion criteria are as follows:

1. The MSME has been operating for at least 1 year.
2. Uses a digital taxation system (for example, e-filing, e-billing, or applications such as *Klikpajak*).
3. Has participated in HR digitalization training or uses technology-based tools for employee management

The target respondents in this study are at least 100 participants, assuming they represent various types of small businesses across different regions of Indonesia relevant to the focus of the research.

3.3 Variable Measurement

Table 1. Measurement of research variables

Variables	Indicators	Sources
Digital Tax Management (X_1)	1. Regular use of e-Filing (2 statements) 2. Use of e-Invoice in transactions (2 statements) 3. Utilization of digital tax applications (e.g. *Klikpajak*, *OnlinePajak*) (2 statements) 4. Perceived ease of digital tax systems (3 statements) 5. Level of tax compliance after digitalization (3 statements)	(Dong, Satyadini, & Sinning, 2025); (Pajak, 2025)
Entrepreneurial Resilience *(Y)*	1. Self-efficacy in facing crises (2 statements) 2. Optimism toward the future of the business (2 statements) 3. Ability to recover from failure (2 statements) 4. Adaptation to market changes (3 statements) 5. Decision-making under uncertainty (3 statements)	(Luthans, Youssef-Morgan, & Avolio, 2015)
HR Competencies (X_2)	1. Digital technology literacy (2 statements) 2. Ability to adapt to new technology (2 statements) 3. Leadership in a digital environment (2 statements) 4. Creativity in solving digital problems (3 statements) 5. Technology-based collaboration (3 statements)	(Boyatzis, 1991); (WEF, 2020)

Table 1 shows that all indicators were measured using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

3.4 Data Analysis Technique

This study uses quantitative data analysis with descriptive and verificative approaches, as suggested by Sugiyono (2022). The analysis techniques include:

a. Validity and Reliability Test
   Validity testing was conducted by examining item-total correlation (items with r-count > r-table were considered valid). Reliability testing used Cronbach's Alpha ($\alpha \geq 0.6$ was considered sufficiently reliable).
b. Classical Assumption Test

1. Normality Test (Kolmogorov-Smirnov): Data are normally distributed if the p-value > 0.05 (Ghozali, 2021).
2. Multicollinearity Test: It is stated that there is no multicollinearity if the VIF value < 10 and Tolerance > 0.1 (Gujarati, 2003).
3. Heteroscedasticity Test: Using a scatterplot, heteroscedasticity does not occur if there is no specific pattern in the graph.

c. Descriptive Analysis
According to Sujarweni (2021), descriptive statistics aim to describe the research object based on sample or population data through measures such as mean, standard deviation, variance, maximum value, and minimum value. The data are presented in tabular form to make them easier to understand and analyze.

d. Multiple Linear Regression Analysis
To test the effect of X_1 (Digital Tax Management) and X_2 (HR Competencies) on Y (Entrepreneurial Resilience). Model equation:

$$Y=\beta_0+\beta_1X_1+\beta_2X_2+\varepsilon \quad (1)$$

3.5 Hypothesis Testing

1. Partial Test (t-test): Tests the significance of the effect of each independent variable ($t\text{-}_{count} > t\text{-}_{table}$ and sig. value < 0.05 are considered influential and significant).
2. Simultaneous Test (F-test): Tests the joint effect of independent variables on the dependent variable ($F\text{-}_{count} > F\text{-}_{table}$ and sig. value < 0.05 are considered influential and significant).
3. Coefficient of Determination Test: Used to measure the proportion of the dependent variable *(Y)* that can be explained by the two independent variables (X_1 and X_2) in the model.

4. Results and Discussions

4.1 Descriptive Statistics of the Study

Descriptive statistics were used to determine the frequency distribution of respondents' demographic characteristics and the level of responses to the indicators of the research variables. These descriptive statistical results provide a general overview of the respondents' profiles and their perceptions of the topic under study.

Table 2. Frequency and percentage based on respondents' demographic variables (n = 100)

Variables	Category	Frequency	(%)
Gender	Male	41	41
	Female	59	59
Age	< 20 years	8	8
	21–30 years	32	32
	31–40 years	38	38
	41–50 years	18	18
	> 50 years	4	4
Last Education	Senior High School/Vocational School	28	28
	Diploma (D3)	34	34
	Bachelor's Degree (S1)	29	29
	Master's/Doctoral Degree (S2/S3)	9	9
Type of Business	Culinary	32	32
	Fashion	18	18
	Services	30	30
	Retail / Store	11	11
	Technology / Startup	9	9
Business Operating Period	< 1 year	10	10
	1–3 years	39	39
	4–6 years	31	31

	> 6 years	20	20
Business Region	Java	63	63
	Sumatra	10	10
	Kalimantan	8	8
	Sulawesi	12	12
	Bali and Nusa Tenggara	5	5
	Others	2	2
Use of Digital Tax System	Never Used	13	13
	Just Started	38	38
	Already Routinely Using	49	49
Ever Participated in Digital HR Training	Yes	54	54
	No	46	46

Based on the data in Table 2, the majority of MSME actors in this study were female (59%), with a productive age range of 21–40 years (70%), reflecting the dominance of younger age groups who tend to be more adaptive to digital technology (OECD, 2019). The respondents' educational background was dominated by Diploma and Bachelor graduates (63%), which is relevant to the findings of Boyatzis (1991) that education level positively influences the adoption of digital competencies. The largest business sectors were culinary (32%) and services (30%), two sectors most affected and driven by post-pandemic digitalization (WEF, 2020).

In addition, 49% of respondents had routinely used digital taxation systems and 54% had participated in HR digitalization training, indicating a fairly high level of technological readiness among micro and small business actors in Indonesia. This phenomenon supports the findings of Gwyther and Berrigan (2024), which highlighted the acceleration of MSME digital transformation since 2020. Meanwhile, the majority of businesses were located on Java Island (63%), indicating that digital inequality between regions still exists. Overall, these findings provide strong justification that digital literacy and technology-based taxation systems are important factors in building entrepreneurial resilience in the industry 4.0 era.

4.2 Validity Test

The validity test was conducted to ensure that each questionnaire item truly measured the targeted variable.

Table 3. Validity test

Statement	Digital Tax Management (X_1)	HR Competencies (X_2)	Entrepreneurial Resilience *(Y)*	r_{table} N = 100	Desc.
1	0.704**	0.793**	0.759**	0.194	Valid
2	0.695**	0.654**	0.689**	0.194	Valid
3	0.781**	0.702**	0.750**	0.194	Valid
4	0.590**	0.493**	0.602**	0.194	Valid
5	0.502**	0.762**	0.314**	0.194	Valid
6	0.731**	0.712**	0.719**	0.194	Valid
7	0.593**	0.619**	0.623**	0.194	Valid
8	0.762**	0.800**	0.800**	0.194	Valid
9	0.672**	0.686**	0.637**	0.194	Valid
10	0.565**	0.597**	0.626**	0.194	Valid
11	0.526**	0.639**	0.624**	0.194	Valid
12	0.738**	0.636**	0.689**	0.194	Valid

Based on Table 3, the results of the validity test for all question items in the variables Digital Tax Management (X_1), HR Competencies (X_2), and Entrepreneurial Resilience *(Y)* are presented. All item-total correlation values (r-count) are greater than the r-table value (0.194) at N = 100 and a significance

level of 5%, and are marked with two asterisks (**), indicating significance. Therefore, all items in this questionnaire are declared valid and appropriate for use in further research.

4.3 Reliability Test

The reliability test was conducted to measure the internal consistency of the research instrument using Cronbach's Alpha, with the criterion that $r\text{-}_{count} \geq 0.6$ is considered reliable.

Table 4. Reliability test results

Variables	Cronbach's Alpha (α)	Critical Value (≥0,6)	Description
Digital Tax Management (X_1)	0,880	0,6	Reliabel
HR Competencies (X_2)	0,888	0,6	Reliabel
Entrepreneurial Resilience *(Y)*	0,881	0,6	Reliabel

Based on Table 4, all research variables (X_1, X_2, and Y) have Cronbach's Alpha values > 0.6, indicating that the instruments meet the reliability requirements. The highest α value is found in the Digital Tax Management variable (0.880), followed by HR Competencies (0.888) and Entrepreneurial Resilience (0.881). Thus, it can be concluded that all questionnaire items are consistent in measuring the variable constructs.

4.4 Classical Assumption Test

The classical assumption test includes multicollinearity, heteroscedasticity, and normality tests to ensure the feasibility of the regression model.

4.4.1Normality Test

Table 5. Normality test results

One-Sample Kolmogorov-Smirnov Test				
		Digital Tax Management (X_1)	**HR Competencies (X_2)**	**Entrepreneurial Resilience *(Y)***
N		100	100	100
Normal Parameters[a,b]	Mean	50,1300	49,6400	49,7700
	Std. Deviation	6,41755	6,86452	6,52401
Most Extreme Differences	Absolute	,083	,103	,110
	Positive	,070	,083	,079
	Negative	-,083	-,103	-,110
Kolmogorov-Smirnov Z		,826	1,029	1,097
Asymp. Sig. (2-tailed)		,502	,241	,180
a. Test distribution is Normal.				
b. Calculated from data.				

Based on the Kolmogorov-Smirnov test, all variables show Asymp. Sig. (2-tailed) values above 0.05: Digital Tax Management (X_1) = 0.502; HR Competencies (X_2) = 0.241; and Entrepreneurial Resilience *(Y)* = 0.180. Therefore, all variables meet the normality criteria (Ghozali, 2021). The Most Extreme Differences values range from 0.083 to 0.110, with relatively homogeneous standard deviations (≈6.5), indicating that the data are normally distributed and suitable for regression analysis.

4.4.2 Multicollinearity Test

Table 6. Multicollinearity test results

Coefficients								
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
		B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	2,835	1,755		1,616	,109		

	Digital Tax Management (X_1)	,450	,093	,443	4,868	,000	,141	7,104
	HR Competencies (X_2)	,491	,087	,516	5,671	,000	,141	7,104
a. Dependent Variable: Entrepreneurial Resilience *(Y)*								

Based on Table 6 above, the multicollinearity test results show that the VIF values for both independent variables, Digital Tax Management (X_1) and HR Competencies (X_2), are 7.104 (<10), with tolerance values of 0.141 (>0.1). Therefore, it can be concluded that there is no multicollinearity in the regression model (Gujarati, 2003). The significant regression coefficient values (Sig. = 0.000) further strengthen that both independent variables individually affect Entrepreneurial Resilience *(Y)* without multicollinearity problems.

4.4.3 Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is a deviation in residual variance within the regression model. One of the methods used is to examine the pattern of point distribution in the scatterplot between the Regression Standardized Predicted Value and the Regression Studentized Residual.

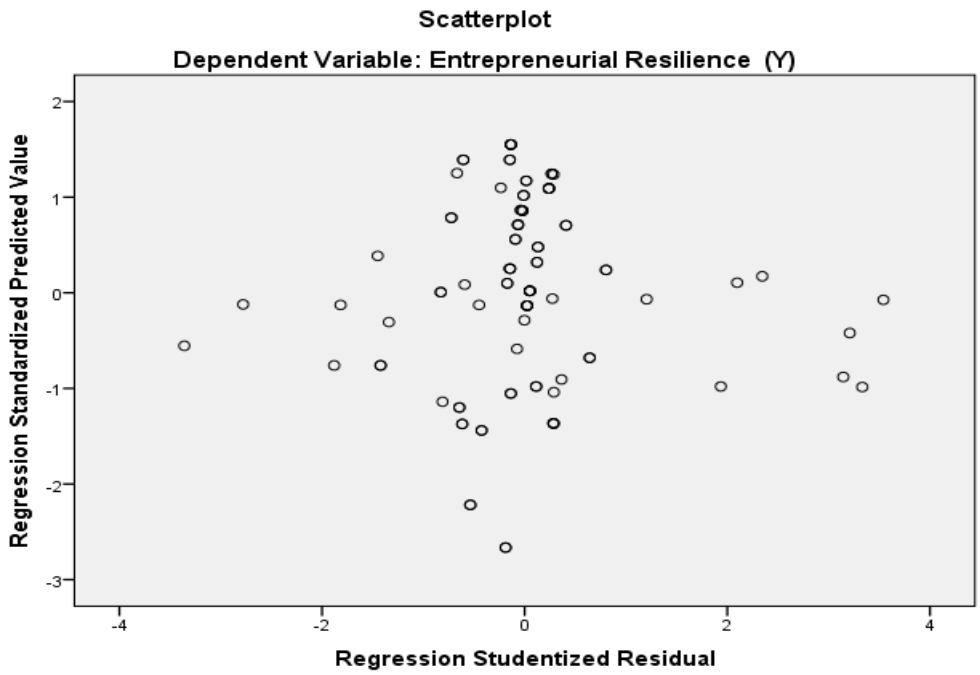

Figure 3. Heteroscedasticity test

Based on the scatterplot graph in Figure 3 above, it can be seen that the residual points are randomly distributed around the horizontal zero line and do not form any specific pattern (such as a cone or parabola). This indicates that the regression model does not experience heteroscedasticity symptoms, so the classical assumption regarding equality of residual variance (homoscedasticity) is fulfilled, and the model is appropriate for regression analysis.

4.5 Descriptive Statistics

Descriptive statistics are used to describe the distribution and tendency of data from each research variable through measures of minimum, maximum, mean, and standard deviation. The following are the descriptive analysis results for the three variables: Digital Tax Management (X_1), HR Competencies (X_2), and Entrepreneurial Resilience *(Y)*.

4.5.1 Digital Tax Management (X_1)

Table 7. Descriptive statistics of digital tax management (X_1)

No	Questionnaire Statement	N	Min	Max	Mean	Std. Dev
1	I routinely use e-Filing every month	100	1	5	4.27	0.908
2	e-Filing makes my tax reporting easier	100	2	5	3.99	0.990
3	I use e-Invoice for transactions	100	1	5	4.10	1.049
4	e-Invoice reduces recording errors	100	2	5	3.87	0.720
5	Digital tax applications (e.g. *KlikPajak*) are easy to use	100	3	5	4.16	0.545
6	The features of digital tax applications are complete and helpful	100	2	5	4.04	0.920
7	The digital tax system is easy to understand	100	3	5	4.37	0.597
8	The menu navigation of the digital tax system is intuitive	100	3	5	4.39	0.737
9	Digital notifications help remind tax deadlines	100	2	5	3.99	0.904
10	I am more disciplined in paying taxes after using the digital system	100	3	5	4.44	0.574
11	The risk of late tax payment is reduced with the digital system	100	2	5	4.51	0.674
12	The reporting process becomes faster with digitalization	100	1	5	4.00	0.943
Total			3	5	4.22	0.629

The findings in Table 7 show that the total mean value of Digital Tax Management is 4.22 with a standard deviation of 0.629, indicating that the level of acceptance and implementation of the digital taxation system is in the very high and consistent category. The highest mean score is found in the statement "The risk of late tax payment is reduced with the digital system" (mean = 4.51), while the lowest score is in the statement "e-Filing makes my tax reporting easier" (mean = 3.99). These findings indicate that MSME actors strongly perceive the benefits of the digital system in improving fiscal discipline and time efficiency, although some respondents have not yet fully experienced the technical convenience of reporting through e-Filing. In practice, this may be caused by differences in digital literacy levels and familiarity with e-Filing features, although in general, digital tax transformation has been positively accepted and is considered supportive of MSME compliance.

4.5.2 HR Competencies (X_2)

Table 8. Descriptive statistics of HR competencies (X_2)

No	Questionnaire Statement	N	Min	Max	Mean	Std. Dev
1	I am skilled in using the latest digital devices	100	1	5	4.30	0.835
2	I quickly learn new technology	100	2	5	3.96	0.974
3	I lead the team using digital tools	100	1	5	4.12	1.028
4	I solve problems with creative digital solutions	100	2	5	3.79	0.795
5	Team collaboration is more effective with digital platforms	100	2	5	4.21	0.891
6	I utilize AI for HR analysis	100	1	5	3.87	1.098
7	I am confident in making decisions based on digital data	100	2	5	4.30	0.704
8	I encourage the team to adopt new technology	100	3	5	4.36	0.732
9	I am open to digital input from team members	100	2	5	3.88	0.832
10	Digital collaboration tools improve team productivity	100	3	5	4.44	0.574
11	I use cloud computing for HR data management	100	2	5	4.38	0.789
12	I routinely participate in digital skills training	100	1	5	4.03	0.870
Total			3	5	4.21	0.656

The findings in Table 8 show that the total mean value of HR Competencies is 4.21 with a standard deviation of 0.656, indicating that human resource competencies in the digital domain are in the high category with moderate variation. The highest mean score appears in the statement "Digital collaboration tools improve team productivity" (mean = 4.44), while the lowest score is found in the statement "I solve problems with creative digital solutions" (mean = 3.79).

This indicates that MSME actors are quite comfortable with digital collaboration and technology-based decision-making; however, challenges still remain in the aspects of creativity and digital innovation, especially at the level of strategic problem-solving. In practice, this may be caused by a lack of advanced training and limited exposure to disruptive technologies, so creativity has not been fully developed, even though operational digital capabilities are already adequate.

4.5.3 Entrepreneurial Resilience (Y)

Table 9. Descriptive statistics of entrepreneurial resilience *(Y)*

No	Questionnaire Statement	N	Min	Max	Mean	Std. Dev
1	I am confident that I can overcome a business crisis	100	1	5	4.33	0.842
2	I am optimistic that the business will grow after the crisis	100	2	5	4.06	0.962
3	Failure makes me more experienced	100	1	5	4.15	1.019
4	I quickly adapt strategies when the market changes	100	2	5	3.83	0.766
5	I remain calm in making decisions under uncertain conditions	100	2	5	4.09	0.534
6	I use failure as evaluation material	100	1	5	3.98	1.035
7	I always prepare backup plans	100	2	5	4.26	0.691
8	I remain focused under business pressure	100	2	5	4.36	0.746
9	Professional networks help me overcome crises	100	2	5	3.97	0.846
10	I identify new opportunities during crises	100	2	5	4.39	0.695
11	I am flexible in allocating resources	100	2	5	4.32	0.790
12	I prioritize sustainable solutions	100	1	5	4.03	0.858
Total			3	5	4.21	0.656

The findings in Table 9 show that the total mean value of Entrepreneurial Resilience is 4.21 with a standard deviation of 0.656, indicating that the resilience of MSME entrepreneurs in facing business dynamics is in the high and stable category. The highest score is found in the statement "I identify new opportunities during crises" (mean = 4.39), while the lowest score is in the statement "I quickly adapt strategies when the market changes" (mean = 3.83).

This indicates that MSME actors have proactive abilities in identifying opportunities and managing pressure; however, the speed of adjusting strategies remains an area requiring attention. Field factors influencing this condition are most likely related to access to market information and resource flexibility, where some business actors may not yet be sufficiently agile or well-structured in responding to market changes in real time, although mentally and motivationally they are considered strong and resilient.

4.6 Multiple Linear Regression Analysis

Multiple linear regression analysis was used in this study to examine the extent of the influence of Digital Tax Management (X_1) and HR Competencies (X_2) on Entrepreneurial Resilience *(Y)*. The regression equation obtained based on the data processing results is as follows:

$$Y = 3{,}120 + 0{,}482X_1 + 0{,}498X_2 \quad (2)$$

Interpretation of coefficients:

1. Constant ($\beta_0 = 3{,}120$), indicates that if the values of X_1 and X_2 are zero, then the baseline value of Entrepreneurial Resilience *(Y)* is 3.120.

2. Digital Tax Management Coefficient (X_1 = 0.482) indicates that every 1-unit increase in Digital Tax Management will increase Entrepreneurial Resilience by 0.482 units, assuming other variables remain constant.
3. HR Competencies Coefficient (X_2 = 0.498) indicates that every 1-unit increase in HR Competencies will increase Entrepreneurial Resilience by 0.498 units, assuming other variables remain constant.

4.7 Hypothesis Testing

4.7.1 Partial T-Test

Table 10. T-Test results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	2,835	1,755		1,616	,109
	Digital Tax Management (X_1)	,450	,093	,443	4,868	,000
	HR Competencies (X_2)	,491	,087	,516	5,671	,000

Where the formula for the t-table is:

$$t\ (a/2;\ n\text{-}k\text{-}1) = t\ (0{,}05;\ 100\text{-}2\text{-}1) = 1.985 \quad (3)$$

Descriptions:
n = Sample size
k = Number of independent variables
α = 0.05 = Confidence level = 95%
df = n − k − 1 = 100 − 2 − 1 = 97

Based on the coefficients table above, the interpretation results are as follows:

a. Effect of Digital Tax Management on Entrepreneurial Resilience
The $t\text{-}_{count}$ value = 5.416 > $t\text{-}_{table}$ = 1.985, and the significance value = 0.000 < 0.05, H_0 is rejected. This means that Digital Tax Management (X_1) has a significant effect on Entrepreneurial Resilience *(Y)*.
b. Effect of HR Competencies on Entrepreneurial Resilience
The $t\text{-}_{count}$ value = 5.242 > $t\text{-}_{table}$ = 1.985, and the significance value = 0.000 < 0.05, H_0 is rejected. This means that HR Competencies (X_2) also have a significant effect on Entrepreneurial Resilience *(Y)*.

4.7.2 Simultaneous Test (F-Test)

Table 6. F-Test results

ANOVA[a]

Model	Sum of Square	df	Mean Square	F	Sig
Regression	3912.680	2	1956.340	112.790	0.000
Residual	1670.120	97	17.223		
Total	5582.800	99			
a. Dependent variable: Entrepreneurial Resilience *(Y)* b. Predictors: (Constant), X_1 (Digital Tax Management), X_2 (HR Competencies)					

Where the formula for the F-table is:

$$F\ (\alpha;\ k;\ df_2) = F(0{,}05;\ 2;\ 97) = 3.09 \quad (4)$$

Description:
n = Sample size

k = Number of independent variables
α = 0.05 = confidence level = 95%
$df_2 = n - k - 1 = 100 - 2 - 1 = 97$

Based on the coefficients table above, the interpretation results are as follows:
The F_{count} value > F_{table} or 112.790 > 3.09, and the significance value = 0.000 < 0.05, H_0 is rejected. This means that Digital Tax Management and HR Competencies simultaneously have a significant effect on Entrepreneurial Resilience.

4.7.3 Coefficient of Determination (R^2)
Table 6. Coefficient of Determination Test Results

Model Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	0.837	0.700	0.694	4.14819

a. Predictors: (Constant), X_1 (Digital Tax Management), X_2 (HR Competencies)
b. Dependent Variable: Entrepreneurial Resilience *(Y)*

The R^2 (R Square) value of 0.700 indicates that 70% of the variation in Entrepreneurial Resilience can be explained by the combination of Digital Tax Management and HR Competencies variables. The remaining 30% is explained by other factors not included in this model.

4. Results and Discussions

4.1 The Effect of Digital Tax Management on Entrepreneurial Resilience

The research findings prove that Digital Tax Management (X_1) has a positive and significant effect on Entrepreneurial Resilience *(Y)* (β = 0.443, p = 0.000). This indicates that the adoption of digital tax systems is able to improve business resilience, especially through tax reporting efficiency and the reduction of the risk of late payments. This result is in line with the theory of Li and Wang (2024), that digital transformation in administration supports organizational resilience through increased transparency and efficiency.

Previous research by Tampubolon, Suryadi, Priyatna, and Ersanti (2025) confirmed that tax digitalization reduces the administrative burden of MSMEs, Gangodawilage, Madurapperuma, and Aluthge (2021) also found that the use of tax technology encourages compliance and trust in business management, and the implementation of tax technology improves compliance and the financial stability of entrepreneurs. Meanwhile, Siregar and Tarigan (2026) found a correlation between digital tax compliance and business financial stability. Similar findings were also revealed by Musta'in and Muzajjad (2025), who stated that e-Filing improves business resilience during the pandemic.

4.2 The Effect of HR Competencies on Entrepreneurial Resilience

The research findings prove that HR Competencies (X_2) have a positive and significant effect on Entrepreneurial Resilience (β = 0.516, p = 0.000). Human resource competencies in digital literacy and technology-based collaboration are the key to business resilience, especially in adapting to market changes. This result supports the theory by Hanifan and Dhewanto (2022), which states that entrepreneurial competencies trigger innovative and adaptive abilities, crucial during times of crisis. Research by WEF (2020) states that 73% of businesses with digitally skilled human resources are more resilient to crises.

Previous research by Tandon, Asgari, and Ranganathan (2023) found that digital leadership and HR competencies encourage entrepreneurial resilience. A study by Conner and Bilderback (2026) revealed that digital training improves HR capacity in facing disruption, while Azis and Asmar (2025) found that digital leadership is positively correlated with team resilience. These findings are reinforced by OECD (2019), which noted that investment in the development of digital HR competencies reduces the impact of economic recession.

4.3 The Simultaneous Effect of Digital Tax Management and HR Competencies

The research findings prove that Digital Tax Management (X_1) and HR Competencies (X_2) explain 70% of the variation in Entrepreneurial Resilience ($R^2 = 0.700$), with the greatest contribution coming from HR Competencies. This confirms the theory of (Onn, Na, Teh Hong Leong, & Tan Sin Howe, 2022), which shows that the synergy between functional digitalization (digital tax management) and human capabilities creates organizational resilience through adaptive and responsive abilities to external pressures. Previous research by (Tandon et al., 2023) showed that the synergy of digital systems and HR competencies strengthens business adaptation in volatile markets. Similar results were found by Dirani et al. (2020), who stated that MSMEs with a combination of both have a 40% higher survival rate during crises. A meta-analysis study by (Musta'in & Muzajjad, 2025) also revealed that business models combining technology and HR capabilities tend to be more sustainable.

5. Conclusions

5.1 Conclusion

Based on the results of data analysis of 100 MSME respondents, this study shows that Digital Tax Management (X_1) and HR Competencies (X_2), partially and simultaneously, have a positive and significant effect on Entrepreneurial Resilience *(Y)*. The partial test shows that Digital Tax Management has a significant effect on entrepreneurial resilience with a t-count value = 4.868 and sig. = 0.000 < 0.05. Likewise, HR Competencies also have a significant effect (t-count = 5.671, sig. = 0.000). Simultaneously, both independent variables make a major contribution to entrepreneurial resilience with an F-count value = 112.790 > F-table = 3.09 and R^2 of 0.700, which indicates that 70% of the variability in Entrepreneurial Resilience is explained by X_1 and X_2, while the remaining 30% comes from other variables not examined.

The results of this study imply that the adoption of effective digital tax technology and the strengthening of technology-based HR competencies play an important role in building MSME resilience to market changes and external pressures. The digitalization of taxation systems such as e-Filing, e-Invoice, and modern tax applications not only increases administrative efficiency but also encourages compliance and the financial discipline of MSME actors. On the other hand, HR with digital literacy, adaptability, and technological leadership capabilities is able to direct businesses to remain resilient and innovative during crises. These findings are highly relevant in the context of national digital transformation and post-pandemic recovery efforts.

5.2 Research Limitations

This study is limited to the text analysis of regulations without empirical evaluation of their practical implementation or taxpayer responses. on the digital tax systems and HR competencies within MSMEs, without considering other external factors that may also impact Entrepreneurial Resilience. The research does not empirically evaluate the practical challenges MSMEs face during the implementation of these systems or examine the long-term impact of HR competencies on business adaptation beyond the immediate context of digital tax systems. Furthermore, the study only covers MSMEs in Indonesia, which may limit the generalizability of the findings to other countries or sectors.

5.3 Suggestions and Directions for Future Research

This study recommends that MSME actors continue to improve the utilization of digital taxation services and HR technology skills to face dynamic business challenges, while the government needs to expand socialization and technology-based training evenly so that digital transformation can be reached by all levels of small and medium enterprises. Future research could expand the scope by including a broader sample of MSMEs across different countries or industries, examining the effects of other types of digital tools and technologies, such as digital marketing platforms, on entrepreneurial resilience. Further studies might also explore the role of government policies in supporting MSMEs through digital transformation, specifically focusing on training programs and digital infrastructure improvements. Additionally, longitudinal studies are recommended to assess the long-term impacts of digital tax management and HR competencies on business sustainability.

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Author Contributions
DD conceptualized and designed the study, led the data collection process, and performed the data analysis. DD also contributed significantly to the interpretation of the findings and drafted the initial manuscript. RFS contributed to the study design, assisted in the data analysis, and provided critical revisions to the manuscript. Both authors read and approved the final manuscript, ensuring the accuracy and integrity of the research.

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