

DOI: <https://doi.org/10.38035/gijea.v4i4><https://creativecommons.org/licenses/by/4.0/>

Received: 11 May 2026 | Revised: 12 May 2026 | Accepted: 20 May 2026

The Effectiveness of Tax Regulation Harmonization Law (HPP Law) Implementation on Digital Tax Challenges for Content Creators in Indonesia's Creative Economy: A Mixed-Source Study

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Abstract: The expansion of Indonesia's digital economy has positioned content creators as economic actors who generate income from advertising, endorsements, affiliate marketing, live streaming, sales commissions, and brand partnerships. This study examines whether the effectiveness of the Tax Regulation Harmonization Law (HPP Law) implementation reduces digital tax challenges faced by creative economy content creators. The study used a quantitative cross-sectional design involving 100 active creators on YouTube, TikTok, and Instagram. Primary data were collected using a structured Likert-scale questionnaire, while secondary data from Socialblade, Noxinfluencer, and Business of Apps were used as contextual reinforcement. The research instrument passed validity and reliability testing before hypothesis testing. Data were analyzed using descriptive statistics, classical assumption tests, simple linear regression, and mixed-source triangulation between self-reported income categories and platform-based estimates. The results show that HPP Law implementation effectiveness has a negative and significant effect on digital tax challenges, with a regression coefficient of -0.509, t-value of -5.745, significance of 0.000, and R² of 0.252. The triangulation results show that 23% of respondents tended to report lower income categories than platform-based estimates. YouTube creators showed the lowest compliance challenges because AdSense and related dashboard features provide more structured revenue documentation than TikTok and Instagram. The findings indicate that digital tax challenges are not caused solely by unwillingness to comply, but also by fragmented platform income and inconsistent documentation. The study contributes conceptually by linking fiscal psychology, institutional trust, and digital compliance with platform-based income fragmentation.

Keyword: Content Creator, Creative Economy, Mixed-Source Method, Digital Tax, Tax Challenges, HPP Law.

INTRODUCTION

Digital technology has transformed creative work in Indonesia. Content creators now use YouTube, TikTok, Instagram, and other digital platforms as publication channels, business spaces, and income sources. Their income may come from advertising, endorsements, affiliate marketing, live commerce, digital donations, platform bonuses, and brand collaborations. This transformation gives creator activities clear economic and fiscal consequences because digital monetization is no longer a marginal activity in the creative economy (Dewi, 2022; Jusikusuma & Wijaya, 2022; Kamil et al., 2024; Wuryandari & Kamil, 2024).

The scale of Indonesia's digital market strengthens the urgency of examining content creator taxation. YouTube, TikTok Shop, and Instagram have become major spaces for audience building, monetization, and commercial collaboration. Creator income is often generated across several platforms with different transaction patterns. This condition requires creators to record, classify, calculate, and report income in accordance with applicable tax regulations, even though the administrative evidence provided by platforms is not always uniform (Garuda Website, 2024; KONTAN.co.id, 2024; We Are Social & Meltwater, 2025; Yonatan, 2025).

The Law on Harmonization of Tax Regulations, hereafter referred to as the Tax Regulation Harmonization Law (HPP Law), was introduced to strengthen the tax base, improve taxpayer compliance, and adapt tax governance to economic change. However, the effectiveness of the HPP Law cannot be assessed only from the existence of formal regulations. It must also be examined through taxpayers' understanding, reporting accessibility, clarity of rates and provisions, educational support, and the suitability of tax mechanisms with platform-based income patterns (Kamil, 2023; Wuryandari & Kamil, 2024).

Content creators differ from formal employees and conventional business owners. Their income can arise from AdSense, endorsements, affiliates, live gifts, marketplace commissions, platform bonuses, and direct contracts with brands. These sources are diverse, fluctuating, and often recorded outside a single bookkeeping system. As a result, creators may face difficulties in classifying income, calculating tax payable, collecting transaction evidence, and understanding reporting procedures (Hayati & Furqon, 2025; Tiara et al., 2024; Widiyanti, 2023).

This study places the problem within fiscal psychology and digital compliance perspectives. Fiscal Psychology Theory explains that taxpayer behavior is influenced by perceptions of fairness, trust, complexity, and administrative burden. The Slippery Slope Framework emphasizes that compliance can emerge from the power of authorities and trust in authorities. Institutional Trust Theory further explains that taxpayers are more likely to comply when regulations are clear, services are responsive, and institutions are perceived as reliable. In digital taxation, these theories need to be connected with system usability and platform documentation because creators interact with tax obligations through digital systems and platform-based income records (Kirchler, 2007; Kirchler et al., 2008; OECD, 2020).

Previous studies have discussed income tax on influencers, TikTok creators, digital tax literacy, e-filing, and taxpayer compliance. These studies provide an important foundation, but many still rely mainly on perception-based data and do not fully capture platform monetization characteristics. This limitation creates a methodological gap because survey responses alone may not explain account performance, monetization estimates, and platform-based income potential (Dewi, 2022; Hama, 2023; Judijanto & Ghifari, 2025; Jusikusuma & Wijaya, 2022; Tiara et al., 2024; Yusuf & Hidayat, 2022).

This study addresses that gap through a mixed-source approach. Primary data from questionnaires are used to test the relationship between HPP Law implementation effectiveness and digital tax challenges. Secondary data from Socialblade, Noxinfluencer, and Business of Apps are used as contextual validation to interpret account performance, monetization estimates, platform characteristics, and digital revenue structures. These secondary data are not treated as additional variables. They are used to strengthen the interpretation of the statistical findings (Afroz et al., 2022; Business of Apps, 2025; Noxinfluencer, 2025; Sekaran & Bougie, 2020).

The novelty of this study lies in combining a focused single-hypothesis model with platform-based contextual validation. Conceptually, the study argues that digital tax challenges are shaped not only by willingness to comply, but also by fragmented income structures and inconsistent platform documentation. Methodologically, the study uses platform-based estimates to reinforce the empirical reading of survey results without changing the main regression model. Based on this background, this study aims to analyze the effect of HPP Law implementation effectiveness on digital tax challenges experienced by Indonesian content creators in the creative economy sector.

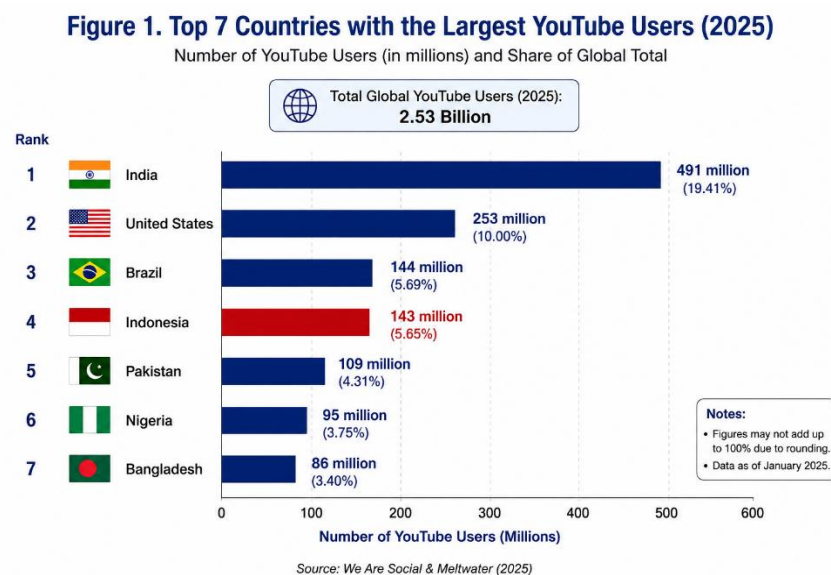


Figure 1. Top 7 Countries with the Largest Number of YouTube Users

Fiscal Psychology Theory explains that tax compliance is not merely a legal response. It is also shaped by taxpayers' perception of fairness, complexity, trust, administrative convenience, and the psychological cost of fulfilling tax obligations. In the creator economy, this perspective is relevant because creators often face difficulty identifying taxable income from various digital sources. The more complex the income structure and reporting requirements, the greater the perceived tax burden.

The Slippery Slope Framework states that compliance is built through two main channels: trust in tax authorities and the power of tax authorities. Trust emerges when tax regulations are understandable, public services are accessible, and implementation is perceived as supportive. Power reflects the ability of authorities to enforce rules fairly and consistently. In this study, HPP Law implementation effectiveness is expected to reduce tax challenges when creators perceive that regulations are clear, reporting systems are usable, and tax education is relevant to their work practices (Kirchler et al., 2008).

Institutional Trust Theory supports this mechanism. Content creators are more likely to reduce administrative resistance when tax authorities provide clear guidance, practical examples, and reliable reporting channels. Trust matters because creators often operate

outside conventional business documentation. When the institution is perceived as distant from digital work practices, creators may still experience compliance barriers even when formal regulations already exist.

The Technology Acceptance Model and digital compliance perspective also strengthen the conceptual link between policy implementation and digital tax challenges. A tax system that is perceived as useful and easy to use can reduce confusion and administrative burden. OECD's digital tax administration framework emphasizes that future tax compliance should become more seamless, data-supported, and embedded in the digital systems used by taxpayers (Davis, 1989; OECD, 2020, 2021).

Based on these theoretical arguments, effective implementation of the HPP Law is expected to reduce digital tax challenges. Clear regulation can reduce uncertainty. Easy reporting can reduce technical barriers. Educational support can improve taxpayers' ability to classify and report digital income. Institutional support can reduce psychological burden and strengthen trust. Therefore, the hypothesis is formulated as follows.

H1: The effectiveness of HPP Law implementation has a negative effect on digital tax challenges for creative economy content creators in Indonesia.

METHOD

This study employed a quantitative approach with a cross-sectional design. This design was selected because the study examined the effect of HPP Law implementation effectiveness on digital tax challenges within one observation period. The research model was kept focused on one primary relationship to maintain analytical clarity and avoid adding variables beyond the scope of the study (Sekaran & Bougie, 2020).

The target population in this study is active content creators in Indonesia who consistently produce, upload, and monetize content through digital platforms, specifically YouTube, TikTok, and Instagram. This group was selected because they have different income characteristics from formal workers and conventional business owners. Content creator income can come from digital advertising, endorsements, affiliate marketing, sales commissions, and brand partnerships, making it directly relevant to digital taxation issues. Respondents were selected using a purposive sampling technique to ensure the sample obtained truly aligns with the research objectives and represents digital creative actors who have monetized their activities. Respondent inclusion criteria covered three main aspects: having a minimum of 5,000 followers on at least one digital platform, actively uploading content at least twice per week in the past three months, and earning income from endorsements, advertising, or affiliate marketing. Based on this screening process, 100 valid responses were obtained that were suitable for analysis. This number was deemed adequate for regression analysis as it met the recommended sample size limit in quantitative research based on simple regression models (Sekaran & Bougie, 2020).

This study used a mixed-source approach to data collection to strengthen the reliability of the results and reduce reliance on a single data source. Primary data were obtained through a structured online questionnaire distributed using Google Forms to the content creator community and relevant professional networks. The research instrument was structured on a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree, allowing respondents' responses to be quantitatively measured and statistically analyzed. In addition to primary data, this study also utilized secondary data from digital analytics platforms. Socialblade was used to obtain YouTube creator income estimates, Noxinfluencer was used to analyze engagement, and income estimates for TikTok and Instagram creators, and Business of Apps was used to explore platform commission structures and monetization patterns. Respondent-reported income data was then systematically compared with platform-based estimates. This procedure was carried out to assess the consistency of information,

strengthen empirical validity, and minimize reporting bias that may arise in perception-based data.

The operationalization of the variables in this study was based on a review of previous literature and adapted to the characteristics of content creators as digital economy actors. This study used only two main variables: the effectiveness of the HPP Law implementation as the independent variable (X) and the challenges of digital taxation as the dependent variable (Y). Both variables were measured using a 1–5 Likert scale, ranging from strongly disagree to strongly agree, so that respondents' perceptions could be processed quantitatively through statistical analysis.

The effectiveness of HPP Law implementation (X) is defined as content creators' perceptions of the clarity, ease, and support provided in implementing digital tax policies under the framework of the Tax Regulation Harmonization Law. This variable describes the extent to which content creators understand digital tax provisions, feel supported by the reporting system, obtain clarity on rates and regulations, and receive adequate education from tax authorities. The indicators include understanding of digital tax regulations, ease of reporting, clarity of rates and regulations, and educational support from tax authorities (Kamil, 2023).

Digital tax challenges (Y) are defined as barriers perceived by content creators in understanding, calculating, reporting, and fulfilling tax obligations on digital income. This variable reflects the difficulties arising from creators' income patterns, which are multi-sourced, fluctuating, and not always uniformly documented by platforms. Indicators used include difficulties in reporting digital income, unclear tax classifications, administrative burdens, and inconsistencies in withholdings or tax evidence from platforms. This measurement aligns with the view that digital tax challenges are not only related to low taxpayer willingness but also influenced by administrative complexity, regulatory uncertainty, and limited documentation of digital income (Hayati & Furqon, 2025).

Table 1. Operational Definition of Variables

Variables	Operational Definition	Indicator	Scale
Effectiveness of Implementation of HPP Law (X)	Content creators' perceptions of clarity, ease, and support for the implementation of digital tax policies within the framework of the HPP Law.	Understanding digital tax regulations; ease of reporting; clarity of rates and regulations; educational support from tax authorities.	Likert 1–5
Digital Tax Challenges (Y)	Obstacles experienced by content creators in understanding, calculating, reporting, and fulfilling tax obligations on digital income.	Difficulty reporting digital income; unclear tax classification; administrative burden; inconsistency in withholding or tax evidence from platforms.	Likert 1–5

Source: Author's processed data (2025).

The primary data in this study were obtained through a structured questionnaire compiled using a Likert scale of 1–5. This scale was used to measure respondents' perceptions of the effectiveness of the implementation of HPP Law and the digital tax challenges faced by content creators. The use of a structured questionnaire enabled data collection in a systematic, measurable manner, and in accordance with the needs of quantitative analysis. Each statement was aimed at capturing respondents' experiences in understanding digital tax regulations, using the reporting system, assessing the clarity of the rules, and facing administrative obstacles in fulfilling tax obligations.

In addition to primary data, this study also utilized secondary data obtained from Socialblade, Noxinfluencer, and Business of Apps. Data from Socialblade was used to estimate the performance and monetization potential of YouTube channels. Data from

Noxinfluencer was used to estimate engagement and potential earnings for creators on TikTok and Instagram. Meanwhile, Business of Apps was used to explore information regarding platform business models, commission structures, and monetization patterns in the digital app industry. The use of secondary data was not intended to create new research variables, but rather to strengthen empirical evidence regarding digital activities, income potential, and monetization characteristics of content creators (Blade, 2025; Business of Apps, 2025; Noxinfluencer, n.d.).

The synergy between primary and secondary data creates a novelty in this research, as survey results are not only interpreted based on respondents' perceptions but are also supported by information from digital platforms. This approach helps explain the relationship between questionnaire results and the reality of digital creative economy activities carried out by content creators. Thus, the mixed-source method strengthens the validity of the research results without changing the analytical model or adding external variables.

Table 2. Data and Mixed-Source Procedures

Data source	Data Types	Function in Research	Methodological Position
Respondent questionnaire	Perceptions of the implementation of the HPP Law and the challenges of digital taxation	The basis for testing H1 through simple linear regression	Main primary data
Socialblade	Channel performance, follower growth, and digital account monetization estimates	Strengthening the context that content creators have digital income potential that needs to be understood in the tax system.	Contextual secondary data
Noxinfluencer	Engagement, accounting categories, estimated content collaborations, and sponsorship potential	Helping to understand the dynamics of platform-based monetization and its relevance to tax reporting challenges.	Contextual secondary data
Business of Apps	Information on platforms, monetization, and the development of the digital application economy	Providing context to the platform business models that influence content creator income patterns	Contextual secondary data

Source: Author's processed data (2025)

This study used a mixed-source approach to strengthen the empirical interpretation of the results. Primary data were collected through online questionnaires distributed to content creator communities and professional networks. Secondary data were obtained from Socialblade, Noxinfluencer, and Business of Apps. Socialblade was used to obtain YouTube channel performance and monetization estimates. Noxinfluencer was used to observe engagement and estimated earning indicators for TikTok and Instagram accounts. Business of Apps was used to understand platform monetization patterns and commission structures.

The platform triangulation procedure was conducted in four stages. First, respondents were asked to report monthly income categories, not exact income values. Second, respondents were given the option to provide public account identifiers or platform categories for indicative matching. Third, platform estimates were grouped into the same monthly income categories used in the questionnaire. Fourth, the self-reported categories were compared with platform-based categories only at the aggregate level. This procedure-maintained confidentiality because no personal identity, account name, or individual income value was reported in the results. Platform-based estimates were treated as indicative comparators, not audited financial data.

Simple linear regression was used because the model tested one direct relationship between HPP Law implementation effectiveness and digital tax challenges. The secondary platform data were not included as independent or moderate variables because their function was contextual validation. This decision-maintained model parsimony and prevented the

mixed-source procedure from changing the single-hypothesis structure. Data analysis included descriptive statistics, validity and reliability tests, classical assumption tests, F-test, coefficient of determination, t-test, and simple linear regression

The conceptual framework is presented in Figure 2 to show the direction of the relationship between HPP Law implementation effectiveness and digital tax challenges. The framework is grounded in the Theory of Planned Behavior, which explains that attitudes, subjective norms, and perceived behavioral control influence behavioral intention, and the Technology Acceptance Model, which emphasizes perceived ease of use and perceived usefulness in the acceptance of digital systems (Ajzen, 1991; Davis, 1989).

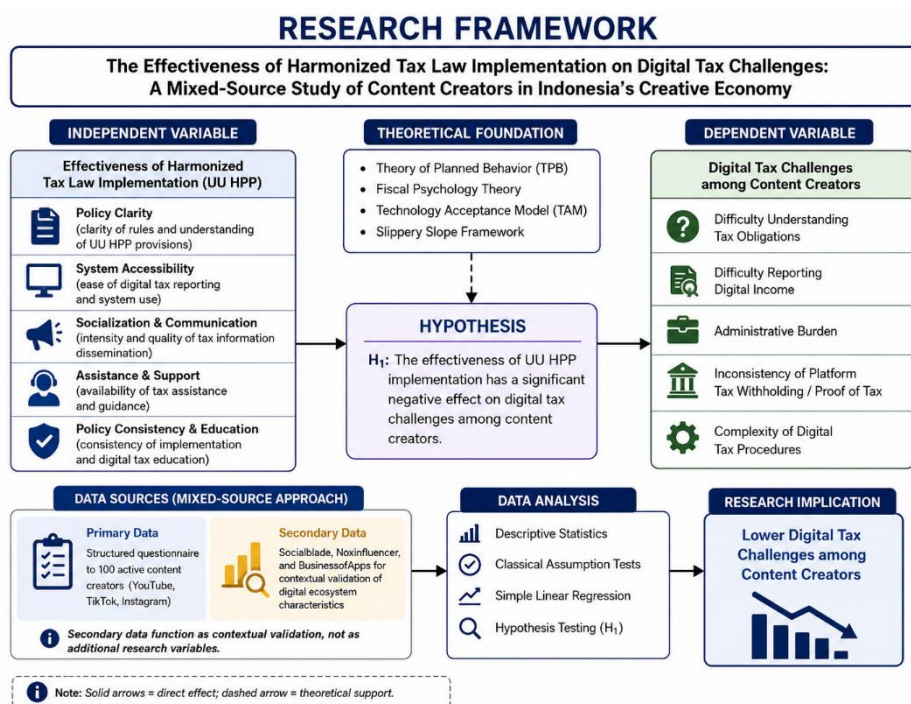
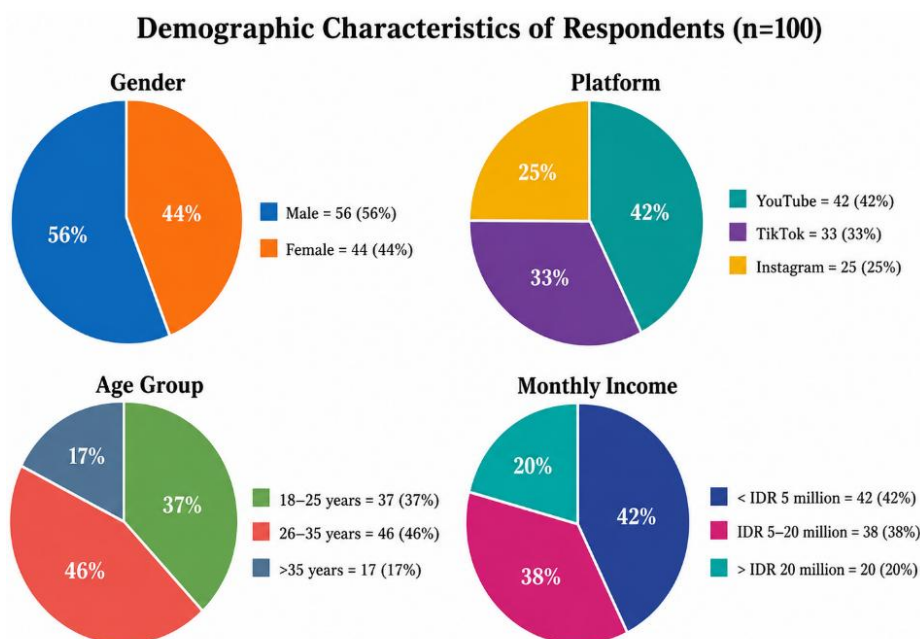


Figure 2. The Conceptual Framework

RESULT AND DISCUSSION

Prior to statistical testing, respondent profiles were analyzed to obtain a basic understanding of the content creators participating in the study. This analysis is crucial because respondent characteristics provide an initial understanding of the sample composition used in the study. Respondent profiles included gender, primary digital platform used, age group, and monthly income category. These four aspects were selected because they relate to creators' activities in producing content, reaching audiences, and generating income from digital platforms.

Respondent profiles were analyzed before inferential testing to understand the sample composition. The profile analysis included gender, main digital platform, age group, and monthly income category. These aspects are relevant because platform type, age, and income variation may shape creators' experience in recording and reporting digital income.



Source: Primary data processed with SPSS (2025)

Source: Primary data processed with SPSS (2025).

Figure 3. Demographic Profile of Respondents Based on Gender, Platform, Age, and Monthly Income

Instrument quality was tested using item-total correlation and Cronbach's alpha. The validity test showed that all items had corrected item-total correlation values above the minimum criterion of 0.30. The reliability test showed Cronbach's alpha values above 0.70 for both variables. Therefore, all indicators were considered valid and reliable for hypothesis testing (Ghozali, 2021; Santoso, 2022).

Table 3. Validity and Reliability

Variable	Number of Items	Corrected Item-Total Correlation Range	Cronbach's Alpha	Conclusion
Effectiveness of HPP Law Implementation (X)	4	0.621-0.842	0.813	Valid and Reliable
Digital Tax Challenges (Y)	4	0.604-0.857	0.836	Valid and Reliable

Source: Data processed using SPSS (2025).

Descriptive statistics show that respondents perceived HPP Law implementation as fairly good, while digital tax challenges remained at a moderate level. This means that creators have begun to recognize digital tax obligations, but they still face barriers in translating regulations into daily recording, classification, and reporting practices.

Table 4. Descriptive Statistics Results

Variables	N	Mean	Standard Deviation	Minimum	Maximum	Category
Implementation of the HPP Law (X)	100	3.47	0.67	1.9	4.9	Fairly good
Digital Tax Challenges (Y)	100	3.01	0.73	1.6	4.8	Moderate

Source: Data processed using SPSS (2025).

The mean score of HPP Law implementation indicates that respondents generally recognize the existence of digital tax rules and the need to report income from online activities. However, the score does not indicate full implementation readiness. Several creators still require clearer examples related to AdSense income, endorsement fees, affiliate

commissions, and live streaming rewards. The mean score of digital tax challenges confirms that the problem remains relevant because creators still experience difficulty in classifying income, collecting transaction evidence, and understanding differences between platform deductions and tax obligations.

The platform context helps explain why digital tax challenges differ among creators. YouTube has a more structured monetization system because creators can access AdSense dashboards, payment summaries, and certain tax-related documentation. TikTok and Instagram have more dispersed monetization patterns because income can come from live gifts, affiliate commissions, direct endorsement agreements, and informal brand collaboration. This difference creates different administrative experiences even when creators operate within the same digital economy.

Table 5. Comparison of Platform Monetization and Tax Compliance Implications

Platform	Monetization Characteristics	Potential Tax Challenges	Implications for the Hypothesis
YouTube	Revenue can come from advertising, AdSense, sponsorships, memberships, and live streaming.	Creators are more helped if they have a summary of earnings or proof of transactions available from the platform.	Clear policy implementation can reduce reporting confusion.
TikTok	Revenue can come from live gifts, affiliates, brand partnerships, and live commerce.	Sources of income are more dispersed and not always uniformly documented.	HPP Law education needs to explain examples of multi-source income reporting.
Instagram	Most of the income comes from endorsements, paid partnerships, affiliates, and direct collaborations.	Revenue is often based on contracts or direct communication with brands.	Clarity in income classification can reduce administrative challenges.

Source: Author's processed data (2025)

The classical assumption test confirmed that the regression model met the analysis requirements. The Shapiro-Wilk normality test on residuals yielded a W value of 0.975 with a significance of 0.056. The Glejser test showed a significance value of 0.368, indicating no heteroscedasticity. The model used one independent variable, so multicollinearity was not a mathematical concern. The tolerance value of 1.00 and VIF of 1.00 support this condition (Ghozali, 2021; Santoso, 2022)

Table 6. Classical Assumption Test Results

Test Type	Statistical Value	Sig. Value	Criteria	Conclusion
Normality of residuals	W = 0.975	0.056	Sig. > 0.05	Normally distributed residuals
Heteroscedasticity	Glejser Test	0.368	Sig. > 0.05	No heteroscedasticity was detected
Multicollinearity	VIF = 1.00	-	VIF < 10	There is no multicollinearity

Source: Data processed using SPSS (2025).

The F-test result shows an F-value of 33.008 with a significance value of 0.000. This result indicates that the regression model is statistically feasible. The coefficient of determination (R²) of 0.252 indicates that HPP Law implementation effectiveness explains 25.2% of the variation in digital tax challenges. The remaining variation may be influenced by tax literacy, digital skills, administrative experience, platform support, and trust in tax authorities. This value remains acceptable for socio-economic research because taxpayer behavior in digital spaces is influenced by multiple dynamic factors.

Table 7. F-Test and Coefficient of Determination Results

Test Type	Statistical Value	Sig. Value	Conclusion
F test	F = 33.008	0.000	The regression model is significant and suitable for use.
Coefficient of determination	R ² = 0.252	-	25.2% of the variation in digital tax challenges is explained by the implementation of the HPP Law

Source: Data processed using SPSS (2025).

The t-test result shows that HPP Law implementation effectiveness has a negative and significant effect on digital tax challenges. The coefficient of -0.509 indicates that a higher level of implementation effectiveness is associated with lower perceived digital tax challenges. The significance value of 0.000 provides a strong statistical basis for accepting H1.

Table 8. T-Test Results

Variables	Coefficient B	T Count	Sig.	Decision
Constant	4.528	10.824	0.000	Significant
Implementation of the HPP Law (X)	-0.509	-5.745	0.000	H1 accepted

Source: Data processed using SPSS (2025)

The regression results show that a constant value of 4.528 reflects the predicted level of digital tax challenges when the effectiveness of the HPP Law implementation is at an initial stage or has not yet had a sufficient impact. This value indicates that without the support of effective policy implementation, content creators still potentially face significant obstacles in understanding, calculating, and reporting digital income. These obstacles can arise in the form of unclear income classifications, administrative difficulties, limited transaction evidence, and differences in documentation mechanisms across digital platforms.

The regression coefficient of -0.509 indicates a negative influence between the effectiveness of the HPP Law implementation and digital tax challenges. This means that every one-unit increase in the effectiveness of the HPP Law implementation will reduce digital tax challenges by 0.509 points. This finding indicates that the clearer the regulations, the easier the reporting system, and the more adequate the tax education received by content creators, the lower the barriers they perceive in fulfilling their digital tax obligations. Therefore, the effective implementation of the HPP Law plays a crucial role in reducing the administrative and technical difficulties faced by digital creative economy actors.

A significance value of 0.000 indicates that the effect is significant at the 5% level. This result provides a strong statistical basis for accepting H1. Therefore, the hypothesis that the effectiveness of the HPP Law implementation negatively impacts digital tax challenges for creative economy content creators in Indonesia is accepted. This finding aligns with the principles of regression analysis in quantitative research, namely that coefficient values indicate the direction and magnitude of the effect, while significance values are used to determine the strength of statistical evidence in hypothesis testing (Ghozali, 2021; Santoso, 2022).

Table 9. Simple Linear Regression Test Results

Hypothesis	Statement	Statistical Results	Decision	Substantive Meaning
H1	The effectiveness of the implementation of the HPP Law has a negative impact on digital tax challenges for creative economy content creators in Indonesia.	$B = -0.509$; $t = -5.745$; Sig. = 0.000; $R^2 = 0.252$	Accepted	The more effective the implementation of the HPP Law, the lower the digital tax challenges experienced by content creators.

Source: Data processed using SPSS (2025)

The findings show that effective HPP Law implementation reduces digital tax challenges. This result means that digital tax barriers can be lowered when regulations are communicated clearly, reporting systems are easy to use, and tax education is adjusted to the income structure of creators. For content creators, tax challenges are not only related to willingness to pay taxes. They are also related to the ability to identify income sources, collect transaction evidence, record income from multiple platforms, and connect those records with applicable tax provisions (Hama, 2023; Judijanto & Ghifari, 2025; Kamil, 2023).

This finding strengthens the fiscal psychology argument that compliance depends on the perceived burden and clarity of tax administration. When rules are difficult to translate into daily practice, taxpayers may experience resistance even when they do not intend to avoid taxes. In the creator economy, this resistance may arise from unclear classification of endorsement income, inconsistent proof of platform payments, and fragmented records across platforms. Thus, HPP Law implementation should be understood as a process of communication, assistance, and technical guidance, not merely as formal legal enforcement.

The results also support the Slippery Slope Framework. Trust in tax authorities can increase when creators receive practical, example-based guidance, while the power of authorities becomes more acceptable when rules are implemented consistently. This balance is important because digital creators often operate in semi-formal income structures. They may have high income potential but limited bookkeeping capacity. Clear guidance can reduce the psychological cost of compliance and support voluntary compliance (Kirchler et al., 2008).

The mixed-source findings provide additional insight. The triangulation between self-reported income categories and platform-based estimates shows that 23% of respondents tended to report lower income categories than indicated by platform estimates. This does not automatically indicate intentional underreporting. It may reflect limited recordkeeping, difficulty accumulating income across platforms, conservative reporting behavior, or uncertainty about which digital receipts should be classified as taxable income. Therefore, digital tax compliance problems should be understood as administrative and informational problems as well as behavioral problems.

Table 10. Triangulation of Self-Reported Income vs. Income Platform-Based Estimates

Income Category (per month)	Self-Reported (n)	Platform Estimate (n)	Discrepancy
Low (< IDR 5 million)	42	34	+8 (overestimation)
Medium (IDR 5-20 million)	38	41	-3 (underestimation)
High (> IDR 20 million)	20	25	-5 (underestimation)

Source: Secondary data from Socialblade and Noxinfluencer (2025); data accessed in 2025

Platform-specific patterns further clarify the mechanism. YouTube creators reported the lowest average compliance challenges because YouTube's monetization system is more integrated with AdSense records, revenue dashboards, and payment summaries. These

features help creators identify income flows and prepare basic documentation. In contrast, TikTok and Instagram creators face more dispersed income structures. TikTok income may come from live gifts, affiliates, commissions, and brand partnerships. Instagram income often depends on direct endorsement contracts, paid partnerships, and informal negotiations. These arrangements can produce income without standardized tax evidence.

Table 11. Platform-Specific Compliance Patterns

Platform	n	Mean Compliance Challenges (Y)	Key Observation
YouTube	42	2.85	Lowest challenges; integrated tax documentation
TikTok	33	3.12	Moderate challenges
Instagram	25	3.08	Moderate challenges

Source: Primary data processed using SPSS (2025); platform context data accessed in 2025.

These findings align with Hama (2023), who demonstrated that digital tax systems and taxpayer understanding can strengthen compliance. They also align with Judijanto and Ghifari (2025), who emphasized the role of e-filing technology in improving taxpayer compliance in the digital era. However, this study adds a specific creator-economy perspective by showing that system usability must be connected with the fragmented structure of platform income.

The findings also support Hayati and Furqon (2025) and Tiara et al. (2024), who stated that digital tax challenges in Indonesia are related to limited regulatory understanding, unclear tax treatment of digital income, and non-uniform documentation of creator activities. This study extends those findings by showing that clearer HPP Law implementation can reduce those barriers. The contribution lies in shifting the discussion from taxable objects to implementation quality and platform-based documentation.

Compared with studies that rely solely on survey perception, this study offers additional empirical reinforcement through Socialblade, Noxinfluencer, and Business of Apps. The secondary data do not replace primary data. They strengthen the interpretation by showing that creators' tax challenges emerge from real differences in platform monetization systems. This strengthens the methodological contribution of the mixed-source approach.

Practically, the findings provide guidance for the Directorate General of Taxes. Digital tax education should be segmented by platform and income source. Educational materials should include simple examples of reporting AdSense income, endorsement fees, affiliate commissions, live gifts, and marketplace commissions. Collaboration between tax authorities and platforms should also be strengthened so creators can access standardized income summaries and tax information. This approach is consistent with OECD's view that digital tax administration should become more data-supported and closer to the systems used by taxpayers (OECD, 2020, 2021).

Theoretically, this study confirms that digital tax compliance in the creator economy depends on the interaction between regulatory clarity, system usability, institutional trust, and platform documentation. The main conceptual contribution is that digital tax challenges are not driven solely by unwillingness to comply. They are also shaped by fragmented multi-platform income and inconsistent documentation. This insight explains why conventional tax administration needs adaptation when dealing with creator-economy actors.

CONCLUSIONS AND RECOMMENDATIONS

This study demonstrates that HPP Law implementation effectiveness has a negative and significant effect on digital tax challenges for creative economy content creators in Indonesia. The hypothesis is accepted. The clearer, easier, and more targeted the implementation of the

HPP Law, the lower the barriers experienced by creators in understanding, calculating, and reporting digital income.

The study contributes theoretically by linking fiscal psychology, the Slippery Slope Framework, institutional trust, and digital compliance with platform-based income fragmentation. The findings show that digital tax challenges do not arise only from low willingness to comply. They also arise from multi-source income, inconsistent platform documentation, and limited administrative readiness among creators.

The mixed-source approach provides methodological novelty. Primary survey data were used for hypothesis testing, while secondary data from Socialblade, Noxinfluencer, and Business of Apps strengthened the empirical reading of platform monetization and income documentation. The triangulation results show a mismatch between self-reported income categories and platform-based estimates, indicating the need for better recordkeeping support.

Practically, the Directorate General of Taxes should design simple, example-based, and platform-specific tax education for creators. Guidance should cover AdSense, endorsements, affiliates, live gifts, commissions, and brand partnerships. Cooperation with digital platforms is also needed to support clearer income summaries and standardized tax information.

This study has limitations. The sample consists of 100 creators with at least 5,000 followers, so generalization to smaller creators should be made carefully. Platform-based income estimates are indicative and cannot be treated as audited financial data. The cross-sectional design also cannot capture changes in tax challenges over time. Future studies can use larger samples, include emerging platforms, and examine additional variables such as tax literacy, digital skills, administrative experience, platform support, and trust in tax authorities.

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