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Analysis of the Impact of Taxation on Affiliate Earnings in the Shopee Affiliate Program

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tax knowledge;
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Abstract

This research aims to analyze the effect of tax knowledge and tax regulation implementation on the net income of affiliators in the Shopee Affiliate Program, with affiliator motivation examined as a mediating variable. Income earned through affiliate marketing activities is classified as an object of Income Tax (PPh) Article 21 in Indonesia, yet many affiliators still lack adequate understanding of their tax obligations, creating a gap this study seeks to address. This quantitative associative-causal study used an online five-point Likert-scale questionnaire distributed via Google Form to 100 Shopee affiliators with active NPWP, minimum three months of activity, and prior taxable commission receipts. Data were analyzed using SEM-PLS, evaluating both measurement and structural models. The results show that tax knowledge and tax regulation implementation each have a positive and significant effect on affiliator net income. Tax regulation implementation also has a positive and significant effect on affiliator motivation, whereas tax knowledge does not significantly affect motivation. Motivation itself has a positive and significant effect on income and is shown to mediate the effect of tax regulation implementation on income, but does not mediate the effect of tax knowledge on income. These findings indicate that clear, well-socialized tax regulation together with strengthened affiliator motivation are key factors in improving affiliator income, while tax knowledge plays a more direct, technical role in income management rather than a motivational one.

INTRODUCTION

The Shopee Affiliate Program is an affiliate-based marketing strategy developed by Shopee to expand product promotion through cooperation with individuals or content creators who act as affiliators. Through this program, affiliators earn commissions from every purchase transaction made by consumers through the affiliate links they share on various digital platforms, such as Instagram, TikTok, YouTube, and personal websites (Indayani et al., 2026; Kumar et al., 2024; Mangiò & Di Domenico, 2022; Sun et al., 2026; Uluf et al., 2025). The system is designed to create a mutually beneficial relationship between the company and the public, in which Shopee gains increased sales and product exposure while affiliators obtain additional income based on their promotional performance. The program also encourages public participation in the digital economy, particularly among the younger generation who actively use social media as a creative and productive platform (Cao & Kang, 2024; Chami, 2025; Dellyana et al., 2023; Ha & Chuah, 2023; Praratya et al., 2024), so that Shopee Affiliate functions not only as a modern marketing strategy but also as a vehicle for community economic empowerment in the digital era (Winarni et al., 2024).

The income earned by affiliators in the Shopee Affiliate Program depends on the effectiveness of their promotional strategy and the level of audience engagement with the content they share (Asih & Muslihah, 2025; Cuendista & Purnamasari, 2023; Indayani et al., 2026; Nuvitasari et al., 2025; Tedjomurti & Mutiah, 2025). The higher the conversion rate or the number of transactions generated from an affiliate link, the greater the commission received (Martynov, 2023; Piliana & Maradona, 2024; Sun et al., 2026). This income is also influenced by factors such as product category, transaction value, and the commission policy set by Shopee at a given period. As a performance-based income system, affiliator earnings are fluctuating and irregular, which encourages affiliators to continuously improve their creativity and consistency in producing content relevant to their target audience. In the context of the digital economy, income from affiliate activity has become a new form of creative economy that provides individuals the opportunity to earn income independently without owning their own products (Kusumaningtyas & Nadhiroh, 2024).

One important factor that also affects the amount of affiliator income is the taxation imposed on the income earned from affiliate activities (Indayani et al., 2026; Mangiò & Di Domenico, 2022). As part of the digital economy, individual affiliator income is categorized as income from business or service activities and therefore becomes an object of Income Tax (PPh) Article 21 under Indonesian tax regulations. This taxation is based on the principle that every individual who earns income, whether from formal employment or independent digital-based activity, has an obligation to report and pay tax on the income received (Prabowo, 2025; Quiñones et al., 2025; Susilowati & Mappanyukki, 2023; Zuchri, 2025). Tax therefore becomes one of the determinants of the net income ultimately received by affiliators after withholding or reporting (Prabowo, 2025; Susilowati & Mappanyukki, 2023; Zuchri, 2025). This factor is important to examine because it can affect affiliator motivation to participate, particularly for those who rely on the Shopee Affiliate Program as either a primary or supplementary source of income (Nurdi et al., 2025).

Previous studies have examined various aspects of taxation in the digital economy and affiliate marketing. Santoso (2019) and Lubis (2017) analyzed the imposition of income tax and value-added tax on e-commerce transactions in Indonesia, highlighting the regulatory challenges in taxing digital economic activities. Damayanti and Santosa (2024) examined the effect of tax collection, deposit, and reporting procedures on sales turnover, finding that tax procedures significantly impact business income. Indriyani (2020) investigated the effect of tax socialization, tax understanding, tax awareness, and tax sanctions on e-commerce taxpayer compliance, concluding that tax understanding has a significant positive effect on compliance. Sulastiningsih et al. (2023) found that tax knowledge and tax awareness positively affect individual taxpayer compliance, while Tarigan and Angellica (2024) demonstrated that tax system modernization, tax calculation methods, and tax socialization significantly influence taxpayer compliance among e-commerce business owners. Winarni et al. (2024) specifically examined tax understanding and knowledge among e-commerce business owners, finding that many still lack adequate understanding of their tax obligations.

Research on the impact of taxation on affiliator income in the Shopee Affiliate Program is important to conduct because this phenomenon reflects a new dynamic within Indonesia's digital economic system. As the number of individuals earning income through affiliate platforms continues to rise, there is a growing need to understand how tax policy affects income

levels and the behavior of digital economy actors. In addition, many affiliators still lack adequate understanding of their tax obligations on affiliate income, which may create inconsistencies between actual income realization and tax reporting. This study also carries strategic value for the government in efforts to broaden the tax base in the digital economy sector, and for e-commerce platforms in designing fair and sustainable partnership policies for their affiliate partners. The results of this research are expected to provide both academic and practical contributions to digital tax management and to improving the welfare of affiliators in the technology-based economic era (Winarni et al., 2024).

This research also carries an important contribution because, to date, studies that specifically examine the impact of taxation on the amount of affiliator income in the Shopee Affiliate Program remain very limited. Most prior studies have focused on consumer behavior, the effectiveness of digital marketing strategies, or factors influencing purchase decisions through e-commerce platforms, while the implications of tax policy on the income of digital economy actors, particularly affiliators, remain rarely studied academically (Amanah & Yuliana, 2025). Based on this background, this study formulates its problems as follows: (1) the rapid growth of participants in the Shopee Affiliate Program reflects a wide digital economic opportunity in Indonesia, yet it is not matched by sufficient knowledge of tax responsibilities among affiliators; (2) the imposition of tax directly affects the amount of net income received by affiliators, although in-depth empirical studies on the extent of this effect remain limited; and (3) there is a lack of analysis explaining how affiliators' perceptions of and responses to tax regulations may influence their motivation and participation in the affiliate scheme. Accordingly, this study aims to examine and analyze the effect of tax knowledge and tax regulation implementation on affiliator net income, both directly and indirectly through affiliator motivation as a mediating variable. This research is expected to enrich the literature on the effect of taxation on the income of individuals engaged in digital economic activity, and to serve as a reference for the government in formulating tax policy that is more adaptive to the growth of the digital economy, for affiliators in understanding the impact of tax on their income, and for Shopee and other e-commerce platforms in designing more transparent and equitable partnership and commission payment policies.

METHOD

Research Approach and Type

This study employed a quantitative approach, as it aims to test the effect between variables objectively and measurably using numerical data. The quantitative approach allows the researcher to analyze the relationship between taxation as the independent variable and affiliator income as the dependent variable through statistical methods; data obtained from respondents were processed and analyzed using regression-based structural analysis techniques to determine the extent to which tax imposition has a significant impact on the amount of income received by affiliators (Ghozali, 2023). The type of research used is causal-associative research, which aims to determine the cause-and-effect relationship between two or more variables. In this context, tax imposition is regarded as the causal factor that may affect the resulting change in affiliator income level, allowing the researcher to identify the extent to which changes in the tax-imposition variable affect the magnitude of affiliator income, both directly and indirectly (Ghozali, 2023).

Research Object and Sample

The object of this research is individual affiliators enrolled in the Shopee Affiliate Program, with a focus on the imposition of Income Tax (PPh) Article 21 on the income they receive. To maintain analytical accuracy, this study only included affiliators meeting the following criteria: (a) possessing an active individual Taxpayer Identification Number (NPWP) registered with the Directorate General of Taxes; (b) having been active as a Shopee affiliator for at least the three months prior to the research, so as to reflect consistent activity and income; (c) conducting promotional activity through social media platforms such as TikTok, Instagram, or YouTube using the official affiliate link provided by the Shopee Affiliate Program; and (d) having previously withdrawn affiliate commission, thereby having directly experienced the PPh Article 21 withholding process carried out by the program administrator. The sample used in this study consisted of 100 respondents, a number considered sufficient to represent the phenomenon under study.

Location and Time

This research was conducted online through social media. Respondents were targeted from active Shopee affiliators who promote affiliate links on social media platforms such as X (Twitter), Instagram, Threads, TikTok, and Facebook. The data collection and processing process was planned to take place over a period of one month.

Data Collection Technique and Research Instrument

Data were collected using a closed-ended questionnaire distributed online through Google Form, a method chosen for its ability to reach respondents widely and efficiently, particularly Shopee affiliators active across various digital platforms. The questionnaire was arranged in the form of closed statements using a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree) to measure respondents' level of agreement with statements related to the research variables. The instrument consisted of four parts: Part A collected respondent identity (gender, age, and length of time as a Shopee affiliator); Part B covered affiliate activity and income (frequency of affiliate content/links per week, highest gross and net monthly income, and awareness of tax deduction details); Part C contained the main Likert-scale statements measuring the four latent constructs, namely Tax Knowledge (X1, 5 items), Tax Regulation Implementation (X2, 5 items), Affiliator Motivation (Z, 5 items), and Affiliator Net Income (Y, 5 items); and Part D consisted of one open-ended question regarding the main obstacles affiliators experience related to tax in the Shopee Affiliate Program.

Data Analysis Technique

Data collected in this study were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, which consists of two main models, namely the measurement model (outer model) and the structural model (inner model) (Hair et al., 2021). Evaluation of the outer model with reflective indicators was carried out through convergent validity and discriminant validity testing, as well as composite reliability and Cronbach's Alpha testing to assess the internal consistency of indicators forming the latent construct. Convergent validity was assessed through outer loading values, considered valid at ≥ 0.70 (indicators between 0.60–0.70 may be retained if construct reliability is met), and Average Variance Extracted (AVE), considered adequate at ≥ 0.50. Discriminant validity was assessed using the Fornell-Larcker Criterion, where the square root of AVE for each construct must exceed its

correlation with other constructs, and the Heterotrait-Monotrait Ratio (HTMT), where values below 0.85 indicate adequate discriminant validity. Reliability was assessed using Cronbach's Alpha and Composite Reliability, both considered reliable at ≥ 0.70 (Hair et al., 2021).

Evaluation of the inner model was conducted after the outer model was declared valid and reliable, and included the coefficient of determination (R-Square), the predictive relevance test (Q-Square), the effect size test (F-Square), and hypothesis testing. R-Square values are categorized as strong at ≥ 0.75, moderate between 0.50–0.75, and weak between 0.25–0.50 (Hair et al., 2019). A model is considered to have adequate predictive relevance if its Q-Square value exceeds zero. F-Square values are classified as a small effect at ≥ 0.02, a medium effect at ≥ 0.15, and a large effect at ≥ 0.35 (Hair et al., 2019). Hypothesis testing was conducted using the SEM-PLS approach, in which a relationship between variables is considered significant if the t-statistic value is ≥ 1.96 or the p-value is ≤ 0.05 (Hair et al., 2021).

RESULTS AND DISCUSSIONS

Overview of the Research Object

The object of this research is individual affiliators enrolled in the Shopee Affiliate Program organized by Shopee Indonesia, a rapidly growing part of the digital economy ecosystem that provides individuals the opportunity to earn income through product promotion activity on social media using official affiliate links. The population of this study consisted of active individual affiliators meeting the criteria of an individual taxpayer, namely holding an active NPWP, conducting promotional activity consistently, and having previously received commission disbursement subject to Income Tax (PPh) Article 21 withholding. Considering time, resource, and cost constraints, this study used a sample of 100 respondents, considered sufficiently representative of the phenomenon studied, selected through purposive sampling based on criteria relevant to the research objective. Data were collected through an online questionnaire distributed via Google Form using a five-point Likert scale, covering respondent identity, affiliate activity and income, and the four main latent constructs of the study.

Descriptive Statistics

Descriptive statistics were used to provide an overview of the data collected from respondents without hypothesis testing, describing the characteristics of each research variable, namely Tax Knowledge (X1), Tax Regulation (X2), Motivation (Z), and Affiliator Income (Y), based on the frequency distribution and mean values obtained from the questionnaire data, as presented in Tables 1 through 4.

Table 1. Descriptive Statistics of Tax Knowledge (X1)

Item	1	2	3	4	5	Mean
X1.1 I understand that affiliate income is a tax object	5	1	16	31	47	4.14
X1.2 I know how tax on affiliate income is calculated	0	2	6	41	51	4.41
X1.3 I understand the tax reporting obligation	0	3	17	30	50	4.27
X1.4 I know the applicable tax rate	0	1	20	41	38	4.16
X1.5 I understand tax sanctions	1	5	16	36	42	4.13

Variable mean = 4.22 (high category).

Source: processed by the researcher (2026).

Table 1 shows that the Tax Knowledge variable has an overall mean of 4.22, indicating that respondents' tax knowledge falls into the high category. The indicator with the highest mean is X1.2 (4.41), showing that most respondents have a very good understanding of how affiliate income tax is calculated, while the lowest-mean indicator is X1.5 (4.13), which nonetheless remains in the high category.

Table 2. Descriptive Statistics of Tax Regulation Implementation (X2)

Item	1	2	3	4	5	Mean
X2.1 Shopee's tax withholding system is clear	2	11	32	27	28	3.68
X2.2 Tax information is easy to understand	4	8	26	32	30	3.76
X2.3 Tax withholding is carried out transparently	1	9	31	30	29	3.77
X2.4 Tax policy is easy to follow	3	9	34	29	25	3.64
X2.5 Tax regulation is applied fairly	3	9	30	26	32	3.75

Variable mean = 3.72 (high category).

Source: processed by the researcher (2026).

Table 2 shows that the Tax Regulation Implementation variable has an overall mean of 3.72, indicating that respondents' understanding of tax regulation falls into the high category. The highest-mean indicator is X2.3 (3.77), while the lowest is X2.4 (3.64), both remaining within the high category.

Table 3. Descriptive Statistics of Affiliator Net Income (Y)

Item	1	2	3	4	5	Mean
Y1.1 Tax reduces the net income I receive	2	6	24	50	18	3.76
Y1.2 Tax has a significant impact on my earnings	5	8	40	34	13	3.42
Y1.3 My income changed after tax deduction	2	6	27	47	18	3.73
Y1.4 I still obtain profit despite the tax	3	10	29	36	22	3.64
Y1.5 I am able to manage income after tax	1	9	32	29	29	3.76

Variable mean = 3.66 (high category).

Source: processed by the researcher (2026).

Table 3 shows that the Income variable has an overall mean of 3.66, indicating a relatively high income category among respondents. The highest-mean indicators are Y1.1 and Y1.5 (3.76 each), while the lowest is Y1.2 (3.42), still within the moderately high category.

Table 4. Descriptive Statistics of Affiliator Motivation (Z)

Item	1	2	3	4	5	Mean
Z1.1 I remain motivated to run Shopee Affiliate despite the tax	4	5	30	35	26	3.74
Z1.2 Tax does not reduce my enthusiasm for content creation	8	6	35	27	24	3.53
Z1.3 I am driven to improve performance to increase income	3	10	31	42	14	3.54
Z1.4 Tax policy affects my decision to stay active	10	11	38	27	14	3.24
Z1.5 Tax transparency increases my motivation	13	9	26	41	11	3.28

Variable mean = 3.47 (moderately high category).

Source: processed by the researcher (2026).

Table 4 shows that the Motivation variable has an overall mean of 3.47, indicating a moderately high level of motivation among respondents. The highest-mean indicator is Z1.1 (3.74), while the lowest is Z1.4 (3.24), both remaining within the moderately high category.

Outer Model (Measurement Model)

Outer model testing was carried out to assess the quality of measurement and to ensure that the indicators used adequately represent the latent constructs in the research model (Hair et al., 2022), covering convergent validity, discriminant validity, and construct reliability testing. The estimated outer model, generated using SmartPLS 4.0, is presented in Figure 2.

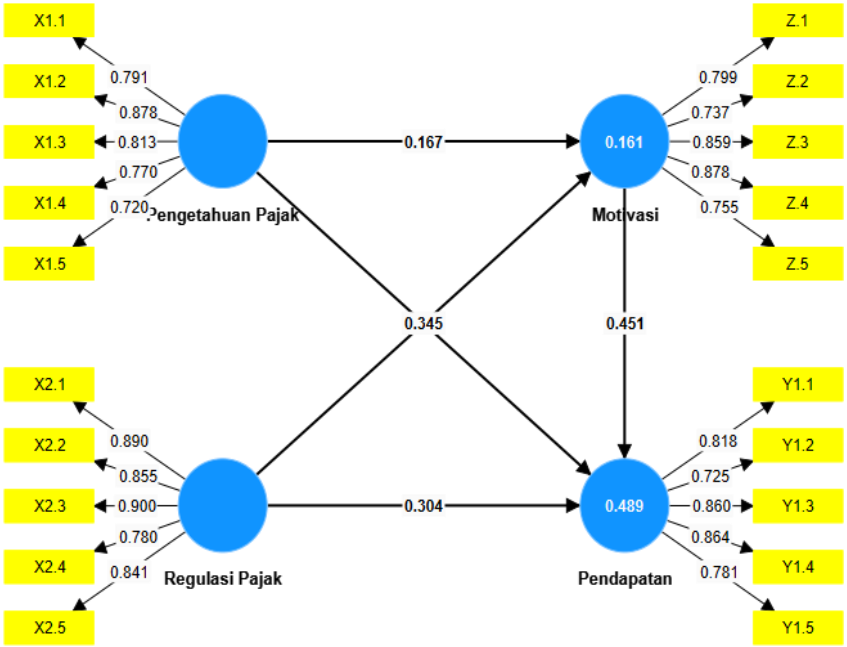

Figure 1. Outer Model (SmartPLS 4.0 Output)

Source: SmartPLS 4.0 Output, Processed (2026)

Convergent validity was assessed using loading factor and Average Variance Extracted (AVE) values, presented in Tables 5 and 6.

Table 5. Convergent Validity – Loading Factor

Item	Construct	Loading Factor	Description
X1.1	Tax Knowledge	0.791	Valid
X1.2	Tax Knowledge	0.878	Valid
X1.3	Tax Knowledge	0.813	Valid
X1.4	Tax Knowledge	0.770	Valid
X1.5	Tax Knowledge	0.720	Valid
X2.1	Tax Regulation	0.890	Valid
X2.2	Tax Regulation	0.855	Valid
X2.3	Tax Regulation	0.900	Valid
X2.4	Tax Regulation	0.780	Valid
X2.5	Tax Regulation	0.841	Valid
Y1.1	Income	0.818	Valid
Y1.2	Income	0.725	Valid

Item	Construct	Loading Factor	Description
Y1.3	Income	0.860	Valid
Y1.4	Income	0.864	Valid
Y1.5	Income	0.781	Valid
Z1.1	Motivation	0.799	Valid
Z1.2	Motivation	0.737	Valid
Z1.3	Motivation	0.859	Valid
Z1.4	Motivation	0.878	Valid
Z1.5	Motivation	0.755	Valid

Source: SmartPLS 4.0 Output, Processed (2026)

Table 5 shows that all indicators across the four constructs have loading factor values above 0.70, ranging from 0.720 (X1.5) to 0.900 (X2.3), indicating that every indicator is valid and adequately reflects its intended construct.

Table 6. Convergent Validity – Average Variance Extracted (AVE)

Construct	AVE
Motivation	0.652
Income	0.658
Tax Knowledge	0.634
Tax Regulation	0.730

Source: SmartPLS 4.0 Output, Processed (2026)

Table 6 shows that all constructs have AVE values above the required threshold of 0.50, ranging from 0.634 (Tax Knowledge) to 0.730 (Tax Regulation), confirming that each construct explains more than half of the variance of its indicators and therefore satisfies the convergent validity criterion.

Table 7. Discriminant Validity – Heterotrait-Monotrait Ratio (HTMT)

Construct	Motivation	Income	Tax Knowledge	Tax Regulation
Motivation	–			
Income	0.675	–		
Tax Knowledge	0.367	0.354	–	
Tax Regulation	0.397	0.530	0.156	–

Source: SmartPLS 4.0 Output, Processed (2026)

Table 7 shows that all HTMT values between constructs are below the recommended threshold of 0.85 (ranging from 0.156 to 0.675), indicating that each construct is empirically distinct and does not overlap with the others.

Table 8. Discriminant Validity – Fornell-Larcker Criterion

Construct	Motivation	Income	Tax Knowledge	Tax Regulation
Motivation	0.808			
Income	0.604	0.811		
Tax Knowledge	0.209	0.331	0.796	
Tax Regulation	0.365	0.493	0.122	0.854

Source: SmartPLS 4.0 Output, Processed (2026)

Table 8 shows that the square root of AVE for each construct (diagonal values, ranging from 0.796 to 0.854) exceeds its correlation with every other construct, confirming that all constructs satisfy the discriminant validity criterion under the Fornell-Larcker Criterion and are therefore suitable for further structural analysis.

Table 9. Reliability Test

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Description
Motivation	0.866	0.894	Reliable
Income	0.870	0.880	Reliable
Tax Knowledge	0.856	0.874	Reliable
Tax Regulation	0.907	0.906	Reliable

Source: SmartPLS 4.0 Output, Processed (2026)

Table 9 shows that all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, ranging from 0.856 to 0.907, confirming that all constructs are reliable and possess strong internal consistency, and are therefore suitable as measurement instruments for further analysis.

Inner Model (Structural Model)

Inner model testing was carried out to assess the relationships between the latent constructs formulated in the research hypotheses, evaluated through the coefficient of determination, predictive relevance, effect size, and hypothesis testing (Hair et al., 2022).

Table 10. Coefficient of Determination (R-Square)

Construct	R-Square	R-Square Adjusted
Motivation	0.161	0.143
Income	0.489	0.473

Source: SmartPLS 4.0 Output, Processed (2026)

Table 10 shows an R-Square value of 0.161 for Motivation, meaning that Tax Knowledge and Tax Regulation together explain 16.1% of the variation in Motivation, while the remaining 83.9% is explained by factors outside the research model, indicating a weak explanatory power for this part of the model. The R-Square value of 0.489 for Income indicates that Tax Knowledge, Tax Regulation, and Motivation together explain 48.9% of the variation in Income, a moderate level of explanatory power, while the remaining 51.1% is explained by other factors outside the model.

Table 11. Predictive Relevance (Q^2)

Construct	SSO	SSE	Q^2 (= 1-SSE/SSO)
Motivation	500.000	453.159	0.094
Income	500.000	361.122	0.278
Tax Knowledge	500.000	500.000	0.000
Tax Regulation	500.000	500.000	0.000

Source: SmartPLS 4.0 Output, Processed (2026)

Table 11 shows that the Motivation construct has a Q^2 value of 0.094 and the Income construct has a Q^2 value of 0.278, both greater than zero, indicating that the structural model possesses predictive relevance for these two endogenous constructs, weak for Motivation and reasonably good for Income.

Table 12. Effect Size (F^2)

Path	F^2	Category
Motivation → Income	0.334	Large effect
Tax Knowledge → Motivation	0.033	Small effect
Tax Knowledge → Income	0.074	Small effect
Tax Regulation → Motivation	0.139	Medium effect
Tax Regulation → Income	0.157	Medium effect

Source: SmartPLS 4.0 Output, Processed (2026)

Table 12 shows that Motivation has the largest effect size on Income (F^2 = 0.334, large effect), followed by Tax Regulation, which shows a medium effect on both Motivation (F^2 = 0.139) and Income (F^2 = 0.157), while Tax Knowledge shows only a small effect on both Motivation (F^2 = 0.033) and Income (F^2 = 0.074). This indicates that Motivation is the most dominant variable affecting Income, followed by Tax Regulation with a moderate contribution, while Tax Knowledge has a relatively limited contribution within the structural model.

Table 13. Hypothesis Testing – Direct Effect

Hypothesis	Path	Original Sample (O)	T Statistics	P Values	Result
H5	Motivation → Income	0.451	4.839	0.000	Accepted
H3	Tax Knowledge → Motivation	0.167	1.321	0.186	Rejected
H1	Tax Knowledge → Income	0.200	2.421	0.016	Accepted
H4	Tax Regulation → Motivation	0.345	3.793	0.000	Accepted
H2	Tax Regulation → Income	0.304	3.429	0.001	Accepted

Source: SmartPLS 4.0 Output, Processed (2026)

Table 13 shows that Tax Knowledge has a path coefficient of 0.200 on Income (t = 2.421; p = 0.016), a significant positive effect, so H1 is accepted. Tax Regulation has a path coefficient of 0.304 on Income (t = 3.429; p = 0.001), a significant positive effect, so H2 is accepted. Tax Knowledge has a path coefficient of 0.167 on Motivation (t = 1.321; p = 0.186),

not significant, so H3 is rejected. Tax Regulation has a path coefficient of 0.345 on Motivation (t = 3.793; p < 0.001), a significant positive effect, so H4 is accepted. Motivation has a path coefficient of 0.451 on Income (t = 4.839; p < 0.001), a significant positive effect, so H5 is accepted.

Table 14. Hypothesis Testing – Indirect Effect (Mediation)

Hypothesis	Path	Original Sample (O)	T Statistics	P Values	Result
H6	Tax Knowledge → Motivation → Income	0.075	1.265	0.206	Rejected
H7	Tax Regulation → Motivation → Income	0.156	3.561	0.000	Accepted

Source: SmartPLS 4.0 Output, Processed (2026)

Table 14 shows that the indirect effect of Tax Knowledge on Income through Motivation has a path coefficient of 0.075 (t = 1.265; p = 0.206), not significant, so H6 is rejected, meaning Motivation does not mediate the effect of Tax Knowledge on Income. The indirect effect of Tax Regulation on Income through Motivation has a path coefficient of 0.156 (t = 3.561; p < 0.001), a significant effect, so H7 is accepted, meaning Motivation mediates the effect of Tax Regulation on Income.

Effect of Tax Knowledge on Affiliator Net Income

The partial hypothesis test (t-test) shows that Tax Knowledge has a positive and significant effect on Income, indicating that tax knowledge plays an important role in increasing affiliator net income in the Shopee Affiliate Program, whereby an increase in tax understanding is followed by an increase in the income received. This finding can be explained by the fact that affiliators with good tax understanding are better able to manage their income in a structured manner in accordance with applicable tax provisions. This knowledge helps them understand reporting obligations, tax calculation, and avoid administrative errors that could be financially detrimental. Tax understanding also reflects a level of professionalism in managing digital income, which in turn supports the sustainability of affiliate activity and ultimately increases the net income received.

Effect of Tax Regulation Implementation on Affiliator Net Income

The t-test results show that Tax Regulation has a positive and significant effect on Income, indicating that the implementation of tax regulation makes a fairly strong contribution to increasing affiliator net income. This result can be explained by the fact that clear and easily understood tax regulation provides legal certainty for affiliators in conducting digital economic activity. This certainty makes individuals more confident in developing their affiliate business without concern over the risk of tax violations. In addition, sound regulation also encourages more orderly tax compliance, making income management safer and more directed, a condition that indirectly supports an increase in the net income obtained by affiliators.

Effect of Tax Knowledge on Affiliator Motivation

The partial hypothesis test shows that Tax Knowledge does not have a significant effect on Motivation, indicating that tax knowledge is not strong enough to increase affiliator motivation in running the Shopee Affiliate Program. This result can be explained by the fact

that affiliator motivation is more strongly influenced by external factors such as the amount of commission, flexibility of working hours, and income opportunity, compared with the aspect of tax knowledge. Tax knowledge tends to be technical and administrative in nature and therefore does not provide a strong psychological drive toward individual motivation. Many affiliators treat this program as a supplementary source of income, so the tax factor is not a primary aspect influencing their enthusiasm or drive to carry out affiliate activity.

Effect of Tax Regulation Implementation on Affiliator Motivation

The t-test results show that Tax Regulation has a positive and significant effect on Motivation, indicating that the implementation of tax regulation has a fairly strong influence in increasing affiliator motivation. This result can be explained by the fact that clear, transparent, and easily understood tax regulation provides a sense of security and certainty for affiliators in carrying out their activity. This sense of security then increases individual confidence to be more active in developing the Shopee Affiliate Program. In addition, sound regulation also creates a more orderly and professional environment, making individuals feel more motivated to continue participating due to the clarity of rules and legal protection in digital economic activity.

Effect of Affiliator Motivation on Affiliator Net Income

The partial hypothesis test shows that Motivation has a positive and significant effect on Income, indicating that motivation plays a very important role in increasing affiliator net income. This result can be explained by the fact that individuals with high motivation are more consistent, active, and committed in carrying out affiliate marketing activity. Strong motivation drives affiliators to implement more optimal marketing strategies, increase creativity in promotion, and expand audience reach. The higher the level of engagement, the greater the opportunity to obtain clicks and sales conversions, which ultimately increases net income.

Motivation as a Mediating Variable of the Effect of Tax Knowledge on Affiliator Net Income

The indirect effect test shows that Motivation does not mediate the effect of Tax Knowledge on Income, indicating that the effect of Tax Knowledge on Income does not occur through Motivation. This result can be explained by the fact that tax knowledge does not have a sufficiently strong relationship in shaping affiliator motivation, and therefore cannot create an indirect effect on income. Affiliator motivation is formed more by economic factors and income opportunity than by the aspect of tax knowledge. Therefore, even though affiliators possess good tax understanding, this does not automatically increase motivation or affect income through an indirect pathway.

Motivation as a Mediating Variable of the Effect of Tax Regulation Implementation on Affiliator Net Income

The indirect effect test shows that Motivation mediates the effect of Tax Regulation on Income, indicating that tax regulation affects income not only directly but also through increased affiliator motivation. This result can be explained by the fact that clear and easily understood tax regulation creates a sense of security and legal certainty, which then increases affiliator motivation to run the Shopee Affiliate Program. Increased motivation drives affiliators to be more active and productive in conducting marketing activity, which in turn affects the increase in income. Motivation therefore functions as an important link that strengthens the effect of tax regulation on affiliator net income.

Managerial Implications

Based on the research results, Tax Knowledge and Tax Regulation are shown to have different effects on affiliator motivation and income. Tax Knowledge is shown not to significantly affect Motivation, yet still directly affects Income. Meanwhile, Tax Regulation significantly affects both Motivation and Income, and also has an indirect effect on Income through Motivation. Motivation itself is shown to be the strongest variable affecting Income.

Shopee needs to place greater emphasis on strengthening tax regulation that is clear, easily understood, and well socialized to affiliators, since regulation is shown not only to increase motivation but also to have both direct and indirect effects on income improvement. Socialization can be carried out through the affiliate dashboard, system notifications, and routine education so that affiliators better understand the applicable tax rules. Because tax knowledge does not affect motivation but remains significant for income, tax education still needs to be strengthened with an approach emphasizing practical aspects such as income management, tax calculation, and administrative compliance, so that affiliators can better understand the direct application of tax in their income activity.

Given that Motivation is shown to be the strongest factor affecting Income, strengthening affiliator motivation should become a priority. Shopee can increase motivation through competitive incentives, improved commissions, reward programs, and more effective promotional feature support, since the higher the affiliator motivation, the greater their contribution to generating income. The mediation results show that Motivation mediates only the effect of Tax Regulation on Income, not that of Tax Knowledge, indicating that emotional factors and perceptions of regulation play a greater role in shaping motivation than technical knowledge; policy approaches should therefore be not merely informative but should also provide a sense of security and certainty for affiliators. Overall, these results indicate that improving regulation that is clear and easily understood, together with strengthening affiliator motivation, are the key factors in increasing income in the Shopee Affiliate Program, while tax knowledge plays a more direct role in the technical aspect of income management.

CONCLUSION

This study concluded that tax knowledge has a positive and significant effect on affiliator net income in the Shopee Affiliate Program, but does not significantly affect affiliator motivation, indicating that tax knowledge plays a direct, technical role in income management rather than a motivational one. Tax regulation implementation has a positive and significant effect on both affiliator motivation and net income, and its effect on income is also significantly mediated by motivation, whereas the effect of tax knowledge on income is not mediated by motivation. Affiliator motivation itself has a positive and significant effect on net income and is shown to be the most dominant factor within the structural model, with a large effect size on income. These findings indicate that clear, transparent, well-socialized tax regulation, combined with strengthened affiliator motivation, are the key drivers of higher affiliator income, while tax knowledge contributes more directly through practical income management than through motivational pathways. This study is limited in that it examined only tax knowledge, tax regulation, motivation, and income, and its object was restricted to affiliators of the Shopee Affiliate Program, so the findings cannot yet be generalized to other affiliate marketing platforms. Based on these findings and limitations, Shopee is advised to strengthen

the socialization and education of tax regulation through practical approaches that are easy for affiliators to understand, such as dashboard notifications and routine education, while affiliators are advised to improve their understanding of taxation and comply with applicable regulation to manage their income more optimally. Future research is recommended to incorporate additional variables such as incentives, experience, or marketing strategy, and to extend the object of study to other affiliate marketing platforms, in order to provide a more comprehensive and generalizable picture of the factors influencing affiliator income.

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