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The Effect of Tax Awareness, Tax Socialization, Tax Service Quality, and Tax Digitalization on Tax Compliance among Micro, Small, and Medium Enterprises (MSMEs)

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Abstract
This study aims to examine the influence of tax awareness, tax socialization, tax service quality, and tax digitalization on tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in Sleman Regency. As one of the key drivers of the national economy, MSMEs play a crucial role in economic growth; however, their tax compliance level remains relatively low, as reflected in the limited submission of Annual Tax Returns (SPT). Employing a quantitative approach, this research utilizes a survey method by distributing questionnaires to MSME taxpayers registered at the Sleman Primary Tax Office (KPP Pratama Sleman), with the collected data analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) through SmartPLS 4 software. The results demonstrate that tax awareness, tax socialization, tax service quality, and tax digitalization have a positive and significant effect on tax compliance, implying that better understanding of tax obligations, effective dissemination of taxation information, high-quality public services, and the integration of digital technology in taxation systems can significantly enhance the compliance of MSME taxpayers. These findings highlight the importance of strengthening both conventional and digital strategies within tax administration, suggesting that policymakers and tax authorities should prioritize not only increasing awareness and service quality but also accelerating digital transformation to foster a more effective and sustainable tax compliance environment.
Keywords: MSMEs; Sleman; Tax Compliance

Abstrak
Penelitian ini bertujuan untuk menganalisis pengaruh kesadaran pajak, sosialisasi perpajakan, kualitas pelayanan pajak, dan digitalisasi perpajakan terhadap kepatuhan pajak pada pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Kabupaten Sleman. UMKM memegang peranan penting dalam perekonomian nasional, namun tingkat kepatuhan pajaknya masih rendah, sebagaimana terlihat dari rendahnya pelaporan Surat Pemberitahuan Tahunan (SPT). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui kuesioner yang disebarkan kepada pelaku UMKM yang terdaftar di KPP Pratama Sleman. Teknik analisis data yang digunakan adalah Structural Equation Modeling Partial Least Square (SEM-PLS) dengan menggunakan alat SmartPLS 4. Hasil penelitian menunjukkan bahwa kesadaran pajak, sosialisasi perpajakan, kualitas pelayanan pajak, dan digitalisasi perpajakan memiliki pengaruh positif terhadap kepatuhan pajak. Temuan ini memberikan implikasi bahwa peningkatan pemahaman, layanan berkualitas, serta transformasi digital dalam sistem perpajakan dapat mendorong kepatuhan wajib pajak UMKM secara signifikan.
Kata Kunci: Kepatuhan Pajak; Sleman; UMKM

INTRODUCTION

Tax is an important instrument in a country that has a crucial function. (Siswantoro, 2024). Taxes make a significant contribution and are becoming an increasingly important revenue source for governments to support development and government spending. However, according to Saputra (2024) Indonesia has the highest GDP in the ASEAN region, but its tax ratio is the lowest compared to other ASEAN countries. Indonesia's tax ratio remains below 10 percent, while most ASEAN countries and G20 members have achieved tax ratios above 10 percent. Globally, countries with effective tax systems tend to have stronger economic resilience, especially in the face of crises and economic uncertainty. One sector of particular concern is Micro, Small, and Medium Enterprises (MSMEs). Kemenko Ekon (2025) mentions that MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and absorb 97% of the workforce, the level of tax compliance of MSME actors, especially in reporting Annual Tax Returns, is still low.

Table 1. Number of MSMEs in Sleman Regency 2019-2023

Year	Number of MSME Actors	Number of Registered MSME Taxpayers	Number of MSME Taxpayers Reporting Tax Returns
2019	41.852	10.885	9.553
2020	68.382	8.192	7.263
2021	89.871	5.996	5.263
2022	90.557	7.147	6.528

Source: Pranggono (2024)

Data from the Sleman Pratama Tax Office (KPP Pratama) shows that less than 30% of registered MSMEs fulfill their tax obligations, and even experienced a downward trend between 2019 and 2021. Data in Table 1 shows that from 2019 to 2021, there was a significant decline of around 25%, or approximately 2,500 MSMEs. By 2022, the number had increased from 5,996 to 7,147 MSMEs. The increase or decrease in the number of taxpayers registered with the Sleman Pratama Tax Office is in line with the number of taxpayers fulfilling their tax obligations by reporting their Annual Tax Returns.

The problem of low tax compliance among MSMEs can be caused by internal factors such as low tax awareness and knowledge, as well as external factors such as the quality of tax services and limited adaptation to digital taxation. However, the government has provided incentives in the form of final income tax at a rate of 0.5% in accordance with Government Regulation 55 of 2022 and developed digital tax services through e-filing, e-billing, and a core tax administration system to facilitate taxpayers. Therefore, a more in-depth study is needed regarding the factors influencing MSME tax compliance.

This study specifically aims to: (1) find empirical evidence of the effect of tax awareness on tax compliance; (2) test the effect of tax socialization on tax compliance; (3) analyze the effect of tax service quality on tax compliance; and (4) evaluate the role of tax digitalization in improving MSME tax compliance in Sleman Regency.

This research is expected to provide theoretical contributions to the development of tax science, particularly regarding the determinants of tax compliance in the MSME sector. Practically, the research findings can provide input for the Directorate General of Taxes (DGT) in formulating more effective service and outreach strategies, while simultaneously increasing taxpayer literacy and awareness among MSMEs. For the public, this research can foster understanding of the importance of taxes in development and encourage a more positive relationship between tax authorities and taxpayers through transparency and the convenience of digital-based services.

LITERATURE REVIEW

Tax

Tax is a mandatory contribution imposed by the state on taxpayers based on law without direct compensation, which is used to finance state expenditures for the welfare of the people (Law Number 7 of 2021). Taxes function as a budgetary and regulatory instrument, playing a vital role in supporting national development (Mardiasmo, 2019).

Tax Compliance

Tax compliance is defined as the attitude and actions of taxpayers in fulfilling tax obligations in accordance with applicable regulations (Widodo et al., 2010). According to Kirchler et al. (2008), Tax compliance is divided into voluntary compliance and enforced compliance. Several theories explain tax compliance behavior, including Ajzen (1991) Theory of Planned Behavior which asserts that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In addition, Etzioni (1975) Compliance Theory explains that compliance can arise due to normative, utilitarian, or coercive motivations, depending on the authority system and the form of individual involvement in social organizations.

Tax Awareness

Tax awareness is a condition when taxpayers understand and carry out their tax obligations correctly and voluntarily (Muliari & Setiawan, 2011). Taxpayers who are aware of the legal consequences and benefits of taxes for development tend to have higher levels of compliance (Palil, 2010). Research by Tiraada (2013) and Atarmawan (2020) shows that tax awareness has a significant impact on tax compliance.

Tax Socialization

Tax socialization is an effort by the Directorate General of Taxes to provide education and information to the public regarding tax regulations and procedures (Dharma & Suadarna, 2014). Socialization activities aim to improve taxpayer understanding and compliance (Adawiyah et al., 2023). Previous research has shown that tax socialization has a positive impact on tax compliance (Victor, 2018) and (Yulianti, 2022).

Tax Service Quality

The quality of tax services encompasses the ability of the tax authorities to provide professional, transparent, and responsive services to taxpayers. Good service can increase taxpayer comfort and trust, thereby encouraging tax compliance (Supadmi, 2009). Research by Pebrina & Hidayatulloh (2020) and (Meidiyustiani et al., 2022) shows that the quality of tax services positively influences taxpayer compliance.

Digitalization Of Taxation

Tax digitalization is an innovation in information technology-based tax administration systems, such as e-filing, e-billing, e-registration, and the Core Tax Administration System (Tambun et al., 2020). This digital transformation aims to improve service efficiency, transparency, and ease of access for taxpayers (Setiana at al., 2015). Research by Henriette & Erasashanti (2023) and Palullungan et al. (2023) found that tax digitalization has a positive impact on MSME taxpayer compliance.

Previous Research

Research by Yulia et al. (2020), Yulianti (2022), and Tandioga (2024) showed that tax awareness had a positive effect on tax compliance, while Meidiyustiani et al. (2022) found different results. Tax socialization was shown to have a positive effect on tax compliance by Yulianti (2022), but this result was inconsistent with the findings of Yulia et al. (2020). The variable of service quality was also shown to have a positive effect in several studies by Pebrina & Hidayatulloh (2020) and Meidiyustiani et al. (2022), while other studies showed the opposite result (Citra et al., 2019). Tax digitalization generally had a positive impact on tax compliance by Henriette & Erasashanti (2023), although research by Annisah & Susanti (2021) found no significant effect.

Research Hypothesis

Based on the theory and results of previous research, the research hypothesis proposed is as follows:

H_1: Tax awareness has a positive effect on tax compliance.
H_2: Tax socialization has a positive effect on tax compliance.
H_3: The quality of tax services has a positive effect on tax compliance.
H_4: Digitalisasi Tax digitalization has a positive effect on tax compliance.

METHODS

This research uses a quantitative approach with a positivist paradigm that emphasizes theory testing through variable measurement and statistical data analysis. The quantitative approach was chosen because it can objectively explain causal relationships between variables through numerical data that can be tested empirically. This research is deductive, starting with formulated theories and hypotheses, then testing them using field data to obtain empirical evidence of the relationships between variables.

This type of research is empirical, as data is obtained directly from the field through the collection of primary information in the form of respondent perceptions. The main research instrument is a questionnaire compiled using a Likert scale with a range of values from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was compiled based on indicators from previous research relevant to the research variables, namely tax awareness, tax socialization, quality of tax services, tax digitalization, and tax compliance. Before being widely distributed, the questionnaire was pre-tested to ensure its validity and reliability.

The population of this study was 109.936 Micro, Small, and Medium Enterprises (MSMEs) registered in the Sleman Tax Office (*KPP Pratama Sleman*) working area. Due to the large population, the researcher used a sampling method with reference to the Cohen (1992) table in Sholihin & Ratmono (2021) which stipulates a minimum number of respondents of 111. The sampling technique was carried out using a non-probability sampling method through a purposive sampling approach, where respondents were selected based on the following criteria: (1) MSMEs who have a Taxpayer Identification Number (*NPWP*), and (2) have conducted business activities in Sleman Regency.

Data collection was conducted using a survey method, distributing questionnaires online using Google Forms and in person at the Sleman Pratama Tax Office (*KPP Pratama Sleman*). Respondents who met the research criteria were given an explanation of the research objectives before completing the questionnaire. In addition to primary data, this study also utilized secondary data from official government agency documents and other relevant published sources to strengthen the analysis.

The collected data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the aid of SmartPLS version 4 software. This method was chosen because it is capable of analyzing causal relationships between latent variables with a relatively small sample size and does not require normal data distribution. The analysis was conducted in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The measurement model was evaluated through convergent validity, discriminant validity, and construct reliability tests. Furthermore, the structural model was evaluated based on R-square, Q-square, F-square, and Standardized Root Mean Square Residual (SRMR) values to assess the model's suitability.

Hypothesis testing was conducted using the bootstrapping method using a one-tailed test to assess the significance of path coefficients. The decision to accept or reject the hypothesis was based on the p-value and the direction of the relationship between the variables. All data processing was performed using SmartPLS 4, while the report was written using Microsoft Excel and Microsoft Word 2019.

RESULTS AND DISCUSSION

This study aims to analyze the influence of tax awareness, tax socialization, tax service quality, and tax digitalization on tax compliance among MSMEs in Sleman Regency. Data were obtained from 160 MSME respondents registered with the Sleman Pratama Tax Office (KPP Pratama Sleman) and processed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the assistance of SmartPLS 4 software.

The data processing results showed that all variables met validity and reliability criteria, including loading factor tests, average variance extracted (AVE), and composite reliability values. The research structural model was declared fit with an R-square value of 0.765, indicating that 76.5% of the variation in tax compliance can be explained by the variables tax awareness, tax socialization, tax service quality, and tax digitalization, while 23.5% is explained by other variables outside the model. A Q-square value of 0.735 indicates that the model has strong predictive ability.

The results of the hypothesis testing can be seen in Table 2 below.

Table 2. Hypothesis Testing Results

Hypothesis	Path Coefficient	P Values	F-square	Information
Awareness → Compliance	0,398	0,000	0,209	Significant
Socialization → Compliance	0,239	0,029	0,066	Significant
Service Quality → Compliance	0,232	0,011	0,065	Significant
Digitalization → Compliance	0,136	0,017	0,060	Significant

Source: Processed by the Author (2025)

All research hypotheses were accepted because they had a P-value <0.05, indicating a positive and significant relationship between the variables.

Discussion

The Effect of Tax Awareness on Tax Compliance

The results of the study indicate that tax awareness has a positive and significant effect on tax compliance among MSMEs in Sleman Regency. This means that the higher a taxpayer's awareness of the importance of taxes for development, the higher their level of compliance in fulfilling their tax obligations. This finding supports Ajzen (1991) Theory of Planned Behavior, which states that compliant behavior arises from intentions influenced by awareness and a positive attitude toward tax obligations. Furthermore, according to Etzioni's Compliance (1975), tax awareness reflects a form of moral involvement that encourages taxpayers to comply with regulations without external coercion.

This study's results are consistent with those of Perdana & Dwirandra (2020) and Yulia et al. (2020) who found a positive effect of tax awareness on tax compliance. However, they differ from the research of Meidiyustiani et al. (2022) , which found an insignificant effect.

The Influence of Tax Socialization on Tax Compliance

Tax socialization has been proven to have a positive and significant impact on tax compliance. This means that the more effective the socialization activities conducted by the Directorate General of Taxes, the higher the level of taxpayer compliance. This finding supports the Theory of Planned Behavior, particularly in terms of behavioral beliefs, where a good understanding of the results of socialization will shape positive attitudes toward tax compliance. In the context of Compliance Theory, socialization serves as a means of strengthening the government's normative power to shape compliant behavior through education and moral development of taxpayers.

These results align with research by Ananda et al. (2015), Wardani & Wati (2018), and Nugroho & Kurnia (2020), which found that tax socialization has a significant effect on tax compliance. However, these results differ from those of Herryanto & Toly (2013), who found that socialization has not been able to significantly increase taxpayer compliance due to the lack of intensity and coverage of socialization activities in the field.

The Influence of Tax Service Quality on Tax Compliance

The quality of tax services has a positive and significant impact on tax compliance among MSMEs in Sleman Regency. Professional, prompt, and friendly tax authorities can increase taxpayer satisfaction and trust, thus encouraging them to fulfill their tax obligations properly. This finding supports Compliance Theory, where quality service constitutes a form of normative power that fosters a sense of responsibility and moral engagement among taxpayers.

These results are consistent with research by Putri & Setiawan (2017), Kusuma & Yushita (2017), and Hidayat & Maulana (2022) , which found that the quality of tax services significantly influences taxpayer compliance. However, this contrasts with Citra et al. (2019), who found that service does not directly impact compliance due to taxpayers' negative perceptions of tax officials.

The Impact of Tax Digitalization on Tax Compliance

Tax digitalization also has a positive and significant impact on tax compliance. These results indicate that the implementation of technology-based tax systems, such as e-filing, e-billing, and e-registration, has simplified the tax administration process for MSMEs in Sleman Regency. Digitization accelerates access to information, increases transparency, and reduces the potential for errors in tax reporting.

These findings support the research of Palullungan et al. (2023), Ermanis et al. (2021), and Wijaya et al. (2025) , which found that tax digitalization has a positive impact on tax compliance. However, these results disagree with the research of Annisah & Susanti (2021), which revealed that the utilization of digitalization has not been optimal due to taxpayers' lack of understanding of available digital systems.

Implications

Theoretically, the results of this study support the application of the Theory of Planned Behavior and Compliance Theory in the context of taxation, by emphasizing that internal (awareness) and external (socialization, service, digitalization) factors collectively drive taxpayer compliance. Practically, these results provide a basis for the Directorate General of Taxes (DGT) to strengthen its technology-based education and service strategies aimed at improving the taxpayer experience.

CONCLUSION

This study aims to analyze the influence of tax awareness, tax socialization, quality of tax services, and tax digitalization on tax compliance among MSMEs in Sleman Regency. Based on data processing of 160 respondents using the SEM-PLS method, all variables have a positive and significant influence on tax compliance. Tax awareness is proven to be a key internal factor that increases taxpayer compliance through understanding and moral responsibility towards tax obligations. Tax socialization plays a role in strengthening taxpayer knowledge and positive perceptions of the tax system. The quality of tax services increases trust and comfort in fulfilling tax obligations. Meanwhile, tax digitalization enhances administrative ease and transparency, thereby encouraging technology-based compliance.

Overall, this study confirms that improving MSME tax compliance can be achieved through a synergy between building taxpayer awareness, effective socialization, quality tax services, and the implementation of an integrated digital system. These findings provide a theoretical contribution to strengthening the Theory of Planned Behavior and Compliance Theory in the context of digital taxation in Indonesia, and provide a practical basis for tax authorities in formulating service- and technology-based compliance improvement strategies.

Recommendations

Future research should consider incorporating additional variables, such as tax knowledge, taxpayer trust, perceived fairness of the tax system, and financial literacy, to provide a deeper understanding of the factors affecting tax compliance among MSMEs. Moreover, expanding the study to different regions and involving respondents with more diverse demographic characteristics would enhance the generalizability and robustness of the findings.

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