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FINANCE | RESEARCH ARTICLE

The Effect of Tax Knowledge and Tax Digitalization on Compliance of SME Taxpayers: The Moderating Role of Tax Socialization

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Abstract: This study aims to analyze the effect of knowledge and tax digitalization on MSME taxpayer compliance, with tax socialization as a moderator—data analysis using the PLS-SEM method with Smart PLS 4.0, which has 105 samples. The results of this study indicate that tax knowledge and digitalization positively affect MSME taxpayer compliance. Tax socialization weakens the impact of tax knowledge on compliance but does not moderate tax digitalization.

Keywords: Tax Knowledge, Tax Digitalization, Tax Socialization, Taxpayer Compliance.

JEL Classification Code: E44, F31, F37, G15.

1. INTRODUCTION

Taxes serve as one of the Indonesian government's primary income sources, collected both directly and indirectly (Utari & Sofya, 2023). By Law No. 16 of 2009, taxes are mandatory contributions by individuals or entities to the state based on legal provisions. One of the crucial instruments in tax administration is the Tax Return (SPT), which functions as an official report submitted by taxpayers to disclose their income and the amount of tax due. Data from 2017 to 2021 indicates a rising tax return reporting compliance trend. However, despite the increase in reported income, this does not necessarily translate to full compliance with tax regulations. According to Putra (2024), the overall level of taxpayer compliance remains relatively low, posing a significant challenge for the government in optimizing tax revenue collection.

Micro, Small, and Medium Enterprises (MSMEs) are vital to Indonesia's economy. Iman et al. (2023) reported approximately 65.5 million MSMEs in 2023, absorbing around 97% of the national workforce and contributing 60.5% to the Gross Domestic Product (GDP). Despite their massive presence and economic impact, tax compliance among MSME taxpayers remains low. The Minister of Cooperatives and SMEs has noted that the tax contribution from this sector is still minimal, mainly due to limited tax knowledge, difficulty accessing digital systems, and the government's lack of adequate tax outreach programs.

Tax compliance is not merely a legal obligation but also a factor that contributes to the sustainability of businesses. Tax knowledge, which refers to the information that helps taxpayers understand their rights and responsibilities, plays a fundamental role in enhancing compliance (Hantono & Sianturi, 2021). In addition, tax digitalization initiatives—efforts made by the Directorate General of Taxes (DGT) to provide online tax services—further streamline the process, allowing taxpayers to fulfill their obligations more efficiently and conveniently (Yusnindar, 2024). However, consistent tax socialization programs, such as seminars, counseling, and social media campaigns, must support knowledge and digitalization efforts to reach and educate taxpayers effectively. Therefore, this study aims to investigate the influence of tax knowledge and digitalization



on tax compliance among MSMEs, particularly emphasizing the mediating role of tax socialization in this relationship.

2. LITERATURE REVIEW

2.1 Attribution Theory

Attribution theory was developed initially by Heider, who explained attribution as a process of individual judgment about the causes of various events, consciously and unconsciously (Samsuar, 2019). Attribution theory explains a person's behavior, which can be seen from both internal and external perspectives. The internal side includes nature, character, and attitude, while the external side includes the pressure that forces a person to perform specific actions or behaviors (Yusnindar, 2024). According to Samsuar (2019), attribution consists of three dimensions that affect a person's perception of the cause and effect of an event, namely cause location, stability, and control. The first dimension, the location of the cause, explains the most common fundamental problem in causal perception, namely whether internal or external circumstances cause a specific event or action. The second dimension, stability, explains the causal dimension related to whether the cause of a particular event or behavior is stable or unstable; in other words, it means how permanent and changeable a cause is. The third dimension, control, explains whether a cause can be controlled or cannot be controlled by an individual.

2.2 Tax Knowledge

Tax knowledge is an understanding of information about general taxation provisions, tax procedures, taxation systems, taxation functions, and benefits when becoming a taxpayer. According to Hantono and Sianturi (2021), an adequate level of tax knowledge in the community will make it easier for taxpayers to comply with tax regulations. With the existence of tax knowledge, it will help taxpayer compliance so that the level of compliance will increase. Taxes who are knowledgeable about taxes self-consciously will obey paying taxes and already know how the flow of tax revenue will run until finally, the benefits of paying taxes can be felt (Pajak & Bmt, 2016). With good knowledge about taxes, taxpayers will be able to properly fulfill tax obligations and support the country's development and the benefits of paying taxes. Therefore, efforts to improve tax knowledge in the community must continue to be made in order to create a fair and efficient tax system.

2.3 Tax Digitization

Tax digitization is a facility provided by the Director General of Taxes that can be accessed online by the public to benefit tax services so that they can easily access them online (Yusnindar, 2024). With tax digitization technology, various tax administration processes can be simplified to make it easier for taxpayers to obtain certainty in every tax service process (Iman et al., 2023). New breakthroughs or innovations in the current digital era make it more efficient, easier, and faster for taxpayers. Using the tax system, it is hoped that taxpayers who have worked and earned income will get conveniences such as paying and reporting taxes through e-filing and e-billing (Rahayu et al., 2024). The Directorate General of Taxes (DGT) has developed several tax digitization systems, such as e-filing and e-billing, to help taxpayers carry out their tax obligations.

2.4 Tax Socialization

Tax socialization is an extension activity carried out by the DGT to provide taxpayers with a deeper understanding of, knowledge, and tax information. It is carried out directly or indirectly, which can increase taxpayer compliance (Windiarni et al., 2020). Extension activities play an important role in efforts to socialize taxes as part of the life of the nation and state (Winerungan, 2012). Tax extension activities have a significant share in the success of taxpayers' overall tax socialization. Various media outlets are expected to be able to raise public awareness about compliance with taxes and bring moral messages about the importance of taxes for the country. The Directorate

General of Taxes (DGT) conducts several socialization programs to understand better their tax obligations, such as webinars, seminars, and social media, as well as official websites and applications that provide tutorial information on tax payments and filling out tax returns. DGT has also updated online tax reporting and payment systems, such as e-filing and e-billing, since 2014, accompanied by counseling to be better understood by taxpayers (Poly et al., 2022). With this, taxpayers can more easily understand the knowledge and information explained through socialization.

2.5 Taxpayer Compliance

Taxpayer compliance is fulfilling taxpayers' tax obligations to contribute to state development (Poly et al., 2022). Taxpayers are expected to fulfill this obligation voluntarily. The self-assessment system method is used in Indonesia's taxation system, where taxpayers are trusted to calculate, report, and pay their taxes independently. This is explained by researcher Kurniawati Dinda Safitri (2023), who explains that this system aims to increase the awareness and responsibility of taxpayers in carrying out their tax obligations. By Law No.16 of 2009, tax is an obligation that must be paid by individuals or bodies of the head of state by the Law. Therefore, taxpayer compliance can be interpreted as the obedience of taxpayers to carry out their obligations according to applicable laws and regulations.

2.6 Research Hypothesis

Based on the background of the problems in this study, the hypothesis of this study is:

- H1: Tax knowledge affects the compliance of MSME taxpayers
- H2: Tax digitalization affects the compliance of MSME taxpayers
- H3: Tax socialization moderates tax knowledge on MSME taxpayer compliance
- H4: Tax socialization moderates tax digitalization on MSME taxpayer compliance

3. RESEARCH METHOD AND MATERIALS

3.1. Research Design

This research uses a quantitative approach with a comparative causal design to determine the causal relationship between two or more variables (Soegiyono, 2011). This study will examine the causal relationship between tax knowledge variables and tax digitalization on MSME taxpayer compliance with tax socialization as a moderating variable. This study uses primary data collected through questionnaires distributed to respondents and distributed directly to respondents in the Tenggilis Mejoyo District area. The research variables will be measured using several questionnaire indicators in statements. Researchers will distribute the questionnaire through soft copies given to respondents through social media platforms such as WhatsApp and hard copies to respondents directly in the Tenggilis Mejoyo District area. The sampling method used is purposive sampling, where this research only selects specific criteria. Specific criteria in this study consist of data samples used only in areas located in Tenggilis Mejoyo District, MSME actors who have participated in tax socialization regarding digitalization or using a digitalization system, and MSME actors who already have an NPWP. This research instrument is used as a benchmark during this research. The questionnaire in this study was measured using a Likert scale of 1 for "Strongly Disagree" to 5 for "Strongly Agree." After the respondents filled out the questionnaire, the data validity test was carried out through a validity test to ensure that the data collected from the object matched the actual data (Soegiyono, 2011). This validity test is measured using a statement instrument in the questionnaire. A reliability test is conducted to prove the instrument's accuracy, consistency, and accuracy in measuring the construct. (Ghozali2015) . The data analysis methods used include descriptive analysis to determine the respondent's answer score for each statement to determine the effect of each variable and present the results in a table that displays the mean value. Furthermore, the outer test and inner model test aims to understand the relationship and influence between variables. as well as hypothesis testing, which is carried out to provide a clear picture of the achievement of research objectives using Smart PLS 4.0

3.2. Operational Definition and Measurement of Variables

3.2.1 Tax Knowledge

Tax knowledge is tax information that taxpayers can use as a basis for action, making decisions, and taking specific directions or strategies in connection with the implementation of their rights and obligations in the field of taxation. Tax knowledge that taxpayers can have includes knowledge of general provisions and tax procedures, knowledge of the tax system in Indonesia, and knowledge of taxation functions (Hantono & Sianturi, 2021).

3.1.1 Tax Digitization

Tax digitization is a facility provided by the DGT that can be accessed online by the public for the benefit of tax services (Yusnindar, 2024). Digitalization of tax services uses three indicators: practicality and convenience, cost and energy savings, and speed and accuracy in fulfilling tax obligations (Rahayu et al., 2024).

3.1.2 Tax Socialization

Tax socialization is an effort to increase public understanding and awareness of taxation rights and obligations (Yusnindar, 2024). Meanwhile, according to other research, Utari & Sofya (2023), this tax socialization is carried out by providing taxation programs carried out by KPP by conducting counseling, such as seminar activities that provide information directly or indirectly. Tax socialization is measured using the following indicators: public view of socialization and socialization as a means of delivering information.

3.1.3 Taxpayer Compliance

Compliance is often associated with obeying the rules or general provisions that apply. On the other hand, obeying means submitting to existing regulations and carrying them out without avoiding them (Yusnindar, 2024). Thus, taxpayer compliance is the availability of a person to carry out his obligations according to applicable regulations. Taxpayer compliance can be measured using the following indicators: compliance in registering with the tax office, compliance in reporting tax returns on time, compliance in collecting and paying taxes correctly, and compliance in paying arrears.

The following is a description of the research subjects:

Table 2. Sample Criteria (N = 105)

Measurement	N	%
Gender		
Man	33	32
Female	72	68
Age (years of birth)		
1960-1980	70	67
1980-1995	23	22
1995-2010	12	11
Academic Grade		
SD	3	3
Junior High School / Equivalent	10	9
High School / Equivalent	66	60
D3	5	4
S1	26	24

Researchers use gender as a characteristic of respondents because this is also based on previous research, which shows that this gender category can be used as an indicator to broaden understanding related to the economic contribution of various gender groups in the MSME sector. This research

also uses various generations, each with its advantages and challenges. Older generations tend to have experience, while younger generations are more oriented towards innovation and technology. MSME players with various types of basic education, from low to high, have various business experiences.

4. RESULTS AND DISCUSSION

4.1. Analysis Result

The measurement of this study was carried out by evaluating the outer model with outer loadings, composite reliability, Average Variance Extracted (AVE), and Discriminant Validity and evaluating the inner model by looking at the R-square and Goodness Of Fit (GoF) values. The following are the results of measuring the outer model and inner model:

Table 3. Validity and reliability test

Variables	Indicator Item	Loading Factor	Composite Reliability (rho_c)
Tax Knowledge (X1)	X1_1	0.874 (Valid)	0.917 (Reliable)
	X1_2	0.795 (Valid)	
	X1_3	0.759 (Valid)	
	X1_4	0.851 (Valid)	
	X1_5	0.737 (Valid)	
	X1_6	0.804 (Valid)	
Tax Digitalization (X2)	X2_1	0.761 (Valid)	0.923 (Reliable)
	X2_2	0.765 (Valid)	
	X2_3	0.803 (Valid)	
	X2_4	0.771 (Valid)	
	X2_5	0.800 (Valid)	
	X2_6	0.830 (Valid)	
	X2_7	0.827 (Valid)	
Taxpayer Compliance (Y)	Y_1	0.849 (Valid)	0.897 (Reliable)
	Y_2	0.796 (Valid)	
	Y_3	0.766 (Valid)	
	Y_4	0.844 (Valid)	
	Y_5	0.727 (Valid)	
Tax Socialization (Z)	Z_1	0.765 (Valid)	0.849 (Reliable)
	Z_2	0.794 (Valid)	
	Z_3	0.793 (Valid)	
	Z_4	0.704 (Valid)	

Source: Data processed by researchers

The results of the outer loading output in Table 1 with data management from SmartPLS 4.0 show that each indicator has a loading factor value of > 0.7 , which indicates that the indicator can be declared valid in measuring its variables. In addition, composite reliability has a value of > 0.7 . To ensure the validity of the test, measurement model evaluation can be done by looking at the Average Variance Extracted (AVE) value. The AVE test results can be seen in Table 2 as follows:

Table 4. Average Variance Extracted

Variables	AVE	Description
Tax Knowledge (X1)	0.648	Valid
Tax Digitalization (X2)	0.631	Valid
Taxpayer Compliance (Y)	0.636	Valid
Tax Socialization (Z)	0.585	Valid

Source: Data processed by researchers

Based on the results in Table 2, it can be concluded that the Average Variance Extracted (AVE) value is > 0.5 , indicating that the convergent validity criteria have been met. Furthermore, discriminant validity testing is carried out as follows:

Table 5. Discriminant Validity

	Tax Knowledge_X1	Tax Digitalization_X2	Taxpayer compliance_y	Tax socialization_Z
Tax Knowledge_X1	(0.805)			
Tax Digitalization_X2	0.257	(0.794)		
Taxpayer Compliance_Y	0.307	0.671	(0.798)	
Tax socialization_Z	0.062	0.570	0.635	(0.765)

Source: Data processed by researchers

Table 3, which has been presented regarding discriminant validity, shows that the cross-loading value of each indicator of each variable has the most significant cross-loading value compared to the cross-loading value below it. Each latent variable or construct already has a good discriminant validity value. Furthermore, inner model testing or structural model evaluation can be seen by the R-square value for each endogenous latent variable as an indicator of the model's predictive power. The following is Table 4, which displays the results of the R-square test:

Table 6. R-Square

	R Square	Adjusted R Square
MSME Taxpayer Compliance	0.598	0.578

Source: Data processed by researchers

The test results in Table 4 show that the R-square value for the dependent MSME taxpayer compliance is 0.598. This shows that the R-square can be categorized as moderate because > 0.50 adequately explains the relationship that affects the dependent variable. The next step is to evaluate the overall Goodness Of Fit model. The following table displays the test results of GoF:

$$GoF = \sqrt{communality \times R^2}$$

$$Gof = \sqrt{0.625 \times 0.598} = 0.611$$

The calculation results show that the GoF value of the model is 0.611, including the high GoF category, because > 0.36. Empirical data can explain the measurement model with a high level of fit.

Table 7. Hypothesis testing analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistics (O/STDEV)	P Values
X1->Y	0.207	0.229	0.075	2.751	0.003
X2->Y	0.401	0.394	0.112	3.576	0.000
ZxX1->Y	-0.141	-0.154	0.082	1.715	0.043
ZxX2->Y	0.115	0.118	0.084	1.360	0.087

Source: Data processed by researchers

4.2. Discussion

4.2.1. The Effect of Tax Knowledge on Compliance of MSME Taxpayers

It can be concluded from the test results on the statistical test that the path coefficient value is 0.207 with a t-statistic value of 2.751 (> 1.65) and a P value of 0.003 (<0.05); this indicates that H1 is accepted. Tax knowledge is an important factor that encourages individuals or business actors to fulfill tax obligations. Taxpayers with good knowledge of taxation will more easily understand tax provisions, reporting procedures, and correct payment procedures. Thus, adequate tax knowledge is key for MSME actors to ensure compliance in fulfilling obligations promptly and correctly. Good tax knowledge helps taxpayers to avoid mistakes when reporting or paying taxes. In this study, most taxpayers show a good understanding of tax provisions, so this knowledge provides confidence for taxpayers to carry out their responsibilities without confusion so that taxpayer compliance will

increase. This study's findings align with the research conducted by Utari and Sofya (2023), which concluded that tax knowledge positively influences MSME taxpayer compliance.

4.2.2. *The Effect of Tax Digitalization on MSME Taxpayer Compliance*

It can be concluded from the test results in the statistical test that the path coefficient value is 0.401 with a t-statistic value of 3.576 (> 1.65) and a P value of 0.000 (< 0.05); this indicates that H2 is accepted. Tax digitalization supports an increase in taxpayer compliance, including among MSME players. Digitalization systems such as e-filing and e-billing allow taxpayers to report and pay taxes more efficiently than manual methods. This digital process eliminates time and place barriers so MSME players can fulfill tax obligations anytime and anywhere. This ease of access is one of the main reasons tax digitalization can increase taxpayer compliance. In addition, tax digitalization also increases the accuracy of the tax payment and reporting process. The automation system in payment through e-billing and reporting through e-filing provides a sense of security to taxpayers because it can minimize errors commonly occurring in manual processes, such as data input errors. In this study, most taxpayers have used e-filing and e-billing, which makes reporting and payment easier for business actors, thus supporting increased taxpayer compliance. This aligns with the findings of Fitria et al. (2022), who concluded that tax digitalization positively influences MSME taxpayer compliance.

4.2.3. *The Effect of Tax Socialization Moderating Tax Knowledge on MSME Taxpayer Compliance*

It can be concluded from the test results in the statistical test that the path coefficient value is -0.141 with a t-statistic value of 1.715 (> 1.65) and a P value of 0.043 (< 0.05); this indicates that H3 is accepted. Tax digitalization supports an increase in taxpayer compliance, including among MSME players. Tax socialization aims to increase taxpayer knowledge about the rights, obligations, and benefits of taxation and tax administration procedures. Through adequate socialization, taxpayers will obtain more precise information about tax procedures so that tax knowledge owned by taxpayers increases and the level of compliance also increases. The more effective the socialization is, the more likely taxpayers will comply with their tax obligations. Social media can include billboards, brochures, and official social media accounts of the Directorate General of Taxes. The results of this study indicate that tax socialization weakens tax knowledge on taxpayer compliance. This is due to the lack of effectiveness of tax socialization. One of the reasons this happens is the method or media of tax socialization used. If the socialization media used is inappropriate, taxpayers do not absorb the information presented and do not increase their tax knowledge. This finding aligns with the research of Kesaulya et al. (2022), which concludes that tax socialization moderates the influence of tax knowledge on taxpayer compliance with a weakening effect.

4.2.4. *The Effect of Tax Socialization Moderating Tax Digitalization on MSME Taxpayer Compliance*

It can be concluded from the test results on the statistical test that the path coefficient value is 0.115 with a t-statistic value of 1.360 (> 1.65) and a P value of 0.087 (> 0.05); this indicates that H4 is rejected. Tax socialization is a way to provide taxation information to taxpayers to increase compliance through the delivery of clear and easily accessible information. However, based on the results of this study, tax socialization does not significantly strengthen the relationship between tax digitalization and taxpayer compliance. One of the reasons tax socialization has no effect on the relationship between tax digitalization and taxpayer compliance is the difference in generation groups. Some respondents who dominated this study were the 1960-1980 generation, which tends to be less adaptive to using the tax digitalization system. Even though tax information is socialized through social media, taxpayers still struggle to use the digitization system. This causes tax digitalization not to increase compliance even though socialization has accompanied it automatically. Taxpayers who are less familiar with technology will feel that the information provided during socialization is not helpful enough to encourage taxpayers to take advantage of the digitalization system that is already available, so the level of taxpayer compliance remains low. This finding is in line with research

conducted by (Agustin, 2022), which concluded that tax socialization cannot moderate the influence of the tax digitalization system on taxpayer compliance.

5. CONCLUSION

From the results of this study, it can be concluded that tax knowledge and digitalization positively affect MSME taxpayer compliance. Tax socialization moderates tax knowledge with an accelerating effect and cannot moderate tax digitalization on MSME taxpayer compliance. This research contributes to the taxation literature, especially understanding the factors influencing MSME taxpayer compliance. The results of this study support the attribution theory, following research conducted by Samsuar (2019), which states that taxpayer compliance is influenced by internal factors such as tax knowledge and external factors such as tax socialization and digitalization.

The results of this study can be used as a basis for developing more effective tax policies, especially in increasing tax literacy among MSME actors. DGT can improve tax socialization strategies to make them more relevant and easily understood. Tax digitalization increases tax compliance, so MSME players are advised to use e-filing and e-billing systems to simplify their tax administration. Based on the above conclusions, this research is far from perfect. It has shortcomings as research limitations, namely that researchers had difficulty getting a direct response because some MSME actors refused to fill out the questionnaire, and several respondents did not fit the criteria. From these limitations, researchers can suggest further research to overcome the refusal to fill out the questionnaire. Further researchers can take a personal approach to build a better relationship with MSME actors and to avoid data that does not match the criteria; further researchers are advised to make an initial selection with simple questions related to the criteria and requirements before the respondent fills out the questionnaire.

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