

Taxpayer Compliance Based on Tax Socialization Mediated by Taxpayer Awareness: Behavioral Approach

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Abstract

Purposes: The purpose of the research is to test a taxpayer compliance model where taxpayer awareness mediates the tax socialization they receive. The research results provide strategic policy recommendations to the government regarding effective tax socialization to build voluntary compliance.

Methods: The population is MSME taxpayers registered at KPP Pratama Madiun. A sample of 130 respondents was obtained through incidental sampling. Data collection used a questionnaire-based survey filled out by Micro, Small, and Medium Enterprises (MSMEs) actors. Smart Partial Least Square (Smart-PLS) to analyze mediation regression models. The relationship between variables is explained using a behavioral theory approach.

Findings: Socialization increases taxpayer compliance directly and through taxpayer awareness. These results strengthen the government's efforts to increase taxpayer awareness through quality, effective, intensive, and sustainable tax socialization and education. Taxpayer awareness is expected to encourage voluntary compliance.

Novelty: Similar studies have been conducted before, but not for MSMEs in Madiun City. We include the indicator of "compliance in reporting Tax Returns (SPT)" which is often overlooked by other studies in measuring taxpayer compliance. Several groups of MSMEs with income below a certain limit are not required to pay taxes but are still required to report SPT.

Keywords: Behavioral Theory, Tax Socialization, Taxpayer Awareness, Taxpayer Compliance, Voluntary Compliance.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a strong ability to absorb labor and make a large contribution to Gross Domestic Product (GDP) so that the existence of MSMEs has become a pillar of the economy in Indonesia (Fitrawaty & Maipita, 2021; Naufalin & Aldila D, 2020). In the economic sector, MSMEs are a driver of the economy, reducing unemployment rates,

and a source of tax revenue to encourage open economic development. Meanwhile, in the social sector, MSMEs are a key instrument in alleviating poverty through development goals (Nursini, 2020; Tambunan, 2023). The number of MSMEs in Indonesia is increasing from year to year in line with its increasing role in absorbing labor and contributing to GDP in Indonesia. Quoting from Amah et al. (2021) data processed by the Ministry of Cooperatives, Small and Medium Enterprises from BPS shows the number of MSMEs was 65.465.497 at the end of 2019. Meanwhile in 2018 the number was 64.194.057 then increased by 1,98% in the following year. The development of the number of MSMEs and their contribution to labor absorption and contribution to GDP in Indonesia is described in **figure 1** below.

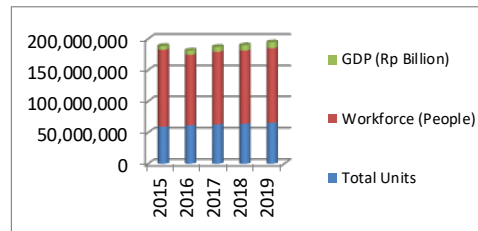


Figure 1. Development of the number of MSMEs, the contribution of MSMEs in the absorption of MSMEs and the contribution of MSMEs to GDP in Indonesia.

Source: adoption from (Amah et al., 2021)

Figure 1 depicts data on the increase in the number of MSME units in Indonesia from 2015, namely 59.262.772 to 2019, which was 65.465.497. The increase in the number of MSMEs accompanies an increase in their role in contributing to Gross Domestic Product, starting from IDR 6.228.285 billion in 2015 to reaching IDR 9.580.762,70 billion in 2019. Meanwhile, the role of MSMEs in absorbing labor was 123.229.387 peoples in 2015, decreasing in 2016 to 112.828.610 peoples, but increasing again every year until 2019 to 119.562.843 peoples. The contribution of MSMEs to tax payments is lower than the contribution of MSMEs to GDP, indicating that the level of MSME tax compliance is inadequate. Ministry of Cooperatives and Small and Medium Enterprises (2017) recorded that the contribution of MSMEs to GDP was IDR 7.820.282,6 billion or around 60,90% of the total contribution of all types of business to GDP. On the other hand, Directorate General of Taxation (2017) noted that MSME income tax (Final income tax) payments only contributed 2,2% to total income tax revenues. In 2019, the proportion of GDP contributed by MSMEs was around 61%, with a total of around IDR 958,07627 trillion (Director General of Taxes, 2019). The amount of this contribution is even greater than the UMKM Final PPh contribution recorded by Directorate General of Taxes (2019) which only amounted to IDR 7,5 trillion, or only around 1,1% of the total PPh revenue as a whole of IDR 711,2 trillion.

Administering government in countries around the world, they need sufficient funds to run their government (OECD, 2019). In carrying out the budget function, taxes are the largest source of income for a country, so tax compliance is very necessary. However, compliance problems arise in every country, including Indonesia. This is because taxpayers try to be efficient so that the government has difficulty meeting its revenue targets even though these targets continue to increase every year. Data shows that in the ten years from 2010 to 2019, Indonesia has not been able to meet its tax revenue target (Sirait & Andini, 2019), as seen in the following infographic (Figure 2.).

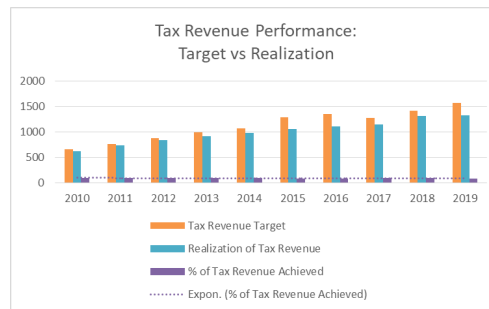


Figure 2. Tax Revenue Performance 2010-2019

Source: Center for Indonesia Taxation Analysis (2020)

The infographic in figure 2 shows that the tax revenue target (orange diagram) is always higher than the actual achievement (blue diagram). Figure 2 also presents information on the percentage of tax revenue achieved compared to the target, which only ranges from 81,609% to 97,378%. A similar phenomenon also occurred in MSME in Madiun City, that the contribution of MSME to tax revenues in Madiun City fluctuated and tended to decrease as shown in the following data:

Table 1. Contribution of MSMEs to Total Tax Revenue in Madiun City

Year	Tax Revenue from MSME	Total Tax Revenue	Percentage of MSME Contribution
2018	Rp 13.290.844.512	Rp 665.796.519.828	1,99%
2019	Rp 10.878.139.555	Rp 658.671.078.764	1,65%
2020	Rp 10.577.563.612	Rp 625.545.475.767	1,69%

Source: processed from the Data Processing Section (PDI) of the Madiun Pratama Tax Office

Table 1 notes that the contribution of MSMEs to total Tax Revenue in Madiun City from 2018 to 2020 only ranged from 1,65% to 1,99%. In the same period, this figure is still far when compared to the percentage of MSME Contribution to Madiun City's GDP, which ranges from 57,3% to 60% (BPS-Statistic Indonesia Madiun Municipality, 2021). There is a gap between the potential contribution of MSMEs to GDP, compared to their contribution to tax revenue in Madiun City. The downward trend in tax revenue from MSMEs is an indication that taxpayer compliance of MSMEs in Madiun City is still low. The State Revenue Agency must prioritize increasing tax compliance and increasing public awareness as important tasks, because taxes remain the main source of state revenue (Agusti & Rahman, 2023; Khozen & Setyowati, 2023).

Regarding tax compliance issues, the tax authorities are making efforts to increase taxpayer compliance, including by providing tax socialization. Taxpayer compliance behavior is explained using a planned behavior theory approach. According to the theory of planned behavior Ajzen (1985, 1991, 2002), human behavior is based on three types of considerations, namely: Behavioral beliefs, namely beliefs about possible behavioral outcomes and evaluation of these results (strength of belief and evaluation of results). Behavioral beliefs produce attitudes toward good or bad behavior; Normative beliefs, namely beliefs about other people's normative expectations and motivation to fulfill these expectations (normative beliefs and motivation to comply). Normative beliefs give rise to social pressure or subjective norms; and control beliefs, namely beliefs about the existence of factors that can facilitate or hinder the behavior to be displayed (control beliefs) and perceptions about how strong these factors are (perceived strength). Control beliefs lead to perceived behavioral control (Solichin et al., 2020). Taxpayer compliance is the fulfillment of tax obligations carried out by taxpayers in order to contribute to the development of the country,

which is expected to be fulfilled voluntarily without any coercion (Boediono et al., 2019; Lianty & Kurnia, 2017; Sudrajat & Parulian Ompusunggu, 2015; Wardani & Wati, 2018).

Through tax socialization, it is hoped that it can form taxpayer awareness so that ultimately they can increase their compliance in carrying out their tax rights and obligations. Tax socialization is an external factor provided by the tax authority as an effort to transfer taxpayer information and knowledge regarding the taxation that applies in a country. Socialization influences taxpayers to determine behavioral decisions to comply with their tax obligations. Tax socialization activities are aimed at three targets, namely: socialization activities to prospective taxpayers, socialization activities to new taxpayers, and socialization activities to registered taxpayers (Dewi et al., 2022; Herawati et al., 2022). Andreas & Savitri (2015) explains that tax socialization can be carried out either directly or indirectly. Akims (2023); Andreas & Savitri (2015); Karahan, (2024); Nhorito et al. (2022); Nugroho & Kurnia (2020); Sebhat & Assfaw (2019); Wardani & Wati (2018) that socialization has a positive effect on taxpayer compliance, meaning that the more intensive the tax socialization provided to taxpayers, the greater the level of taxpayer compliance. In contrast to these results Firmansyah et al. (2022); Venti & Sandra (2021) found that tax socialization affects taxpayer compliance in a negative direction. Endrayanto et al. (2022); Savitri & Musfaldy (2016) proves that tax socialization is not a reference for considering decisions to behave in compliance with tax obligations.

H₁: Socialization has a positive effect on taxpayer compliance

The theory of planned behavior was developed from the assumption that humans are rational creatures who consider all the implications and consequences of actions before they decide to behave. The theory of planned behavior explains that an individual's intention to behave is based on 3 things including behavioral beliefs, normative beliefs, and control beliefs (Ajzen, 1985). In behavioral beliefs, individuals will do something according to the attitude they have towards a behavior. The attitude towards behavior that is considered positive is what the individual will later choose to behave in his life. Perceived behavioral control is related to how a person understands that the behavior he displays is the result of control carried out by him which can be caused by internal factors (eg: skills and will) or external factors (eg: the environment). Meanwhile, normative beliefs produce awareness of pressure from the social environment or subjective norms (Taing & Chang, 2021). Subjective norms explain individuals who behave in certain ways because this behavior can be accepted by people or groups they consider important.

There is socialization provided to taxpayers, gathering them with groups that encourage them to comply with taxes. Support from this tax-compliant social environment generates awareness among taxpayers. Public understanding of taxation is increasing with the socialization of taxation through various distribution media, so that the level of awareness of taxpayers is increasing (Rahmawati, 2022). Lack of socialization from the tax authorities and the absence of clear communication about tax obligations creates a gap in understanding that motivates the emergence of taxpayer unawareness (Zahirah et al., 2023). Tomy & Nofitasari (2025) Conveyed that tax outreach carried out routinely, consistently and in an attractive manner makes people have a positive perception and are interested in following and getting involved in it. The habit of taxpayer involvement through receiving information from tax outreach will build tax awareness. The more intensive and continuous the socialization of taxation, the more taxpayers' awareness of paying taxes and complying with tax regulations will increase. (Boogaard et al., 2022; Zaikin et al., 2022) said that effective tax socialization delivered to taxpayers will be able to build their awareness to carry out tax obligations and rights in accordance with applicable laws and regulations. Taxpayers seek information not only regarding their tax obligations or the total revenue collected, but also concerning the amount of revenue that ought to be collected and the manner in which such revenue is allocated and utilized. Tax outreach efforts that ensure

transparency of relevant information and actively involve taxpayer engagement are instrumental in enhancing public awareness (Boogaard et al., 2022).

Studies by Agustina & Umaimah (2022; Hardiningsih et al. (2020); Indriyanto (2021); Musimenta (2020); Oktaviani et al. (2020); Sarpong et al. (2024) published that tax socialization had a positive impact on growing taxpayer awareness. In accordance with this mindset, a hypothesis is derived:

H₂: Socialization has a positive effect on taxpayer awareness.

Another factor that influences the level of compliance with paying taxes is tax awareness of the MSME actors themselves. Taxpayer awareness is the awareness, vigilance, and knowledge of taxpayers regarding their citizenship responsibilities to pay taxes (Ogungbade et al., 2021). Taxpayer obligations contain elements of taxpayer awareness, namely in terms of fulfilling tax responsibilities, including paying taxes and submitting Annual Tax Returns (SPT) in accordance with applicable tax provisions. Taxpayer obligations contain elements of taxpayer awareness, namely in terms of fulfilling tax responsibilities, including paying taxes and submitting Annual Tax Returns (SPT) in accordance with applicable tax provisions (Sholihin & Rachmawati, 2024). Whereas, taxpayer awareness is the taxpayer's willingness to contribute funds for the implementation of tax functions by paying taxes on time and in the right amount (Indriyanto, 2021; Nurkhin et al., 2018). Tax awareness is not just about being aware of tax laws and regulations, but also understanding the consequences of non-compliance and the benefits of compliance (Sarpong et al., 2024).

The low awareness of MSME actors regarding their obligations has resulted in the level of tax compliance of MSME actors also being low. Savitri & Musfialdy (2016) tax awareness is an element in humans to understand the reality of tax obligations and rights and how they act or behave towards this reality. According to Joel et al. (2023) taxpayer awareness in paying taxes will create tax morality in society. People who have high morality will feel that paying taxes is an obligation that must be fulfilled by every citizen. Taxpayers who are aware of their tax obligations are expected to increase their compliance. Hamid et al. (2022); Nasiroh & Afiqoh (2023); Nugroho & Kurnia (2020); Nurkhin et al. (2018); Perdana & Dwirandra (2020) that taxpayer awareness has an impact on increasing taxpayer compliance. Atarwaman (2020); Deseverians (2023) documented the results that taxpayer awareness has no effect on MSME taxpayer compliance.

H₃: Taxpayer awareness has a positive effect on taxpayer compliance.

Tax socialization aims to increase taxpayers' understanding of applicable tax regulations (Bornman & Ramutumbu, 2019; Negara & Supadmi, 2020; Nuryadi et al., 2024). Furthermore, this socialization increases awareness Hardiningsih et al. (2020); Oktaviani et al. (2020) and also socialization has a direct effect on taxpayer compliance in paying their tax obligations (Maqsudi et al., 2021; Nhorito et al., 2022; Rahmawati, 2022; Safuan et al., 2022; Yusuf et al., 2022). Taxpayer awareness refers to the situation where taxpayers have knowledge, understanding and compliance with tax regulations correctly and voluntarily (Indriyanto, 2021). Limited awareness of taxpayers may occur due to their limited understanding of taxation, as well as the lack of important information that reaches them. Some taxpayers take the initiative to improve their understanding due to socialization, tax compliance campaigns, seminars through various information channels, learning from tax consulates, and participating in tax training (Andreas & Savitri, 2015; Indriyanto, 2021; Sarpong et al., 2024). All awareness that grows along with increased understanding obtained from tax socialization will motivate taxpayers to behave obediently. This pattern leads to the idea that awareness can mediate between tax socialization and taxpayer compliance. The mediating role of taxpayer awareness is supported by the discussion of Social Norms in the theory of planned behavior. The proposed hypothesis refers to awareness acting as a cognitive bridge between awareness and compliance decisions. Taxpayers realize that tax obligations are not only social responsibilities and legal obligations, but also social norms that accompany tax compliance

so that they can be accepted and recognized in the tax ecosystem. Existing research requires targeted awareness campaigns to influence taxpayer attitudes towards community expectations of fiscal responsibility (Sarpong et al., 2024). Normative belief understands that social norms can be internalized in a person through tax socialization efforts to form awareness and encourage the will to behave obediently. Thus, the theory of planned behavior underlies the tax compliance framework.

Faizal et al. (2021) suggest increasing awareness of taxpayers through tax payment awareness campaigns, strict implementation of tax laws, development of tax implementation, ease of tax payments, and incentives for responsible taxpayers. Tax socialization is used to increase public awareness and compliance with their obligations in paying taxes so that tax collection can be effective and tax revenue growth increases (Oktaviani et al., 2020). Agustina & Umaimah (2022); Andreas & Savitri (2015); Boediono et al. (2019); Indriyanto (2021); Oktaviani et al. (2020); Sarpong et al. (2024) Tax socialization can influence taxpayer awareness, and conversely, taxpayer awareness will increase compliance with their tax rights and obligations. This logical thinking leads us to the conclusion that tax socialization can influence taxpayer compliance through taxpayer awareness.

H4: Taxpayer Awareness mediates Socialization of Taxpayer Compliance.

In this research, tax awareness is indicated as a mediating variable between tax socialization and taxpayer compliance. Similar studies have been conducted previously including . Boediono et al. (2019); Oktaviani et al. (2020), taxpayer awareness mediates the relationship between tax socialization and taxpayer compliance. However, similar research on MSMEs in Madiun City has never been conducted. Given that the contribution of MSMEs in Madiun City to tax revenue is not comparable to its contribution to GDP. We include the indicator of “compliance in reporting Tax Returns (SPT)” which is often overlooked by other studies in measuring taxpayer compliance. Several groups of MSMEs with income below a certain limit are not required to pay taxes but are still required to report SPT.

METHODS

This research is quantitative research which is tested based on concrete data, measured using statistics as a calculation test tool related to the problem being studied to reach a conclusion (Sugiyono, 2018). Primary data was obtained from questionnaires filled out by respondents, namely MSME actors, while secondary data (regarding the number of MSME actors) was obtained from the Madiun City Cooperative and MSME Service which was confirmed at the Madiun Pratama Tax Service Office. This study chose the object of MSMEs in Madiun City because there is a gap between the growth phenomenon of MSMEs in Madiun City which is in line with its potential contribution to GDP, but not in line with its contribution to tax revenues in Madiun City. In 2018, MSMEs in Madiun City grew by 7,91%, then in 2019 it grew by 9,86% (BPS-Statistic Indonesia Madiun Municipality, 2021). The growth in the number of MSMEs is in line with its role in contributing to the GDP of Madiun City, where the contribution of MSMEs to the GDP of Madiun City ranges from 57,3% to 60% (BPS-Statistic Indonesia Madiun Municipality, 2021). However, this is in contrast to its role in total tax revenue in Madiun City. The tax revenue generated from MSMEs stood at IDR 13,290 billion in 2018, before experiencing a decline to IDR 10,878 billion in 2019 and further to IDR 10,577 billion in 2020. The declining trend in tax revenue from MSMEs in Madiun City is evidently associated with the compliance behavior of MSME taxpayers within the city. In addition, the economic growth of Madiun City in 2023 will reach 5,8 percent, surpassing the previous year's achievement and even surpassing the economic growth of East Java Province which was only 4,95 percent, which is the reason we conducted research in Madiun City. So, this research is to find empirical evidence that MSME compliance with tax obligations is caused by one of the factors of tax socialization, which at the level of behavioral theory will also involve their awareness as Taxpayers.

The population is 44,290 Madiun City MSME Taxpayers confirmed by the Madiun Pratama Tax Service Office. Calculating the number of samples uses the Slovin Technique with an error tolerance of 10%. The formula is as follows (Lanin & Hermanto, 2019):

$$n = \frac{N}{1 + N(e)^2} \dots \dots \dots (1)$$

$$n = \frac{44.290}{1 + 44.290 (0,1)^2} \quad n = \frac{N}{99,77}$$

The minimum sample that must be observed so that the results are representative is 99,77 rounded up to 100. Researchers distributed questionnaires to 150 respondents using incidental sampling, but only 130 respondents were willing to fill out/respond to the questionnaire. So the final sample was 130 respondents. Table below presents the operational definitions and indicators for each research variable:

Table 2. Functional Definitions and Measures of Research Variables

Variable	Definition	Indicator
Tax socialization	The process of transferring information to taxpayers to increase their knowledge and understanding of their tax rights and obligations (Circular Letter of the Director General of Taxes Number SE - 46/PJ/2021 Concerning Procedures for Implementing Tax Education, 2021).	<ol style="list-style-type: none"> 1. Tax outreach procedure 2. The target of socialization is areas or places that have the potential to be taxed 3. Convenient service availability information 4. Frequentness of Tax outreach 5. The information disseminated is clear, complete, guaranteed, accurate, correct and up to date 6. Socialization media: online media (such as social media) 7. Socialization media: offline media (such as billboard, brochures, booklets) 8. Achievement of information goals 9. Effectiveness of tax socialization media 10. Continued service after socialization (Assegaf & Andesto, 2023; Yusuf et al., 2022)
Taxpayer awareness	Sensitive views or feelings arising from knowledge, beliefs and reasoning that direct Taxpayers to comply with the rules in the taxation system and provisions (Lleshaj et al., 2022)	<ol style="list-style-type: none"> 1. Being aware of the tax regulations 2. Familiarity with tax function 3. Recognize that tax responsibilities must be fulfilled in compliance with relevant laws 4. Calculate taxes correctly and honestly 5. Pay taxes correctly and honestly

Variable	Definition	Indicator
Taxpayer Compliance	Commitment, belief from within a person about desired tax system and a sense of moral responsibility to comply with their tax duties and rights justly in accordance with national laws and regulations (Amah, 2019; Amah et al., 2021)	6. Report taxes correctly and honestly 7. Understand that tax delays and reductions will be detrimental to the state 8. Acknowledge that taxes are a form of community service to the state 9. Accepting that taxes support national development 10. Believe that taxes are to advance the welfare of the people (Assegaf & Andesto, 2023; Lleshaj et al., 2022)
		1. Registering an NPWP voluntarily, 2. Filling out the Annual Tax Return on time in accordance with laws and regulations, 3. Obediently calculating the tax owed, 4. Calculate taxes in real-time 5. Pay taxes on time 6. Report taxes on time 7. Obediently paying tax arrears (if there are tax arrears). 8. Comply with all sanctions if sanctions are imposed (Amah et al., 2021; Assegaf & Andesto, 2023)

The Likert scale scores given for responses to positive statements are 5 = strongly agree; 4 = agree; 3 = neutral; 2 = disagree; 1 = strongly disagree. The opposite is true for negative statements.

Research data analysis includes descriptive statistics, measurement model analysis, determination coefficient test and Goodness of Fit test, and hypothesis testing. According to Hair et al. (2013) ; Cahyonowati et al. (2023) the measurement model analysis carried out includes convergent validity, discriminant validity, construct reliability. Researchers use Smart Partial Least Square (Smart-PLS) when analyzing mediation regression models.

RESULTS AND DISCUSSION

Respondent Characteristics

Analysis of respondent characteristics data to explain the demographics of MSMEs who are respondents to the study. The demographic description consists of business sectors and Respondent's Business Turnover as shown in the table:

Table 3. Respondent Characteristics

Business Sector Profile of Respondents		
Business Sector	Amount	Percentage
Culinary	38	29,23 %
Grocery store	13	10 %

Business Sector Profile of Respondents		
Business Sector	Amount	Percentage
Automotive	14	11,54 %
Mode	20	16,92 %
Other	44	32,31 %
Total	130	100%
Respondent (MSMEs actors) Age		
Age	Amount	Percentage
< 25	1	0,77%
25 – 34	11	8,46%
35 – 44	61	46,92%
45 – 54	49	37,69%
>55	8	6,25%
Total	130	100%
Age of MSMEs		
Bussiness age	Amount	Percentage
1 – 5 years	4	3,08%
6 – 10 years	46	35,38%
11 – 15 years	57	43,85%
>15 years	23	17,69%
Total	130	100 %
Bussiness Assets		
Amount of Bussiness Assets	Amount	Percentage
< Rp 50 million*	2	57,69%
Rp 50 million – < Rp 500 million*	75	40,77%
Rp 500 million – Rp 10 billion*	53	100 %
Total	130	
Respondent's Business Turnover		
Total One Year Turnover	Amount	Percentage
Less than Rp 500 million	15	11,54 %
Rp 500 million – Rp 4,800 billion	89	68,46 %
More than Rp 4,800 billion	26	20 %
Total	130	100 %

Source: The Processed Primary Data (2024)

* excluding the land and buildings where the business is located.

Table 3 presents information regarding the characteristics of respondents. The research respondents consisted of 130 MSME Taxpayers described through five demographic criteria, namely based on business sector, respondent age, business age, amount of bussiness assets, and bussiness turnover. Based on business sector, respondents were culinary business actors as much

as 31,54%; Grocery store as much as 13,85%; Automotive as much as 11,54%; fashion business as much as 16,92%, and other types of business as much as 32,31%. Based on age, respondents were divided into five groups. The age group <25 years old consisted of 1 respondent, age 22 years old, age group 25-34 years old consisted of 11 people, age group 35-44 years old consisted of 61 people, age group 45-54 years old consisted of 49 people, and age above 55 years old consisted of 8 people. The respondents of the study were in the productive age range, namely 22 years to 54 years. The age of entrepreneurs is related to entrepreneurial orientation in developing MSMEs. (Adelowo & Akinwale, 2022).

Based on the age of the business, the MSMEs managed by respondents are grouped into 4 groups. The age of the business is 1-5 years as many as 4 businesses, the age of the business is 6-10 years as many as 46 businesses, 11-15 years as many as 57 businesses, and more than 15 years as many as 23 businesses. The MSMEs managed by respondents are mostly over 6 years old. The maturity of the age of MSMEs describes their maturity in driving productivity (Kumarasamy et al., 2024). This is related to the achievement of company turnover or profit which will be the basis for calculating MSME income tax. Based on business assets, MSMEs managed by respondents consist of 3 groups. Business assets of less than IDR 50 million are 2 businesses, business assets between IDR 50 million and IDR 500 million are 75 businesses, and business assets between IDR 500 million and IDR 10 billion are 53 businesses. The availability of adequate assets can protect companies from credit and liquidity shocks and guarantee financing for company operations (Li et al., 2024).

Then the composition of respondents based on turnover consists of three groups, namely respondents who have a turnover of less than IDR 500 million as many as 11,54%; respondents who have a turnover between IDR 500 million and 4,800 billion as many as 68,46%; and respondents who have a turnover above 4,800 billion, namely 20%. Testing in this study still involves respondents who have a turnover of less than IDR 500 million, although according to the regulation of Government Regulation number 55 of 2022, namely the derivative regulation of the Law on Harmonization of Tax Regulations (UU HPP) in the field of income tax, MSMEs with a turnover of less than IDR 500 million are tax-free or not subject to PPh. However, they still have an obligation to submit an Annual Tax Return report. Forms of tax compliance include obediently reporting to the tax office to obtain a Taxpayer Identification Number (NPWP), obediently submitting the Annual Tax Return on time, obediently calculating the tax owed, obediently paying tax arrears (if there are tax arrears) (Amah et al., 2021).

Descriptive Statistics

Before conducting descriptive statistical testing, the researcher reviewed the variable data based on the average score of each statement from the respondents as shown in the table below.

Table 4. Average Score of Variable Statement Items

Items	Average	Items	Average	Items	Average
Tax Socialization		Taxpayer Awareness		Taxpayer Compliance	
Tax Soc 1	4,35	Tax Aw 1	3,3	Tax Cpl 1	4,32
Tax Soc 2	4,52	Tax Aw 2	3,07	Tax Cpl 2	4,13
Tax Soc 3	3,81	Tax Aw 3	3,05	Tax Cpl 3	4,09
Tax Soc 4	3,57	Tax Aw 4	3,01	Tax Cpl 4	4,08
Tax Soc 5	4,15	Tax Aw 5	3,34	Tax Cpl 5	3,81
Tax Soc 6	4,33	Tax Aw 6	3,42	Tax Cpl 6	4,26
Tax Soc 7	3,96	Tax Aw 7	3,39	Tax Cpl 7	4,02
Tax Soc 8	4,29	Tax Aw 8	4,01	Tax Cpl 8	4,11
Tax Soc 9	4,24	Tax Aw 9	3,9		
Tax Soc 10	4,03	Tax Aw 10	3,12		
Total Average	41,25	Total Average	33,61	Total Average	32,82

Source: The Processed Primary Data (2024)

Table 4 supports the explanation that each statement item for the tax socialization variable has a total average of 41,25. This indicates that more respondents responded agreeing or even strongly agreeing with tax socialization. Then the taxpayer awareness variable has a total average of 33,61, meaning that more respondents responded neutrally to statements about taxpayer awareness. The taxpayer compliance variable, which consists of 8 statement items, has a total average of 32,82, meaning that more respondents responded agreeing with their compliance as taxpayers.

The presentation of descriptive statistical results provides a statistical description (minimum value, maximum value, average and standard deviation) of each variable used in the research.

Table 5. Descriptive Statistic

Variable	N	Min	Max	Mean	Standard Deviation
Tax Soc	130	12	50	41,25	5,118
Taxpayer Aw	130	10	50	33,61	4,792
Taxpayer Cpl	130	11	40	32,83	4,253

Source: The Processed Primary Data (2024)

The standard deviation value describes the diversity/variation of the collected data. The data on tax socialization that was collected and processed produced information on the mean value of 41,25 and the standard deviation of 5,118. The standard deviation value is smaller when compared to the mean value, meaning that the tax socialization data is concentrated around the mean value. Then the taxpayer awareness data has a smaller standard deviation value, namely 4,792, compared to the average value of 33,61. Data on taxpayer compliance also has a smaller standard deviation value of 4,253 compared to the mean value of 32,83. This shows that every data on tax socialization, taxpayer awareness, and taxpayer compliance is homogeneous data where the data values are in a small and uniform range.

Measurement Model Analysis

Convergent validity aims to determine the validity of each relationship between indicators and their latent constructs or variables. The convergent validity test results take into account the outer loading value and the Average Variance Extract (AVE) value. A summary of the convergent validity test results is detailed in the table below:

Table 6. Factor Loading and AVE

No	Items	Loading Factor	AVE
1	Tax Socialization		0,658
	Tax Soc 1	0,752	
	Tax Soc 2	0,801	
	Tax Soc 3	0,763	
	Tax Soc 4	0,801	
	Tax Soc 5	0,772	
	Tax Soc 6	0,681	
No	Items	Loading Factor	AVE
2	Tax Soc 7	0,716	0,783
	Tax Soc 8	0,886	
	Tax Soc 9	0,823	
	Tax Soc 10	0,831	
	Taxpayer Awareness		
	Tax Aw 1	0,721	
	Tax Aw 2	0,747	
	Tax Aw 3	0,651	
	Tax Aw 4	0,781	
	Tax Aw 5	0,725	
	Tax Aw 6	0,707	
	Tax Aw 7	0,775	
	Tax Aw 8	0,788	
	Tax Aw 9	0,853	
	Tax Aw 10	0,778	
	Taxpayer Compliance		
	Tax Cpl 1	0,787	
	Tax Cpl 2	0,784	
3	Tax Cpl 3	0,763	0,749
	Tax Cpl 4	0,813	
	Tax Cpl 5	0,816	
	Tax Cpl 6	0,735	
	Tax Cpl 7	0,675	
	Tax Cpl 8	0,838	

Source: The Processed Primary Data (2024)

Table 6 explains the loading factors and AVE. The loading factor for each indicator of the tax socialization variable has a value of more than 0,7 and also has an Average Variance Extracted (AVE) value of higher than 0,5. These two values reflect the relationship between indicators and constructs that meet convergent validity standards. In conclusion, participant responses were considered valid and satisfactory to support this research. Likewise, the indicator variable taxpayer awareness and the taxpayer compliance variable have a loading factor value above 0,7

and an AVE value above 0,5. Next, table 7 presents the discriminant validity test, where the square root of each research variable exceeds the correlation between variables.

Table 7. Testing for Discriminant Validity

	Tax Soc	Tax Aw	Tax Comp
Tax Soc	0,765		
Tax Aw	0,684	0,842	
Tax Cpl	0,837	0,684	0,875

Source: The Processed Primary Data (2024)

To verify discriminant validity, the square root of the AVE for a construct must be higher than its highest correlation with another construct (Hair et al., 2013). The results of the discriminant validity test show that the AVE square root value of each variable exceeds the correlation value of the other variables. This research meets the requirements for discriminant validity.

The questionnaire used to assess variables or constructs is tested for construct reliability. Composite reliability is used in PLS-SEM to assess the internal consistency of constructs. Composite reliability is a more relevant metric for assessing internal consistency because it recognizes that each indicator may have a different influence on the latent variable (Cahyonowati et al., 2023).

Table 8. Construct Reliability

Variable	Composite Reliable	Cronbach Alpha
Tax Soc	0,781	0,829
Tax Aw	0,748	0,746
Tax Cpl	0,812	0,819

Source: The Processed Primary Data (2024)

The table 8 provides details of the Composite Reliability value for each variable, namely a value greater than 0,7; and the Cronbach Alpha value is greater than 0,6. So that the instruments in this research can be trusted or relied upon. All research latent variables are feasible and suitable for further data analysis. After the outer model test is fulfilled, the inner model test (structural model analysis) is then carried out which consists of the coefficient of determination test and the Goodness of Fit (GOF) test. Table 8 below presents the Adjusted R2 value and AVE value.

Table 9. Adjusted R2 dan AVE

Variable	Adjusted R²	AVE
Tax Soc		0,658
Tax Aw		0,783
Tax Cpl	0,425	0,749

Source: The Processed Primary Data (2024)

Seen in the table 9, the adjusted R² value of 0,425 shows that 42,5% of the variation in the trend variable is caused by independent variables, while the other 57,5% is influenced by factors outside the research framework. Then calculate the customized R2 value and average AVE using the formula previously explained to find out the GoF value. The following is the calculation of the GoF value:

$$GoF = \sqrt{AVE \times Adjusted R^2} \dots \dots \dots (2)$$

$$GoF = \sqrt{0,73 \times 0,425}$$

$$GoF = 0,557$$

From the calculation results, it is known that the GoF value is 0,557, so it is concluded that the model has a high GoF). A large GoF value means that the model is representative in describing the sample, making it possible to test hypotheses at the next stage.

Structural Model Analysis

In hypothesis testing, a significance level of 5% is used so that the alternative hypothesis can be accepted if the p-value is less than 5% (0,05). The following is a summary of the results of hypothesis testing:

Table 10. Summary of Hypothesis Test Results

Hypothesis	Path-Coefficient	P-Values	Decision
H1 Tax Soc → Tax Cpl	0,426	0,000	Supported
H2 Tax Aw → Tax Cpl	0,157	0,032	Supported
H3 Tax Soc → Tax Aw	0,265	0,019	Supported
H4 Tax Soc → Tax Aw → Tax Cpl	0,279	0,002	Supported

Source: The Processed Primary Data (2024)

Tax socialization has a positive effect on taxpayer compliance.

These findings prove that Hypothesis 1 (H1) is supported. Tax socialization is a process of conveying information to taxpayers to increase their knowledge and understanding of their tax rights and obligations (Circular Letter of the Director General of Taxes Number SE - 46/PJ/2021 Concerning Procedures for Implementing Tax Education, 2021). Socialization is also a process in which taxpayers learn, share, and disseminate tax delivery ideas to revenue authorities (Bornman & Ramutumbu, 2019; Maqsudi et al., 2021; Mellacantika & Bawono, 2023; Sarpong et al., 2024). In the theory of planned behavior, tax socialization is related to normative beliefs, where someone behaves something because that behavior is accepted by other people/groups they consider important. Through tax outreach, the tax authority seeks to create a conducive environment so that taxpayers who have increased their understanding become tax compliant. Taxpayers who grow up in a society of individuals who are obedient in paying their taxes will tend to be more obedient in paying the taxes that are their obligations.

On the other hand, if individuals grow up in a society with a high level of non-compliance, they will tend to do the same thing, namely avoiding taxes (Nhorito et al., 2022). Socialization and tax awareness campaigns often become media for the government with the idea that tax revenues will contribute to the provision of valuable public goods and services and emphasize the need for taxes to fund national development (Prichard et al., 2019). Tax socialization aims to increase public understanding of the importance of fulfilling tax obligations. Taxpayers get better and more detailed information through tax socialization, which ultimately increases tax compliance (Andreas & Savitri, 2015; Lestary et al., 2021; Oktaviani et al., 2020). The tax outreach provided to the public makes them understand their tax obligations and understand the benefits of paying taxes. They will also know the sanctions if they do not pay taxes. Thus, tax socialization can influence an increase in the number of taxpayers and increase taxpayer compliance.

Furthermore, increased taxpayer compliance is expected to be in line with state tax revenues which also increase (Akims, 2023; Hidayati et al., 2023; Kurniawan, 2020). Wardani & Kartikasari

(2020) explains that tax socialization has an effect on taxpayers' understanding, so that when they understand, they subsequently increase their tax compliance. Tax socialization is an external factor that can influence taxpayers to determine behavioral decisions to comply with their tax obligations. Individual external factors such as tax socialization can encourage intentions and confidence in responding to the obligations that taxpayers need to carry out. The results of this research add to the evidence of the positive influence of tax socialization on taxpayer compliance, such as the results of research by (Fuliyanto, 2022; Maqsudi et al., 2021; Nhorito et al., 2022; Nuryadi et al., 2024; Sarpong et al., 2024; Yusuf et al., 2022).

Taxpayer awareness has a positive effect on taxpayer compliance.

P-value of less than 0,05 indicates that hypothesis 2 (H2) is supported. Taxpayer awareness is a condition where a person knows, acknowledges and complies with applicable tax provisions and has the sincerity and desire to fulfill and carry out tax obligations (Atarwaman, 2020). Anto et al. (2021) documented low tax awareness due to a lack of understanding of taxation, the perception that paying taxes is a loss because it reduces income, as well as the perception that the allocation of tax use is not transparent and there are cases of tax fraud. In the theory of planned behavior, taxpayer awareness is relevant to the discussion of behavior beliefs, namely that a person behaves in a certain way because he knows the results/impact of his actions.

The Planned Behavior theory is relevant to explain taxpayer behavior in fulfilling their tax obligations. Behavioral beliefs, normative beliefs, and control beliefs are three factors that determine a person's behavior. When taxpayers are aware of paying taxes, taxpayers will be motivated to pay taxes and be aware of their behavior. Usually someone believes in the results they will get before deciding whether to act or not (Bernard et al., 2018; Erasashanti et al., 2024). Taxpayers who are aware that their behavior will bring certain consequences will certainly be more careful and avoid non-compliance. The higher tax awareness means that taxpayers increasingly understand the function and benefits of taxes, so that taxpayers will voluntarily pay taxes without being forced by anyone. It is hoped that taxpayers who are aware of their tax obligations will increase the level of taxpayer compliance. Taxpayer awareness has logical consequences for taxpayers, namely the taxpayer's willingness to contribute funds for the implementation of tax functions by paying taxes on time and in the right quantity (Adhiambo & Theuri, 2019; Isnaini & Karim, 2021; Karlina & Ethika, 2021; Lutfi et al., 2023). The research results agree with Anto et al. (2021); Hamid et al. (2022); Nasiroh & Afiqoh (2023); Nugroho & Kurnia (2020); Perdana & Dwirandra (2020), but do not support research by (Atarwaman, 2020; Deseverians, 2023).

Tax socialization has a positive effect on taxpayer awareness.

The results of this study supports hypothesis 3 (H3). Path analysis shows that when tax socialization increases in quality and intensity, taxpayer awareness will increase. Awareness of tax obligations among taxpayers can be increased by increasing the intensity and quality of tax education and counseling services, attractive and effective communication strategies in socializing taxation. Ulfa & Aribowo (2021) according to the results of their research, said that the Sub-directorate of Taxation Counseling of the DJP under the Ministry of Finance can compile a special database for MSMEs whose perceptions can be equated with other ministries so that they can carry out tax outreach to increase awareness of taxpayers, especially MSMEs. Continuing from the previous discussion regarding tax socialization, this will increase the knowledge and understanding of taxpayers which will then have an impact on increasing their awareness. The government must continue to provide an understanding of taxation and good services so that taxpayers remain aware of paying taxes as an obligation that must be obeyed by citizens (Abbas & Weka, 2024).

As previously explained, normative beliefs in the theory of planned behavior produce awareness of pressure from the social environment or subjective norms (Taing & Chang, 2021). Subjective norms describe individuals who behave in certain ways because this behavior is acceptable to people or groups they consider important. Subjective norms explain individuals

who behave in a certain way because this behavior can be accepted by people or groups who are considered important, and this view becomes a guideline for accepting a behavior (Markonah & Manrejo, 2022). Individuals need other people or groups who have performed the behavior before to judge the relative confidence of the individual's actions (Caspers, 2020).

Normative beliefs that emerge from tax socialization will gradually increase the awareness of each taxpayer at different levels. A taxpayer's awareness is related to behavioral beliefs, that is, a person is said to have awareness when he personally believes, hopes, or even believes that each of his actions will result in a consequence. Socialization is an effort carried out by the Director General of Taxes through various methods to provide information about all regulations and activities related to taxation. In this way, taxpayers can carry out their tax obligations and rights in accordance with government directions. Intensive tax outreach will be able to increase taxpayers' understanding of the obligation to pay taxes as a form of national mutual cooperation in collecting funds for government financing and national development (Kurniawan, 2020). The more intensive and high-quality tax socialization will increase taxpayers' awareness of paying taxes and complying with tax regulations (Hamid et al., 2022). The results of this research support previous research (Boediono et al., 2019; Musimenta, 2020; Oktaviani et al., 2020; Sari & Saryadi, 2019; Yuan et al., 2019).

Taxpayer Awareness mediates Socialization of Taxpayer Compliance.

This study found that hypothesis 4 (H4) supported. Taxpayer awareness is able to mediate the influence of tax socialization on taxpayer compliance. Faizal et al. (2021) agree that increasing taxpayer awareness is carried out through tax awareness campaigns, strict implementation of tax provisions, coaching on tax implementation, facilitating tax payments, and providing incentives for responsible taxpayers, where these efforts can be realized through targeted tax socialization. When taxpayer awareness increases, taxpayer compliance in paying taxes will also increase. Taxpayer awareness is a condition/self-motivation where taxpayers understand, know and implement tax provisions correctly and voluntarily (Agusti & Rahman, 2023). The elements of understanding possessed by taxpayers are obtained from various sources, including tax socialization. Good understanding and motivation obtained from tax socialization will reduce the gap between awareness and willingness to carry out tax obligations in accordance with tax regulations and legislation.

Tax awareness becomes an inner drive to act obediently to fulfill social responsibilities, legal obligations and also social norms that accompany tax compliance so that they can be accepted and recognized in the reference environment that they consider important, namely the tax ecosystem. Normative beliefs justify that social norms can be internalized within a person through tax socialization efforts to form awareness as a cognitive bridge to compliant behavior. This is the reason that underlies that taxpayer awareness can be a mediator between tax socialization and taxpayer compliance. Tax socialization provides taxpayers with an understanding of the role of taxes in a country so that taxpayers have a positive perception of tax collection. Positive perceptions of taxpayers will change the level of awareness of each taxpayer and will be followed by changes in the level of taxpayer compliance (Hardiningsih et al., 2020; Oktaviani et al., 2020).

Tax outreach that is right on target, intensive, high quality and sustainable can be a medium for campaigning for awareness of tax payments, enforcement of tax laws, ease of calculating and paying taxes, and rewards for compliant taxpayers. Subsequently these positive things will build Taxpayer awareness (Adhiambo & Theuri, 2019; Bernard et al., 2018; Bornman & Ramutumbu, 2019; Prichard et al., 2019). Taxpayer awareness that is created positively makes taxpayers voluntarily carry out their tax obligations and rights. Compliance with paying taxes means that the taxpayer is willing to pay the tax and fulfill all his tax obligations (Dobos & Takács-György, 2020). (Greenham et al., 2024) examined taxpayer education strategies used to encourage compliance behavior through the integration of enculturation and awareness. This research is

in line with Boediono et al. (2019); Oktaviani et al. (2020), taxpayer awareness mediates the relationship between tax socialization and taxpayer compliance. These results support previous research by Akims, 2023; Hardiningsih et al., 2020; Negara & Supadmi, 2020; Nugroho & Kurnia, 2020; Sukesu & Yunaidah, 2020; Wardani & Wati, 2018; Yusuf et al., 2022), but do not agree with (Endrayanto et al., 2022; Firmansyah et al., 2022; Venti & Sandra, 2021).

CONCLUSIONS

This study presents various empirical findings related to the determinants of taxpayer compliance, especially MSME taxpayers, including tax socialization and taxpayer awareness. This study offers evidence that tax socialization has a positive effect on taxpayer compliance. Therefore, the tax authority must consider indicators of tax socialization implementation including socialization procedures, diversity of use of socialization media both online and offline, effectiveness, accurate and up-to-date information content, intensity of socialization, and sustainability of post-socialization services. Tax socialization is an effort to provide information about taxation so that a person or group understands various things related to taxation so that taxpayer compliance will increase. Based on the theory of planned behavior, tax socialization is related to normative beliefs, namely that a person behaves in a certain way because the behavior is accepted by a group that is considered important. Taxpayers who grow up in a conducive environment formed from tax socialization will tend to comply with their tax obligations. Furthermore, normative beliefs that arise from tax socialization with relevant information, good quality and intensity, will gradually increase the awareness of each taxpayer at various levels. Awareness will become an internal motivation within taxpayers so that taxpayers voluntarily carry out their tax obligations and rights. Tax socialization can have a direct influence on Taxpayer Compliance, as well as an indirect influence mediated by Taxpayer awareness. This study is in line with behavioral theory, especially the Theory of Planned Behavior.

The results of this research provide suggestions for tax authorities to intensify tax awareness campaigns through outreach activities that touch the psychological side of taxpayers. For example, socialization offers convenience, increases knowledge, eases the burden of thinking and relieves the fear of MSME Taxpayers due to their ignorance. It is hoped that the growing awareness of taxpayers will transform into their voluntary commitment. In the theoretical realm, the research results confirm the Planned Behavior Theory that taxpayer compliance can be achieved through behavior-based efforts and driving motivation. Behavior belief in planned behavior theory states that awareness drives a person to act or do something if they know the results of their actions.

This research has limitations. Even though it was developed with roots in the theory of planned behavior, this research still only focuses on behavioral beliefs which describe socialization efforts to raise awareness which ultimately achieves taxpayer compliance. The involvement of behavioral control perceptions such as tax sanctions, tax relaxation in shaping taxpayer awareness to achieve forced or voluntary tax compliance is also an interesting topic to be carried out in further research. To increase taxpayer compliance, tax awareness campaign efforts are needed through tax socialization. Tax awareness is indeed related to the internal motivation of each taxpayer, but understanding and motivation from external sources obtained through socialization are still needed. So that later this awareness will mediate socialization in increasing taxpayer compliance. Therefore, the practical suggestion put forward is that the tax authorities can synergize with academics, MSMEs and the community in realizing sustainable tax socialization and as a media for tax awareness campaigns.

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