eCo-Fin: Economics and Financial

Vol.8, No.2, June 2026
Available online at: https://jurnal.kdi.or.id/index.php/ef

The Role of Tax Knowledge, Tax Understanding, Tax Digitalization, and Motivation in Enhancing MSME Taxpayer Compliance

Paska Lumban Gaol[1)], Lia Dama Yanti[2)] *

[1)]lumbangaolpaska0199@gmail.com, [2)]lia_d4may@gmail.com

[12)]Universitas Buddhi Dharma
Jalan Imam Bonjol No. 41 Karawaci Ilir, Tangerang 15115, Banten, Indonesia

Article history:

Received: April 21st 2026
Revised: June 15th 2026
Accepted: June 28th 2026
Available online: June 30th 2026

Keyword:

MSMEs;
Motivation;
Taxpayer Compliance;
Tax Digitalization;
Tax Understanding

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in Indonesia's economy by promoting economic growth and creating employment opportunities. Despite their substantial contribution, tax compliance among MSME taxpayers remains a persistent challenge. This study investigates the effects of tax knowledge, tax understanding, tax digitalization, and motivation on taxpayer compliance among MSME owners in Legok Village. A quantitative research design was employed using primary data collected through an online questionnaire distributed via Google Forms. The study involved all 85 active MSMEs in Legok Village using a census sampling approach. The collected data were analyzed using SPSS version 27 through validity, reliability, normality, multicollinearity, multiple linear regression, coefficient of determination, t-test, and F-test analyses. The findings reveal that tax knowledge has no significant effect on taxpayer compliance ($t = 1.140$, $p = 0.258$), while tax understanding has a positive and significant effect ($t = 6.421$, $p < 0.001$). Tax digitalization exhibits a significant negative effect on taxpayer compliance ($t = -6.629$, $p < 0.001$), whereas motivation does not significantly influence taxpayer compliance ($t = -0.280$, $p = 0.780$). Furthermore, the simultaneous test demonstrates that tax knowledge, tax understanding, tax digitalization, and motivation collectively have a significant effect on MSME taxpayer compliance ($F = 22.012$, $p < 0.001$). These findings suggest that improving taxpayer compliance requires not only adequate tax knowledge but, more importantly, a deeper understanding of tax regulations and greater readiness to adopt digital taxation systems.

* Corresponding author

EISSN. 2656-095X
PISSN. 2656-0941
Published by Komunitas Dosen Indonesia.
DOI: 10.32877/ef.v8i2.3818

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in Indonesia's economy by generating employment opportunities, reducing unemployment, and improving household income(Panjaitan et al., 2025). Beyond their contribution to national economic development, MSMEs also serve as key drivers of regional economic growth, particularly in Tangerang Regency, an area with considerable economic potential (Yanti et al., 2024).

angerang Regency has experienced steady economic growth in recent years. In 2024, the region recorded a population of approximately 3.4 million, a poverty rate of 6.55%, an economic growth rate of 5.18%, and a Human Development Index (Ma'arif, 2025). These indicators reflect favorable economic conditions and highlight the importance of MSMEs in sustaining regional development(Susniyawati, 2024).

The number of MSMEs in Tangerang Regency increased substantially from approximately 25,900 enterprises to more than 59,000 businesses in 2024, including over 5,000 culinary enterprises (Taufikurahman, 2024). his rapid growth demonstrates the increasing contribution of MSMEs to local economic activities and community welfare (Thancy et al., 2024; V. S. Wijaya & Yanti, 2023).

To strengthen MSME competitiveness, the local government has introduced several initiatives, including business capital assistance of up to IDR 25 million and digital transformation programs that promote technology-based marketing (Nta'ola & Astuti, 2024). Despite these initiatives, limited data on MSMEs in Legok Village restrict a comprehensive understanding of their operational conditions, particularly regarding tax compliance.

ax compliance remains a critical issue in MSME development because taxation constitutes one of the primary sources of government revenue (Agatha et al., 2024; Paulus & Daito, 2026; Rusli et al., 2025; Sandra & Anwar, 2021; Wibowo et al., 2022). Nevertheless, many MSME owners continue to demonstrate relatively low levels of tax compliance. Previous studies have consistently shown that tax knowledge and tax understanding are essential determinants of compliant behavior. Taxpayers who possess greater knowledge of taxation and a better understanding of tax regulations are more likely to fulfill their tax obligations accurately and consistently (Herdiatna & Lingga, 2022) (Indah Sari & Banu Astawa, 2025) (Santoso et al., 2025).

The ongoing digital transformation of Indonesia's tax administration, particularly through electronic services such as e-Filing and e-Billing, is expected to simplify tax reporting and payment procedures for MSMEs. However, the effectiveness of these digital services largely depends on taxpayers' digital literacy and technological readiness. Many MSME owners continue to encounter difficulties in adopting digital tax systems, limiting the expected improvement in tax compliance.

Motivation also represents an important behavioral factor influencing taxpayer compliance. Both intrinsic motivation, derived from personal awareness of tax obligations, and extrinsic motivation, such as the existence of tax sanctions, may encourage taxpayers to comply with tax regulations (Willienty & Jenni, 2021). However, limited documentation regarding tax education and socialization programs conducted in Legok Village suggests that taxpayer awareness initiatives have not been adequately evaluated (Budiman & Suhendra, 2025; Fatmawati et al., 2024).

Although previous studies have examined the relationships between tax knowledge, tax understanding, digitalization, motivation, and taxpayer compliance, empirical evidence remains inconsistent, particularly regarding the effectiveness of tax digitalization in rural MSME settings. Furthermore, empirical studies focusing specifically on MSME taxpayers in Legok Village remain scarce. This study addresses this gap by investigating the roles of tax knowledge, tax understanding, tax digitalization, and motivation in explaining taxpayer compliance among MSME owners in Legok Village. The findings are expected to provide empirical evidence that supports the development of more effective tax education strategies and digital taxation policies for MSMEs.

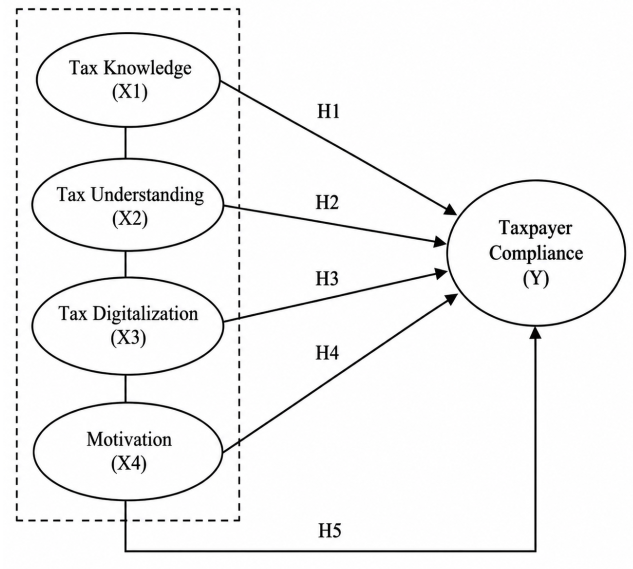


Figure 1. Framework

Research Hypotheses
H1: Tax knowledge has a significant positive effect on MSME taxpayer compliance.
H2: Tax understanding has a significant positive effect on MSME taxpayer compliance.
H3: Tax digitalization has a significant effect on MSME taxpayer compliance.
H4: Motivation has a significant positive effect on MSME taxpayer compliance.
H5: Tax knowledge, tax understanding, tax digitalization, and motivation simultaneously have a significant effect on MSME taxpayer compliance.

METHOD

This study adopted a quantitative research design to investigate the determinants of taxpayer compliance among MSMEs in Legok Village (Sari, 2025). The unit of analysis comprised individual taxpayers operating Micro, Small, and Medium Enterprises (MSMEs). The study focused on examining taxpayer behavior and the level of compliance with tax obligations under the prevailing tax regulations.

The target population consisted of all 85 active MSMEs registered in Legok Village (Sari, 2025). Respondents were required to meet four inclusion criteria: (1) actively operating an MSME in Legok Village; (2) possessing a valid Taxpayer Identification Number (NPWP); (3) generating an annual business turnover of at least IDR 50 million; and (4) having fulfilled tax payment and tax reporting obligations during the preceding three years. Because the population was relatively small and fully accessible, this study employed a census (total sampling) approach, in which every eligible MSME was included in the analysis (Sugiyono, 2019).

Table 1. Variable Operationalization

Variable	Dimension	Indicator
Taxpayer Compliance (Y) (Dwijayanto, 2024)	Compliance with taxpayer registration	1. I have registered as a taxpayer and possess a Taxpayer Identification Number (TIN/NPWP) in accordance with the applicable regulations.
	Compliance with tax calculation	2. I independently calculate my tax liability accurately in accordance with the prevailing tax regulations.
	Compliance with tax payment	3. I always pay my tax liabilities before the payment deadline.
	Compliance with tax return filing	4. I submit my annual tax return (Annual Tax Return/SPT) completely and on time.
	Compliance with tax arrears settlement	5. I immediately settle any outstanding tax liabilities whenever underpayment occurs.
Tax Knowledge (X1) (Hapsari & Ramayanti, 2022)	Knowledge of the Indonesian tax system	1. I understand the tax system implemented in Indonesia.
	Knowledge of tax payment and filing procedures	2. I understand the procedures for calculating, paying, and filing taxes under the Indonesian tax system.
	Knowledge of tax regulations	3. I understand the tax regulations governing taxpayers' obligations and the legal sanctions for non-compliance.
	Knowledge of the function of taxation	4. I understand that taxes are used to finance national development and improve public welfare.
	Knowledge of tax facilities and services	5. I am familiar with the available tax facilities and services that can be used to fulfill tax obligations.
Tax Understanding (X2) (Anis Maili, 2022)	Understanding tax regulations	1. I understand the applicable tax regulations, including taxpayers' rights, obligations, and penalties for non-compliance.
	Understanding tax calculation	2. I understand how to calculate tax liabilities in accordance with the prevailing regulations.
	Understanding tax payment procedures	3. I understand the procedures for paying taxes correctly.
	Understanding tax filing procedures	4. I understand how to submit tax returns accurately and on time.
	Ability to apply tax regulations	5. I am able to apply tax regulations correctly when calculating, paying, and reporting taxes.
Tax Digitalization (X3) (Susilawati et al., 2023)	Accessibility of digital tax services	1. I find digital tax services easy to access anytime and anywhere without significant difficulties.
	Time and cost efficiency	2. I believe that digital tax systems save both time and costs in fulfilling tax obligations.
	System accuracy and reliability	3. I believe that digital tax systems provide accurate and reliable information.
	Transparency and accountability	4. I believe that digital tax systems provide clear and transparent information, thereby enhancing accountability in tax administration.
	Digital tax education and outreach	5. Digital tax education and outreach programs help me better understand tax regulations and procedures.
Motivation (X4) (Putri et al., 2024)	Taxpayer awareness	1. I recognize that paying taxes is an important obligation that contributes to national development.
	Taxpayer honesty	2. I always report and calculate my tax liabilities honestly.
	Willingness to pay taxes	3. I have a strong intention to pay taxes on time in accordance with the applicable regulations.
	Family and workplace support	4. I receive encouragement from family members or colleagues to fulfill my tax obligations properly.

	Support from tax authorities	5.	The support and services provided by tax authorities motivate me to comply with my tax obligations.

Data analysis consisted of descriptive statistical analysis, instrument validity testing using Pearson's correlation coefficient, and reliability assessment using Cronbach's alpha to evaluate the quality of the measurement instrument. The proposed hypotheses were tested using multiple linear regression analysis, accompanied by the coefficient of determination (Adjusted R^2), t-tests, and the F-test. Prior to hypothesis testing, classical assumption tests comprising normality, multicollinearity, and heteroscedasticity assessments were conducted to ensure that the regression model satisfied the required statistical assumptions.

RESULTS AND DISCUSSION

Table 2. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Taxpayer Compliance	85	15	25	19.35	2.028
Tax Knowledge	85	15	25	20.22	2.238
Tax Understanding	85	14	25	19.35	2.282
Tax Digitalization	85	15	25	20.09	2.158
Motivation	85	17	25	2118	1.891
Valid N (listwise)	85	–	–	–	–

Source: Processed using SPSS Version 27

Table 2 presents the descriptive statistics for the study variables based on data collected from 85 MSME taxpayers. Motivation exhibited the highest mean score (M = 21.18, SD = 1.891), followed by Tax Knowledge (M = 20.22, SD = 2.238) and Tax Digitalization (M = 20.09, SD = 2.158). Taxpayer Compliance and Tax Understanding recorded identical mean scores of 19.35, with standard deviations of 2.028 and 2.282, respectively. Across all variables, the standard deviation values were lower than the corresponding mean values, indicating relatively homogeneous responses and limited dispersion around the mean. These findings suggest that respondents generally reported moderate to high levels of tax knowledge, tax understanding, tax digitalization, motivation, and taxpayer compliance.

Table 3. Validity Test Results

Variable	Item	Calculated r	Critical r	p-value (Sig.)	Result
Taxpayer Compliance	Y1.1	0.528	0.213	0.001	Valid
	Y1.2	0.574			
	Y1.3	0.563			
	Y1.4	0.527			
	Y1.5	0.592			
Tax Knowledge	X1.1	0.780	0.213	0.001	Valid
	X1.2	0.832			
	X1.3	0.909			
	X1.4	0.684			
	X1.5	0.819			
Tax Understanding	X2.1	0.795	0.213	0.001	Valid
	X2.2	0.843			
	X2.3	0.914			
	X2.4	0.889			
	X2.5	0.883			
Tax Digitalization	X3.1	0.816	0.213	0.001	Valid

	X3.2	0.714			
	X3.3	0.849			
	X3.4	0.854			
	X3.5	0.822			
Motivation	X4.1	0.701	0.213	0.001	Valid
	X4.2	0.650			
	X4.3	0.856			
	X4.4	0.730			
	X4.5	0.767			

Source: Processed using SPSS Version 27

Table 3 shows that all questionnaire items met the validity criteria. The calculated r-values for all indicators exceeded the critical r-value (0.213), and all significance values were below 0.05 ($p = 0.001$). Therefore, all measurement items were considered valid and suitable for subsequent statistical analyses.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Threshold	Result
Tax Knowledge	0.864	0.70	Reliable
Tax Understanding	0.914		
Tax Digitalization	0.869		
Motivation	0.794		
Taxpayer Compliance	0.736		

Source: Processed using SPSS Version 27

As shown in Table 4, all constructs demonstrated satisfactory reliability, with Cronbach's alpha values ranging from 0.736 to 0.914. Since all reliability coefficients exceeded the recommended threshold of 0.70, the measurement scales were considered reliable and suitable for subsequent statistical analyses.

Table 5. Normality Test Results

Statistic	Unstandardized Residual
N	85
Normal Parameters	
Mean	0.0000000
Standard Deviation	0.30047508
Most Extreme Differences	
Absolute	0.091
Positive	0.069
Negative	–0.091
Test Statistic	0.091
Asymp. Sig. (2-tailed)	0.080

Source: Processed using SPSS Version 27

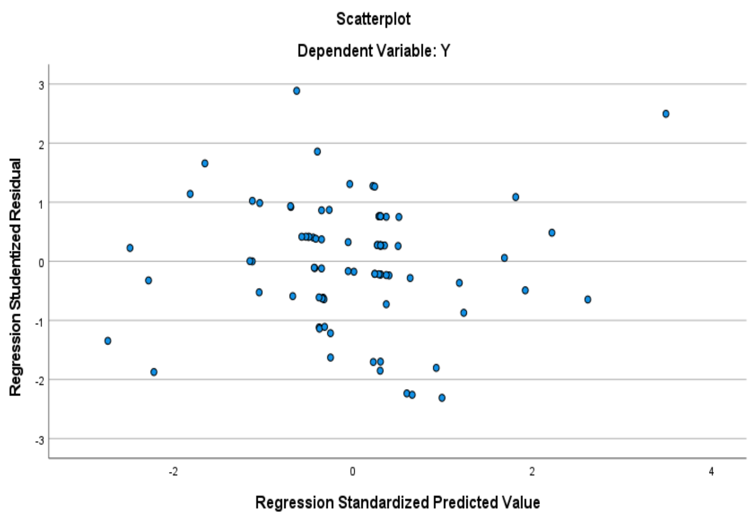
Table 5 reports the results of the One-Sample Kolmogorov-Smirnov test. The obtained significance value was 0.080, which is greater than the 0.05 threshold. Accordingly, the residuals were normally distributed, indicating that the normality assumption of the multiple linear regression model was satisfied.

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
Tax Knowledge (X_1)	0.714	1.401
Tax Understanding (X_2)	0.926	1.079
Tax Digitalization (X_3)	0.854	1.171
Motivation (X_4)	0.774	1.293

Source: Processed using SPSS Version 27

As shown in Table 6, all independent variables satisfied the multicollinearity criteria, with tolerance values exceeding 0.10 and VIF values below the recommended threshold of 10. The tolerance values ranged from 0.714 to 0.926, whereas the VIF values ranged from 1.079 to 1.401. These results indicate that multicollinearity is not a concern in the regression model.



Source: Processed using SPSS Version 27

Figure 2. Heteroscedasticity Test Results

As shown in Figure 2, the residuals are randomly distributed around the zero line and do not exhibit any systematic pattern. This finding indicates that heteroscedasticity is not present, confirming that the regression model satisfies the homoscedasticity assumption.

Table 7. Multiple Linear Regression Results

Variable	B	Std. Error	β	t	p-value
Constant	19.355	0.487	-	39.773	< 0.001
Tax Knowledge	0.020	0.018	0.104	1.140	0.258
Tax Understanding	0.098	0.015	0.515	6.421	< 0.001
Tax Digitalization	-0.108	0.016	-0.553	-6.629	< 0.001
Motivation	-0.006	0.020	-0.025	-0.280	0.780

Source: Processed using SPSS Version 27

$$Y = 19.355 + 0.020X_1 + 0.098X_2 - 0{,}108X_3 - 0{,}006X_4 + e \quad \textbf{(1)}$$

The results of the multiple linear regression analysis are presented in Table 7. Tax Understanding exhibited a positive and statistically significant effect on Taxpayer Compliance (β = 0.515, t = 6.421, p < 0.001), indicating that a higher level of tax understanding was associated with greater taxpayer compliance. In contrast, Tax Digitalization showed a significant negative effect on taxpayer compliance (β = -0.553, t = -6.629, p < 0.001), suggesting that increased reliance on digital tax services was associated with lower compliance among the sampled MSMEs.

Meanwhile, Tax Knowledge (β = 0.104, t = 1.140, p = 0.258) and Motivation (β = -0.025, t = 0.280, p = 0.780) did not significantly influence taxpayer compliance. The regression constant of 19.355 indicates the estimated level of taxpayer compliance when all independent variables are held constant

Table 8. t-Test Results

Variable	β	t	p-value	Decision
Tax Knowledge	0.104	1.140	0.258	Not Supported
Tax Understanding	0.515	6.421	< 0.001	Supported
Tax Digitalization	-0.553	-6.629	< 0.001	Supported
Motivation	-0.025	-0.280	0.780	Not Supported

Source: Processed using SPSS Version 27

The results of the partial significance tests are presented in Table 8. Tax Understanding had a positive and statistically significant effect on Taxpayer Compliance (β = 0.515, t = 6.421, p < 0.001), supporting H2. Tax Digitalization also exhibited a statistically significant effect; however, the relationship was negative (β = -0.553, t = -6.629, p < 0.001), indicating that greater adoption of digital taxation was associated with lower taxpayer compliance. Therefore, H3 was supported.

In contrast, Tax Knowledge did not significantly affect taxpayer compliance (β = 0.104, t = 1.140, p = 0.258), leading to the rejection of H1. Likewise, Motivation was not a significant predictor of taxpayer compliance (β = -0.025, t = -0.280, p = 0.780), resulting in the rejection of H4..

Table 8. F-Test Results

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	8.347	4	2.087	22.012	.000[b]
Residual	7.584	80	.095		
Total	15.931	84			

a. Dependent Variable: Y
b. Predictors: Tax Knowledge, Tax Understanding, Tax Digitalization, and Motivation.

Source: Processed using SPSS Version 27

The ANOVA results presented in Table 8 indicate that the overall regression model is statistically significant (F = 22.012, p < 0.001). This finding confirms that the combination of Tax Knowledge, Tax Understanding, Tax Digitalization, and Motivation significantly explains the variation in Taxpayer Compliance. Accordingly, the regression model is considered statistically adequate for hypothesis testing, and H5 is supported.

Table 10. Model Summary (Coefficient of Determination)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.724[a]	.524	.500	.308

Source: Processed using SPSS Version 27

As shown in Table 10, the regression model achieved an R Square value of 0.524 and an Adjusted R^2 value of 0.500. These results indicate that the independent variables jointly explain 50.0% of the variance in Taxpayer Compliance, while the remaining 50.0% is influenced by factors beyond the scope of this study. In addition, the multiple correlation coefficient ($R = 0.724$) suggests a strong overall relationship between the predictor variables and the dependent variable.

Discussion

Effect of Tax Knowledge on Taxpayer Compliance

The findings indicate that Tax Knowledge did not have a statistically significant effect on Taxpayer Compliance, leading to the rejection of H1 ($t = 1.140$, $p = 0.258$). This result suggests that basic tax knowledge alone is insufficient to promote compliant tax behavior among MSME owners in Legok Village. Although respondents were aware of their tax obligations, such knowledge did not necessarily translate into consistent compliance practices.

This finding can be explained using Social Cognitive Theory (SCT) proposed by (Bandura, 1986), which argues that cognitive factors influence behavior only when individuals are able to process, interpret, and apply the acquired knowledge within their environmental context. Possessing factual knowledge about taxation does not automatically lead to compliant behavior if taxpayers lack the capability to implement that knowledge in practical tax administration. Consequently, tax knowledge alone is insufficient to produce behavioral change without adequate understanding and supportive environmental conditions.

This finding is consistent with (Limajatini et al., 2024; T. Wijaya & Yanti, 2021), who likewise reported that tax knowledge was not a significant determinant of MSME taxpayer compliance.

Effect of Tax Understanding on Taxpayer Compliance

The results indicate that Tax Understanding had a positive and statistically significant effect on Taxpayer Compliance, supporting H2 ($t = 6.421$, $p < 0.001$). MSME owners who better understood tax regulations were more capable of calculating, paying, and reporting taxes accurately, thereby reducing administrative errors and improving compliance.

From the perspective of Social Cognitive Theory, understanding represents a deeper cognitive capability than knowledge because it enables individuals to transform information into appropriate actions (Bandura, 1986). Taxpayers who understand tax regulations are more confident in carrying out tax-related procedures and are better equipped to solve practical problems encountered during tax administration. Thus, tax understanding functions as a cognitive mechanism that facilitates compliant behavior.

These findings support previous studies by Meidiyustiani et al. (2022), (Nta'ola & Astuti, 2024), and Ridhotin and Ardini (2022), although they differ from Widyanti et al. (2022), who found no significant relationship between tax understanding and taxpayer compliance.

Effect of Tax Digitalization on Taxpayer Compliance

The analysis revealed that Tax Digitalization exerted a statistically significant but negative effect on Taxpayer Compliance ($\beta = -0.553$, $t = -6.629$, $p < 0.001$). Although digital tax services such as e-Filing and e-Billing were introduced to simplify tax administration, their implementation was associated with lower taxpayer compliance among the sampled MSMEs.

According to Social Cognitive Theory, behavior is influenced not only by cognitive factors but also by environmental conditions (Bandura, 1986). Digital taxation systems represent an environmental factor that can either facilitate or hinder compliant behavior. When taxpayers experience limited digital literacy, inadequate technical support, or operational difficulties, the digital environment may reduce their ability to perform tax obligations effectively. Under such conditions, technological innovation alone is insufficient to improve compliance and may even discourage taxpayers from fulfilling their obligations.

This finding is consistent with the results reported by Indah Sari and Banu Astawa (2025) and Leo and Alimudin (2023) but differs from Rani Nur Fitriani and Ustman (2024), who reported no significant relationship between tax digitalization and taxpayer compliance.

Effect of Motivation on Taxpayer Compliance

The findings indicate that Motivation did not significantly influence Taxpayer Compliance, resulting in the rejection of H4 ($t = -0.280$, $p = 0.780$). Although respondents demonstrated relatively high motivational scores, motivation alone was insufficient to encourage consistent tax compliance.

Within Social Cognitive Theory, motivation is regarded as one component of the cognitive process that influences behavior through self-regulation and expected outcomes (Bandura, 1986). However, motivation does not operate independently. Its influence depends on the interaction between personal cognitive factors and environmental conditions. In this study, limited tax understanding, procedural complexity, and challenges associated with digital tax systems may have weakened the effect of motivation on taxpayer compliance. Therefore, motivation without adequate cognitive competence and environmental support is unlikely to generate sustained compliance behavior.

This finding contrasts with Willienty and Jenni (2021) and Fatmawati et al. (2024), who found that motivation positively influenced taxpayer compliance. The discrepancy suggests that the effectiveness of motivational factors may vary depending on taxpayers' cognitive readiness and the supportiveness of the surrounding environment.

CONCLUSION

This study examined the effects of Tax Knowledge, Tax Understanding, Tax Digitalization, and Motivation on Taxpayer Compliance among MSME owners in Legok Village. The findings indicate that Tax Understanding has a positive and significant effect on taxpayer compliance, whereas Tax Knowledge and Motivation do not significantly influence compliance. In addition, Tax Digitalization exhibits a significant negative effect, suggesting that the implementation of digital tax services has not been fully supported by taxpayers' digital readiness and technological capabilities. Simultaneously, the four independent variables significantly explain variations in taxpayer compliance, indicating that compliance behavior is shaped by the combined influence of cognitive and environmental factors. These findings support Social Cognitive Theory, which posits that behavior results from the reciprocal interaction between personal cognitive factors and environmental conditions. In this context, tax understanding represents a cognitive capability that enables taxpayers to perform their tax obligations effectively, while tax digitalization reflects an environmental factor whose effectiveness depends on taxpayers' ability to adapt to digital technologies. Therefore, improving taxpayer compliance among MSMEs requires not only strengthening taxpayers' understanding of tax regulations but also enhancing digital literacy and providing continuous support for the adoption of digital tax services.

RECOMMENDATION

Based on the findings of this study, tax authorities should prioritize programs that enhance taxpayers' understanding of tax regulations through continuous education, practical training, and accessible guidance tailored to MSMEs. The implementation of digital tax services should also be accompanied by initiatives that strengthen digital literacy, improve system usability, and provide technical assistance to facilitate technology adoption among MSME taxpayers. For policymakers, these findings highlight the importance of integrating cognitive and environmental aspects when designing tax compliance strategies. Future studies are encouraged to extend this research by incorporating additional variables, such as tax awareness, tax sanctions, service quality, trust in tax authorities, or self-efficacy, and by employing broader samples across different regions to improve the generalizability of the findings.

REFERENCE

Agatha, A. W., Sutrisno, & Rusydi, M. K. (2024). The Influence of Taxpayer Compliance Factors Toward Indonesian's Personal Taxpayer. *The International Journal of Accounting and Business Society*, *32*(3), 335–343. https://doi.org/10.21776/ijabs.2024.32.3.717

Anis Maili, N. (2022). Pengaruh Pemahaman Perpajakan, Sanksi Pajak, Tarif Pajak, dan Kualitas Pelayanan terhadap Kepatuhan Wajib Pajak UMKM. *Jurnal Pendidikan Tambusai*, *6*(3), 13553–13562.

Bandura, A. (1986). *Social Foundations of Thought and Action: A Social Cognitive Theory*. Prentice-Hall.

Budiman, J., & Suhendra, S. (2025). Pengaruh Locus Of Control, Love Of Money dan Persepsi Korupsi terhadap Kepatuhan Pajak UMKM dimoderasi Penerapan Tax Hostage (Gijzeling) Di Kota Tangerang. *AKUNTOTEKNOLOGI : JURNAL ILMIAH AKUNTANSI DAN TEKNOLOGI*, *17*(1). https://doi.org/10.31253/aktek.v17i1.3827

Dwijayanto, A. (2024). *4 Indikator Kepatuhan Pajak Lewat Sistem Self Assessment*. Klikpajak Blog. https://klikpajak.id/blog/ketahui-indikator-kepatuhan-pajak/

Fatmawati, S. T., Bulutoding, L., & Jannah, R. (2024). Pengaruh Motivasi dan Akuntabilitas Perpajakan terhadap Kepatuhan Wajib Pajak UMKM dengan Moderasi Media Sosial di KP2KP Sungguminasa Kabupaten Gowa. *Jurnal Pajak Dan Keuangan Negara*, *6*(1), 11–20.

Hapsari, A. R., & Ramayanti, R. (2022). Pengaruh Pengetahuan Perpajakan, Ketegasan Sanksi Pajak, Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak UMKM. *Jurnal IKRAITH-EKONOMIKA*, *5*(2), 16–24.

Herdiatna, M. R., & Lingga, I. S. (2022). Pengaruh Pemahaman Pajak Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Pajak Umkm Di Kota Bandung. *Maranatha*, *4*(1), 13–28.

Indah Sari, D. A., & Banu Astawa, I. G. P. (2025). *Pengaruh Pemahaman Perpajakan , Digitalisasi Layanan Pajak dan Budaya Tri Hita Karana terhadap Kepatuhan Wajib Pajak UMKM Orang Pribadi yang Terdaftar di KPP Pratama Gianyar*. *15*(2), 289–299.

Limajatini, L., Suhendra, S., Pangilinan, G. A., & Ilham, M. G. (2024). Integration of Artificial Intelligence in the Financial Sector Innovation, Risks and Opportunities. *International*

Journal of Cyber and IT Service Management, *5*(1), 58–70. https://doi.org/10.34306/ijcitsm.v5i1.165

Ma'arif, A. S. (2025). *Tekan Angka Kemiskinan, Pemkab Tangerang Siapkan Langkah Intervensi*. Antaranews.Com. https://banten.antaranews.com/berita/341765/tekan-angka-kemiskinan-pemkab-tangerang-siapkan-langkah-intervensi

Nta'ola, G. E. S., & Astuti, C. D. (2024). Pengaruh Pemahaman Perpajakan, Sosialisasi Perpajakan, Dan Modernisasi Sistem Perpajakan Terhadap Kepatuhan Pajak Pelaku Usaha Mikro, Kecil, Dan Menengah (Umkm) Di Provinsi Dki Jakarta. *Journal of Social and Economics Research*, *5*(2), 2051–2067. https://doi.org/10.54783/jser.v5i2.268

Panjaitan, A. R., Akbar, A. T., Maharani, I. A. P. S. D., Shafira, J., & Pujiarto, T. (2025). Creative Economy Development and Digitalization of MSMEs in Made Village, Surabaya. *Society : Jurnal Pengabdian Masyarakat*, *4*(5), 749–761. https://doi.org/10.55824/jpm.v4i5.631

Paulus, H., & Daito, A. (2026). Multitheoretical Analysis of Taxpayer Compliance in the Coretax Era. *Jurnal Akuntansi*, *30*(1), 73–104. https://doi.org/10.24912/ja.v30i1.3464

Putri, S., Kurniawan, H., Kurniawan, D., Harto, H., & Pawiati, S. (2024). Pengaruh Pemahaman Perpajakan, Pemahaman Akuntansi, Pemanfaatan Teknologi Informasi dan Motivasi Terhadap Kepatuhan Wajib Pajak. *MANDAR: Management Development and Applied Research Journal*, *6*(2), 113–119. https://doi.org/10.31605/mandar.v6i2.3841

Rusli, Y. M., Habib, M., Irwan, Banjarnahor, P., & Sihombing, J. (2025). Analysis of the Level of Taxpayer Compliance with Indonesian Tax Law for Women With Marital Status. *Journal of Law, Politic and Humanities*, *5*(3), 1904–1915. https://doi.org/10.38035/jlph.v5i3.1327

Sandra, N. A., & Anwar, S. (2021). The Effect of Tax Sanctions on Taxpayer Compliance with Services as a Moderating Variable. *Sustainable Business Accounting and Management Review*, *3*(3), 1–10. https://doi.org/10.61656/sbamr.v3i3.45

Santoso, G., Rasenda, R., Rizal. Moch, Wiyana, H., & Subagja, S. N. (2025). Digitalisasi UMKM: Strategi Dan Model Bisnis Berbasis Teknologi Untuk Keberlanjutan. *Jurnal Bisnis Digital*, *1*(1), 21–30.

Sari, D. M. (2025). *Analisis Statistik Sektoral Kabupaten Tangerang Periode Data 2021-2023*. Dinas Komunikasi dan Informatika Kabupaten Tangerang.

Sugiyono, Prof. Dr. (2019). *Metode Penelitian Pendidikan*. ALFABETA.

Susilawati, A. D., Yunita, E. A., & Amalia, M. R. (2023). Analisis Efektivitas Digitalisasi Pajak Terhadap Kesadaran Wajib Pajak UMKM Kabupaten Tegal Dan Kepercayaan Kepada Pemerintah. *Jurnal Ekonomi Dan Manajemen*, *7*(1), 1. https://doi.org/10.25273/capital.v7i1.14678

Susniyawati, Y. (2024). Statistik Daerah Kabupaten Tangerang 2024. *Bps.Go.Id*.

Taufikurahman. (2024). *Pemkab Tangerang Dukung dan Prioritaskan Perkembangan UMKM*. Akurat.Co.

Thancy, C., Syafputra, R., & Puspita Sari, D. P. (2024). Pengaruh Pengetahuan Perpajakan, Kesadaran Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak. *Jurnal Akuntansi, Keuangan, Perpajakan Dan Tata Kelola Perusahaan*, *12*(1), 13–26. https://doi.org/10.70248/jakpt.v2i1.1038

Wibowo, A. S., Nurlaela, S., & Chomsatu, Y. (2022). Faktor-Faktor Yang Mempengaruhi Kepatuhan Wajib Pajak Orang Pribadi. *Owner*, *6*(2), 1304–1317. https://doi.org/10.33395/owner.v6i2.681

Wijaya, T., & Yanti, L. D. (2021). Pengaruh Financial Distress, Ukuran Perusahaan, Profitabilitas, dan Leverage Terhadap Pemberian Opini Audit Going Concern (Pada Perusahaan Manufaktur Subsektor Industri Dasar dan Kimia yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2015-2018). *ECo-Fin*, *3*(2), 257–275. https://doi.org/10.32877/ef.v3i2.406

Wijaya, V. S., & Yanti, L. D. (2023). Pengaruh Pengetahuan Perpajakan, Tarif Pajak, Mekanisme Pembayaran Pajak dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak UMKM. *ECo-Buss*, *6*(1), 206–216. https://doi.org/10.32877/eb.v6i1.611

Willienty, T., & Jenni, J. (2021). Pengaruh Motivasi, Pengetahuan Perpajakan dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Pemilik UMKM (Studi Kasus di Rumah Makan Daerah Pasar Lama Tangerang). *ECo-Fin*, *3*(3), 310–319. https://doi.org/10.32877/ef.v3i3.413

Yanti, L. D., Susanti, M., & Wibowo, S. (2024). Traditional Taste and Economic Potential: Tangerang's Local Snack-Based Culinary Tourism. *JURISMA : Jurnal Riset Bisnis & Manajemen*, *14*(2), 203–222. https://doi.org/10.34010/jurisma.v14i2.13818