



The Influence Of Service, Supervision, And Tax Sanctions On MSME Taxpayer Compliance With Tax Administration Digitalization As A Moderating Variable

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How to Cite :

Adiatma, Waluyo (2025). The Influence Of Service, Supervision, And Tax Sanctions On MSME Taxpayer Compliance With Tax Administration Digitalization As A Moderating Variable. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(4). DOI: <https://doi.org/10.37676/ekombis.v13i4>

ARTICLE HISTORY

Received [19 March 2025]

Revised [14 September 2025]

Received [27 September 2025]

KEYWORDS

Wagner's Law, Keynes Hypothesis, Causality, Cointegration Test.

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ABSTRACT

This study analyzes the influence of tax services, tax supervision, and tax sanctions on SME taxpayer compliance, with tax administration digitalization as a moderating variable. Using a quantitative approach, data were collected through questionnaires distributed to SME taxpayers registered at KPP Pratama Jakarta Cengkareng. Analysis using SmartPLS version 4 indicates that tax supervision and tax sanctions significantly affect SME taxpayer compliance. Tax supervision yielded a t-statistic of 2.543 (p-value 0.011), while tax sanctions had a t-statistic of 3.648 (p-value 0.000), confirming their crucial role in enhancing compliance. Conversely, tax services and tax administration digitalization showed no significant effect on compliance, with p-values of 0.872 and 0.317, respectively. Moreover, tax administration digitalization did not moderate the relationship between tax supervision and tax sanctions on compliance, as indicated by p-values of 0.900 and 0.772. These findings highlight the importance of optimizing supervision and enforcing sanctions to improve SME taxpayer compliance. Although tax digitalization continues to advance, this study suggests that such efforts have not directly contributed to compliance. Therefore, tax policies should focus on strengthening supervisory mechanisms and regulatory enforcement to enhance SME tax compliance.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy, contributing significantly to the Gross Domestic Product (GDP) and employment absorption. However, the compliance level of MSME taxpayers with their tax obligations remains low, despite various efforts by the government to increase tax revenue. Factors such as the quality of tax services, effective supervision, and the application of sanctions play key roles in encouraging MSME taxpayer compliance. On the other hand, tax administration digitalization, as a modern innovation, has the potential to moderate the relationship between these factors and taxpayer compliance by streamlining processes and increasing transparency. This research is crucial in evaluating how these elements can synergize to improve MSME taxpayer compliance (Salsabillah et al., 2023). Research by (Hadiwibowo, Jufri and Lusiyan, 2023) shows that the quality of tax

services plays a significant role in improving taxpayer compliance, particularly through a more personalized and technology-based approach. Additionally, a study by (Machfuzhoh and Pratiwi, 2021) highlights that strict supervision and the implementation of firm sanctions positively impact MSME taxpayer compliance. Research on tax administration digitalization, such as that conducted by (He and Yi, 2023), reveals that the implementation of e-filing and e-billing simplifies administrative processes, thereby enhancing taxpayer compliance. However, studies that integrate service quality, supervision, and sanctions with tax administration digitalization as a moderating variable in the context of MSMEs in Indonesia remain scarce.

Previous studies have discussed the influence of tax services, supervision, and sanctions on taxpayer compliance separately, as well as the role of digitalization in simplifying tax administration processes. However, research that combines these three factors with digitalization as a moderating variable offers room for new perspectives. The novelty of this study lies in evaluating how tax administration digitalization can strengthen or weaken the influence of services, supervision, and sanctions on MSME taxpayer compliance, with a focus on Indonesia's socio-economic conditions. The findings of this research are essential for designing more effective technology-based tax policies.

This study aims to analyze the influence of tax services, supervision, and sanctions on MSME taxpayer compliance, as well as to evaluate the role of tax administration digitalization as a moderating variable in these relationships. The results of this study are expected to provide empirical contributions to designing more effective policies to improve taxpayer compliance in the MSME sector. Based on available data, although the MSME sector in Indonesia shows significant growth, MSME tax compliance remains low. Data from the Directorate General of Taxes (DJP) indicates that while the number of MSME taxpayers continues to increase, those registered and paying taxes are still far fewer. In 2019, of approximately 65 million MSMEs, only about 2.31 million paid taxes. This disparity between the growing number of MSMEs and their tax compliance rate poses a significant challenge for tax authorities (Aprilian and S, 2023).

Globalization and rapid technological advancements compel all sectors, including taxation, to adapt. The Directorate General of Taxes (DJP) is undergoing tax reforms to improve its performance and capacity. One of the efforts undertaken is modernizing tax administration through digitalization, which includes the use of systems like e-filing and e-billing. These updates aim to simplify tax administration processes and increase transparency and taxpayer compliance, particularly in the MSME sector (Cahyadi, Hutagalung and Muttaqin, 2023).

LITERATURE REVIEW

Tax Services

Tax services are a crucial aspect of the taxation system that play a role in improving taxpayer compliance. The services provided by tax authorities include easy access to information, transparency in procedures, and efficiency in tax administration processes. High-quality services can build taxpayers' trust in the tax system, thereby encouraging awareness to fulfill their tax obligations. Additionally, innovations in tax services, such as the use of digital technology for registration, reporting, and tax payment, provide convenience for taxpayers in meeting their tax responsibilities (Bassey, Mulligan and Ojo, 2022). Enhancing tax services also contributes to increasing taxpayer satisfaction with the taxation system. When tax services are more responsive and less complicated, taxpayers tend to have a positive perception of the government as the tax administrator. This can encourage voluntary compliance, as taxpayers feel that the tax process is not burdensome. Therefore, optimizing tax services is one of the key strategies in increasing tax revenue and taxpayer compliance (Savitri and Musfiandy, 2016).

Tax Supervision

Tax supervision is a mechanism used to ensure that taxpayers fulfill their tax obligations in accordance with applicable regulations. Supervision can be carried out through audits, periodic inspections, and risk-based compliance analysis to detect potential tax violations. An effective

supervision system can identify discrepancies in tax reporting and reduce tax evasion practices. With strict supervision, taxpayers become more cautious in reporting their income and paying taxes according to regulations (Savitri and Musfialdy, 2016).

The success of tax supervision does not solely depend on the frequency of inspections but also on the effectiveness of the supervision strategies implemented. The use of technology in supervision, such as tax data analysis systems, allows tax authorities to detect discrepancies in reporting more quickly. Furthermore, transparency in the supervision system can enhance public trust in the tax system. Therefore, systematic and data-driven supervision is one of the essential instruments in reducing taxpayer non-compliance (Darmayasa and Hardika, 2024).

Tax Sanctions

Tax sanctions are legal instruments imposed on taxpayers who fail to fulfill their tax obligations, whether intentionally or unintentionally. These sanctions may include administrative fines, interest on late payments, and criminal penalties for severe violations such as tax fraud. The purpose of tax sanctions is to create a deterrent effect on taxpayers, encouraging compliance with tax regulations. Strict and consistent enforcement of sanctions can improve discipline in tax obligations and prevent tax evasion practices (Wijaya, 2023).

In addition to creating a deterrent effect, tax sanctions also play a role in ensuring fairness for all taxpayers. When there is a mechanism to penalize non-compliance, compliant taxpayers will perceive the tax system as fair. However, the effectiveness of sanctions highly depends on legal certainty and the non-discriminatory enforcement of penalties. Thus, tax sanctions must be applied fairly and transparently to improve overall taxpayer compliance (Indah and Setiawan, 2020).

Taxpayer Compliance

Taxpayer compliance reflects the extent to which individuals or businesses fulfill their tax obligations in accordance with prevailing regulations. Compliance can be categorized into voluntary compliance, where taxpayers willingly meet their obligations without coercion, and enforced compliance, which occurs due to the threat of sanctions or strict supervision by tax authorities. The level of taxpayer compliance is influenced by various factors, including understanding of tax regulations, quality of tax services, effectiveness of supervision, and the implementation of fair and firm sanctions (Lestari, Susena and Irwanto, 2023).

Enhancing taxpayer compliance is one of the primary objectives of the tax system, as it directly affects the optimization of state tax revenues. If the tax system is well-designed, including aspects such as service, supervision, sanctions, and digital administration, taxpayers will be more encouraged to fulfill their tax obligations. Trust in the government's tax management is also a key factor in improving compliance levels. Strategies to enhance taxpayer compliance should be comprehensive, combining approaches that encourage voluntary compliance while ensuring mechanisms that minimize non-compliance (Asriyani and Susena, 2016).

METHOD

This research uses a quantitative approach, which is based on the philosophy of positivism and aims to study specific groups or samples. Data is collected through questionnaires, analyzed quantitatively or statistically, and the hypotheses are tested. The hypothesis testing is done using descriptive statistics to draw conclusions about whether the proposed hypotheses are supported or not. The research problem formulation uses a causality method, which aims to test the cause-and-effect relationship between two or more objects referred to as variables. The independent variables in this study include services, supervision, and tax audits, with digitalization of tax administration as a moderating variable, while the dependent variable is the compliance of

MSME taxpayers. The data used in this study is primary data, obtained through questionnaire responses from participants. The subjects of this study are MSME taxpayers registered at the KPP Pratama Jakarta Cengkareng, which are the units of analysis in this research.

The variables examined in this study include independent variables (services, supervision, tax sanctions), the moderating variable (digitalization of tax administration), and the dependent variable (taxpayer compliance). The operational definitions for each variable have been explained in detail, including the indicators used for measurement. For example, tax services include factors such as comfortable facilities, a friendly attitude of tax officers, and the speed of officers in providing services. The measurement of variables is done using an ordinal scale to categorize respondents based on their level of agreement with various statements in the questionnaire.

As part of the data quality testing, this study also conducts validity and reliability tests. The validity test aims to ensure that the instrument used truly measures what it is intended to measure, while the reliability test aims to assess the consistency of the measurement tool. In this case, the reliability test is conducted using Cronbach's Alpha and Composite Reliability formulas, where a variable is considered reliable if the Cronbach's Alpha or Composite Reliability value is greater than 0.70 (Chua, 2022).

RESULTS

The following presents the structural equation model that explains the relationships between variables in this study.

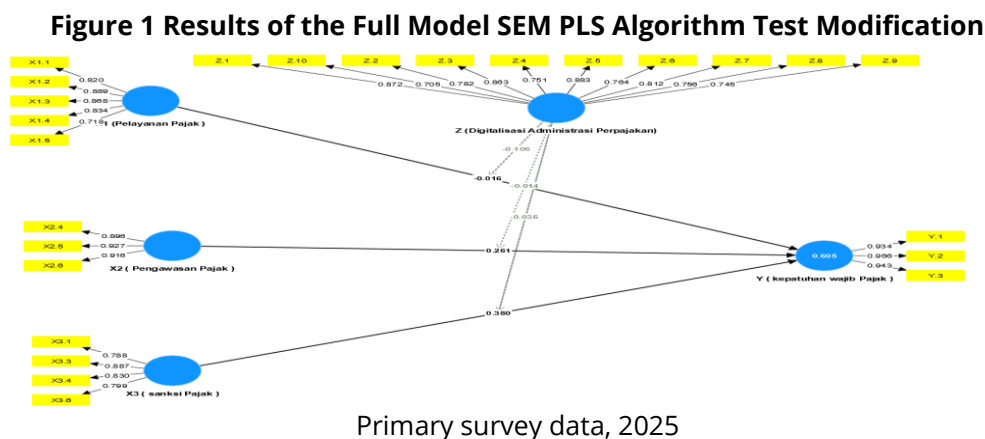


Table 1 Recalculated Outer Loading Results

Indicator	Outer Loading	Recalculated Outer Loading	Description
Tax Services (X1)			
X1.1	0,750	0,820	Valid
X1.2	0,848	0,889	Valid
X1.3	0,821	0,868	Valid
X1.4	0,826	0,834	Valid
X1.5	0,793	0,718	Valid
Tax Supervision (x2)			
X2.4	0,865	0,896	Valid
X2.5	0,803	0,927	Valid
X2.6	0,828	0,916	Valid
Tax Sanctions (X3)			
X3.1	0,787	0,788	Valid

X3.3	0,847	0,887	Valid
X3.4	0,847	0,830	Valid
X3.6	0,767	0,799	Valid
Tax Administration Digitalization (Z)			
Z.1	0,867	0,872	Valid
Z.2	0,787	0,782	Valid
Z.3	0,860	0,863	Valid
Z.4	0,764	0,751	Valid
Z.5	0,879	0,883	Valid
Z.6	0,773	0,764	Valid
Z.7	0,805	0,812	Valid
Z.8	0,763	0,756	Valid
Z.9	0,738	0,745	Valid
Z.10	0,711	0,705	Valid
Taxpayer Compliance (Y)			
Y.1	0,904	0,934	Valid
Y.2	0,938	0,966	Valid
Y.3	0,938	0,943	Valid
Moderation			
X1*Z	1,000	1,000	Valid
X2*Z	1,000	1,000	Valid
X3*Z	1,000	1,000	Valid

Primary survey data, 2025

Table 1 presents the Outer Loading values for various indicators on each latent variable used in this study, along with recalculated results and validity descriptions. For the Tax Services variable (X1), all indicators (X1.1 to X1.5) have valid Outer Loading values, with X1.5 being slightly lower at 0.718 but still within an acceptable range. For the Tax Supervision variable (X2), indicators X2.4 to X2.6 show valid Outer Loading values, with the highest value at X2.5 (0.927). For the Tax Sanctions variable (X3), all indicators, namely X3.1, X3.3, X3.4, and X3.6, are also valid with relatively high Outer Loading values, particularly X3.3 (0.887). For the Digitalization of Tax Administration variable (Z), indicators such as Z.1 to Z.10 are all valid, with fairly consistent Outer Loading values, although there is some variation among the indicators, such as Z.10, which has the lowest value at 0.705.

Finally, for the Taxpayer Compliance variable (Y), indicators Y.1 to Y.3 have excellent Outer Loading values, with the highest value at Y.2 (0.966). Additionally, the moderation measured by the interaction between variables (X1Z, X2Z, and X3*Z) all show perfect Outer Loading values at 1.000, indicating their validity. Overall, all indicators in this model demonstrate good validity, indicating that the measurement model used is reliable for analyzing the relationships between variables in this study.

Table 2. Results of Cronbach's Alpha and Composite Reliability Calculations

Variabel	Cronbach's alpha	Composite reliability (rho_c)
X1 (Tax Services)	0,888	0,916
X2 (Tax Supervision)	0,900	0,937
X3 (Tax Sanctions)	0,846	0,896
Z (Tax Administration Digitalization)	0,936	0,945
Y (Taxpayer Compliance)	0,943	0,963

Primary survey data, 2025

The next step to test validity is discriminant validity testing. Discriminant validity testing is conducted through three steps: testing the Fornell-Larcker Criterion, Cross Loading testing, and the Heterotrait – Monotrait ratio (HTMT). The Fornell-Larcker Criterion is the correlation value between a variable and itself, and the correlation between a variable and other variables. According to experts, the correlation value between a variable and itself should be higher than the correlation value between that variable and other variables. The results of the Fornell-Larcker Criterion test can be seen in Table 4.20 below.

Tabel 3. Fornell Larcker Criterion

Variable	X1	X2	X3	Y	Z
X1	0,828				
X2	0,399	0,913			
X3	0,413	0,546	0,827		
Y	0,374	0,588	0,688	0,947	
Z	0,305	0,404	0,549	0,579	0,795

Primary survey data, 2025

From Table 4, the results of the Fornell-Larcker Criterion test show that the correlation of variable X1 with itself (X1) is 0.828, which is greater than the correlation of X1 with other variables. The correlation of variable X2 with itself (X2) is 0.913, which is higher than the correlation of X2 with other variables. The correlation of X3 with itself (X3) is 0.827, which is greater than the correlation of X3 with other variables. The correlation of variable Y with itself is greater than the correlation with other variables, at 0.947. The correlation of variable Z with itself is 0.795, which is higher than the correlation with other variables.

Table 4. R-Square Values

Variabel	R-square	R-square adjusted
Taxpayer Compliance (Y)	0,605	0,575

Primary survey data, 2025

Based on Table 4, the R-Square value for taxpayer compliance is 0.605. This R-Square result can be explained by stating that Tax Services (X1), Tax Supervision (X2), Tax Sanctions (X3), and Digitalization of Tax Administration (Z) influence the dependent variable, Taxpayer Compliance (Y), by 0.605 or 60.5%. This means that the dependent variable can be explained by the independent variables and the moderating variable in this study by 60.5%, while the remaining 39.5% is influenced by other variables outside of those considered in this study.

The adjusted R-square value has an interval of 0 to 1. The closer the adjusted R-square value is to 1, the better the independent latent variable (X) explains the variation in the dependent variable (Y). From Table 4.22, the adjusted R-square value is 0.575 or 57.5%. It can be concluded that 57.5% of the variation in the dependent variable (Y) can be explained by the independent variables, while the remaining 42.5% can be explained by variables outside the scope of this study.

The Influence of Tax Services on MSME Taxpayer Compliance

Table 5. Bootstrapping (Path Coefficient) for Hypothesis 1

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Decision
X1 - Y	-0,016	0,006	0,098	0,161	0,872	H1 Rejected

Primary survey data, 2025

Based on the table 6, the following is the bootstrapping result for the effect of tax services on MSME taxpayer compliance. Hypothesis 1 shows a p-value of 0.0872 for X1 against Y, with a t-statistic value of 0.161. Since the p-value > 0.05 and the t-statistic < 1.96, Hypothesis 1, which states that Tax Services have a positive and significant effect on MSME taxpayer compliance, is rejected. Therefore, Hypothesis 1 is not supported, and the conclusion is that tax services do not have an effect on MSME taxpayer compliance.

The Influence of Tax Supervision on MSME Taxpayer Compliance

Table 6. Bootstrapping (Path Coefficient) for Hypothesis 2

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Decision
X2 – Y	0,261	0,244	0,103	2,543	0,011	H2 Accepted

Primary survey data, 2025

Based on Table 7, the bootstrapping results show the effect of tax supervision on MSME taxpayer compliance. Hypothesis 2 demonstrates the effect of tax supervision on MSME taxpayer compliance with a t-statistic value of 2.543. The t-statistic result > t-table (significance level 5% = 1.96), which means that tax supervision has an effect on MSME taxpayer compliance. The p-value for X2 against Y is 0.011, and since the p-value < 0.05, the effect of X2 on variable Y is significant. Therefore, Hypothesis 2 in this study is accepted, meaning that tax supervision has a negative and significant effect on MSME taxpayer compliance.

The Influence of Tax Sanctions on MSME Taxpayer Compliance

Table 7. Bootstrapping (Path Coefficient) for Hypothesis 3

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Decision
X3 – Y	0,380	0,380	0,104	3,648	0,000	H3 Accepted

Primary survey data, 2025

From Table 7 above, the bootstrapping results show the effect of tax sanctions on MSME taxpayer compliance. Hypothesis 3 shows that the original sample value for testing the effect of tax sanctions on taxpayer compliance is 0.380, with a t-statistic of 3.648. The measurement result > t-table (significance level 5% = 1.96), which means that tax sanctions have an effect on MSME taxpayer compliance. Therefore, Hypothesis 3 is supported, and the conclusion is that tax sanctions have a positive effect on MSME taxpayer compliance.

The Influence of Tax Services on MSME Taxpayer Compliance with Tax Administration Digitalization as a Moderating Variable

Table 8. Bootstrapping (Path Coefficient) for Hypothesis 4

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Decision
Z*X1 – Y	-0,106	-0,094	0,106	1,000	0,317	H4 Rejected

From Table 9, the effect of tax services on MSME taxpayer compliance with digitalization of tax administration as a moderating variable is tested. Hypothesis 4 states that the digitalization of tax administration strengthens the effect of tax services on MSME taxpayer compliance. However, based on the bootstrapping test results, the t-statistic value is 1.000 (smaller than the

t-table value of 1.96) and the p-value is 0.317, which is greater than 0.05. This indicates that the moderation of digitalization of tax administration does not strengthen the effect of tax services on MSME taxpayer compliance. Therefore, H4 is rejected. Based on the bootstrapping results, it can be concluded that Hypothesis 4 is not supported, and the conclusion is that the digitalization of tax administration does not strengthen the effect of tax services on MSME taxpayer compliance.

The Influence of Tax Supervision on MSME Taxpayer Compliance with Tax Administration Digitalization as a Moderating Variable

Table 9. Bootstrapping (Path Coefficient) for Hypothesis 5

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P value	Decision
Z*X2 – Y	-0,014	-0,011	0,108	0,126	0,900	H5 Rejected

In Table 10 above, the effect of tax supervision on MSME taxpayer compliance with the digitalization of tax administration as a moderating variable is tested. The results show a t-statistic value of 0.126, which is smaller than the t-table value of 1.96, and a p-value of 0.900, which is greater than 0.05. This means that Hypothesis 5 is rejected. Therefore, Hypothesis 5 is not supported, and the conclusion is that the digitalization of tax administration does not strengthen the effect of tax supervision on MSME taxpayer compliance. In this case, the moderating variable only acts as a predictor or explanatory variable.

The effect of tax penalties on MSME taxpayer compliance with digitalisation of administration as a moderating variable.

Tabel 10. Bootstrapping (Koefisien Jalur) Hipotesis 5

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Decision
Z*X3 – Y	0,036	0,001	0,124	0,289	0,772	H6 Rejected

Table 10 above is used to test the effect of tax sanctions on MSME taxpayer compliance with the digitalization of tax administration as a moderating variable. Based on the bootstrapping test results, the t-statistic value is 0.289, which is smaller than the t-table value of 1.96, and the p-value is 0.772, which is greater than 0.05. Therefore, Hypothesis 6 is rejected, indicating that the digitalization of tax administration does not strengthen the effect of tax sanctions on MSME taxpayer compliance. This means that Hypothesis 6 is not supported. In this result, the moderating variable functions as a predictor or explanatory variable.

DISCUSSION

The Influence of Tax Services on MSME Taxpayer Compliance

The results of Hypothesis 1 testing in this study reveal that tax services do not have a significant effect on the level of MSME taxpayer compliance. This finding aligns with the research conducted by (Apollo, 2024), which states that tax services are not routinely used by taxpayers, leading them to tend to overlook the importance of the services provided at tax offices. A similar conclusion was reached by (Mukiyidin, Muda and Kholis, 2021), who concluded that fiscal services do not have a significant impact on corporate taxpayer compliance. Additional support comes from the study by (Safelia and Hernando, 2023), which also states that fiscal services do not significantly affect taxpayer compliance.

However, the findings of this study contradict several other studies that indicate a positive relationship between tax services and taxpayer compliance. For example, research by (Wardhani and Murtanto, 2024) shows that the quality of service provided by Account Representatives (AR) positively influences taxpayer compliance. Additionally, research by (Daur, Kusumawardani and Muchtar, 2024) reinforces the view that quality tax services can increase taxpayer compliance.

The differing results of this research suggest that the effect of tax services on taxpayer compliance may be influenced by various factors. These factors include taxpayer perceptions of service quality, the frequency or need for using tax services, and the specific conditions of the research object. In the context of MSMEs, there may be other more dominant factors influencing compliance, such as supervision, tax sanctions, or the convenience provided by the digitalization of tax administration. Therefore, although tax services are still considered important, the results of this study indicate that their impact on MSME taxpayer compliance is not significant.

The results of this study also show limited relevance to the Theory of Planned Behavior (TPB), which explains that a person's behavior is shaped by intention, subjective norms, and perceived behavioral control. According to this theory, if taxpayers are satisfied with the quality of service received, they are more likely to comply with their tax obligations. The inconsistency with this theory may indicate that, in the case of MSMEs, subjective norms and behavioral control might be more influenced by external factors such as supervision and sanctions, rather than by fiscal services (Bosnjak, Ajzen and Schmidt, 2020).

The Influence of Tax Supervision on the Compliance of MSME Taxpayers

The results of Hypothesis 2 testing show that tax supervision significantly influences the compliance level of MSME (Micro, Small, and Medium Enterprises) taxpayers. This finding is consistent with the study conducted by (Wardhani and Murtanto, 2024), which states that supervision by Account Representatives (AR) through the issuance of tax bills and notices for unpaid taxes can increase taxpayer compliance. Additionally, ARs actively urging taxpayers to remit taxes, whether for periodic or annual returns, and proposing audits or investigations in accordance with tax regulations, has been proven to encourage taxpayers to comply with their obligations (Budi Saptono and Khozen, 2022). This indicates that the role of ARs in supervision is one of the key factors in improving taxpayer compliance.

Another study by (Defrizal, Wibowo. Hari Nugroho Budhi and Rizal, 2021) also supports these findings, stating that effective supervision encourages taxpayers to register their Taxpayer Identification Numbers (NPWP), calculate and remit any outstanding taxes, and pay due tax bills. In this research, AR supervision not only instills a sense of responsibility but also provides additional motivation for taxpayers to fulfill their obligations on time. Through structured supervision, taxpayers feel more monitored, which drives them to adhere to applicable tax regulations.

These results are also in line with the Theory of Planned Behavior (TPB), which explains that an individual's behavior, including tax compliance, is influenced by their intention and perceived subjective norms (Bosnjak, Ajzen and Schmidt, 2020). Consistent tax supervision can create positive normative pressure, making taxpayers feel more accountable for fulfilling their obligations (Gangl, Hofmann and Kirchler, 2015). In the context of MSMEs, ongoing supervision by ARs strengthens taxpayers' intentions to comply with tax regulations, as they recognize the continuous monitoring (Arbaath and Fidiana, 2023). This underscores the importance of tax supervision as a tool to enhance MSME taxpayer compliance.

Tax supervision not only increases formal compliance, such as the submission of tax returns and payment of taxes, but also improves taxpayers' moral compliance pajak (Karsam and Budiandru, 2023; Wulandari and Dasman, 2023). When taxpayers feel that ARs perform their duties professionally and in accordance with regulations, they tend to feel appreciated and motivated to comply voluntarily. Thus, tax supervision serves not only as a control tool but also as an educational mechanism to strengthen tax awareness.

It is important to note that the effectiveness of tax supervision also greatly depends on the quality of its implementation. Supervision conducted professionally, transparently, and consistently tends to have a more significant impact compared to supervision that is sporadic or focuses only on administrative sanctions (Aprianto et al., 2024). In this regard, the competence of ARs and the clarity of supervision procedures are crucial in supporting the improvement of taxpayer compliance, particularly among MSMEs.

The Influence of Tax Sanctions on MSME Taxpayer Compliance

The results of Hypothesis 3 testing indicate that tax sanctions significantly influence the compliance of MSME (Micro, Small, and Medium Enterprises) taxpayers. The implementation of sanctions by the government has proven to be an effective tool to prevent taxpayers from violating tax norms. Proper implementation of tax sanctions, such as fines or penalties for specific violations, creates a deterrent effect that encourages taxpayers to fulfill their obligations (Rahmayanti, T. and Prihatiningtias, 2020). Account Representatives (AR) also play an active role in supporting the effectiveness of these sanctions, for instance, through face-to-face outreach, advertising campaigns, and reminders for taxpayers to file and pay their taxes on time. This approach serves as a direct reminder to taxpayers that violations of regulations will result in legal and financial consequences.

Appropriately implemented tax sanctions function not only as a preventive measure but also as a corrective mechanism for tax rule violations (Purnamasari, Sari and Mulyatii, 2024). In principle, the greater the violation committed by a taxpayer, the harsher the sanction imposed. This creates an incentive for taxpayers to comply with tax regulations to avoid more severe penalties. These findings are consistent with research by (Mianti and Budiwitjaksono, 2021), which concluded that tax sanctions positively impact taxpayer compliance. A study by (Santoso, Pontoh and Said, 2024) also supports this conclusion, showing that tax sanctions significantly contribute to improving taxpayer compliance.

Furthermore, research by (Kurniawan and Daito, 2021) reinforces that tax sanctions have a positive and significant influence on taxpayer compliance. Sanctions are perceived as capable of deterring taxpayers who might otherwise violate regulations, thereby encouraging them to comply. However, not all studies show similar results. Some studies, such as that conducted by (Roudlotul et al., 2024), found that tax sanctions do not significantly influence taxpayer compliance.

Another study by (Zagoto, Hutagalung and Simorangkir, 2023) also stated that tax sanctions do not affect compliance levels. They explained that negative perceptions of sanctions, including cases of tax evasion by government officials, can reduce taxpayers' trust in the tax system. This condition indicates that the effectiveness of tax sanctions can be influenced by public perceptions of the integrity and transparency of tax regulation enforcement. Thus, although tax sanctions have the potential to enhance compliance, their success still depends on how the tax system is managed and perceived by the public.

From the perspective of Compliance Theory, these findings align with the instrumental approach. This theory assumes that individuals tend to comply with rules due to fear of sanctions or punishments they might face (Peat, Fikfak and van der Zee, 2021). In this context, sanctions serve as a negative incentive directing taxpayer behavior to adhere to applicable regulations. Therefore, tax sanctions become an essential tool for maintaining taxpayer discipline while encouraging compliance with tax obligations.

The results of this study also align with the Theory of Planned Behavior (TPB), which states that a person's actions are influenced by their intentions and perceived subjective norms (Ajzen, 2020). In this context, tax sanctions create normative pressure that strengthens taxpayers' intentions to fulfill their tax obligations. Fear of punishment or penalties motivates taxpayers to file and pay taxes on time, thereby increasing their compliance with tax regulations.

As a critical instrument, tax sanctions play a significant role in encouraging taxpayer compliance, especially for MSMEs. When implemented effectively, sanctions not only act as a deterrent against violations but also serve as a primary driver ensuring taxpayers consistently fulfill their obligations. This positive impact reinforces the position of tax sanctions as a strategic component in supporting better tax compliance.

Moderation of Tax Administration Digitalization on the Influence of Tax Services on MSME Taxpayer Compliance

The results of Hypothesis 4 testing indicate that the digitalization of tax administration has not been able to strengthen the influence of tax services on the compliance of MSME (Micro, Small, and Medium Enterprises) taxpayers. This finding suggests that although modernization efforts through digitalization have been implemented, their effectiveness in enhancing the impact of tax services in promoting compliance remains insufficient. These results contradict some previous studies that stated that digitalization of tax administration positively contributes to improving taxpayer compliance.

Previous studies, such as those conducted by (Purba, Sarpingah and Nugroho, 2020), concluded that the implementation of the e-tax system significantly influences taxpayer compliance. Digitalization is considered to provide easier access, time efficiency, and better transparency in tax administration processes. Other studies, such as those by (Mardiana, Lukman and Holly, 2022; Musseng, Hasanuddin and Umar, 2023), also support the conclusion that the modernization of tax administration systems positively impacts taxpayer compliance. Furthermore, (Wicaksono, Tjen and Indriani, 2021) emphasized that the ease of using the e-tax system plays a crucial role in encouraging taxpayers to fulfill their obligations.

However, the findings of this study reveal that the implementation of tax administration digitalization has not provided significant moderating effects on the relationship between tax services and MSME taxpayer compliance. While digitalization has offered benefits such as ease of access and use, these advantages have not been sufficient to strengthen the influence of tax services on compliance. Several factors, such as taxpayers' understanding of digital technology, the availability of technological infrastructure, and the level of digital literacy, may hinder the maximization of digitalization's potential.

In the context of the Technology Acceptance Model (TAM), technology acceptance is strongly influenced by users' perceptions of the technology's benefits and ease of use. Although digital technology in tax administration is considered beneficial, its acceptance among MSME taxpayers may not yet be optimal. MSMEs, often constrained by limited resources and digital capabilities, may require more intensive assistance to effectively utilize this technology.

Technical challenges also play a role in influencing the impact of digitalization. Insufficient outreach and training on the use of digital tax systems may lead many MSME taxpayers to not fully understand how these systems work. As a result, the benefits of digital technology are not directly felt in increasing their compliance with tax obligations.

Although tax administration digitalization has the potential to enhance efficiency and transparency in the tax system, the findings of this study show that its implementation has not yet been able to strengthen the relationship between tax services and MSME taxpayer compliance. This indicates the need for a more holistic strategy to optimize the application of digital technology in supporting tax services.

To overcome these obstacles, a more comprehensive approach is needed. These efforts include increasing taxpayers' digital literacy, more intensive outreach on the benefits and workings of digital systems, and providing inclusive training for MSMEs. Furthermore, the government must ensure that technological infrastructure is evenly distributed to support broader access. The digitalization of tax administration is expected to contribute more significantly to supporting tax services and encouraging MSME taxpayer compliance in the

future. The application of more inclusive technology and targeted strategies will help address existing barriers, allowing the potential of digitalization to be maximized.

Moderation of Tax Administration Digitalization on the Influence of Supervision on Taxpayer Compliance

The results of Hypothesis 5 testing show that the digitalization of tax administration has not been able to strengthen the influence of tax supervision on the compliance of MSME (Micro, Small, and Medium Enterprises) taxpayers. Tax administration digitalization is designed to facilitate tax authorities by providing integrated and accurate information (Bassey, Mulligan and Ojo, 2022; He and Yi, 2023). Through digital systems, tax authorities are expected to conduct more effective and efficient supervision of taxpayers. However, the findings of this study reveal that although digital systems have been implemented, their impact as a moderating variable in the relationship between supervision and MSME taxpayer compliance is not significant.

These findings contradict several previous studies that highlighted a positive relationship between the digitalization of tax administration and tax compliance. Research by Penelitan (Hidayat and S. Defitri, 2024) found that the implementation of e-SPT significantly increased corporate taxpayer compliance. Furthermore, (Wardhani and Murtanto, 2024) emphasized that the effectiveness of supervision by Account Representatives (AR) plays an important role in improving corporate taxpayer compliance. However, in the context of MSMEs, this study shows that even with supervision supported by digital technology, its impact on tax compliance does not become stronger.

These results are also inconsistent with research by (Taufik, 2018), which concluded that modernizing tax administration systems positively affects taxpayer compliance. Similarly, a study by (Mbise and Baseka, 2022) demonstrated that the implementation of digital systems, such as e-tax systems, contributes to improving tax compliance. Their findings suggest that digital systems provide transparency, efficiency, and ease of access, which encourage taxpayers to comply.

To improve the effectiveness of tax administration digitalization, a more comprehensive approach is needed. These measures include increasing the digital literacy of MSME taxpayers, more intensive outreach on the benefits of digital technology in tax supervision, and strengthening the technological infrastructure that supports the implementation of digital systems. With these strategies, the digitalization of tax administration is expected to contribute more significantly to strengthening tax supervision and encouraging MSME taxpayer compliance.

These findings also highlight that the success of tax supervision does not solely depend on the presence of digital systems but more on the effectiveness of their implementation in the field. Digitalization can provide integrated and accurate data, but if taxpayers do not understand its benefits or if tax authorities do not utilize it effectively, the supervision conducted will not yield optimal results. Therefore, the success of digitalization in strengthening supervision requires a more comprehensive approach, including training and enhancing technological literacy for MSME taxpayers.

Moderation of Tax Administration Digitalization on the Influence of Tax Sanctions on Taxpayer Compliance

The results of Hypothesis 6 testing reveal that the digitalization of tax administration has not been able to strengthen the influence of tax sanctions on MSME (Micro, Small, and Medium Enterprises) taxpayer compliance. Although digitalization has been implemented to improve efficiency and transparency in tax administration, the findings of this study indicate that its role as a moderating variable has not been significant in enhancing the effectiveness of tax sanctions. This suggests that the benefits of digitalization in the relationship between tax sanctions and compliance have not been fully realized by MSME taxpayers.

These findings contradict previous research, such as that by (Hesami, Jenkins and Jenkins, 2024), which stated that the digitalization of tax administration has a positive impact on the tax assessment process. That study found that digital systems make tax administration processes faster, easier, and more accurate, thereby encouraging taxpayer compliance. Another study by (Mohammed et al., 2023) also concluded that modernizing tax administration systems plays a crucial role in increasing taxpayer awareness of their tax obligations. The differing results suggest the presence of specific factors hindering the function of digitalization in the context of the relationship between tax sanctions and MSME taxpayer compliance.

From the perspective of the Technology Acceptance Model (TAM), technology acceptance by users is heavily influenced by their perception of the technology's benefits and ease of use (Taherdoost, 2018). In the context of tax administration, digital systems should have a positive impact if taxpayers perceive the technology as easy to use and beneficial. However, despite the ease and efficiency offered by digitalization, this study shows that its acceptance among MSME taxpayers may not yet be optimal. This poses a challenge to fully utilizing the technology to strengthen the influence of tax sanctions. One major obstacle affecting the effectiveness of tax administration digitalization is the low level of digital literacy among MSME taxpayers. As small and medium business operators, MSMEs often face limitations in human resources and technological capabilities. Without adequate understanding of digital technology, the benefits offered by modern tax administration systems cannot be fully realized, reducing their impact on compliance. Additionally, the implementation of tax administration digitalization may not yet be fully integrated with the processes of supervision and enforcement of tax sanctions (Belahouaoui and ATTAK, 2024). If digital systems do not provide adequate information or are not optimally utilized by tax authorities, their impact on the effectiveness of supervision and the application of tax sanctions will be limited. It is therefore crucial to ensure that digital technology is strategically used to support all aspects of tax administration.

Although the digitalization of tax administration has significant potential to improve efficiency, transparency, and taxpayer compliance (Ihnatisinova, 2021; Uygun, 2023), the findings of this study show that these benefits have not been significant in strengthening the relationship between tax sanctions and MSME taxpayer compliance. Challenges such as low digital literacy, suboptimal integration, and limited technology acceptance by taxpayers must be addressed.

CONCLUSION

This study concludes that tax supervision and tax sanctions have a positive and significant influence on MSME (Micro, Small, and Medium Enterprises) taxpayer compliance, with tax supervision being considered important by MSME taxpayers in improving their compliance. Tax sanctions also play a role in encouraging compliance through the application of firm penalties. However, tax services and the digitalization of tax administration do not show a significant influence on MSME taxpayer compliance, either directly or as moderating variables. This indicates that although digitalization has become a focus in tax policy, its implementation still needs to be improved to be more effective in supporting MSMEs.

The limitations of this study include the use of a sample limited to MSME taxpayers registered at the KPP Pratama Jakarta Cengkareng, which may not reflect the conditions of all MSMEs in Indonesia. Furthermore, the measurement of the digitalization of tax administration variables has not fully covered adequate aspects, so the findings regarding the role of digitalization as a moderating variable have not been significant. Further research with a broader sample and more comprehensive digitalization variables is expected to provide deeper insights into the influence of digitalization on MSME tax compliance.

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