

Determinants of Taxpayer Compliance: An Integrative Approach

Awaludin^{1*} and Ronny Andesto²

^{1,2}Department of Accounting, Faculty of Economic and Business, Universitas Mercu Buana, Jakarta, Indonesia

Email Address:

55524110033@student.mercubuana.ac.id*, ronny.andesto@mercubuana.ac.id

*Corresponding Author

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Abstract: This study investigates the effects of tax rate policy, the implementation of PMK 66/2023, and tax sanctions on taxpayer compliance, with tax socialization as a moderating variable. Tax compliance plays a critical role in sustaining state revenue, making it essential to assess the effectiveness of regulatory policies and tax education. Using a quantitative survey approach, data were collected from individual taxpayers registered at KPP Pratama Jakarta Kelapa Gading. A total of 140 respondents were selected through simple random sampling. The data were analyzed using multiple regression and Moderated Regression Analysis (MRA) supported by SMARTPLS 3.2.9. The findings reveal that tax rate policy does not significantly affect taxpayer compliance, whereas the implementation of PMK 66/2023 and tax sanctions positively and significantly influence compliance. The moderating analysis shows that tax socialization strengthens the effects of tax rate policy and PMK 66/2023 but weakens the relationship between tax sanctions and taxpayer compliance.

Keywords: Tax Compliance; PMK 66/2023; Tax Rate Policy; Tax Sanction; Tax Socialization.

Abstrak: Penelitian ini mengkaji dampak kebijakan tarif pajak, implementasi PMK 66/2023, dan sanksi pajak terhadap kepatuhan wajib pajak, dengan sosialisasi pajak sebagai variabel moderator. Kepatuhan pajak memainkan peran kritis dalam mempertahankan pendapatan negara, sehingga penting untuk mengevaluasi efektivitas kebijakan regulasi dan pendidikan pajak. Menggunakan pendekatan survei kuantitatif, data dikumpulkan dari wajib pajak individu yang terdaftar di KPP Pratama Jakarta Kelapa Gading. Sebanyak 140 responden dipilih melalui sampling acak sederhana. Data dianalisis menggunakan regresi berganda dan Analisis Regresi Moderat (MRA) yang didukung oleh SMARTPLS 3.2.9. Temuan menunjukkan bahwa kebijakan tarif pajak tidak secara signifikan mempengaruhi kepatuhan wajib pajak, sedangkan implementasi PMK 66/2023 dan sanksi pajak secara positif dan signifikan mempengaruhi kepatuhan. Analisis moderasi menunjukkan bahwa sosialisasi pajak memperkuat efek kebijakan tarif pajak dan PMK 66/2023, tetapi melemahkan hubungan antara sanksi pajak dan kepatuhan wajib pajak.

Kata Kunci: Kepatuhan Pajak; PMK 66/2023; Kebijakan Tarif Pajak; Sanksi Pajak; Sosialisasi Pajak.

INTRODUCTION

Taxes are the largest source of national revenue in Indonesia. According to Law No. 28 of 2007 and Government Regulation in Lieu of Law No. 2 of 2022 Article 1(1), taxes are mandatory contributions imposed on individuals and entities based on prevailing regulations. Taxes are coercive in nature without providing direct compensation, and the collected funds are allocated to finance national interests and support public welfare (Najicha, 2022).

Taxpayer compliance can be observed through several indicators, including compliance in registration, submission of annual tax returns (SPT), accurate calculation and payment of tax liabilities, and settlement of outstanding taxes (Winarsih et al., 2020).



Putra, (2023) define taxpayer compliance as a condition in which taxpayers fulfill their obligations and exercise their tax rights. Psychological factors such as guilt, shame, perceptions of fairness in tax burdens, and satisfaction with government services also influence compliance behavior (Septirani & Yogantara, 2020).

The Director General of Taxes in 2023, Suryo Utomo, reported that the taxpayer compliance rate for the submission of annual tax returns in 2022 reached 83.200 per cent. Although this figure did not meet the 90 benchmark, it exceeded the government's target of 80.000 per cent With 19.080 million registered taxpayers, a total of 15.870 million returns were submitted during 2022. As of 3 January 2023, 2,350 individual tax returns and 237 corporate tax returns had been filed. For 2023, DJP indicated the possibility of increasing the compliance target, although the exact figure was still under review (Atito & Masripah, 2024).

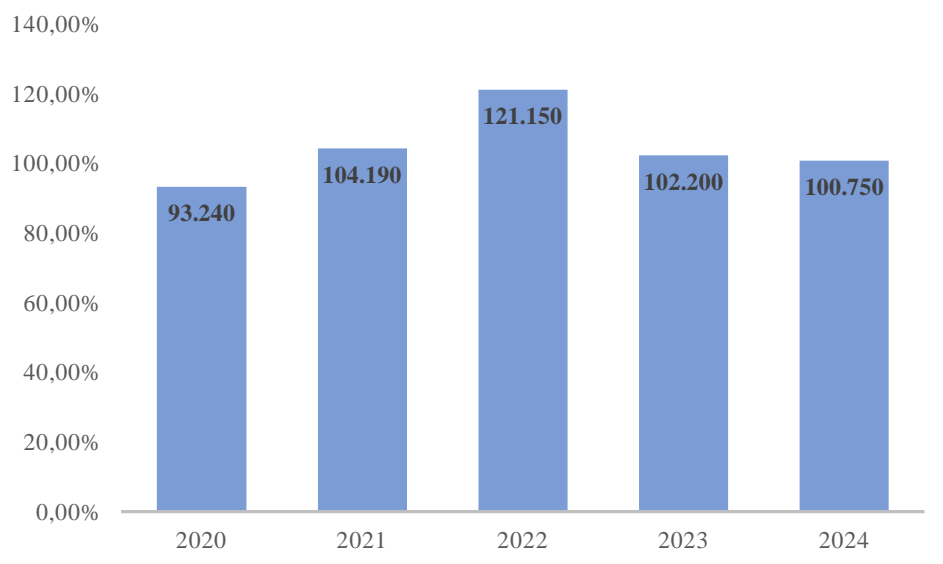


Figure 1. Tax Ratio KPP Pratama Jakarta Kelapa Gading

Source: KPP Pratama Jakarta Kelapa Gading, (2025)

Figure 1 presents the annual tax ratio performance of KPP Pratama Jakarta Kelapa Gading for the period 2020 to 2024. The results show notable fluctuations throughout the five-year period. In 2020, the tax ratio reached ninety three point two four zero per cent, indicating that the revenue target was not fully achieved. Performance improved significantly in 2021 with a ratio of one hundred four point one nine zero per cent, and it continued to rise in 2022, reaching its highest level at one hundred twenty one point one five zero per cent, reflecting exceptional revenue realization. In 2023, the ratio decreased to one hundred two point two zero zero per cent, followed by a slight decline in 2024 to one hundred point seven five zero per cent. Although lower than the peak achieved in 2022, the ratios for 2021 through 2024 consistently remained above one hundred per cent, indicating strong overall taxpayer compliance and effective revenue collection within the tax office.

Tax rate policy reforms often involve lowering or increasing tax rates to influence taxpayer behavior and support economic objectives. In Indonesia, the government reduced the Final Income Tax rate for MSMEs from 1.000 per cent to 0.500 per cent under Government Regulation No. 23/2018 to expand the tax base and improve long-term compliance (Kumaratih & Ispriyarso, 2020). During the COVID-19 recovery period, the

corporate income tax rate was also reduced from 25 to 22 under the Harmonization of Tax Regulations Law to enhance business competitiveness (Djufri, 2022). Conversely, tax rate increases such as the VAT increase from 10 to 11 in 2022 and the 23 rise in tobacco excise were implemented to strengthen state revenue and control harmful consumption (Septiani, 2023). Internationally, similar adjustments have been made, such as the U.S. Tax Cuts and Jobs Act of 2017, which lowered the corporate tax rate from 35 per cent to 21 per cent to enhance economic competitiveness. These variations show that tax rate changes can either increase compliance and encourage investment or, if set too high, reduce compliance and push taxpayers toward informal markets. Prior studies also present mixed findings, with some indicating that tax rate policies affect taxpayer compliance (Saputri & Nugraha, 2024; Fitria & Supriyono, 2019; Caroline et al., 2023), while others report no significant effect (Firmansyah & Layli, 2022; Maili, 2022), indicating a gap that requires further research.

Tax on in kind benefits refers to the taxation of non cash facilities or perks provided by employers to their employees (Atito & Masripah, 2024). Under Circular Letter SE-03/PJ.23/1984, in-kind benefits are defined as any non-monetary compensation received by employees or their families from employers. Historically, these benefits were not deductible for employers and often created opportunities for tax avoidance through the combination of in-kind benefits and cash payments (Gunawan, 2024; Raharjo & Hasnawati, 2023). The regulatory framework changed significantly with the introduction of the Omnibus Law, as the Harmonized Tax Law (UU HPP) formally classified in-kind benefits as taxable income under Article 4(1)(a), addressing long-standing gaps in enforcement. However, the UU HPP and Government Regulation No. 55/2022 did not fully specify exemption criteria, prompting the issuance of Minister of Finance Regulation No. 66/2023, which clarified classifications, exemptions for “specific areas,” and calculation procedures for taxable in-kind benefits. While this regulation aims to provide legal certainty (Gunawan, 2024), inadequate corporate adaptation may lead to compliance risks and financial burdens making employee awareness and internal socialization essential (Wati & Muslimin, 2024). The Directorate General of Taxes reports that the taxation of in-kind benefits positively contributed to 2023 tax revenues, supporting double-digit growth in Article 21 Income Tax, although detailed figures will only be available after annual corporate filings (Khalid et al., 2023). Prior studies highlight both opportunities and challenges: some emphasize that the reform aligns with the matching principle, curbs tax avoidance, and enhances revenue potential but also raises issues related to valuation and tax planning. Empirical findings remain mixed, with several studies indicating that PMK 66/2023 influences taxpayer compliance (Purba & Rosid, 2025; Artawan et al., 2023), whereas others report no significant effect (Simbolon et al., 2024; Gunawan, 2024), underscoring the need for further investigation.

Tax sanctions, both administrative and criminal, serve as enforcement tools designed to enhance taxpayer compliance by creating a deterrent effect for those who violate tax regulations. However, the impact of sanctions on compliance is often ambivalent: excessively harsh sanctions may generate fear and resistance, whereas sanctions that are too lenient may fail to motivate compliant behavior. Prior empirical studies also demonstrate mixed results. Several researchers found that tax sanctions significantly influence taxpayer compliance (Mansur et al., 2023; Rahmayanti et al., 2020), while other studies reported no significant effect (Putra et al., 2023; Gitau et al., 2025). These inconsistencies indicate that the effectiveness of tax sanctions may depend on contextual



factors such as enforcement intensity, taxpayer perceptions, and the overall credibility of the tax system.

Within the framework of enhancing the effectiveness of tax policies, tax socialization plays an essential role as a moderating variable that can strengthen or weaken the influence of policy measures on taxpayer compliance. Intensive, clear, and educational socialization activities help taxpayers understand their rights and obligations, reduce misperceptions about tax policies and sanctions, and improve the overall quality of taxpayer knowledge. Consequently, effective socialization has the potential to function as a catalyst in fostering a culture of voluntary compliance, encouraging taxpayers to fulfill their obligations not merely out of compulsion but through increased awareness and trust in the tax system.

This study presents a significant novelty by offering an integrated examination of three major tax policy components, namely tax rate policy, the implementation of PMK 66 of 2023 on in-kind benefits, and tax sanctions, within a single unified framework of taxpayer compliance. Previous research typically analyzed these variables in isolation, which limited the understanding of how tax policies interact. This study advances the literature by demonstrating the dynamic role of tax socialization as a moderating mechanism that shapes the strength of policy effects, providing new empirical evidence on how communication and education can alter the behavioral response of taxpayers. The research also introduces novelty by incorporating the latest regulatory developments under the Harmonized Tax Law and PMK 66 of 2023, which have not yet been widely investigated due to their recent implementation. In doing so, this study addresses gaps arising from contradictory empirical findings in earlier studies and contributes a more holistic understanding of taxpayer compliance behavior in the post-reform tax environment.

THEORETICAL REVIEW

Theory of Planned Behavior. The Theory of Planned Behavior (TPB), an extension of the Theory of Reasoned Action (TRA), provides the theoretical foundation for this study. TPB posits that behavior is driven by behavioral intention, which arises from attitude, subjective norms, and perceived behavioral control (Mahendra & Oktaviani, 2020). These components reflect individuals' rational evaluations of the consequences of their actions, social expectations, and perceived ability to perform the behavior (Paulus & Tarmidi, 2023). In the tax context, TPB explains that taxpayer compliance is influenced by favorable attitudes toward paying taxes, social pressures to comply, and taxpayers' perceived capacity to meet their obligations. Tax rate policies and the implementation of PMK 66/2023 shape these determinants by promoting fairness, transparency, and legal certainty. Tax knowledge further moderates these relationships, as well-informed taxpayers are more likely to understand regulations, evaluate consequences accurately, and demonstrate higher compliance, while limited knowledge may hinder compliance.

Attribution Theory. Attribution Theory, originally introduced by Heider, explains how individuals interpret the causes of behaviors or events based on sensory information and cognitive assessment (Malle, 2022). The theory comprises three attribution dimensions: the locus of causality (internal or external factors), stability (whether a cause is permanent or variable), and controllability (whether a cause is within an individual's control). In the tax context, Attribution Theory clarifies how taxpayers perceive tax rate policies and the implementation of PMK 66/2023. When taxpayers view these policies as



fair, transparent, and reasonable, they form positive external attributions that enhance compliance; however, unclear or burdensome regulations may lead to negative attributions and lower compliance. Tax knowledge moderates these effects, as well informed taxpayers tend to develop positive internal attributions perceiving compliance as a personal responsibility while those with limited knowledge may attribute difficulties to external factors such as complex regulations or insufficient socialization. Thus, Attribution Theory provides a useful framework for understanding how taxpayers' perceptions of policy shape their compliance behavior.

Tax Rate Policy on Tax Compliance. Tax rate policy refers to the percentage of income that taxpayers are required to pay, and any change in tax rates or income levels directly affects the amount of tax payable (Arianty, 2022). Within the Theory of Planned Behavior framework, tax compliance is shaped by attitudes, subjective norms, and perceived behavioral control. When tax rates are viewed as fair and non-burdensome, taxpayers are more likely to develop positive attitudes toward compliance and perceive tax payment as a socially expected behavior. Transparent and accessible tax systems also enhance perceived control, thereby increasing compliance. From the perspective of Attribution Theory, compliance is influenced by how taxpayers interpret tax policies. High tax rates perceived as unfair or linked to government inefficiency may lead taxpayers to justify non-compliance, whereas confidence that tax revenues are managed effectively for public benefit encourages compliance. Thus, the effectiveness of tax rate policy depends not only on the structure of the policy itself but also on taxpayers' psychological interpretations. Empirical findings from Saputri & Nugraha, (2024), Fitria & Supriyono (2019), and Caroline et al. (2023) confirm that tax rate policy significantly influences taxpayer compliance. Based on this evidence, tax rate policy can be concluded to have a positive effect on taxpayer compliance. Based on this explanation, a hypothesis was formed.

H1: Tax rate policy have a significant affect on tax compliance.

Implementation of PMK 66/2023 on Tax Compliance. Tax on in-kind benefits refers to the taxation of non-cash facilities or allowances provided in relation to employment or services (Agubata et al., 2022). The implementation of PMK 66 of 2023 regulates the treatment of costs, valuation, calculation, and transitional provisions related to compensation provided in the form of in-kind benefits (Priyono & Nisa, 2024). From the perspective of the Theory of Planned Behavior (TPB), taxpayer compliance is influenced by attitudes, subjective norms, and perceived behavioral control. Taxpayers who perceive PMK 66/2023 as fair, transparent, and supportive of legal certainty are more likely to comply, whereas those who view it as an excessive burden may be inclined to avoid compliance. Attribution Theory further explains that taxpayers' reactions depend on whether they interpret the regulation as a just and necessary policy (positive external attribution) or as disproportionate fiscal pressure (negative attribution). Effective communication and socialization are therefore crucial to shaping positive perceptions and reducing resistance. Empirical evidence from Purba & Rosid (2025), Agubata et al., (2022), and Artawan et al. (2023) confirms that the implementation of PMK 66/2023 significantly affects taxpayer compliance. Based on these findings, the implementation of PMK 66/2023 can be concluded to have a positive effect on taxpayer compliance. Based on this explanation, a hypothesis was formed.



H2: Implementation of PMK66/2023 have a significant affect on tax compliance.

Tax Sanctions on Tax Compliance. Tax sanctions serve as a mechanism to ensure that taxpayers comply with tax regulations and function as a preventive tool to deter violations (Mardiasmo, 2019). The presence of sanctions often encourages compliance, although some taxpayers may still fail to meet their obligations. Within the Theory of Planned Behavior (TPP), tax sanctions influence perceived behavioral control by shaping taxpayers' perceptions of the consequences of non-compliance. When sanctions are perceived as strict and consistently enforced, taxpayers view non-compliance as highly risky, thereby strengthening their intention to comply. Sanctions also reinforce subjective norms and attitudes by framing tax compliance as socially and morally appropriate behavior. Attribution Theory further explains that taxpayer behavior depends on how they interpret the causes of sanctions. When sanctions are viewed as a result of personal error or negligence (internal attribution), taxpayers are more likely to take responsibility and improve compliance. Conversely, if sanctions are perceived as stemming from an unfair system or inconsistent enforcement (external attribution), compliance may decline. Thus, the effectiveness of tax sanctions relies heavily on taxpayer perceptions of fairness, consistency, and trust in tax authorities. Empirical studies by (Yanti & Wijaya, 2023; Paulus & Tarmidi, 2023) that tax sanctions significantly influence taxpayer compliance. Based on this evidence, tax sanctions can be concluded to have a positive effect on taxpayer compliance. Based on this explanation, a hypothesis was formed.

H3: Tax santion have a significant affect on tax compliance.

Tax Socialization Strengthens The Effect Of Tax Rate Policy On Tax Compliance. High tax rates are often perceived as a burden and may reduce taxpayer compliance; however, this negative effect can be mitigated through effective tax socialization. Tax socialization functions as a moderating variable that strengthens or weakens the influence of tax rate policy on taxpayer compliance. Through adequate socialization, taxpayers gain clearer understanding of the purpose of tax rates, the benefits of tax revenue for development, and their rights and obligations. This improved understanding helps reduce negative perceptions, enabling taxpayers to remain compliant even when tax rates are perceived as high. From the Theory of Planned Behavior (TPB) perspective, socialization shapes positive attitudes toward taxation, enhances subjective norms, and increases perceived behavioral control by providing accessible and comprehensible information. Meanwhile, Attribution Theory suggests that socialization encourages taxpayers to make internal attributions, viewing compliance as a personal responsibility rather than a reaction to external pressure. Thus, tax socialization not only provides technical information but also plays a crucial role in fostering compliant behavior. Empirical studies by Zaikin et al. (2023), Handayani et al. (2020), and Suci et al. (2023) confirm that tax socialization moderates the effect of tax rate policy on taxpayer compliance. Therefore, tax socialization is concluded to moderate the relationship between tax rate policy and taxpayer compliance. Based on this explanation, a hypothesis was formed.

H4: Tax socialization strengthens tax rate policy on tax compliance.



Tax Socialization Strengthens The Effect Of PMK 66/2023 On Tax Compliance.

The Minister of Finance Regulation (PMK) No. 66 of 2023 is a government policy designed to provide tax incentives and support national economic recovery. However, the success of this policy in improving taxpayer compliance depends largely on taxpayers' understanding of its provisions. Tax socialization serves as a moderating variable that strengthens the effect of PMK 66/2023 on taxpayer compliance. Through effective socialization via seminars, social media, or direct outreach taxpayers gain clearer knowledge of their rights and obligations, fostering awareness and confidence to comply. From the Theory of Planned Behavior (TPB) perspective, socialization enhances positive attitudes toward the regulation, increases perceived social norms, and strengthens perceived behavioral control. Meanwhile, Attribution Theory suggests that well delivered socialization encourages taxpayers to attribute compliance to personal responsibility (internal attribution) rather than external pressure. Thus, tax socialization is not merely a communication tool but a strategic instrument to ensure that policies such as PMK 66/2023 are effectively implemented and lead to sustained improvements in taxpayer compliance. Empirical studies by Edryanto & Yanti (2025), Raharjo & Hasnawati (2023), and Gunawan (2024) confirm that tax socialization moderates the effect of PMK 66/2023 on taxpayer compliance. Therefore, tax socialization is concluded to moderate the relationship between the implementation of PMK 66/2023 and taxpayer compliance. Based on this explanation, a hypothesis was formed.

H5: Tax socialization strengthens PMK 66/2023 on tax compliance.

Tax Socialization Strengthens The Effect Of Tax Sanction On Tax Compliance.

Tax sanctions are a crucial enforcement instrument intended to create a deterrent effect and enhance taxpayer compliance, yet their effectiveness depends not only on the severity of the sanctions but also on taxpayers' understanding of the legal basis and consequences of violations. Tax socialization plays a moderating role by strengthening the influence of sanctions on compliance, as intensive outreach through digital media, direct counseling, and collaborative programs helps taxpayers clearly understand types of violations, sanction amounts, and enforcement procedures. From the Theory of Planned Behavior perspective, socialization improves attitudes toward compliance, reinforces supportive social norms, and increases perceived behavioral control, while Attribution Theory shows that greater understanding shifts motivation from fear-based compliance (external attribution) to internal awareness and responsibility. Thus, socialization not only clarifies the purpose of tax sanctions but also reshapes taxpayers' perceptions, promoting compliance driven by understanding rather than coercion, and prior studies (Faidani et al., 2023; Wulandari & Risal, 2020) confirm that tax socialization moderates the effect of tax sanctions on taxpayer compliance. Based on this explanation, a hypothesis was formed.

H6: Tax socialization strengthens tax sanctions on tax compliance.

Figure 2 illustrates the proposed research model, in which tax knowledge, tax sanctions, and the implementation of Coretax are positioned as independent variables influencing taxpayer compliance. Tax socialization is incorporated as a moderating variable that is expected to strengthen or weaken the relationships between the independent variables and taxpayer compliance.



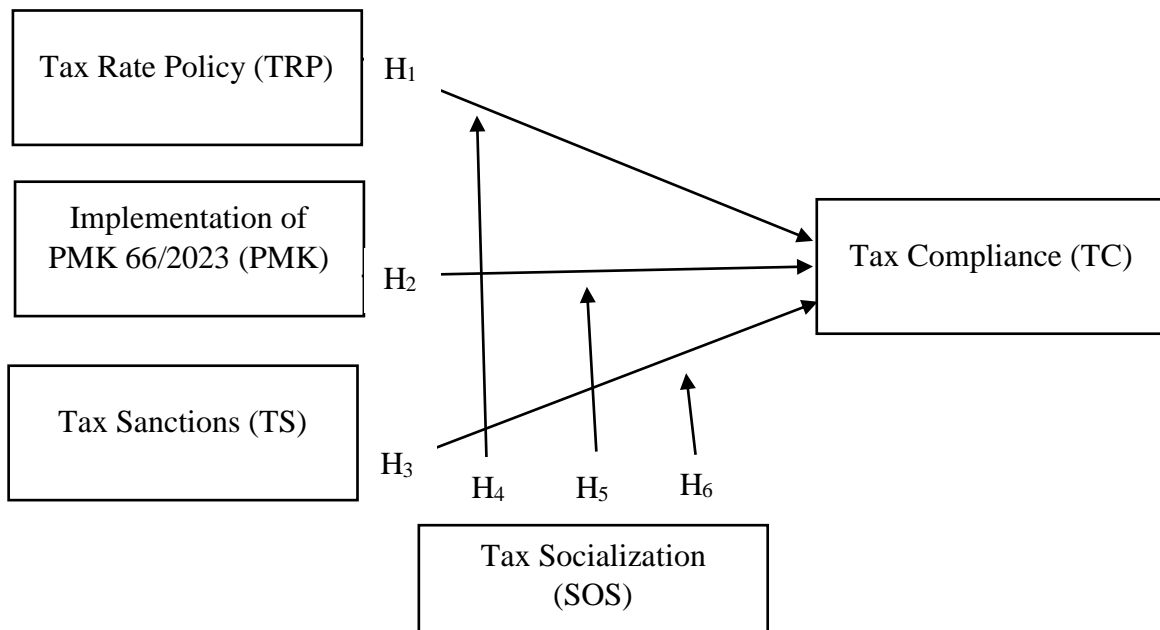


Figure 2. Research Model

Source: Data Proceed by Authors, (2025)

METHODS

This study employs a causal research design to examine the cause-and-effect relationships between tax rate policy, the implementation of PMK No. 66 of 2023, and tax sanctions as independent variables, taxpayer compliance as the dependent variable, and tax socialization as a moderating variable. A causal research design is appropriate because it enables the identification of how variations in the independent variables lead to changes in taxpayer compliance.

Primary data were collected through a structured questionnaire distributed directly to individual and corporate taxpayers registered at KPP Pratama Jakarta Kelapa Gading. The questionnaire consisted of closed-ended questions designed to capture respondents' perceptions regarding tax rate policy, the implementation of PMK No. 66 of 2023, tax sanctions, tax socialization, and taxpayer compliance. The use of questionnaires allows for consistent, systematic, and efficient data collection across respondents.

The population of this study comprises taxpayers registered at KPP Pratama Jakarta Kelapa Gading who are obligated to report and pay taxes and are potentially affected by changes in tax rate policy, the implementation of PMK No. 66 of 2023, and the enforcement of tax sanctions. As the total population size is unknown, the sample size was determined based on the guideline proposed by Hair et al. (2021), which recommends a minimum of five to ten respondents per indicator. With twenty-eight indicators included in the measurement model, the minimum required sample size was one hundred forty respondents. The sampling technique employed was simple random sampling, ensuring that each taxpayer had an equal opportunity to be selected as a respondent.

To mitigate the potential emergence of common method bias, this study applied both procedural and statistical remedies. Procedurally, respondent anonymity and confidentiality were ensured, all questionnaire items were carefully worded using clear and unambiguous language, and the measurement of independent, moderating, and

dependent variables was separated into different sections of the questionnaire to reduce evaluation apprehension and social desirability bias (Podsakoff et al., 2003). Statistically, common method bias was assessed using the full collinearity variance inflation factor (VIF) approach. Following the recommendation of Kock (2015), common method bias is considered negligible when all VIF values are below the threshold of 3.3. The results indicated that all constructs in the model had VIF values lower than 3.3, suggesting that common method bias does not pose a significant threat to the validity of the study.

Data analysis was conducted using the variance-based Structural Equation Modeling (SEM) approach with Partial Least Squares (PLS). The analysis was performed using SmartPLS version 3.2.9, which is suitable for testing complex research models, predictive analysis, and studies involving latent variables measured by multiple indicators.

RESULTS

Respondent Profiles. Based on gender, out of 140 respondents, 62 were male and 78 were female, indicating that female participation in tax related activities at KPP Pratama Jakarta Kelapa Gading was slightly higher than male participation. This suggests strong awareness and involvement of women in tax administration. In terms of age, the largest group consisted of respondents aged 17 to 25 years with a total of 101 individuals, followed by 38 individuals aged 26 to 30 years, and only 1 individual aged 31 to 35 years. This distribution shows that the majority of respondents were young taxpayers who are generally familiar with digital systems, including online tax services. Regarding education level, most respondents held a D-IV or bachelor's degree, totaling 122 individuals, while 18 respondents had a senior high school education. This indicates that the respondents generally had a higher level of education, which supports their ability to understand tax regulations such as the implementation of PMK No. 66 of 2023. Based on job position, 129 respondents were staff or employees, 6 were supervisors or coordinators, 4 were managers or division heads, and 1 respondent occupied a director-level position. This composition reflects that most respondents worked at the operational level and were directly involved in tax reporting and payment activities, making their responses highly relevant to the assessment of taxpayer compliance. Shows in **Table 1** below:

Table 1. Responden Characteristics

By Gender		
Category	Sum	Percentage
Male - Male	62	44.290
Woman	78	55.710
Total	140	100.000
By Age		
Category	Sum	Percentage
17 to 25 Years	101	72.140
26 to 30 Years	38	27.140
31 to 35 Years	1	0.710
Total	140	100.000
Based on Recent Education		
Category	Sum	Percentage
SMA	18	12.860
D-IV / S1	122	87.140
Total	140	100.000
By Department		



Category	Sum	Percentage
Staff/Employees	129	92.140
Supervisor/Coordinator	6	4.290
Manager/Head of Division	4	2.860
Directors/Leaders	1	0.710
Total	140	100.000

Source: Data Primer Proceed, (2025)

Common Method Bias Test. Table 2 presents the results of the common method bias test using the full collinearity variance inflation factor (VIF) approach. The analysis shows that the VIF values for all constructs Tax Rate Policy (2.532), Implementation of PMK 66/2023 (2.139), Tax Sanction (2.150), and Tax Socialization (1.090) are below the recommended threshold of 3.3. According to Kock (2015), VIF values below 3.3 indicate the absence of serious multicollinearity and suggest that common method bias is not a critical concern. Therefore, the results confirm that the data are free from common method bias and suitable for further structural model analysis.

Validity Test. Table 3 shows the validity of the research instruments was assessed using factor loadings for each indicator of the study variables. For Tax Rate Policy (TRP), the indicators TRP.1 to TRP.4 showed loadings ranging from 0.768 to 0.839, indicating they were valid. The Implementation of PMK 66/2023 (PMK), measured by indicators PMK.1 to PMK.6, exhibited loadings between 0.753 and 0.802, confirming validity.

Table 2. Common Method Bias Test

Variable	Tax Compliance (TC)	Information	Conclusion
Tax Rate Policy (TRP)	2.532	Less than 3.300	There are no signs of multicollinearity.
Implementation of PMK 66/2023 (PMK)	2.139	Less than 3.300	There are no signs of multicollinearity.
Tax Sanction (TS)	2.150	Less than 3.300	There are no signs of multicollinearity.
Tax Socialization (SOS)	1.090	Less than 3.300	There are no signs of multicollinearity.

Source: Data Proceed by SmartPLS, (2025)

Tax Sanction (TS) indicators TS.1 to TS.5 had loadings from 0.766 to 0.818, demonstrating validity. Tax Compliance (TC), with indicators TC.1 to TC.4, achieved loadings between 0.842 and 0.883, while Tax Socialization (SOS) indicators SOS.1 to SOS.9 ranged from 0.820 to 0.863, both of which confirm that all items are valid for further analysis.

Table 3. Validity Test

Variables	Indicator	Loading	Information
Tax Rate Policy (TRP)	TRP.1 to TRP.4	0.768 to 0.839	Valid
Implementation of PMK 66/2023 (PMK)	PMK.1 to PMK.6	0.753 to 0.802	Valid
Tax Sanction (TS)	TS.1 to TS.5	0.766 to 0.818	Valid
Tax Compliance (TC)	TC.1 to TC.4	0.842 to 0.883	Valid
Tax Socialization (SOS)	SOS.1 to SOS.9	0.820 to 0.863	Valid

Source: Data Proceed by SmartPLS, (2025)



Discriminant Test. Table 4 shows that Tax Rate Policy (TRP) indicators load highest on TRP (0.832 to 0.909), Implementation of PMK 66/2023 (PMK) indicators on PMK (0.753 to 0.802), Tax Sanction (TS) indicators on TS (0.766 to 0.858), Tax Compliance (TC) indicators on TC (0.842 to 0.883), and Tax Socialization (SOS) indicators on SOS (0.820 to 0.863). Furthermore, the interaction constructs for moderation, SOS*TRP, SOS*PMK, and SOS*TS, also show higher loadings on their respective constructs (0.814 to 0.893) than on unrelated variables. This pattern confirms that all constructs in the model are empirically distinct and capture unique variance, supporting the discriminant validity of the measurement model.

Table 4. Discriminant Test

	TRP	PMK	TS	TC	SOS	SOS*TRP	SOS*PMK	SOS*TS
TRP.1	0.892	0.707	0.602	0.544	0.230	-0.208	-0.227	-0.175
TRP.2	0.909	0.747	0.679	0.628	0.224	-0.128	-0.103	-0.066
TRP.3	0.875	0.738	0.674	0.617	0.124	-0.227	-0.210	-0.182
TRP.4	0.832	0.660	0.481	0.506	0.285	-0.201	-0.155	-0.155
PMK.1	0.617	0.753	0.549	0.543	0.228	-0.200	-0.211	-0.172
PMK.2	0.670	0.788	0.543	0.537	0.175	-0.171	-0.189	-0.202
PMK.3	0.622	0.786	0.510	0.451	0.290	-0.203	-0.291	-0.244
PMK.4	0.553	0.764	0.511	0.459	0.196	-0.166	-0.274	-0.246
PMK.5	0.658	0.780	0.695	0.580	0.048	-0.086	-0.106	-0.080
PMK.6	0.667	0.802	0.753	0.738	0.153	-0.191	-0.167	-0.101
TS.1	0.608	0.646	0.803	0.589	0.021	-0.041	-0.122	0.003
TS.2	0.513	0.655	0.766	0.535	0.101	-0.129	-0.136	-0.079
TS.3	0.594	0.734	0.858	0.622	0.082	-0.134	-0.133	-0.061
TS.4	0.508	0.505	0.789	0.707	0.117	-0.103	-0.098	0.014
TS.5	0.607	0.629	0.818	0.626	0.166	-0.191	-0.221	-0.118
TC.1	0.589	0.631	0.730	0.842	0.128	-0.182	-0.134	-0.093
TC.2	0.562	0.639	0.644	0.883	0.187	-0.199	-0.123	-0.085
TC.3	0.580	0.641	0.658	0.876	0.167	-0.281	-0.230	-0.176
TC.4	0.535	0.597	0.612	0.849	0.161	-0.183	-0.139	-0.135
SOS.1	0.152	0.123	0.036	0.092	0.863	-0.307	-0.288	-0.194
SOS.2	0.178	0.173	0.069	0.110	0.850	-0.284	-0.221	-0.168
SOS.3	0.236	0.187	0.111	0.132	0.820	-0.302	-0.288	-0.199
SOS.4	0.229	0.247	0.156	0.232	0.850	-0.339	-0.303	-0.241
SOS.5	0.198	0.169	0.104	0.191	0.830	-0.252	-0.221	-0.158
SOS.6	0.157	0.155	0.034	0.075	0.828	-0.339	-0.295	-0.231
SOS.7	0.161	0.182	0.111	0.139	0.853	-0.330	-0.291	-0.212
SOS.8	0.240	0.180	0.113	0.172	0.827	-0.335	-0.319	-0.223
SOS.9	0.203	0.210	0.087	0.118	0.829	-0.263	-0.244	-0.178
SOS*TRP	-0.216	-0.217	-0.148	-0.245	-0.365	1.000	0.847	0.814
SOS*PMK	-0.197	-0.255	-0.175	-0.181	-0.329	0.847	1.000	0.893
SOS*TS	-0.162	-0.211	-0.057	-0.141	-0.241	0.814	0.893	1.000

Source: Data Proceed by SmartPLS, (2025)

Reliability Test. Table 5 shows the reliability of the research instruments was evaluated using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). The results indicate that all constructs meet the recommended



thresholds, confirming internal consistency and reliability. Tax Rate Policy (TRP) achieved a Cronbach's Alpha of 0.900, Composite Reliability of 0.930, and AVE of 0.770. Implementation of PMK 66/2023 (PMK) showed Cronbach's Alpha of 0.872, CR of 0.903, and AVE of 0.607. Tax Sanction (TS) recorded Cronbach's Alpha of 0.866, CR of 0.903, and AVE of 0.652. Tax Compliance (TC) yielded Cronbach's Alpha of 0.885, CR of 0.921, and AVE of 0.744, while Tax Socialization (SOS) demonstrated the highest reliability with a Cronbach's Alpha of 0.948, CR of 0.955, and AVE of 0.704. These results confirm that all variables are reliable and suitable for further analysis.

Table 5. Reliability Test

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Information
Tax Rate Policy (TRP)	0.900	0.930	0.770	Reliable
Implementation of PMK 66/2023 (PMK)	0.872	0.903	0.607	Reliable
Tax Sanction (TS)	0.866	0.903	0.652	Reliable
Tax Compliance (TC)	0.885	0.921	0.744	Reliable
Tax Socialization (SOS)	0.948	0.955	0.704	Reliable

Source: Data Proceed by SmartPLS, (2025)

Goodnes of Fit Test. Table 6 show that Tax Rate Policy (TRP) has a low total effect (TC is 0.002), while PMK implementation (PMK) exhibits a low-to-moderate effect (TC is 0.050), and Tax Sanctions (TS) has a moderate-to-high effect (TC is 0.285), indicating that TS contributes most substantially to overall compliance. Regarding interaction effects, the moderating role of Socialization (SOS) varies: SOS*TRP (TC is 0.060) and SOS*PMK (TC is 0.050) show low-to-moderate effects, while SOS*TS (TC is 0.006) demonstrates only a low effect, suggesting limited practical influence of socialization in moderating the effect of tax sanctions. The model's R-square value of 0.666 indicates that 66.600 per cent of the variance in taxpayer compliance is explained by the independent variables and interactions, which is considered moderate in social science research. Based on conventional f-square interpretation, the contributions of TRP and PMK are small-to-moderate, while TS has a more substantial effect on the explained variance. Overall, the model demonstrates moderate explanatory power, highlighting that tax policy and sanction enforcement have stronger practical implications for improving compliance than socialization alone.

Table 6. Goodness of Fit Test

	TC	Information
TRP	0.002	Low
PMK	0.050	Low to Moderate
TS	0.285	Moderate to High
SOS*TRP	0.060	Low to Moderate
SOS*PMK	0.050	Low to Moderate
SOS*TS	0.006	Low
R-Square	0.666	Moderate

Source: Data Proceed by SmartPLS, (2025)

Hypothesis Test. Table 7 show presents the results of hypothesis testing for the proposed model. Hypothesis 1 (H1), which examined the effect of Tax Rate Policy (TRP)



on taxpayer compliance, was rejected because the direct effect was not significant with coefficient 0.044 and p-value 0.725. Hypothesis 2 (H2), testing the impact of PMK implementation (PMK) on compliance, was accepted, as it showed a significant positive effect with coefficient 0.269 and p-value 0.010. Similarly, Hypothesis 3 (H3), which investigated the influence of Tax Sanctions (TS), was also accepted, with a strong and significant positive effect with coefficient 0.535 and p-value 0.000. For the moderating effects, Hypothesis 4 (H4) regarding the interaction of Socialization (SOS) and TRP was accepted with coefficient -0.246 and p-value 0.038, indicating that socialization significantly moderates the relationship between tax rate policy and compliance. Hypothesis 5 (H5), testing SOS*PMK, was with coefficient 0.266 and p-value 0.042, showing a positive moderating effect of socialization on PMK implementation. However, Hypothesis 6 (H6) concerning SOS*TS was rejected with coefficient -0.105 and p-value 0.393, indicating that socialization does not significantly moderate the effect of tax sanctions on compliance.

Table 7. Hypothesis Test

	Coefficient	T Statistics	P Values	Information
TRP	0.044	0.352	0.725	Rejected
PMK	0.269	2.595	0.010	Accepted
TS	0.535	6.351	0.000	Accepted
SOS*TRP	-0.246	2.078	0.038	Accepted
SOS*PMK	0.266	2.041	0.042	Accepted
SOS*TS	-0.105	0.855	0.393	Rejected

Source: Data Proceed by SmartPLS, (2025)

DISCUSSION

Tax Rate Policy on Tax Compliance. The results of this study indicate that tax rate policy does not have a significant effect on taxpayer compliance. This finding implies that adjustments in tax rates, despite being designed to reflect taxpayers' economic capacity through a progressive system, are not the main factor influencing taxpayers' compliance behavior. From the perspective of the Theory of Planned Behavior (Ajzen, 1991), a favorable attitude toward tax rates alone is insufficient to generate strong compliance intentions unless it is supported by subjective norms and perceived behavioral control. In addition, Attribution Theory suggests that compliance behavior is more strongly driven by internal factors, such as tax awareness, moral responsibility, and personal commitment, rather than by external policy instruments like tax rate adjustments. The characteristics of the respondents further explain this result, as the majority are young adults with a bachelor's degree who are in the early stages of their careers and generally earn relatively limited income. For these taxpayers, compliance is viewed more as an administrative obligation particularly filing tax returns than as a decision influenced by the level of tax rates. Moreover, most respondents are employees whose income taxes are subject to automatic withholding by employers, which reduces their direct engagement with tax rate changes. In practical terms, this finding suggests that policies focusing solely on tax rate adjustments may not be effective in improving taxpayer compliance. Instead, greater emphasis should be placed on strengthening internal compliance drivers through tax education, awareness programs, and consistent enforcement mechanisms. This result is consistent with previous studies that found tax rate policy does not significantly influence



taxpayer compliance (Firmansyah & Layli, 2022; Maili, 2022). However, it contrasts with other studies that argue tax rate fairness and affordability can positively affect compliance, particularly among self-employed taxpayers and business owners who are more directly exposed to tax rate changes (Arianty, 2022).

Implementation of PMK 66/2023 on Tax Compliance. The findings indicate that the implementation of PMK No. 66 of 2023 has a positive and significant effect on taxpayer compliance. This suggests that when taxpayers properly understand and apply the provisions of PMK No. 66 of 2023, their willingness and ability to fulfill tax obligations increase. The regulation, which governs the taxation of income in the form of benefits and/or perks, enhances legal certainty and simplifies administrative procedures, thereby reducing ambiguity and compliance costs for taxpayers. In line with the Theory of Planned Behavior, the clarity and structure of PMK No. 66 of 2023 strengthen taxpayers' perceived behavioral control, as compliance is viewed as more manageable when rules are transparent, systematic, and supported by clear implementation mechanisms. Subjective norms also contribute to this effect, as encouragement from professional environments such as employers, colleagues, and tax consultants reinforces adherence to the regulation. From the perspective of Attribution Theory, this result highlights the importance of external factors, particularly government policies and regulatory frameworks, in shaping compliance behavior. Clear, fair, and consistently applied regulations provide a rational and objective basis for compliance beyond intrinsic motivation or fear of sanctions. The respondent profile further supports this finding, as most participants are young adults with a bachelor's degree who work as employees or staff and tend to be adaptive to regulatory changes, especially those supported by digital systems. The electronic reporting and payment mechanisms associated with PMK No. 66 of 2023 align well with the technology oriented and efficiency driven characteristics of this demographic. These findings are consistent with prior studies that emphasize the positive role of clear tax regulations and policy implementation in improving taxpayer compliance (Agubata et al., 2022; Artawan et al., 2023; Purba & Rosid, 2025).

Tax Sanction on Tax Compliance. The results indicate that tax sanctions have a positive and significant effect on taxpayer compliance, suggesting that stricter and more consistent enforcement of penalties by tax authorities increases taxpayers' adherence to their tax obligations. This finding confirms that tax sanctions function not only as punitive instruments but also as preventive mechanisms, as awareness of potential fines, interest charges, or legal consequences motivates taxpayers to comply accurately and in a timely manner. From the perspective of the Theory of Planned Behavior, tax sanctions enhance perceived behavioral control by making the consequences of non compliance more concrete and predictable, thereby influencing taxpayers' intentions to behave compliantly. Subjective norms also play an important role, as social environments tend to stigmatize non-compliant behavior, particularly when violations are visibly sanctioned. In line with Attribution Theory, the positive influence of tax sanctions indicates that compliance behavior is strongly shaped by external factors, such as regulatory enforcement and legal certainty, rather than relying solely on intrinsic moral awareness. The demographic characteristics of the respondents further support this result, as most are young adults in the early stages of their careers who tend to be highly responsive to formal rules and potential legal repercussions. For this group, sanctions serve as a clear signal of acceptable behavior and help shape disciplined compliance habits. From a practical standpoint, these findings emphasize the importance of consistent, fair, and transparent enforcement of tax sanctions as an effective policy tool to promote taxpayer compliance, particularly among



younger taxpayers who are still developing long-term compliance attitudes. This result is consistent with previous studies that found tax sanctions to be a significant determinant of taxpayer compliance (Yanti & Wijaya, 2023; Paulus & Tarmidi, 2023).

Tax Socialization Strengthens The Effect Of Tax Rate Policy On Tax Compliance. The findings indicate that tax socialization strengthens the relationship between tax rate policy and taxpayer compliance, suggesting that effective and well-targeted socialization enhances taxpayers' understanding of tax rate structures and their underlying principles. Through adequate dissemination of information, socialization helps reduce negative perceptions of tax rates by reframing them from being viewed merely as a financial burden to being recognized as a contribution to national development. As taxpayers gain a clearer understanding of the rationale, fairness, and benefits of the tax system, their willingness to comply increases, even when tax rates are perceived as relatively high. Within the framework of the Theory of Planned Behavior, tax socialization plays a crucial role in shaping attitudes and subjective norms by improving knowledge about tax functions, rate-setting mechanisms, and the allocation of tax revenues, thereby strengthening taxpayers' behavioral intentions to comply. From the perspective of Attribution Theory, this moderating effect demonstrates that compliance behavior is influenced not only by external policy factors, such as tax rates, but also by internal attributions, including awareness, understanding, and personal acceptance of tax obligations. When socialization is effective, compliance is driven more by conscious recognition of the importance of taxation rather than by fear of sanctions alone. The respondent profile further supports this finding, as most participants are young adults working as employees or staff who are generally receptive to information delivered through digital platforms and interactive communication. Consequently, intensive and targeted tax socialization significantly enhances the effectiveness of tax rate policy in promoting compliance, particularly among young taxpayers who are still developing fiscal awareness and social responsibility. These findings are consistent with previous studies that emphasize the moderating role of tax socialization in strengthening the impact of tax rate policy on taxpayer compliance (Zaikin et al., 2023; Handayani et al., 2020; Suci et al., 2023).

Tax Socialization Strengthens The Effect Of PMK 66/2023 On Tax Compliance. Based on the test results, tax socialization strengthens the relationship between the implementation of PMK 66 of 2023 and taxpayer compliance, indicating that the more effective the socialization, the greater the impact of PMK 66 on compliance. This finding highlights the important role of socialization in helping taxpayers understand the content, objectives, and practical implications of the new regulation. Through activities such as seminars, workshops, digital media, and direct communication, taxpayers gain awareness of their rights and obligations and learn how PMK 66 of 2023 is applied in tax administration (Edryanto & Yanti, 2025). From the perspective of the Theory of Planned Behavior (TPB), socialization shapes both attitudes and perceived behavioral control, as clear and comprehensible guidance from the tax authority fosters positive perceptions and confidence in implementing the regulation correctly. High-intensity socialization strengthens behavioral intentions to comply, as taxpayers perceive the regulation as logical, transparent, and manageable. In terms of Attribution Theory, this effect indicates that compliance is not solely driven by external factors, such as the regulation itself, but also by internal factors formed through understanding and self-awareness following socialization. Effective socialization shifts compliance from being enforced (compliance by enforcement) to voluntary (voluntary compliance). Considering respondent



characteristics, most participants are young employees or staff with high digital literacy, making them receptive to online or interactive socialization methods. Therefore, the more effective and targeted the socialization, the stronger the positive influence of PMK 66 of 2023 on taxpayer compliance, demonstrating that new tax policies are more successful when accompanied by intensive, communicative, and adaptive socialization strategies. These findings are consistent with previous studies, which concluded that tax socialization moderates the effect of PMK 66 of 2023 implementation on taxpayer compliance (Edryanto & Yanti, 2025; Raharjo & Hasnawati, 2023; Gunawan, 2024).

Tax Socialization as a Moderator Between Tax Sanction and Taxpayer Compliance. The findings indicate that tax socialization weakens the relationship between tax sanctions and taxpayer compliance, positioning tax socialization as a predictor moderator. This suggests that although tax sanctions generally encourage compliance, their influence diminishes as tax socialization becomes more intensive. Taxpayers who possess a strong understanding of the purpose, benefits, and social value of taxation through effective socialization no longer rely primarily on the threat of penalties to fulfill their tax obligations. From the perspective of Compliance Theory, this condition reflects a transition from enforced compliance to voluntary compliance, where taxpayers act based on internalized awareness rather than external coercion. In line with Deterrence Theory, the reduced impact of sanctions indicates a shift from fear-based compliance toward awareness based compliance, as punishment becomes less dominant in motivating behavior. According to the Theory of Planned Behavior, tax socialization strengthens attitudes and subjective norms, leading taxpayers to comply due to positive perceptions of taxation and supportive social expectations rather than perceived behavioral control rooted in fear of sanctions. This demonstrates that socialization encourages compliance grounded in shared values, moral understanding, and civic responsibility. The characteristics of the respondents further support this finding, as most participants are educated and in their productive working years, enabling them to process and internalize tax-related information effectively. Consequently, moral awareness and social responsibility become more influential than sanctions in shaping compliance behavior, explaining why the effect of sanctions weakens as tax socialization intensifies. These findings are consistent with previous studies that similarly report that tax socialization reduces the dominance of tax sanctions in influencing taxpayer compliance (Biru, 2020; Dewi et al., 2022; Rahmayanti et al., 2020; Zanaria & Lestari, 2020).

Tax Socialization Strengthens The Effect Of Tax Sanction On Tax Compliance. The findings indicate that tax socialization weakens the relationship between tax sanctions and taxpayer compliance, meaning that higher-intensity socialization reduces the influence of sanctions as a driver of compliance. This result suggests that effective tax socialization shifts taxpayer motivation from fear-based compliance toward behavior grounded in awareness and understanding of the importance of taxation for the state. In this context, socialization functions primarily as an educational instrument that fosters voluntary compliance rather than amplifying the deterrent effect of penalties. From the perspective of the Theory of Planned Behavior, tax socialization positively shapes taxpayers' attitudes and subjective norms, as individuals who clearly understand their tax obligations are more likely to develop compliance intentions based on personal awareness and the belief that paying taxes is both correct and socially beneficial. As a result, the role of sanctions diminishes because compliance is no longer driven solely by fear of punishment but by conscious participation in public finance. From an Attribution Theory standpoint, this finding indicates that taxpayers increasingly attribute their compliant behavior to internal



factors, such as understanding, moral responsibility, and social values, thereby reducing reliance on external pressures such as penalties. The respondent characteristics further support this interpretation, as most participants are young adults with higher education levels and broad access to information, making them more receptive to educational and persuasive approaches than to coercive enforcement mechanisms. These results imply that among younger and more knowledgeable taxpayers, tax socialization is more effective in promoting sustainable, voluntary compliance than in strengthening the effect of tax sanctions. This finding is consistent with previous studies that similarly concluded that tax socialization does not strengthen and may even weaken the influence of tax sanctions on taxpayer compliance (Putra et al., 2023; Gitau et al., 2025).

CONCLUSION

Based on the results of this study, several conclusions can be drawn regarding factors influencing taxpayer compliance. First, tax rate policy (TRP) does not have a significant direct effect on compliance, indicating that changes in tax rates alone are insufficient to motivate taxpayers. Second, the implementation of PMK 66 of 2023 significantly increases compliance, as clear regulations, simplified procedures, and legal certainty enable taxpayers to fulfill their obligations effectively. Third, tax sanctions (TS) positively influence compliance by providing deterrence, although this effect can be moderated by socialization. Fourth, tax socialization (SOS) plays a critical role as a moderating variable: it strengthens the effect of TRP and PMK implementation on compliance by increasing awareness, understanding, and perceived behavioral control, while it weakens the impact of sanctions by shifting compliance from fear-based to voluntary, awareness-driven behavior. Finally, the results highlight the importance of targeting socialization efforts toward younger, digitally literate taxpayers, as this group responds effectively to educational and interactive strategies. Overall, these findings emphasize that a combination of clear regulations, consistent enforcement, and intensive socialization is essential to promote sustainable taxpayer compliance.

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