

Analyzing Micro, Small, and Medium Enterprises' Taxpayer Compliance Through Tax Socialization, Tax Penalties, and e-Form Implementation

Devi¹

Faculty of Economic and Business, Swadaya Gunung Jati University,
Cirebon, Indonesia
devi.122040048@ugj.ac.id

Janiman²

Faculty of Economic and Business, Swadaya Gunung Jati University,
Cirebon, Indonesia
janiman@ugj.ac.id

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Abstract

Purpose – This research is intended to analyze the influence of tax socialization, tax penalties, and the application of the e-form system on the level of compliance among Micro, Small, and Medium Enterprises (MSMEs) taxpayers.

Design/Methodology/Approach – The study employs primary data obtained through questionnaires administered to MSME taxpayers registered at KPP Pratama Cirebon Satu. A purposive sampling technique was applied in selecting the sample, resulting in a total of 393 respondents. The collected data were processed and examined using the Partial Least Squares (PLS) method supported by the SmartPLS software.

Results – The findings reveal that tax socialization, tax sanctions, and the use of the e-form system positively influence MSME taxpayer compliance. These results indicate that enhancing the effectiveness of tax socialization programs, implementing stricter enforcement of tax penalties, and facilitating easier reporting through the e-form system can significantly improve the compliance behavior of MSME taxpayers.

Research limitations/Implications – This study is limited to MSME taxpayers registered at KPP Pratama Cirebon Satu and only examines three independent variables affecting taxpayer compliance. The results of this study provide



implications for tax authorities in designing more effective tax education programs, strengthening law enforcement through tax sanctions, and improving digital tax reporting systems to enhance MSME taxpayer compliance.

Keywords: e-Form, MSME Taxpayer Compliance, Tax Sanctions, Tax Socialization

Introduction

Taxation serves as the principal source of government revenue, playing a crucial role in funding national growth and governmental operations. The efficacy of tax revenue optimization is predominantly influenced by the level of taxpayer compliance. The Micro, Small, and Medium Enterprises (MSMEs) sector significantly contributes to the economy and has the potential to enhance tax income. According to data provided by the Financial Services Authority, MSMEs contribute around 61.9% to the Gross Domestic Product (GDP), with around 65.5 million business units and the ability to absorb more than 119 million workers or around 97% of the total workforce in Indonesia (Otoritas Jasa Keuangan, 2023). This substantial contribution positions MSMEs as a viable revenue base for the government.

The attributes of MSMEs, characterized by restricted capital, management, and comprehension of taxation, lead to comparatively low tax compliance. Taxpayer compliance pertains to the willingness of taxpayers to accurately evaluate, remit, and report their tax obligations punctually. Data from the Cirebon Satu Tax Office indicates that the number of MSME taxpayers rose from 21,214 in

2023 to 22,175 in 2024, while the actual tax return reporting grew from 1,306 to 1,476. Nonetheless, the reporting rate remains very low, recorded at merely 6.16% in 2023 and 6.65% in 2024. This circumstance reveals a disparity between the proliferation of MSMEs and their tax compliance levels, which may hinder the maximization of state revenue.

The Directorate General of Taxes (DGT) has implemented several programs to improve taxpayer compliance, including tax socialization, enforcement of tax sanctions, and digitization of tax reporting services. Tax socialization seeks to educate the public on tax regulations and benefits, transforming the perception of taxes from a burden to a means of contributing to development (Fitria & Muiz, 2021). Furthermore, tax sanctions are utilized as a law enforcement mechanism to deter infractions and promote taxpayer adherence (Mardiasmo, 2018). The government has established an electronic reporting system utilizing e-forms, enabling taxpayers to complete forms offline and subsequently upload them online via DJP Online, thereby enhancing the efficiency of the reporting process. (OnlinePajak, 2023).

Despite the implementation of numerous policies, MSME taxpayer

compliance continues to be a significant concern. This study was undertaken to examine the impact of tax socialization, tax penalties, and the implementation of the e-form system on the compliance of MSME taxpayers in Cirebon City. Although previous studies have extensively examined taxpayer compliance, most prior research focused on large taxpayers or general taxpayer categories and primarily emphasized the implementation of e-filing systems. This study offers a different perspective by specifically examining MSME taxpayers registered at KPP Pratama Cirebon Satu and investigating the role of the e-form system alongside tax socialization and tax penalties. Furthermore, the relatively low tax reporting rate among MSME taxpayers in Cirebon, despite the increasing number of registered taxpayers, indicates a gap between taxpayer growth and compliance behavior that still requires empirical investigation. Therefore, this research aims to provide empirical insights into the factors influencing MSME taxpayer compliance and to offer recommendations for the Directorate General of Taxes in developing more effective compliance improvement strategies.

Literature Review & Hypothesis

Literature Review

The Theory of Planned Behavior (TPB) is a theoretical framework asserting that an individual's behaviors are influenced by their behavioral intentions, which are determined by

their attitudes toward the conduct, subjective norms, and perceived behavioral control (Ajzen, 2020). In the context of taxation, compliance behavior arises when taxpayers regard tax payment as a rightful duty, encounter societal or regulatory pressure to conform to regulations, and possess confidence in their capacity to fulfill their tax obligations (Paulus & Tarmidi, 2023). Consequently, taxpayer compliance is affected by both human attributes and the rules and frameworks imposed by tax authorities.

Tax socialization denotes the dissemination of information, instruction, and guidance by tax authorities to the public, aimed at improving comprehension of tax legislation (Talaat & ZainEldin, 2023). The objective of socialization is to enable taxpayers to comprehend their tax rights and responsibilities via counseling, technical guidance, and informational media (Paulus & Tarmidi, 2023). Delivering transparent and comprehensible information can foster favorable perceptions of taxes and enhance understanding of tax responsibilities (D. Sofianty, 2025). Consequently, tax socialization influences behavioral attitudes that promote taxpayers' intention to comply.

Tax sanctions encompass legal and financial repercussions, manifested as both administrative and criminal penalties (R. Yulianti & S. Wulandari, 2025). The implementation of sanctions seeks to create a deterrence impact and motivate taxpayers to meet their duties punctually (H. Susilawati et al., 2025).

From a Theory of Planned Behavior standpoint, the imposition of punishments generates normative pressure or subjective standards as a result of oversight and legal enforcement. Consequently, the more stringent the sanctions enacted, the higher the propensity for taxpayer compliance.

The E-Form implementation is an electronic tax reporting system enabling taxpayers to complete and submit Tax Returns (SPT) with more ease and efficiency. This system diminishes the necessity of visiting the tax office in person and mitigates administrative errors. The simplicity of use, efficiency of time, and accessibility enhance taxpayers' perceived behavioral control. When taxpayers perceive the reporting procedure as uncomplicated, administrative obstacles diminish, leading to an increase in compliance. Taxpayer compliance denotes the behavior of taxpayers in fulfilling their tax obligations accurately, comprehensively, and punctually, in accordance with relevant rules and regulations (Resmi, 2019). Compliance encompasses formal compliance, including the registration and submission of tax returns, as well as material compliance, which involves remitting taxes in the accurate amount (Madjodjo & Baharuddin, 2022). According to the TPB paradigm, tax socialization cultivates favorable attitudes, tax sanctions bolster subjective norms, and the adoption of E-Form enhances perceived behavioral control. These three variables are anticipated to affect the compliance of MSME taxpayers.

The Theory of Planned Behavior (TPB) is a conceptual framework asserting that an individual's conduct is influenced by their intention to act, which is determined by attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Tax compliance behavior occurs when taxpayers perceive the obligation to pay taxes as morally correct, experience social or legal pressure to conform to regulations, and have the capacity to fulfill their tax obligations (Paulus & Tarmidi, 2023). Consequently, tax compliance is influenced not just by individual characteristics but also by the policies and processes established by tax authorities.

Tax socialization refers to the distribution of information, education, and guidance conducted by tax authorities to enhance public comprehension of tax legislation (Handriyani & Astawa, 2022). The objective of socialization is to enable taxpayers to comprehend their tax rights and responsibilities via counseling, technical guidance, and informational media (Paulus & Tarmidi, 2023). Delivering transparent and comprehensible information can foster favorable perceptions of taxes and enhance understanding of tax responsibilities (D. Sofianty, 2025). Consequently, tax socialization influences behavioral attitudes that promote taxpayers' intention to comply.

Tax sanctions denote legal and financial penalties imposed on taxpayers who do not adhere to tax legislation, encompassing both administrative and criminal fines (R.

Yulianti & S. Wulandari, 2025). The imposition of sanctions seeks to create a deterrent impact and motivate taxpayers to meet their duties punctually (H. Susilawati et al., 2025). From a Theory of Planned Behavior perspective, the imposition of punishments generates normative pressure or subjective norms as a result of monitoring and law enforcement. Consequently, the more stringent the sanctions enacted, the higher the propensity for taxpayer compliance.

The E-Form implementation is an electronic tax reporting system that facilitates the completion and submission of Tax Returns (SPT) for taxpayers in a more expedient manner. This technique diminishes the necessity of visiting the tax office in person and lowers administrative inaccuracies (Syahdan & Indra Santoso, 2025). The simplicity of use, time efficiency, and accessibility enhance taxpayers' perceived behavioral control. When taxpayers see the reporting procedure as uncomplicated, administrative obstacles diminish, resulting in heightened compliance.

Taxpayer compliance denotes the adherence of taxpayers to their tax obligations, executed accurately, comprehensively, and punctually, in accordance with relevant laws and regulatory frameworks (Resmi, 2019). Compliance encompasses formal compliance, including the registration and submission of tax returns, as well as material compliance, which involves remitting taxes in the accurate amount (Madjodjo & Baharuddin, 2022). According to the TPB paradigm, tax socialization

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Research Method

This study employs a quantitative methodology via an associative technique. The quantitative approach denotes a study design centered on hypothesis testing by statistical analysis of numerical data obtained from participants (Sugiyono, 2023). This technique seeks to analyze the causal links between the independent variables—tax socialization, tax sanctions, and the adoption of the e-form system—and the dependent variable, MSME taxpayer compliance. This study underscores the empirical assessment of the impact among variables based on taxpayers' perspectives.

Data and Sampel

Population denotes the complete set of research subjects exhibiting particular traits that correspond with the study's aims (Sugiyono, 2013). The research population comprises all Micro, Small, and Medium Enterprise (MSME) taxpayers registered at KPP Pratama Cirebon Satu during the 2023–2024 period, amounting to 22,175 individuals. The employed sample approach is purposive sampling, which entails selecting respondents according to certain criteria pertinent to the investigation. The chosen respondents are MSME taxpayers who are currently enrolled

at KPP Pratama Cirebon Satu. The sample size was determined using the E. Slovin, (1960), resulting in 392.9, which was subsequently rounded to 393 respondents. Population denotes the complete set of research subjects exhibiting particular traits pertinent to the study's aims (Sugiyono, 2023). This research encompasses all Micro, Small, and Medium Enterprise (MSME) taxpayers registered at KPP Pratama Cirebon Satu during the 2023–2024 year, amounting to 22,175 individuals. The employed sample approach is purposive sampling, which entails selecting respondents according to certain criteria pertinent to the investigation. The criteria for respondents were: (1) MSME taxpayers registered at KPP Pratama Cirebon Satu, (2) having an active Taxpayer Identification Number (NPWP), (3) operating an MSME business during the 2023–2024 period, and (4) having experience using the e-form system for tax reporting.

Variable Measurement

Research variables are features or characteristics with various values identified by researchers for examination (Sugiyono, 2023). This study employs four variables: tax socialization (X1), tax sanctions (X2), E-Form implementation (X3), and taxpayer compliance (Y). Measurements were conducted using a questionnaire with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The tax socialization variable (X1) was measured using five indicators adopted from Handriyani & Astawa (2022), consisting of tax counseling activities, discussions with

tax officers, dissemination of tax information, publication through mass media, and access to tax information through the Directorate General of Taxes (DGT) website.

The tax sanctions variable (X2) was measured based on indicators adopted from R. Yulianti & S. Wulandari (2025), including taxpayers' perceptions regarding the firmness of sanctions, administrative penalties, criminal sanctions, fairness of sanctions, and the deterrent effect of tax penalties.

The E-Form implementation variable (X3) adopted indicators from Syahdan & Indra Santoso (2025), which include ease of use, time efficiency, accuracy in reporting, accessibility, and reduction of administrative costs in tax reporting activities.

Meanwhile, taxpayer compliance (Y) was measured using indicators adopted from Galuh Tresna Murti & Fahmi Fabiansyah (2023), including taxpayer registration ownership (NPWP), timeliness in submitting tax returns, absence of tax arrears, accuracy in tax payments, and compliance with applicable tax regulations.

Data Collection and Analysis Techniques

Data were collected using online questionnaires distributed through Google Forms to MSME taxpayers by intermediaries at the Cirebon Satu Tax Office, ensuring that the replies accurately represented genuine perceptions. Data analysis was conducted utilizing SmartPLS 4, commencing with descriptive analysis,

succeeded by outer model evaluation. Convergent validity was determined through loading factors ≥ 0.70 and Average Variance Extracted (AVE) ≥ 0.50 , whereas discriminant validity was assessed using the HTMT criterion ≤ 0.90 . Construct reliability was assessed using Composite Reliability and Cronbach's Alpha, with minimum criteria set at ≥ 0.70 (Ghozali, 2015). Additionally, the evaluation of the inner model included the Standardized Root Mean Square

Residual (SRMR) ≤ 0.08 and the coefficient of determination (R^2). Hypothesis testing was conducted utilizing route analysis, adhering to the criterion of T-statistics exceeding 1.96 and P-values below 0.05. The study was carried out in the Cirebon Satu Tax Office from December 2025 to January 2026, ensuring the secrecy of respondents' names and adhering to the concept of informed consent in compliance with research ethics.

Results and Discussion

Research Results

Respondent Profile Description

Table 1
Demographic Characteristics of Respondents

No	Category	Number	Percentage
1	Gender		
	Female	208	53%
	Male	185	47%
2	Age		
	20-30	203	52%
	31-40	103	26%
	41-50	56	14%
	>50	31	8%
3	Last Education		
	SMP	25	6%
	SMA/Equivalent	188	48%
	S1/D3	164	42%
	S2	13	3%
	Others	3	1%
4	Omzet/Month		
	Rp 5.000.000 - Rp 10.000.000	187	
	Rp 10.000.000 - Rp 15.000.000	103	26%
	Rp 15.000.000 - Rp 20.000.000	53	13%
	> Rp 20.000.000	50	13%

Source: Processed Primary Data (2026)

Table 1 indicates a rather balanced composition of responders, comprising 53% female and 47% male. The predominant age group of responders is 20–30 years (52%), followed by 31–40 years (26%), 41–50 years (14%), and those over 50 years (8%), indicating that the majority are within the productive age range. The respondents' educational background consisted primarily of high school or comparable graduates (48%) and bachelor's or diploma graduates

(42%), with 6% holding junior high school diplomas, 3% possessing master's degrees, and 1% classified as others. The predominant monthly business income for the majority was IDR 5,000,000–IDR 10,000,000 (48%), followed by IDR 10,000,000–IDR 15,000,000 (26%), IDR 15,000,000–IDR 20,000,000 (13%), and over IDR 20,000,000 (13%), signifying that most participants fall within the micro and small MSME classification.

Table 2
Descriptive Statistics of Variables

	N	Minimum	Maximum	Mean	Std Deviation
Taxpayer Compliance (Y)	393	1	5	4128.6	0.59764
Tax Awareness (X1)	393	1	5	3970.4	0.63806
Tax Penalties (X2)	393	1	5	4.131	0.71542
Implementation of E-Form (X3)	393	1	5	4.098	0.58458

Source: Processed Primary Data (2026)

The study encompassed 393 participants, as indicated in Table 2. The tax compliance variable (Y) exhibited a range of 1–5, with a mean of 4.1286 and a standard deviation of 0.59764. The tax socialization variable (X1) exhibits a mean of 3.9704 and a standard deviation of 0.63806; the tax penalty variable (X2) has a mean of

4.131 and a standard deviation of 0.71542; and the e-form implementation variable (X3) has a mean of 4.098 and a standard deviation of 0.58458. Overall, all variables exhibit a standard deviation less than the mean value, indicating that the data is stable and appropriate for further analysis.

**Measurement Model Test Results (Outer Model)
Convergent Validity Test Result**

**Table 3
Outer Loading Test Results**

	Tax Compliance	Implementation of E-Forms	Tax Sanctions	Tax Socialization
X1.1				0.798
X1.2				0.716
X1.3				0.779
X1.4				0.729
X1.5				0.792
X2.1			0.739	
X2.2			0.737	
X2.3			0.769	
X2.4			0.762	
X2.5			0.723	
X3.1		0.798		
X3.2		0.749		
X3.3		0.783		
X3.4		0.726		
X3.5		0.713		
Y1.1	0.768			
Y2.2	0.730			
Y2.3	0.720			
Y2.4	0.770			
Y2.5	0.790			

Source: SmartPLS 4 Output (2026)

The variables in this study were measured using several indicators adopted from previous literature. Tax socialization (X1) was measured through five indicators consisting of: (X1.1) tax counseling activities, (X1.2) discussions with tax officers, (X1.3) dissemination of tax information through direct outreach, (X1.4) tax information through mass media/social media, and (X1.5) accessibility of tax information through the Directorate General of Taxes website.

Tax penalties (X2) were measured using five indicators, namely: (X2.1) understanding of administrative sanctions, (X2.2) perception of the strictness of tax sanctions, (X2.3) awareness of penalties for late reporting, (X2.4) awareness of penalties for tax violations, and (X2.5) the deterrent effect of tax sanctions. The implementation of e-form (X3) was measured through five indicators including: (X3.1) ease of use, (X3.2) time efficiency, (X3.3) accuracy in tax reporting, (X3.4) flexibility in accessing the system, and (X3.5)

reduction of administrative costs. Taxpayer compliance (Y) was measured using five indicators consisting of: (Y1.1) ownership of Taxpayer Identification Number (NPWP), (Y1.2) timely submission of tax returns, (Y1.3) compliance in paying taxes, (Y1.4) absence of tax arrears, and (Y1.5) compliance with tax regulations.

Discriminant Validity Test Results

Table 4
Discriminant Validity Test Results (Cross Loading)

	Taxpayer Compliance	Implementation of E-Form	Tax Penalties	Tax Awareness
X1.1	0.528	0.509	0.377	0.798
X1.2	0.466	0.458	0.375	0.716
X1.3	0.505	0.434	0.439	0.779
X1.4	0.487	0.479	0.394	0.729
X1.5	0.542	0.437	0.424	0.792
X2.1	0.438	0.398	0.739	0.384
X2.2	0.446	0.391	0.737	0.351
X2.3	0.504	0.421	0.769	0.442
X2.4	0.509	0.423	0.762	0.420
X2.5	0.478	0.340	0.723	0.359
X3.1	0.538	0.798	0.417	0.501
X3.2	0.504	0.749	0.381	0.447
X3.3	0.530	0.783	0.404	0.502
X3.4	0.436	0.726	0.376	0.414
X3.5	0.435	0.713	0.422	0.411
Y1.1	0.768	0.458	0.461	0.482
Y2.2	0.730	0.479	0.435	0.506
Y2.3	0.720	0.449	0.451	0.416
Y2.4	0.770	0.534	0.539	0.546
Y2.5	0.790	0.532	0.517	0.543

Source: SmartPLS 4 Output (2026)

Table 4 indicates that the cross-loading values of the variables exceed those of other variables, hence demonstrating satisfactory discriminant validity that fits the established standards.

Table 5
Discriminant Validity Test Results (AVE)

	Average Variance Extracted (AVE)
Taxpayer Compliance	0,572
Implementation of E-Form	0,569
Tax Penalties	0,557
Tax Awareness	0,583

Source: SmartPLS 4 Output (2026)

Table 5 indicates that all average variance extracted (AVE) values exceed 0.50. Consequently, the discriminant validity value derived from AVE demonstrates favorable outcomes and satisfies the criteria.

Reliability Test Results

Table 6
Reliability Test Results

	Cronbach's alpha	Composite reliability
Taxpayer Compliance	0.813	0.869
Implementation of E-Form	0.810	0.868
Tax Penalties	0.801	0.863
Tax Awareness	0.821	0.875

Source: SmartPLS 4 Output (2026)

According to Table 6 above, the Cronbach's Alpha for each research variable exceeds 0.60, and the Composite Reliability exceeds 0.70. All variables satisfy the reliability criterion.

Structural Model Test Results (Inner Model) R-Square Test Results (R²)

Table 7
R-Square Test Results (R²)

	R-square	R-square adjusted
Taxpayer Compliance	0.603	0.600

Source: SmartPLS 4 Output (2026)

According to Table 7, the R-Square value for the taxpayer compliance variable is 0.603. This result signifies that the model's predictive capability is within the moderate range, as it lies between 0.50 and 0.75. This signifies that

60.3% of the variance in MSME tax compliance is attributable to the factors of tax socialization, tax penalties, and e-form adoption, whilst the remaining 39.7% is accounted for by external variables not addressed in this study.

Goodness of Fit (GoF) Test Results

Table 8
Goodness of Fit (GoF) Test Results

	Saturated Model	Estimated model
SRMR	0.058	0.058

Source: SmartPLS 4 Output (2026)

According to Table 8, the Standardized Root Mean Square Residual (SRMR) values for both the saturated model and the estimated model are 0.058. The

results fall below the criterion threshold of 0.10, indicating that the study model satisfies the Goodness of Fit criterion.

Hypothesis Test Results

Table 9
Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P values
Tax Awareness -> Taxpayer Compliance	0.322	0.320	0.067	4.808	0.000
Tax Penalties -> Taxpayer Compliance	0.316	0.315	0.059	5.395	0.000
Implementation of E-Form -> Taxpayer Compliance	0.289	0.291	0.073	3.956	0.000

Source: SmartPLS 4 Output (2026)

According to Table 9, the path coefficient analysis reveals that all

independent variables exert a favorable effect on MSME taxpayer

compliance. The coefficient for tax socialization is 0.322, accompanied by a T-statistic of 4.808 (exceeding 1.64) and a P-value of 0.000 (below 0.05), signifying a substantial positive impact. Likewise, tax punishments provide a coefficient of 0.316, with a T-statistic of 5.395 and a P-value of 0.000, indicating a substantial positive effect. The installation of the e-form system yields a coefficient of 0.289, a T-statistic of 3.956, and a P-value of 0.000, indicating a significant positive impact on MSME taxpayer compliance.

Discussion

The Effect of Tax Socialization on Taxpayer Compliance

The initial premise posits that tax socialization enhances taxpayer compliance. The empirical findings indicate a coefficient of 0.322, a T-statistic of 4.808 (>1.96), and a P-value of 0.000 (<0.05), hence supporting H1. This outcome can be elucidated via the Theory of Planned Behavior, which posits that personal assessments and external factors contribute to the formation of compliance behavior. In this context, tax socialization serves as an external influence that cultivates positive attitudes regarding tax responsibilities and improves taxpayers' comprehension of relevant legislation, hence promoting compliance among MSME taxpayers. Improving the efficacy of socialization by direct outreach initiatives, collaboration with tax officials, and the use of media and the Directorate General of Taxes' website can aid taxpayers in meeting

their obligations more efficiently. The findings align with Kristiana Yolanda Wula Djo's (2022) study, which establishes that tax socialization significantly influences MSME taxpayer compliance.

The Effect of Tax Penalties on Taxpayer Compliance

The second theory posits that tax punishments enhance taxpayer compliance. The empirical results provide a coefficient of 0.316, a T-statistic of 5.395 (>1.96), and a P-value of 0.000 (<0.05), so validating the acceptance of H2. According to the Theory of Planned Behavior, tax fines enhance taxpayers' subjective norms by influencing their sense of the dangers linked to non-compliance. The awareness of administrative and criminal consequences creates a deterrent impact and heightens anxiety regarding prospective infractions, therefore promoting compliance. Increased rigor and transparency in sanction enforcement correlates with heightened compliance among MSME taxpayers. The findings align with research by H. Susilawati et al. (2025) and R. Yulianti & S. Wulandari (2025), which show that tax punishments substantially affect taxpayer compliance.

The Effect of e-Form Implementation on Taxpayer Compliance

The third hypothesis posits that the use of the e-form system enhances taxpayer compliance. The test findings reveal a coefficient of 0.289, a T-statistic of 3.956 (>1.96), and a P-value of 0.000 (<0.05), so validating the acceptance of H3. The Theory of

Planned Behavior posits that an individual's behaviors are determined by their intentions and their assessed feasibility of executing an activity. The utilization of e-forms improves perceived behavioral control by streamlining the completion and submission of tax returns, expediting administrative processes, and facilitating more flexible access. Furthermore, digital solutions mitigate errors and diminish the likelihood of data loss, thereby promoting prompt reporting by taxpayers. The findings align with the research by Saffitri & Efriyenti (2025), which show that the adoption of e-forms significantly influences MSME taxpayer compliance.

Conclusion and Recommendation

Conclusion

This study concludes that tax socialization, tax punishments, and the deployment of the e-form system positively affect MSME taxpayer compliance in Cirebon City. Tax socialization improves taxpayers' understanding and awareness, tax punishments encourage compliance through their deterrent impact, and the utilization of e-forms provides increased convenience and efficiency in the reporting process, hence bolstering compliant behavior. The findings suggest that tax education, rigorous regulation enforcement, and the use of digital technology are essential for enhancing MSME taxpayer compliance.

Recommendation

This study has significant limitations, especially concerning the utilization of

online data gathering methods and the restricted number of variables analyzed. Consequently, it is recommended that future research expand the study's scope by including additional variables such as tax awareness, tax expertise, and the quality of tax services. Tax authorities must persistently strive to improve the efficacy of tax socialization, implement clear and consistent penalties, and refine digital services to foster increased compliance among MSME taxpayers.

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