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# The Effect of Core Tax System, Tax Socialization, and Tax Morale on Tax Compliance With Tax Awareness As A Moderating Variable

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**ABSTRACT**

The purpose of this investigation is to examine how the following factors affect tax compliance: core tax system, tax socialization, and tax morale, with tax awareness as a moderating variable. This research was carried out at the Kantor Pelayanan Pajak (KPP) Pratama Jakarta Kebayoran Baru Dua using primary data from a survey, which was then analyzed using SmartPLS. Findings from the study suggest that the Core Tax System, Tax Socialization, and Tax Morale exert a favorable and substantial influence on Tax Compliance, with Tax Awareness strengthening the relationship between these variables. However, it weakens the connection between the Core Tax System and Tax Compliance. Internal factors of Tax Morale, influenced by societal conventions, faith in the government, and perceptions of justice, along with the Core Tax System and Tax Socialization as external factors, play an essential part in improving Tax Compliance. In terms of Tax Awareness, it weakens the correlation between the Core Tax System and Tax Compliance, indicating that system improvements alone are insufficient without enhancing awareness and Tax Morale. This is because the sustainability of long-term compliance depends more on the development of Tax Morale and awareness through continuous education and the enforcement of strict yet fair sanctions, thereby ensuring that the motivation to comply remains ingrained in taxpayers.



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## Introduction

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Pajak is one of the most important aspects of national prosperity, accounting for around 70%–80% of tax receipts, which are used to fund various government programs, such as infrastructure development, public services, education, and health care. Generally, the government requires substantial funds to achieve a government that can improve the welfare of the people in Indonesia [1]. According to [2], taxes make a big contribution to the national economy, as a portion of government revenue comes from taxes and can help increase revenue without the need for borrowing. One of the key factors in achieving an increase in tax revenue is tax compliance. However, tax compliance in Indonesia is still unstable because of various challenges, like a lack of understanding about taxes, suboptimal tax socialization, and low tax morale and awareness among taxpayers. Taxes are supposed to improve the welfare of the people, but this has not been fully realized by the Indonesian people, as there are still companies and individuals who do not pay and report their taxes honestly and transparently.

**Table 1.** Tax Compliance Ratio

| **Compliance Ratio for Submission of Annual Income Tax Returns, 2017-2021** | | | | | |
|---|---|---|---|---|---|
| **Description** | **2021** | **2020** | **2019** | **2018** | **2017** |
| Registered Taxpayers Obliged to Submit Tax Returns (SPT) | 19.002.585 | 19.006.794 | 18.334.683 | 17.653.046 | 16.598.887 |
| a. Corporate Taxpayers | 1.652.251 | 1.482.500 | 1.472.217 | 1.451.512 | 1.188.488 |
| b. Individual Taxpayers – Employees | 13.279.644 | 14.172.999 | 13.819.918 | 13.748.881 | 13.446.068 |
| c. Individual Taxpayers – Non-employees | 4.070.690 | 3.351.295 | 3.042.548 | 2.452.653 | 1.964.331 |
| Annual Income Tax Returns (SPT PPh) | 15.976.387 | 14.755.255 | 13.394.502 | 12.551.444 | 12.047.967 |
| a. Corporate Taxpayers | 1.012.302 | 891.877 | 963.814 | 854.354 | 774.188 |
| b. Individual Taxpayers – Employees | 13.110.613 | 12.105.833 | 10.120.426 | 9.875.321 | 10.065.056 |

| | | | | | | |
|---|---|---|---|---|---|---|
| c. Individual Taxpayers Non-employees | – | 1.853.472 | 1.757.545 | 2.310.262 | 1.821.769 | 1.208.723 |
| Compliance Ratio | | 84,07% | 77,63% | 73,06% | 71,10% | 72,58% |
| a. Corporate Taxpayers | | 61,27% | 60,16% | 65,47% | 58,86% | 65,14% |
| b. Individual Taxpayers Employees | – | 98,73% | 85,41% | 73.23% | 71,83% | 74,86% |
| c. Individual Taxpayers Non-employees | – | 45,53% | 52,44% | 75.93% | 74,28% | 61,53% |

Source: DJP Statistics Data

In its 2021 Annual Report, the Directorate General of Taxes (DGT) reported that there were 19 million taxpayers registered as required to file tax returns that year. Of that number, 15.97 million corporate income tax returns were submitted to the DGT. With that figure, the compliance ratio reached 84.07%. The overall taxpayer compliance ratio showed an increase compared to the performance figures from the previous year. However, there was a decrease in the compliance ratio for individual taxpayers who are not employees. In 2021, the ratio was only 45.53% because only 1,853,472 million annual income tax returns were submitted from a total of 3 million non-employee individual taxpayers. In 2020, the ratio reached 52.44%. This phenomenon reflects instability and fluctuations in tax compliance levels, as the tax compliance ratio has not yet reached 100%, leading to annual variations in the compliance ratio.

In the tax compliance ratio above, non-employee individuals who are one of the tax subjects have experienced a decline in the last two years. The non-employee individuals referred to in this study are MSME taxpayers who have an NPWP. According to [3], MSMEs are run by individuals with formal and informal educational backgrounds. This can cause the perception of tax laws to be a little more complicated to understand for some MSME players because they may not have sufficient knowledge of formal education in the field of taxation and accounting. The government has updated the mechanism for tax administration

to increase tax compliance in accordance with Presidential Regulation No. 40 of 2018 regarding the Tax Administration System Renewal in Article 2 Paragraph (1), which states that the renewal of the Tax Administration System has the following objectives: a) realizing a strong, trustworthy and transparent tax institution through effective and efficient business governance; b) improve harmonization and collaboration between agencies; c) optimizing taxpayer compliance; and d) increasing state revenue. One of these objectives is tax compliance, and one of the components that can impact tax compliance is knowledge of the core tax system.

Tax knowledge is defined as a level of understanding related to basic tax concepts that taxpayers must understand to achieve their tax obligations [4]. Meanwhile, the Core Tax System itself is a type of tax reform aimed at simplifying business processes in taxation, such as tax oversight [5]. With the opportunities presented by such simplification, data can be integrated effectively, and tax authorities will find it easier to provide insights into taxation. Based on research [6], it is stated that the Core Tax System has been proven to have a positive impact on the compliance of taxpayers, indicating that taxpayers who are well-informed about the Core Tax System will be more compliant with their tax obligations. An additional factor that can influence tax compliance is tax socialization. Through tax socialization activities, it is hoped that taxpayers' awareness of their obligations will be increased, accompanied by knowledge and understanding of the principles, provisions, mechanisms for implementing tax obligations, as well as administrative sanctions for taxpayers who violate tax provisions. [7]. Some research results conducted by [7] and [8] prove that tax socialization activities positively affect the degree of tax compliance because socialization has a significant part in shaping the character of taxpayers with an understanding of their obligations to pay and report taxes owed. This contrasts with the findings of [9], which highlighted the detrimental impact of tax socialization on tax compliance.

Last factor, Tax Morale, can also influence Tax Compliance. Tax morale, which grows as an internal motivation for people to satisfy their tax responsibilities, emphasizes taxpayers' actions in complying with tax regulations and is essential for improving the

honesty of each taxpayer when voluntarily fulfilling their tax obligations [10]. Some of the research results conducted by [11] and [12] state that tax morale positively impacts tax compliance, meaning that the higher the morale of taxpayers, it will more tax compliance there is in terms of filing and paying taxes. In this study, tax awareness serves as a moderating variable that can enhance and positively impact tax knowledge, tax socialization, and tax morale on tax compliance. High awareness among taxpayers will foster intent and motivation in each individual to fulfill their tax obligations [13]. The Theory of Planned Behavior used in this study is specifically based on the perspective of beliefs that may influence a person to perform certain actions. In addition, this theory also explains that a person's behavior can influence circumstances, so a person needs to consider carefully before taking action [14].

This research was motivated by the instability of tax compliance caused by several factors, including low tax knowledge, especially regarding the Core Tax System, among MSME taxpayers due to limited educational backgrounds in this field, and the implementation of the application, which has not been able to encourage uniform compliance. Additionally, tax socialization efforts conducted by tax authorities are deemed insufficient in reaching all segments of society. Low Tax Morale and awareness also pose a serious challenge, as some SME taxpayers have not yet developed an awareness of the importance of taxes as a moral obligation and contribution to the nation. These conditions underscore the need for further research into the aforementioned factors to enhance responsibility, awareness, and tax compliance, thereby contributing to efforts to achieve maximum tax revenue targets. Previous research on tax compliance has generally been partial, focusing on structural aspects such as the taxation system, educational aspects through socialization, or psychological aspects such as tax morale separately. Studies that integrate these three factors into a comprehensive model are still limited, as are studies that position Tax Awareness as a moderating variable, particularly in the context of SME taxpayers in Indonesia. Therefore, this study presents a novelty by simultaneously testing the Core Tax System, Tax Socialization, and Tax Morale on Tax Compliance, with Tax

Awareness as a moderating variable. The research focuses on SME taxpayers in South Jakarta, who face different compliance challenges compared to other taxpayer groups. Therefore, the findings of this investigation are anticipated to be helpful theoretically to the growth of tax compliance models and practically to tax authorities in formulating more targeted strategies to improve compliance.

The main objective of establishing the Core Tax System is to modernize the existing mechanism for tax administration by integrating all core tax administration business processes, from taxpayer registration, tax return filing, tax payment, to tax audit and collection. This is expected to address various tax administration issues such as unclear procedures, slow administrative processing, and weak oversight and control over tax compliance [15]. With integrated data and robust analytics, the Directorate General of Taxes (DJP) can identify taxpayers who are potentially non-compliant and strategically direct resources for more targeted oversight in line with objectives. Additionally, this system makes the tax service process faster, more accurate, and monitorable in real-time, both by tax officials and taxpayers themselves. With such ease, there is a high likelihood of increased tax compliance [16]. This statement is supported by research findings [6] and [16], which state that the Core Tax System has a big effect on improving efficiency, effectiveness, and transparency in tax management and tax compliance.

H1: The Core Tax System has a positive effect on Tax Compliance.

In the same context, when people understand that taxes are used to finance development, public services, and other matters, they will have a more positive view of paying taxes. If, in general, the public receives information emphasizing the importance of paying taxes and sees people in their neighborhood complying with this obligation, then taxpayers will be encouraged to comply as well. Through intensive and effective tax socialization, it is hoped that taxpayers, especially MSMEs, will gain a better understanding of the importance of taxes, which will indirectly motivate them to be more compliant with taxes [17]. As shown in studies [18], [19], and [20]. This differs from the results of [9], which indicate that tax socialization harms tax compliance.

H2: Tax Socialization has a positive effect on Tax Compliance.

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Taxpayers have a high degree of trust in how taxes are distributed by the government; there will also be a high degree of taxpayer compliance. [21]. Tax morale provides an indirect incentive to comply with tax payments so that taxpayers can contribute sincerely without coercion. In addition, tax morale can be interpreted as an ethic that arises within each individual that may not be possessed by others. Every taxpayer who is morally upright and behaves respectfully toward taxes as a positive obligation can help increase tax compliance [22]. According to studies [11] and [12], Tax Morale influences Tax Compliance. This contrasts with the findings of research [23], research discovered that tax morale had no bearing on tax compliance.

H3: Tax Morale has a positive influence on Tax Compliance.

Tax awareness is described as the actions of taxpayers in terms of their level of understanding, trust, and ability to think about and execute tax activities in compliance with the applicable tax system and rules. The level of tax awareness is visible from: 1) achieve tax revenue targets; 2) high levels of tax compliance; 3) high tax ratio; 4) increasing number of taxpayers among the productive age population; 5) low number of tax bills; 6) low level of violations [24], [25], and [13].

H4: Tax awareness moderates the relationship between the core tax system and tax compliance.

H5: Tax awareness moderates the relationship between tax socialization and tax compliance.

H6: Tax awareness moderates the relationship between tax morale and tax compliance.

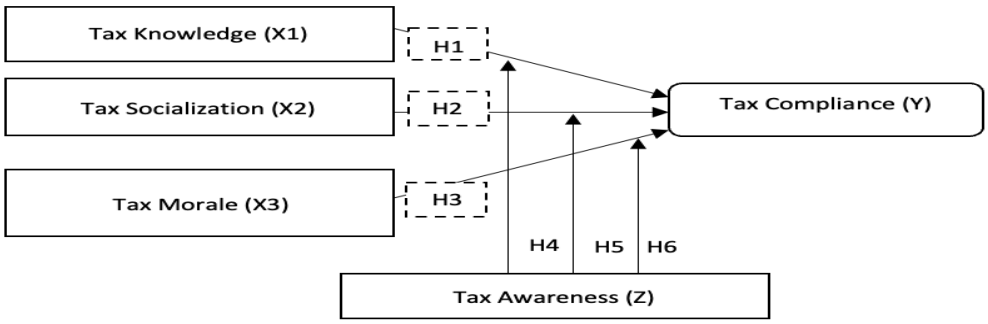

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**Figure 1.** Thinking Framework

## Method

The study aims to find a more optimal way to improve tax compliance through empirical testing of the impact of the core tax system, tax socialization, and tax morale on tax compliance, with tax awareness as a moderating variable. This research applies quantitative methods, which are used as a mechanism for analyzing populations and samples as a form of numerical data, primary data sources, and data collection methods such as surveys, where respondents are given questionnaires. The outcomes of the questionnaire completion in the quantitative research are then analyzed to test the hypotheses developed earlier [26]. Furthermore, this study utilizes the SmartPLS program version 4.1.0.9 to assist in faster and more accurate data calculations with high complexity.

### Types and Sources of Data

Data sources in research are one of the key elements in determining the quality and accuracy of data in research results. Key categories of data sources: primary data, secondary data, and tertiary data [27]. Primary data is collected directly via interview, observations, and surveys. Meanwhile, secondary data is obtained indirectly through intermediary media such as books, journals, academic papers, financial reports, and articles. Tertiary data, on the other hand, serves as supplementary data for primary and secondary data, including dictionaries, encyclopedias, and others. The investigator acquired the essential data utilized in this investigation through surveys conducted directly using barcode scanning and indirectly by distributing questionnaires to respondents in the form of Google Forms via links shared on WhatsApp, Instagram, TikTok, and Facebook.

### Research Location

The research location chosen by the researcher to obtain data was focused on the environment in the South Jakarta area, including the Kebayoran Baru Dua Tax Office (KPP). This location is considered strategic because many MSMEs conduct business activities there, and the Tax Office (KPP) Pratama provides tax services to the general public, including MSME taxpayers who are already registered or not yet registered as taxpayers in the South

Jakarta area. The large number of SMEs in this area allows researchers to explore in greater depth the perceptions, behaviors, and experiences of SME taxpayers regarding the tax system, Tax Morale, and tax awareness. This condition indirectly minimizes uncontrolled variation. Additionally, this research is specifically focused on SME taxpayers, while the Kebayoran Baru Dua Tax Office primarily serves this segment, including active taxpayers, newly registered taxpayers, and non-compliant taxpayers. Therefore, this location is considered appropriate as it provides a relevant and suitable population for the research focus.

**Data Collection Techniques**

This study refers to primary data obtained from the first source, namely, MSME taxpayer respondents who have filled out the questionnaire distributed through Google Forms. Opinions, attitudes, and personal or community responses to social events were measured using a Likert scale. Therefore, the descriptions in the survey questionnaire were measured using a 4-point Likert scale, consisting of statements spanning from “strongly disagree” to “strongly agree.”

**Techniques for Determining Informants**

Part of the population represented by the sample consists of several individuals selected according to the results of the population [28]. The overall subject of the study is the population itself, which is made up of many components such as people, things, creatures, flora, phenomena, test results, and even information with specific characteristics or events relevant to a particular study [29]. The method utilized in this investigation employs a non-probability technique, which involves sampling that doesn't give an equal chance to every population member who will be selected as respondents. The purposive sampling approach is a method for identifying the sample on the basis of specific considerations, where the sample units are selected according to certain criteria established based on the research objectives or research problems [30]. The study's population totaled 3,864 MSME taxpayers with regular registration status (both those who made payments and

those who did not make payments) at the Kebayoran Baru Dua Pratama Tax Office (KPP). Meanwhile, the sample was aimed at MSME taxpayers who have a Taxpayer Identification Number (NPWP) and conduct business activities in the South Jakarta area. The sample determination in Purposive Sampling uses the Slovin formula. The use of the Purposive Sampling method, that the selected respondents have relevance and direct involvement in tax matters. In addition, the understanding of this variable is subjective and cannot be reached by all groups. The efficiency and accuracy of the application of this method allow for the collection of valid and reliable data, especially in social contexts such as tax compliance.

According to the general formula below:

$$n = \frac{N}{1+N(e^2)} \quad \text{.....(1)}$$

Description:

N: Population Size

n: Sample Size

e: Tolerance Limit of Error (10% or 0.1)

Explanation of the Slovin formula above with the following calculation:

$$n = \frac{N}{1+N\,(e^2)} = \frac{3.864}{1+3.864\,(0.1^2)} \quad \text{.....(2)}$$

$n = 97{,}47$ rounded up to 98.....(3)

The sample used was 98 MSME taxpayers who filled out the questionnaire in this research.

**Data Analysis**

Quantitative analysis is a method that aims to statistically and objectively test and explain the relationships between variables in a research model in numerical form. It begins with data collection, demonstrating evidence, and interpreting the processed results. This is carried out using the SmartPLS program version 4.1.0.9 to achieve optimal, fast, and accurate data calculation. The purpose of the data analysis is to conclude whether the results

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achieved are the impact of the interaction between the independent variables Core Tax System, Tax Socialization, and Tax Morale on the dependent variable, Tax Compliance, with its moderating variable, Tax Awareness.

## Results and Discussion

### PLS-SEM Model Development

The Partial Least Squares Structural Equation Modeling (PLS-SEM) technique used in this study uses the Smart-PLS 4.0 analysis tool, which allows researchers to easily visualize the relationships between the variables being tested. These relationships can be visualized through a graphical model diagram depicting structural relationships and construct measurements. Each circle represents a variable that cannot be directly measured, a one-way arrow in the circle indicates a causal relationship between variables, and a dotted line depicts the interaction or moderation pathway. The following diagram illustrates the relationships across the variables in this study:

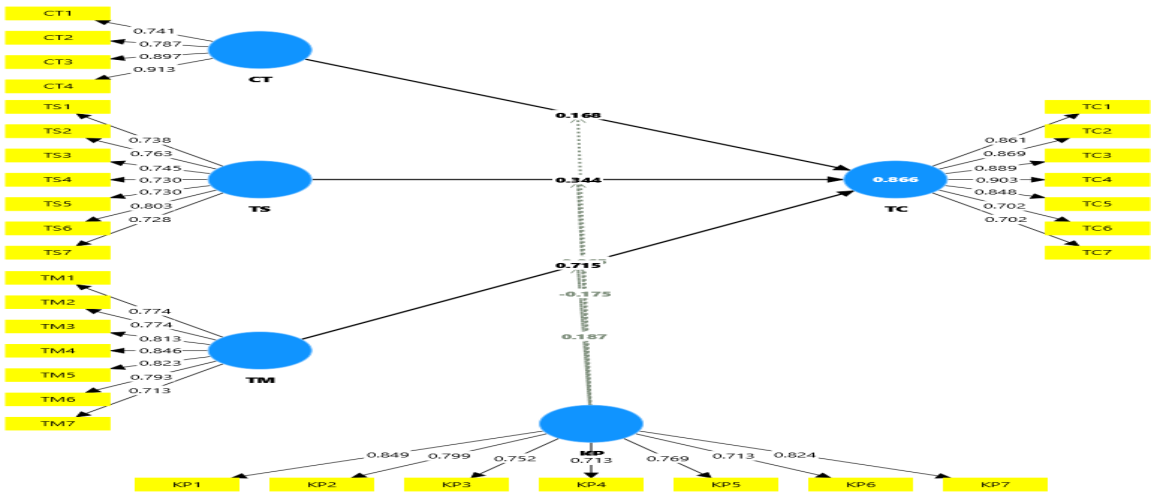


**Figure 2.** PLS-SEM Model Results

Source: Processed Data 2025

### Outer Model Test (Measurement Model)

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**Table 2.** Outer Loading Core Tax System Test Results (X1)

| Indicator | Outer Loading Value | | | Description |
|---|---|---|---|---|
| CT1 | 0,741 | > | 0,7 | Valid |
| CT2 | 0,787 | > | 0,7 | Valid |
| CT3 | 0,897 | > | 0,7 | Valid |
| CT4 | 0,913 | > | 0,7 | Valid |

Source: Processed Data 2025

Considering the information in the above table, all indicators that form the Core Tax System variable (X1) have an outer loading value above 0.70 or > 0.7, where CT1 is 0.741, CT2 is 0.787, CT3 is 0.897, and CT4 is 0.913. These values have met the minimum outer loading criteria in general, which is > 0.70. Therefore, indicators exhibit a high degree of convergent validity, it can be inferred.

**Table 3.** Results of the Outer Loading Tax Socialization Test (X2)

| Indicator | Outer Loading Value | | | Description |
|---|---|---|---|---|
| TS1 | 0,738 | > | 0,7 | Valid |
| TS2 | 0,763 | > | 0,7 | Valid |
| TS3 | 0,745 | > | 0,7 | Valid |
| TS4 | 0,730 | > | 0,7 | Valid |
| TS5 | 0,730 | > | 0,7 | Valid |
| TS6 | 0,803 | > | 0,7 | Valid |
| TS7 | 0,728 | > | 0,7 | Valid |

Source: Processed Data 2025

All indicators that make up the Tax Socialization variable (X2) have a good level of convergent validity. This can be seen from the TS1 value, which shows 0.738, TS2 shows 0.763, TS3 shows 0.745, TS4 shows 0.730, TS5 shows 0.730, TS6 shows 0.803, and TS7 shows 0.728. This means that these values meet the minimum outer loading criteria in general, which is > 0.70. Thus, we can conclude that all indicators show good convergent validity.

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**Table 4.** Results of the Outer Loading Tax Morale Test (X3)

| Indicator | Outer Loading Value | | | Description |
|---|---|---|---|---|
| TM1 | 0,774 | > | 0,7 | Valid |
| TM2 | 0,774 | > | 0,7 | Valid |
| TM3 | 0,813 | > | 0,7 | Valid |
| TM4 | 0,846 | > | 0,7 | Valid |
| TM5 | 0,823 | > | 0,7 | Valid |
| TM6 | 0,793 | > | 0,7 | Valid |
| TM7 | 0,713 | > | 0,7 | Valid |

Source: Processed Data 2025

Based on the data in the table above, all indicators that form the Tax Morale variable (X3) have an outer loading value above 0.70 or > 0.7, where TM1 is 0.774, TM2 is 0.774, TM3 is 0.813, TM4 is 0.846, TM5 is 0.823, TM6 is 0.793, and TM7 is 0.713. These values generally meet the minimum outer loading criteria, which is > 0.70. Consequently, it may be said that all indicators show a good level of convergent validity.

**Table 5.** Results of the Outer Loading Tax Compliance Test (Y)

| Indicator | Outer Loading Value | | | Description |
|---|---|---|---|---|
| TC1 | 0,861 | > | 0,7 | Valid |
| TC2 | 0,869 | > | 0,7 | Valid |
| TC3 | 0,889 | > | 0,7 | Valid |
| TC4 | 0,903 | > | 0,7 | Valid |
| TC5 | 0,848 | > | 0,7 | Valid |
| TC6 | 0,702 | > | 0,7 | Valid |
| TC7 | 0,702 | > | 0,7 | Valid |

Source: Processed Data 2025

All indicators that make up the Tax Compliance (Y) variable have an excellent degree of convergent validity. This is evident from the TC1 value, which shows a figure of 0.861, TC2 shows a figure of 0.869, TC3 shows a figure of 0.889, TC4 shows a figure of 0.903, TC5 shows a figure of 0.848, TC6 shows a figure of 0.702, and TC7 shows a figure

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of 0.702. This means that these values meet the minimum outer loading criteria in general, which is > 0.70. It can be concluded that all indicators show good convergent validity.

**Table 6.** Outer Loading Test Results for Tax Awareness (Z)

| Indicator | Outer Loading Value | | | Description |
|---|---|---|---|---|
| KP1 | 0,849 | > | 0,7 | Valid |
| KP2 | 0,799 | > | 0,7 | Valid |
| KP3 | 0,752 | > | 0,7 | Valid |
| KP4 | 0,713 | > | 0,7 | Valid |
| KP5 | 0,769 | > | 0,7 | Valid |
| KP6 | 0,713 | > | 0,7 | Valid |
| KP7 | 0,824 | > | 0,7 | Valid |

Source: Processed Data 2025

In light of the information in the table above, all indicators that form the Tax Awareness (Z) variable have an outer loading value above 0.70 or > 0.7, where KP1 is 0.849, KP2 is 0.799, KP3 is 0.752, KP4 is 0.713, KP5 is 0.769, KP6 is 0.713, and KP7 is 0.824. These values have met the minimum outer loading criteria in general, which is > 0.70. Thus, it may be said that every indicator has a high degree of convergent validity.

**Average Variance Extracted (AVE)**

Convergent validity in the measurement model is analyzed using AVE as a measuring instrument. (outer model) In SEM (Structural Equation Modeling), which shows how much the latent variables can explain their indicators' volatility, or the degree of correlation between a construct's indicators with each other, and truly reflects the construct. A construct is said to have good convergent validity if the AVE value is ≥ 0.50.

**Table 7.** Average Variance Extracted (AVE) Test Results

| Variable | Average Variance Extracted (AVE) |
|---|---|
| Core Tax System (X1) | 0.626 |
| Tax Awareness (Z) | 0.623 |
| Tax Compliance (Y) | 0.565 |

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| | |
|---|---|
| Tax Morale (X3) | 0.558 |
| Tax Socialization (X2) | 0.556 |

Source: Processed Data 2025

The above table displays the test results, which indicate that every construct or variables in this model, namely Core Tax System, Tax Socialization, Tax Morale, Tax Compliance and Tax Awareness, have an AVE value above 0.50 with Core Tax System valued at 0.626, Tax Socialization valued at 0.556, Tax Morale valued at 0.558, Tax Compliance valued at 0.565 and Tax Awareness valued at 0.623, which means that each indicator has proven that all constructs have good convergent validity, because the indicators have the capacity to explain more than 50% (> 0.5) of the difference of the measured constructs.

**Discriminant Validity**

Discriminant validity is a form of validity used to assess to what degree a variable is truly different from other factors in a research model. Discriminant validity can be said to be good if each construct or variable in the model is truly different (discriminatory) from the other constructs, as can be observed in the following cross-loading table.

**Table 8.** Cross Loading Test Results

| | CT | KP | TC | TM | TS | KP x TM | KP x CT | KP x TS |
|---|---|---|---|---|---|---|---|---|
| CT1 | 0.750 | 0.191 | 0.210 | 0.325 | 0.287 | -0.370 | -0.171 | -0.374 |
| CT2 | 0.891 | 0.329 | 0.470 | 0.297 | 0.330 | -0.184 | -0.131 | -0.210 |
| CT3 | 0.719 | 0.313 | 0.257 | 0.360 | 0.210 | -0.248 | -0.173 | -0.195 |
| CT4 | 0.793 | 0.251 | 0.260 | 0.189 | 0.162 | -0.108 | -0.001 | -0.203 |
| KP1 | 0.365 | 0.779 | 0.329 | 0.456 | 0.345 | -0.138 | -0.160 | -0.197 |
| KP2 | 0.332 | 0.839 | 0.364 | 0.454 | 0.454 | -0.180 | -0.127 | -0.324 |
| KP3 | 0.283 | 0.817 | 0.316 | 0.466 | 0.371 | -0.127 | -0.121 | -0.241 |
| KP4 | 0.259 | 0.867 | 0.280 | 0.508 | 0.436 | -0.139 | -0.111 | -0.259 |
| KP5 | 0.279 | 0.676 | 0.210 | 0.343 | 0.244 | -0.149 | -0.052 | -0.239 |
| KP6 | 0.229 | 0.720 | 0.296 | 0.473 | 0.301 | -0.260 | -0.034 | -0.192 |
| KP7 | 0.130 | 0.811 | 0.194 | 0.482 | 0.374 | -0.100 | -0.023 | -0.170 |
| TC1 | 0.177 | 0.253 | 0.728 | 0.396 | 0.257 | -0.129 | -0.177 | -0.114 |

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|---|---|---|---|---|---|---|---|---|
| TC2 | 0.250 | 0.149 | 0.779 | 0.199 | 0.272 | -0.134 | -0.079 | -0.009 |
| TC3 | 0.207 | 0.117 | 0.670 | 0.261 | 0.220 | -0.186 | -0.165 | -0.113 |
| TC4 | 0.247 | 0.268 | 0.679 | 0.328 | 0.364 | -0.229 | -0.202 | -0.151 |
| TC5 | 0.439 | 0.409 | 0.820 | 0.470 | 0.495 | -0.234 | -0.133 | -0.202 |
| TC6 | 0.485 | 0.331 | 0.782 | 0.293 | 0.396 | -0.154 | -0.191 | -0.163 |
| TC7 | 0.226 | 0.297 | 0.790 | 0.445 | 0.405 | -0.270 | -0.125 | -0.107 |
| TM1 | 0.236 | 0.487 | 0.323 | 0.810 | 0.386 | -0.200 | -0.200 | -0.261 |
| TM2 | 0.177 | 0.379 | 0.340 | 0.717 | 0.420 | -0.240 | -0.272 | -0.165 |
| TM3 | 0.249 | 0.306 | 0.350 | 0.704 | 0.335 | -0.160 | -0.182 | -0.179 |
| TM4 | 0.254 | 0.453 | 0.332 | 0.807 | 0.436 | -0.191 | -0.155 | -0.131 |
| TM5 | 0.166 | 0.397 | 0.240 | 0.608 | 0.396 | -0.237 | -0.225 | -0.105 |
| TM6 | 0.378 | 0.407 | 0.387 | 0.673 | 0.491 | -0.194 | -0.152 | -0.225 |
| TM7 | 0.364 | 0.569 | 0.440 | 0.877 | 0.499 | -0.352 | -0.243 | -0.256 |
| TS1 | 0.138 | 0.326 | 0.326 | 0.434 | 0.776 | -0.102 | -0.186 | -0.187 |
| TS2 | 0.294 | 0.409 | 0.383 | 0.330 | 0.821 | -0.224 | -0.264 | -0.384 |
| TS3 | 0.234 | 0.377 | 0.520 | 0.505 | 0.880 | -0.253 | -0.293 | -0.230 |
| TS4 | 0.241 | 0.311 | 0.247 | 0.355 | 0.770 | -0.046 | -0.182 | -0.196 |
| TS5 | 0.071 | 0.259 | 0.125 | 0.268 | 0.507 | -0.241 | -0.266 | -0.122 |
| TS6 | 0.326 | 0.380 | 0.346 | 0.481 | 0.722 | -0.263 | -0.229 | -0.280 |
| TS7 | 0.305 | 0.345 | 0.380 | 0.534 | 0.689 | -0.309 | -0.262 | -0.272 |
| KP x TM | -0.264 | -0.202 | -0.260 | -0.305 | -0.280 | 1.000 | 0.691 | 0.649 |
| KP x CT | -0.147 | -0.123 | -0.203 | -0.271 | -0.319 | 0.691 | 1.000 | 0.655 |
| KP x TS | -0.289 | -0.299 | -0.176 | -0.260 | -0.330 | 0.649 | 0.655 | 1.000 |

Source: Processed Data 2025

Referring to the table, it appears that each indicator has a higher cross-loading value on the construct it measures compared to other constructs. This condition indicates that each indicator is able to represent the construct it measures clearly and distinctly from other constructs. In other words, all variables in the model have met the standards of discriminant validity. Therefore, it can be determined that every study indicator can provide clarity in its measurement and is considered discriminantly valid.

**Reliability Test**

**Table 9.** Cronbach's Alpha and Composite Reliability Results

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| | Cronbach's Alpha | Composite Reliability | | Description |
|---|---|---|---|---|
| Core Tax System | 0,856 | 0,903 | 0,7 | Reliabel |
| Tax Socialization | 0,874 | 0,899 | 0,7 | Reliabel |
| Tax Morale | 0,905 | 0,922 | 0,7 | Reliabel |
| Tax Compliance | 0,922 | 0,938 | 0,7 | Reliabel |
| Tax Awareness | 0,891 | 0,913 | 0,7 | Reliabel |

Source: Processed Data 2025

The aforementioned table indicates that the Cronbach's Alpha and Composite Reliability worth for the Core Tax System variable is 0.856 and 0.903, Tax Socialization is 0.874 and 0.899, Tax Morale is 0.905 and 0.922, Tax Compliance is 0.922 and 0.938, and Tax Awareness is 0.891 and 0.913. Based on these results, the questionnaire is considered reliable because all values exceed > 0.7.

**Inner Model Analysis**

***Path Coefficient***

**Table 10.** Path Coefficient Results

| Variable | Tax Compliance |
|---|---|
| Core Tax System | 0,168 |
| Tax Socialization | 0,344 |
| Tax Morale | 0,715 |
| Tax Awareness | -0,250 |
| Tax Awareness x Core Tax System | 0,065 |
| Tax Awareness x Tax Socialization | -0,175 |
| Tax Awareness x Tax Morale | 0,187 |

Source: Processed Data 2025

As displayed in the table above depicts the results of the Path Coefficient between the Core Tax System variable and the Tax Compliance variable which yields a value of 0.168 (positive influence), the Tax Socialization variable on the Tax Compliance variable which has a value of 0.344 (positive influence), the Tax Morale variable on the Tax Compliance

variable which has a value of 0.715 (positive influence), the Core Tax System variable on Tax Compliance with Tax Awareness as a moderator which has a value of 0.065 (positive influence), Tax Socialization on Tax Compliance with Tax Awareness as a moderator which has a value of -0.175 (negative influence), Tax Morale on Tax Compliance with Tax Awareness as a moderator which has a value of 0.187 (positive influence).

**Coefficient of Determination or R Square ($R^2$)**

**Table 11.** Results of the Coefficient of Determination or R Square ($R^2$)

| Variable | *R Square* | *Adjusted R Square* |
|---|---|---|
| Tax Compliance (Y) | 0,866 | 0,856 |

Source: Processed Data 2025

The table above presents the results of the R-squared value, which aims to assess the influence of the dependent variable on all independent variables in this study. The R-squared value is 0.866, demonstrating that 86.6% (0.866 × 100) of the variance in the Tax Compliance (Y) variable is explained by the Core Tax System, Tax Socialization, and Tax Morale variables. At the same time, the other 13.4% is impacted by factors that this study did not measure.

**Hypothesis Testing**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| Core Tax System -> Tax Compliance | 0.168 | 0.166 | 0.073 | 2.301 | 0.011 |
| Tax Awareness -> Tax Compliance | -0.250 | -0.251 | 0.077 | 3.231 | 0.001 |
| Tax Morale -> Tax Compliance | 0.715 | 0.705 | 0.110 | 6.513 | 0.000 |
| Tax Socialization -> Tax Compliance | 0.344 | 0.343 | 0.099 | 3.485 | 0.000 |
| Tax Awareness x Tax Morale -> Tax Compliance | 0.187 | 0.174 | 0.068 | 2.725 | 0.003 |

| | | | | | |
|---|---|---|---|---|---|
| Tax Awareness x Core Tax System -> Tax Compliance | 0.065 | 0.070 | 0.077 | 0.845 | 0.199 |
| Tax Awareness x Tax Socialization -> Tax Compliance | -0.175 | -0.142 | 0.106 | 1.656 | 0.049 |

Source: Processed Data 2025

According to the image from the table above, which is the output of SmartPLS, the following conclusions can be drawn: 1) Hypothesis testing findings indicate that the Core Tax System variable on the Tax Compliance variable produces a statistical T value of 2.301, greater than 1.96 (2.301 > 1.96), so it can be deduced that H0 is rejected and Ha is accepted. This is also strengthened by the significance value of the Core Tax System variable, which is smaller than α = 5% (0.011 < 0.05). So it can be stated that the Core Tax System variable has a notable impact on the Tax Compliance variable, which means H1 is accepted. 2) The results of the hypothesis testing show that the Tax Socialization variable on the Tax Compliance variable produces a statistical T value of 3.485, larger than 1.96 (3.485 < 1.96), so it can be concluded that H0 is rejected and Ha is accepted. This is also strengthened by the significance value of the Tax Compliance variable, which is smaller than α = 5% (0.000 < 0.05). So it can be stated that the Tax Socialization variable has a significant effect on the Tax Compliance variable, which means H2 is accepted. 3) The conclusions of the hypothesis testing show that the Tax Morale variable against the Tax Compliance variable produces a statistical T value of 6.513, greater than 1.96 (6.513 > 1.96), so it can be concluded that H0 is rejected and Ha is accepted. This is also strengthened by the significance value of the Tax Compliance variable, which is smaller than α = 5% (0.000 < 0.05). So it can be stated that the Tax Compliance variable has a significant effect on the Tax Compliance variable, which means H3 is accepted. This indicates that the higher the tax morale (Tax Morale) owned by MSME Taxpayers, the level of their tax compliance (Tax Compliance) will also increase. This is consistent with the theory of tax compliance behavior (Tax Compliance), which states that internal factors such as integrity and moral responsibility play an important role in encouraging

compliance. 4) The results of the hypothesis testing show that the Core Tax System variable on Tax Compliance with Tax Awareness as a moderating variable produces a statistical T value of 0.845, smaller than 1.96 (0.845 < 1.96) and a p-value of 0.199 > 0.05. So it can be stated that Tax Awareness significantly weakens the relationship between the Core Tax System and Tax Compliance, which means H4 is rejected. This indicates that Tax Awareness weakens in moderating the relationship between the Core Tax System and Tax Compliance on MSME Taxpayers directly. However, this result contradicts the initial hypothesis, which indicates that in Taxpayers with high awareness, the influence of the Core Tax System becomes less relevant because their compliance is more driven by internal factors such as moral values and personal responsibility. Thus, strengthening tax compliance through the Core Tax System will be more effectively applied to groups of Taxpayers with low levels of awareness, who still need system support to encourage compliance. 5) The outcomes of the hypothesis testing show that the Tax Socialization variable on Tax Compliance with Tax Awareness as a moderating variable produces a statistical T value of 1.656, less than 1.96 (1.656 < 1.96) and a p-value of 0.049 < 0.05. So, it can be stated that Tax Awareness significantly strengthens the relationship between Tax Socialization on Tax Compliance, which means H5 is accepted. 6) The results obtained from the hypothesis testing confirm that the Tax Morale variable on Tax Compliance with Tax Compliance as a moderating variable produces a statistical T value of 2.725 greater than 1.96 (2.725 > 1.96) and a p-value of 0.003 < 0.05. So, it can be stated that Tax Awareness significantly strengthens the relationship between Tax Morale on Tax Compliance, which means H6 is accepted.

## Discussion

The research linkage to the Core Tax System produces a positive and significant influence on increasing Tax Compliance for MSME Taxpayers and is proven by valid statistical data. This research explains the influence of a program that can increase Taxpayer awareness of tax responsibilities, which intersects with the theory of planned behavior, where the actions of decisions chosen by a person are based on the perspective of beliefs

they have. This Core Tax System program has succeeded in achieving a level of tax compliance through ease of access, accuracy and transparency, and system reliability. This supports internal capabilities at the Directorate General of Taxes and has an impact on optimizing state revenue. In line with research [16] and [31].

The results suggest that the more the Tax Socialization is conducted by the tax authorities, the higher the level of tax compliance, especially in reaching MSME taxpayers who have various characteristics and different levels of understanding. These results not only show a strong statistical relationship, but also support the theory of Planned Behavior, which states that good tax socialization can increase the positive attitude of Taxpayers towards tax obligations by providing an understanding of adequate guidance and education regarding tax regulations and obligations as one of the main components in forming a compliant attitude. In addition, by disseminating in-depth information involving broad community participation, socialization can form subjective norms, thereby creating positive social pressure to be compliant. Socialization also strengthens the perception of control over behavior by conveying practical knowledge in accordance with procedures related to the correct implementation of tax obligations, so that Taxpayers will feel more capable and confident in complying. In accordance with research [19], [20], and [32], the success of increasing tax compliance cannot be separated from the quality and effectiveness of the tax socialization program implemented by the relevant authorities.

In this context, Tax Morale reflects the behavior from within and the moral values of individuals towards tax obligations. High tax morale means that the taxpayers have a positive view towards the obligation to pay taxes as a form of their contribution to aiding the nation's progress. This view can directly strengthen the attitude aspect towards behavior in the Theory of Planned Behavior, where, when someone believes that paying taxes is a morally and socially correct action, they tend to have a strong sense of responsibility and the belief that they are able and obliged to carry out tax obligations, even when facing obstacles or administrative challenges. Efforts to increase tax compliance do not only depend on external approaches such as the implementation of systems and sanctions, but can also be

done through internal approaches that foster integrity, moral responsibility, and social ethical awareness among Taxpayers. Research [11] and [33] the level of tax compliance is influenced by how much tax morale one has, the stronger a taxpayer's tax morale, the greater the tendency to comply.

Meanwhile, Tax Awareness as a moderating factor significantly enhances the relationship between Tax Socialization and Tax Morale on Tax Compliance. Tax Awareness has been shown to significantly moderate the relationship between Tax Socialization and Tax Compliance. This means that when tax information is delivered in a massive, communicative, structured manner and is met with a considerable level of awareness from Taxpayers, tax compliance will increase. Similarly, Tax Awareness moderates Tax Morale on Tax Compliance. A high level of Tax Morale, when accompanied by an equally high level of awareness, will create a strong and stable principle for attitudes and intentions to adhere to tax obligations. In contrast, Tax Awareness weakens the relationship between the Core Tax System and Tax Compliance, as technical aspects such as the existence and implementation of the Core Tax System do not automatically guarantee optimal tax compliance if not accompanied by a high level of taxpayer awareness. This study shows that the Core Tax System demonstrates a positive and significant effect on MSME tax compliance. However, when Tax Awareness is a moderating variable, the effect of the Core Tax System weakens. This is because taxpayers who are tax-aware tend to comply due to internal motivation, not because of the system. Conversely, the Core Tax System is more beneficial for taxpayers with low awareness, so statistically, Tax Awareness weakens the relationship between the Core Tax System and Tax Compliance.

## Conclusion

Overall, this study concludes that these three factors, specifically the Core Tax System, Tax Socialization, and Tax Morale, play a complementary role and create an integrated approach, encompassing structural, educational, and psychological dimensions in an effort to improve Tax Compliance, especially for MSME taxpayers. The Core Tax System serves as a technical foundation that supports easy access and transparency in tax services.

However, the success of its implementation is greatly influenced by the effectiveness of Tax Socialization in conveying information and increasing taxpayer understanding. Meanwhile, Tax Morale plays a role in strengthening internal motivation to comply, which is a crucial element in maintaining sustainable compliance. Furthermore, the moderating variable of Tax Awareness has been shown to increase the contribution of Tax Socialization and Tax Morale on Tax Compliance, although it has not shown a significant role in strengthening the relationship between the Core Tax System and Tax Compliance. The interconnectedness of the results of this study emphasizes the importance of a comprehensive approach, focusing not only on systemic and regulatory aspects, but also on increasing awareness and developing taxpayers' internal values. Based on these findings, it is recommended that future research explore other, potentially more relevant moderating variables, such as trust in tax authorities or digital literacy, in more depth to address the limited role of the tax system in tax compliance behavior. Furthermore, the use of qualitative methods, where possible, may offer a deeper insight into the process of developing tax awareness and morale.

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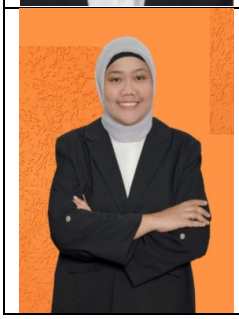
|  | **Juita Tanjung, S.E., M.Ak.** She is the Head of the Accounting Study Program, Lecturer of Accounting and Taxation in the Accounting Study Program**.** email: tanjungjuita18@gmail.com |