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The*l* Effect of*l* Tax Administration*l* System Modernization*l* and Tax*l* Knowledge on*l* Taxpayer Compliance*l* Moderated by*l*Fiscus Services*l* (Empirical Study on Umkm*l*in Jakarta*l*)

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ABSTRACT
MSMEs contribute significantly to Gross Domestic Product (GDP), reaching 61% and employing approximately 97% of Indonesia's workforce. The low contribution of the MSME sector to national tax revenue presents a challenge for the tax authorities. This study aims to analyze the effect of modernization of the tax administration system and tax knowledge on taxpayer compliance, moderated by tax authorities' services. The population used was all Micro, Small, and Medium Enterprises (MSMEs) in the Jakarta Special Capital Region (DKI Jakarta). The sampling technique used in this study was a non-probability sampling method with a purposive sampling approach, with a sample size of 125 respondents. The data analysis methods used in this study are descriptive and quantitative data analysis, which will test hypotheses using statistical techniques and examine the relationships between the variables studied. Data were processed using SPSS 24. The results show that modernization of the tax administration system has a positive effect on taxpayer compliance. Tax knowledge has a positive effect on taxpayer compliance. Tax authorities' services strengthen the influence of modernization of the tax administration system on taxpayer compliance. Tax authorities' services strengthen the influence of tax knowledge on taxpayer compliance. This research contributes to the development of a theory of taxpayer behavior, provides input for the Directorate General of Taxes in formulating more effective policies, and provides insights for MSMEs regarding the importance of understanding taxation and the role of tax authorities in supporting their tax obligations.

KEYWORDS: Modernization of the Tax Administration System, Tax Knowledge, Taxpayer Compliance, Tax Authorities Services

1. INTRODUCTION

According to data from the Central Statistics Agency (BPS) as of August 2023, the majority of the working population, or 59.11 percent of workers in Indonesia, are absorbed in the informal sector (MSMEs). Currently, the number of MSMEs has reached 65 million business units, MSMEs contribute significantly to Gross Domestic Product, reaching 61% and absorbing approximately 97% of the Indonesian workforce. However, behind this proud achievement lies a paradox that poses homework for the tax authorities: "the low contribution of the MSME sector to national tax revenue" (Budiman, 2025). The phenomenon of MSMEs' "shyness" in contributing to tax revenue is not simply a simple matter of reluctance to pay taxes; there are various complex factors behind it, ranging from limited understanding of taxation, the complexity of the administrative system, to concerns about additional financial burdens that could threaten business continuity. Although the government has issued various incentive policies, including a reduction in the final tax rate to 0.5% through Government Regulation No. 55 of 2022, it appears that this is not enough to encourage active participation of MSMEs in the national tax system. This shows a gap between the tax potential of MSMEs, and the actual revenue received by the state.

One factor believed to influence compliance is the modernization of the tax administration system. According to Lede et al., (2024), modernization of tax administration is a step to integrate technology and optimize administrative processes to be more efficient, effective, and responsive to the needs of taxation and the community involved. One breakthrough in modernizing the tax administration system is the creation of the CoreTax system, a core system designed to integrate all tax administration processes into a single, interconnected digital platform (Tessalonika & Wala, 2025). This digital transformation is expected to increase ease, transparency, and efficiency in fulfilling tax obligations. This transformation is also in line with research conducted by Dewi et al., (2025) which found that modernization of the tax administration system has a positive and significant impact on the level of compliance of MSME taxpayers at the West Denpasar*l* Pratama Tax*l* Office. Similar*l* results were*l* shown by*l* research by Novita*l* et al., (2024*l*) which stated that*l* modernization of*l* the tax*l* administration system*l* has a positive*l* and significant*l* impact on*l* MSME taxpayer*l* compliance. Putri*l* & Rosyati's (2025*l*) research also*l* found that*l* modernizing the*l* tax administration*l* system had*l* a positive and*l* significant impact*l* on taxpayer*l* compliance. *l*However, a different*l* finding was*l* found in research*l* by Arifah*l* et al. (2017*l*), which stated*l* that modernizing*l* the tax administration*l* system had*l* no effect on*l* taxpayer *l*compliance.

In addition to system factors, tax knowledge is a crucial aspect in shaping taxpayer compliance. Taxpayers who understand tax rules, procedures, and benefits tend to have a higher level of awareness in fulfilling their tax obligations. Previous research conducted by Yanti & Wijaya (2023) found that tax knowledge influences MSME taxpayers in Neglasari District. Similar results were shown by Hapsari & Ramayanti (2022), who found that tax knowledge influences taxpayer compliance among e-commerce MSMEs. Different results were shown by Nasiroh & Afiqoh (2022), who stated that tax knowledge does not positively influence individual taxpayer compliance. Furthermore, Novita et al. (2024) also found that tax knowledge does not influence MSME taxpayer compliance.

Modernization of tax systems and knowledge are not always sufficient to ensure taxpayer compliance without optimal service support from tax authorities (the tax authorities). The quality of tax authorities' services, such as friendliness, information transparency, and responsiveness to taxpayer complaints, can act as moderating variables that strengthen or weaken the influence of systems and knowledge on taxpayer compliance. Previous research conducted by Madjodjo & Baharuddin (2022) found that tax authorities' services had a significant and positive effect on MSME taxpayer compliance in Tidore Islands City. Similar results were shown by Malau et al. (2021), who found that tax authorities' services influenced motor vehicle taxpayer compliance in Medan. Furthermore, research by Khodijah et al. (2021) also found that the quality of tax authorities' services had a positive and significant effect on taxpayer compliance. However, different results were shown by Lede et al. (2024), who found that tax authorities' services had no effect on individual taxpayer compliance. In addition, research by Fatmawati & Adi (2022) also found that tax authorities' services had no effect on taxpayer compliance.

Due to the research gap in previous research results that still show inconsistent findings, thel author is interestedl in conductingl further researchl by addingl tax servicesl as a moderatingl variable inl order tol identify deeperl correlationsl between lvariables.

1.1 Theoretical Framework and Hypotheses

Compliance Theory

According to Lede et al. (2024), compliance theory explains situations in which an individual follows established instructions or rules. This theory is closely related to taxpayer compliance in paying taxes. In this context, compliance theory provides insight into the reasons behind taxpayers' decisions to comply with their tax obligations as well as strategies to improve tax compliance in society.

Technologyl Acceptance Modell

Accordingl to Davisl (1989), thel Technology Acceptancel Model (TAMl) is a modell designed tol analyze andl influence thel factors influencingl the acceptancel of computerl technology. Thel Technology Acceptancel Model isl an informationl systems theoryl designed tol explain howl users understandl and usel information ltechnology.

Theory of Planned Behavior

According to Nazwah & Machdar (2023), the TPB is a theory that encompasses a person's attitude toward a course of action, which always stems from motives. A person may comply with tax laws solely for their own motives.

Hypothesis Development

1. The Impact of Taxl Administration Systeml Modernization onl Taxpayer Compliancel

Changes to thel tax administrationl system inl terms of management are crucial and constructive in meeting the demands of various parties responsible for tax interests. Kewo et al. (2024) explain that tax administration system modernization is a renewal of the tax administration system prepared by the government to make it more efficient, economical, and user-friendly for individual taxpayers, thereby achieving taxpayer compliance. Carissa et al. (2025) explain that taxl administration systeml modernization isl a systeml of changel that has a significantl impact onl the taxl process, particularlyl the levell of taxpayerl compliancel with theirl tax lobligations.

Basedl on thel theoretical basisl and previousl studies, thisl study developsl the followingl hypotheses:

(H1l) Tax administrationl system modernizationl affectsl taxpayer lcompliance.

2. The Impact of Tax Knowledge on Taxpayer Compliance.

The level of taxpayer awareness and compliance depends heavily on the extent of their knowledge of tax regulations and their ability to apply that knowledge in their daily lives. This goes beyond understanding the rules, but also on how that knowledge is applied in the practice of paying taxes. According to Malau et al. (2021), tax knowledge is the adjustment of attitudes and behavior of citizens or community groups with the ultimate goal of developing society through education and preparation. Furthermore, Malendes et al. (2024) explain that taxl knowledge isl tax informationl that taxpayersl can usel as a basisl for action, ldecision-making, andl pursuing specificl directions orl strategies relatedl to thel exercise of theirl rights andl obligations in thel tax lsector.

Accordingl to Mardiasmol (2019:7l), tax knowledgel is the taxpayer'sl ability to interpretl tax llaws, such as tax ratesl and lbenefits.

Basedl on the theoreticall basis andl previous lstudies, this studyl develops thel following lhypotheses:
(H2) Taxl knowledge hasl a positivel effect onl taxpayer lcompliance.

3. Tax Service Moderates the Effect of Tax Administration System Modernization on Taxpayer Compliance.

Effective and efficient tax service is essential in the tax process, so that maximum tax revenue targets can be achieved. Optimizing outreach is necessary to ensure the public understands the importance of paying taxes, thereby streamlining the tax collection process and minimizing problems or obstacles encountered in tax collection.

According to Madjodjo & Baharuddin (2022), service quality is assessed based on taxpayer perceptions by comparing the actual service they receive with the service they expected or desired. Furthermore, if taxpayers receive service that meets or exceeds their expectations, the quality of tax service can be considered good. However, if taxpayers perceive the service as below their expectations, the quality of tax service is considered poor.

Modernization of the tax administration system includes digitizing services, implementing e-filing, e-billing, and an integrated database system. This modernization aims tol improve thel efficiency, laccuracy, and transparencyl of taxl administration. Byl modernizing thel tax administrationl system, thel government hopesl to improvel taxpayer lcompliance. Kowel (2019l) found thatl modernization of taxl administration hasl a positivel effect onl taxpayer lcompliance. This is alsol supported byl research byl Riani & lKurnia (2018) onl the influencel of taxl service qualityl and thel implementation of thel tax e-systeml application onl taxpayer lcompliance.

Based on the theoretical framework and previous studies, this study develops the following hypotheses:
(H3) Tax authorities' services moderate the effect of modernization of the tax administration system on taxpayer compliance.

4. Tax authorities' services moderate the effect of tax knowledge on taxpayer compliance.

Better tax knowledge can improve taxpayers' understanding of their obligations, the benefits of compliance, and the consequences of tax avoidance. With more comprehensive information, taxpayers can have a more positive attitude toward their tax obligations.

Tax knowledge directly influences taxpayer attitudes toward compliance. Taxpayers with good knowledge of their tax obligations tend to have positive attitudes toward compliance. The quality of tax service can improve administrative and communication processes. The underlying attitude formed through tax knowledge is significantly influenced by the quality of tax service. Tax knowledge shapes subjective norms by educating taxpayers about social expectations. Research by Amin et al. (2024) indicates that knowledge influences tax compliance, and research by Dermawan et al. (2025) indicates that the quality of tax service plays a significant role in improving taxpayer integrity and compliance.

Basedl on thel explanation ofl the theoreticall basis andl previous lstudies, this studyl develops thel following lhypothesis:

(H4) Taxl service moderatesl the influencel of tax knowledgel on taxpayer lcompliance.

2. RESEARCH METHODl

Thisl research isl quantitative. Quantitativel research emphasizesl testing theoriesl through measuringl research variablesl numerically andl analyzing datal using statisticall procedures. Thisl research is usedl to examinel a specificl population orl sample, andl the datal analysis isl quantitative-statisticall in nature, aimingl to describel and testl established hypothesesl (Sugiyono, 2017l).

2.1 Populationl and Samplel

Inl this lstudy, the populationl used was alll Micro, lSmall, and Mediuml Enterprises (MSMEsl) within thel DKI Jakartal administrative larea. The samplingl technique usedl was a lnon-probability samplingl method, whichl is a techniquel for determiningl samples basedl on certainl criteria deemedl relevant to thel research lobjectives.

The respondent criteria for this study were:

a. Individual taxpayers who own businesses categorized as MSMEs.

b. Domiciled or operating a business in the DKI Jakarta area.

c. Have had an active Taxpayer Identification Number (NPWP) for at least one year.

Thel sample sizel in this studyl was determinedl using thel formula (Hairl et al., 2014l), which is al minimum of 5–10l times thel number ofl indicators froml all variablesl used in thel research lmodel. In this lstudy, there are 25l indicators, sol the minimuml sample sizel required lis: n = 25 × 5 = 125l respondents. Thel sample sizel used in thisl study wasl set at 125l respondents, whichl will be usedl as the primaryl data sourcel through questionnaire ldistribution.

2.2 Operationalization Of Variables

1. Dependent Variable

Thel dependent variablel is thel variable thatl is the targetl of thel research. Thel dependent variablel in this studyl is taxpayer lcompliance. Taxpayerl compliance canl be measuredl through thel following sixl main lindicators:

a) Registering as a taxpayer

b) Filing Annual Tax Returns on time

c) Paying taxes on time

d) Filling out Annual Tax Returns honestly and correctly according to the taxpayer's actual situation

e) Completing the required data in the Annual Tax Return report

f) Calculating tax payable correctly

2. Independent Variablel

Thel independent variablel is the variablel that influencesl the dependentl variable. In thisl study, thel independentl variables used lare:

a. Modernizationl of the Taxl Administration Systeml

Thel modernization ofl the taxl administration systeml can bel measured throughl the followingl four lindicators:

1) Thel modernization ofl the taxl system isl based on linformation ltechnology.

2) Thel modernization of thel tax systeml is effectivel and lefficient.

3) Thel modernization of lthe taxl administration systeml is simplel and easy lfor taxpayersl to lunderstand.

4) Thel modernization ofl the taxl system hasl provided numerousl benefits for ltaxpayers.

b. Tax Knowledge
According to Martin and Oxman in their book, Kusrini (2006), there are three dimensions of taxpayer knowledge and understanding of taxation:
1) Procedural Knowledge*l*
2) Declarative Knowledge*l*
3) Tacit Knowledge*l*

3. Moderating Variable*l*

The*l* moderating variable*l* in this study*l* is tax authorities' *l*services. According to*l* Hartanto & Tjondro*l* (2013), there*l* are five*l* dimensions that*l* can be used*l* to measure*l* service *l*quality:
1) Tangible Evidence*l*
2) Reliability*l*
3) Responsiveness*l*
4) Assurance*l*
5) Empathy*l*

In this study, the authors assigned weights to respondents' answers to questions using a Likert scale. The Likert scale is used to measure attitudes with preferences ranging from 1 to 5 or more.
According to Sekaran (2016) skala the Likert scale is designed to assess how strongly, subjects agree or tidak disagree with statements on skala the test scale with skala the likert scale, then the variables to be measured are translated into indikator variable indicators. Likert scale measurement scale Model, then the resulting data is data with skala pengukuran ordinal type measurement scale.

Tabel 2. Model Skala Measurement Scale Model

Alternative Answers	Score
Strongly Disagree	1
Disagree	2
Fairly	3
Agree	4
Strongly Agree	5

2.3 Data Analysis*l*

Data*l* analysis was*l* conducted using*l* SPSS 24*l* software. The*l* data analysis*l* methods used*l* in this study*l* are descriptive*l* and quantitative*l* data analysis*l* that will*l* test the*l* hypothesis with*l* statistical techniques*l* and conduct*l* a relationship*l* test between*l* the variables*l* studied. This*l* analysis includes*l* descriptive statistical*l* analysis, research*l* instruments (*l*validity, reliability), classical*l* assumption tests*l* (normality, *l*multicollinearity, heteroscedasticity*l*), hypothesis testing*l* and Moderated*l* Regression Analysis*l* (MRA) to*l* test the *l*moderating effect of*l* tax *l*services.

3. RESULTS AND DISCUSSION

3.1 Statistik Descriptive Statistics

Tabel 3. Statistical Test Results Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
MAS	125	2,50	5,00	3,9580	,54323
TK	125	1,80	5,00	3,7632	,72307
FS	125	1,80	5,00	3,7816	,67339
TC	125	1,67	5,00	3,6934	,70138
Valid N (listwise)	125				

Source: SPSS 24 data processing results

Basedl on the resultsl of descriptivel statistical testingl in Tablel 3 above, it is knownl that thel Modernization ofl the Taxl Administration Systeml variable hasl a minimuml value of 2.50l and a maximuml of 5.00 withl a standardl deviation valuel of 0.54323 andl an averagel value (meanl) of 3.9580, thisl indicates thatl the averagel respondent inl this study lanswered agreel to the statementl proposed inl measuring thel Modernization of thel Tax Administrationl System lvariable. Then thel Tax Knowledgel variable hasl a minimum valuel of 1.80 andl a maximuml of 5.00 withl a standardl deviation valuel of 0.72307l and anl average valuel (mean) of l3.7632, this indicatesl that thel average respondentl in thisl study answeredl agree to thel statement proposedl in measuringl the Taxl Knowledge lvariable. Then, thel Fiscal Servicesl variable hasl a minimum valuel of 1.80 andl a maximuml of 5.00 withl a standard deviationl value of 0.67339l and an averagel value (meanl) of 3.7816, thisl shows thatl the averagel respondent in thisl study answeredl agree to thel statement submittedl in measuringl the Fiscal lServices lvariable. And thel Taxpayer Compliancel variable hasl a minimum valuel of 1.67l and a maximuml of 5.00 withl a standard deviationl value of 0.70138l and an averagel value (meanl) of l3.6934, this showsl that the averagel respondent inl this studyl answered agreel to the statementl submitted inl measuring thel Taxpayerl Compliance lvariable.

3.2 Uji Validity Test

Table 4. Uji Validity Test

No	Variables	Indicator	r count	r table	Conclusion
1	Tax compliance	TC1	0,88	0,176	Valid
		TC2	0,803	0,176	Valid
		TC3	0,693	0,176	Valid
		TC4	0,774	0,176	Valid
		TC5	0,848	0,176	Valid
		TC6	0,818	0,176	Valid
2	Modernization of the Administrative System	MAS1	0,816	0,176	Valid
		MAS2	0,792	0,176	Valid
		MAS3	0,86	0,176	Valid

No	Variables	Indicator	r count	r table	Conclusion
		MAS4	0,767	0,176	Valid
3	Tax Knowledge	TK1	0,856	0,176	Valid
		TK2	0,78	0,176	Valid
		TK3	0,853	0,176	Valid
		TK4	0,807	0,176	Valid
		TK5	0,857	0,176	Valid
4	Fiscal Services	FS1	0,75	0,176	Valid
		FS2	0,779	0,176	Valid
		FS3	0,817	0,176	Valid
		FS4	0,78	0,176	Valid
		FS5	0,832	0,176	Valid
		FS6	0,847	0,176	Valid
		FS7	0,786	0,176	Valid
		FS8	0,826	0,176	Valid
		FS9	0,859	0,176	Valid
		FS10	0,824	0,176	Valid

Basedl on the resultsl of the validityl test conductedl on 125l respondents, itl was foundl that eachl question in thel variable showedl a calculatedl r value greaterl than the tablel r (0.176). Thesel results indicatel that thel data is lvalid, so all questionsl are suitablel for use in ltesting.

3.3 Uji Reliability Test

Table 5. Reliability Test

Variables	Cronbach's Alpha	Conclusion
Tax compliance	0,799	Reliabel
Modernization of the Administrative System	0,817	Reliabel
Tax Knowledge	0,813	Reliabel
Fiscal Services	0,783	Reliabell

Basedl on thel results in thel table labove, the reliabilityl test resultsl for eachl variable havel a Cronbach'sl alpha valuel greater than l0.6. Thesel results indicatel that all variablesl are lreliable, so the datal can be trustedl forl use in ltesting.

3.4 Classical Assumption Test

3.4.1 Normality Test

Table 6. Normality Test Results Without Moderation

		Unstandardized Residual
N		125
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,85206941
Most Extreme Differences	Absolute	,099
	Positive	,099
	Negative	-,074
Test Statistic		,099
Asymp. Sig. (2-tailed)		,055[c]
a. Test distributionl is lNormal.		
b. Calculatedl from ldata.		
c. Lillieforsl Significance lCorrection.		

Source of processing SPSS 24

Thel results ofl data processingl in Tablel 6 above, obtainedl a valuel of lAsymp. Sig. (2-tailedl) of 0.055. Thel significance value lis greaterl than l0.05, so it can bel concluded thatl the residuall data is normallyl ldistributed.

Table 7. Normality Test Results with Moderation

		Unstandardized Residual
N		125
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,55026653
Most Extreme Differences	Absolute	,067
	Positive	,045
	Negative	-,067
Test Statistic		,067
Asymp. Sig. (2-tailed)		,070[c,d]
a. Test distributionl is lNormal.		
b. Calculatedl from ldata.		
c. Lillieforsl Significance lCorrection.		
d. Thisl is a lowerl bound of thel true lsignificance.		

Thel results of datal processing inl Table 7l above, obtainedl a valuel of Asymp. lSig. (2-tailed) ofl 0.0700.

Thel significance valuel is greaterl than l0.05, so it canl be concludedl that thel residual datal is normally ldistributed.

3.4.2 Multicollinearity Test

Table 8. Multicollinearity Test Results Without Moderation

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	MAS	,373	2,679
	TK	,373	2,679

Source of data processing SPSS 24

Froml the testl results in thel table labove, it is knownl that thel variables Modernizationl of Tax Systeml Administrationl and Taxl Knowledge havel a tolerancel value lof > 0.10 andl have a VIFl value belowl 10, meaningl that multicollinearityl does not loccur.

Table 9. Multicollinearity Test Results with Moderation

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	MAS	,008	1,682
	TK	,009	1,304
	FS	,026	3,039
	M1	,002	5,433
	M2	,003	3,736

Source of data processing SPSS 24

From thel test results inl the tablel above, it isl known thatl the Tax Servicel and Moderationl variables tol the Modernizationl of Tax Systeml Administration andl Tax Knowledgel variables havel a tolerancel value <0.10l and havel a VIF valuel smaller thanl 10, meaningl that multicollinearityl does not loccur.

3.4.3 Heteroscedasticity Test

Table 10. Heteroscedasticity Results Without Moderation

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	4,124	,774		5,328	,000
	MAS	-,186	,079	-,334	-2,370	,059
	TK	,012	,047	,035	,250	,803
a. Dependent Variable: ABS_RES						

Source of data processing SPSS 24

Froml the testl results inl the tablel above, it canl be seen thatl the variablesl Modernization ofl Tax Systeml Administration andl Tax Knowledgel have a significantl value > l0.05, meaning thatl heteroscedasticity doesl not loccur.

Table 11. Heteroscedasticity Results with Moderation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,692	2,965		,234	,816
	MAS	-,265	,452	-,577	-,587	,558
	TK	,322	,247	1,165	1,305	,194
	FS	,033	,080	,224	,418	,677
	M1	,005	,012	,929	,437	,663
	M2	-,008	,007	-1,930	-1,114	,268
a. Dependent Variable: ABS_RES						

Source of SPSS 24 data processing results

Froml the testl results in thel table labove, the Taxl Service variablel and its moderationl to the Modernizationl of Tax Systeml Administration andl Tax Knowledgel variables havel a significant valuel > 0.05, meaningl that heteroscedasticityl does not loccur.

3.5 Hypothesis Testing

3.5.1 T Test

Table 12. T-Test Results Without Moderation

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		

1	(Constant)	,007	1,243		,005	,996
	MAS	,387	,126	,200	3,067	,003
	TK	,851	,076	,731	11,217	,000
a. Dependent Variable: KWP						

Source of SPSS 24 data processing results

Basedl on the testl results in thel table labove, it is knownl that thel Modernization ofl Tax Administrationl System variablel obtained a coefficientl value of l0.387 with al significant valuel of 0.003 <l0.05, meaning thatl the firstl hypothesis ofl Modernization of thel Tax Administrationl System has lan effectl on Taxpayerl Compliance. lThen, the Taxl Knowledge variablel obtained al coefficient valuel of 0.851 withl a significantl value of 0.000l <0.05, meaningl that thel second hypothesisl of Tax Knowledgel has an effectl on Taxpayer lCompliance.

Table 13. T-Test Results With Moderation

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16,352	4,850		3,372	,001
	MAS	2,914	,739	1,504	3,943	,000
	TK	2,053	,403	1,764	5,091	,000
	FS	,050	,130	,080	,386	,700
	M1	,077	,019	3,256	3,948	,000
	M2	043	,012	2,506	3,727	,000
a. Dependent Variable: KWP						

Source SPSS 24 data processing results

Basedl on the testl results in the ltable labove, it is known thatl the Tax Servicel variable moderatesl the Modernizationl of the Taxationl System, obtainingl a coefficientl value of 0.077l with a significantl value of l0.000 <0.05, meaningl that the thirdl hypothesis of Taxl Service moderatesl the influencel of modernizationl of thel tax administrationl system onl taxpayer lcompliance. Then, the lTax Servicel variable moderatesl Tax lKnowledge, obtaining a coefficientl value ofl 0.043 withl a significant valuel of 0.000 <l0.05, meaning thatl the fourthl hypothesis ofl Tax Servicel moderates thel influence ofl tax knowledgel on taxpayer lcompliance.

3.5.2 F Test

Table 14. F-Test Results Without Moderation

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1771,460	2	885,730	254,053	,000[b]
Residual	425,340	122	3,486		
Total	2196,800	124			
a. Dependent Variable: KWP					
b. Predictors: (Constant), PP, MSA					

Source SPSS 24 data processing results

Based on the results in the table above, because the p-value < 0.05, in other words, the variables Tax Knowledge (PP) and Modernization of Administrative Systems (MSA) simultaneously have a significant effect on Taxpayer Compliance (KWP).

Table 15. F-Test With Moderation

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1898,788	5	379,758	151,642	,000[b]
	Residual	298,012	119	2,504		
	Total	2196,800	124			
a. Dependent Variable: KWP						
b. Predictors: (Constant), M2, MSA, PP, PF, M1						

Source of data processing SPSS 24

3.6 Moderated Regression Analysis (MRA)

This study used two regression analysis models:
Regression Model I uses the equation:
$Y = 0.387\ X1 + 0.851\ X2 + \varepsilon$
This model shows that Administrative System Modernization (X1) and Tax Knowledge (X2) have a positive and significant influence on Taxpayer Compliance (Y). Of the two, Administrative System Modernization has a greater influence, making it a key focus in compliance improvement policies.
Regression Model II uses the equation:
$Y = -2.914\ X1 + 2.053\ X2 - 0.050\ M + 0.077\ X1{*}M - 0.043\ X2{*}M + \varepsilon$
This regression model is a moderated regression, where Tax Service (M) influences the direction and strength of the relationship between the independent variables (Tax Knowledge and System Modernization) and Taxpayer Compliance (Y)

4. DISCUSSIONl

Thel Impact ofl Tax Administrationl System Modernizationl on Taxpayerl Compliancel

Basedl on thel results of datal processing andl statistical testsl conducted, thisl test foundl that thel variable ofl tax administrationl system modernizationl has a positivel effect onl taxpayer clompliance. This illustratesl that thel more optimal the implementation of the modernization of the tax administration system created by the tax authorities or the Directorate General of Taxes, the more it will encourage taxpayers, especially individuals, to fulfill their tax obligations, such as registering as taxpayers, calculating and paying their taxes accurately, and filing their tax returns in accordance with applicable tax regulations. This aligns with Compliance Theory, which explains that compliance can be influenced by external factors such as government policies, socialization, tax rates, and modernization of the administration system (Fitrianti et al., 2023).

The Influence of Tax Knowledge on Taxpayer Compliance

Based on the results of data processing and statistical tests conducted, this test found that tax knowledge has a positive effect on taxpayer compliance. The higher a taxpayer's level of knowledge regarding tax regulations, obligations, rights, and procedures, the higher their level of compliance in fulfilling their tax obligations. This finding aligns with Compliance Theory, which states that internal factors, such as taxpayer understanding and awareness of tax regulations, drive compliant behavior (Nazwah & Machdar, 2023).

Tax Service Moderates the Effect of Tax Administration System Modernization on Taxpayer Compliance

Based on the results of data processing and statistical tests conducted, this study found that tax service can moderate the effect of tax administration system modernization on taxpayer compliance. Tax service either strengthens or weakens the relationship between modernization and compliance. Even if the system is modern, if tax service is poor (e.g., unresponsive or unhelpful), taxpayers may remain reluctant or distrustful, which can reduce compliance. This finding aligns with research conducted by Slimarja (2022) and Kowel (2019), which found that tax administration modernization has a positive effect on taxpayer compliance. This is also supported by research by Riani & Kurnia (2018) on the influence of tax service quality and the implementation of the tax e-system on taxpayer compliance levels.

Tax Service Moderates the Effect of Tax Knowledge on Taxpayer Compliance

Based on the results of data processing and statistical tests conducted, this test found that tax service can moderate the effect of tax knowledge on taxpayer compliance. The quality of tax service can improve administrative and communication processes, and the underlying attitudes formed through tax knowledge are significantly influenced by the quality of tax service. Tax knowledge shapes subjective norms by educating taxpayers about social expectations.

Research conducted by Amin et al. (2024) indicates that knowledge influences tax compliance, and research conducted by Dermawan et al. (2025) indicates that the quality of tax service plays a significant role in improving taxpayer integrity and compliance.

5. CONCLUSIONl

Basedl on thel research lresults, it can bel concluded thatl modernization of thel tax administrationl system hasl a positive effectl on taxpayerl compliance. Taxl knowledge hasl a positive effectl on taxpayerl compliance. Taxl authorities' servicesl strengthen thel influence ofl modernization of thel tax administrationl system onl taxpayer lcompliance. Tax lauthorities' services strengthenl the influencel of tax knowledgel on taxpayer lcompliance.

RECOMMENDATIONS

Based on the research findings, recommendations can be made for MSMEs in DKI Jakarta. A good understanding of tax types, rates, reporting procedures, and incentives is crucial for MSMEs to avoid errors and sanctions. It is recommended to attend regular tax outreach sessions held by the Directorate General of Taxes (DGT) or local tax consultants. Also, utilize digital educational resources such as pajak.go.id, webinars, or the official DGT YouTube channel to broaden your tax knowledge. MSMEs should actively utilize technology-based tax services such as e-Filing, e-Billing, and e-Form. If unfamiliar, MSMEs can participate in short training sessions provided by the Tax Service Office (KPP). MSMEs are advised not to hesitate to consult with tax officials if they encounter any issues. Proactively seeking information and establishing good relationships can increase trust and comfort in dealing with tax authorities.

Future researchers are advised to expand the research model by adding other variables that could potentially influence taxpayer compliance, such as taxpayer awareness, tax sanctions, tax outreach, and income level or financial literacy. This can provide a more comprehensive understanding of the factors influencing tax compliance, particularly in the MSME sector. Future researchers can test the research model in different regions, cities, or provinces, or in other business segments such as medium-to-large enterprises, freelancers, or the service sector. This is important to determine whether the research results are general or specific to specific regional conditions.

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