

The Influence of Tax Understanding, Tax Morality, and Modernization of the Tax Administration System on the Compliance of Individual Freelance Taxpayers with Socialization as a Moderating Variable

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ABSTRACT

This research investigates how tax knowledge, tax morale, and administrative modernization affect compliance among self-employed physicians, with socialization as a moderating factor. A quantitative design was applied, utilizing primary data from online and written questionnaires, involving 87 purposively selected respondents. The results showed that tax understanding, tax morale, and modernization of the tax administration system each had a positive effect on taxpayer compliance. Socialization weakens the influence of tax understanding and tax morale on taxpayer compliance, while socialization strengthens the influence of modernization of the tax administration system on taxpayer compliance.

INTRODUCTION

Tax is a mandatory levy imposed on persons and entities by the state, collected without reciprocal benefit, as stipulated in Law No. 28/2007, Article 4(1) (DJP RI, 2023). As the dominant component of state revenue, taxation serves an essential function in national life and governance, particularly in funding development activities. Therefore, achieving the annual revenue targets from the tax sector is a top priority for the government. This achievement is greatly influenced by how well taxpayers adhere to their tax responsibilities (Riyadi et al., 2021). Greater adherence to tax obligations enhances the magnitude of state revenue collection. Conversely, low compliance will hinder the achievement of tax revenue targets (Mulyanti & Sunarjo, 2019).

However, to date, the intensity of tax compliance remains an unavoidable problem in the taxation system (Arta & Alfasadun, 2022). This low level of compliance is evident from the many individual taxpayers who have yet to meet their tax responsibilities fully, as seen in the data from the Purwokerto Tax Office. In 2021, the compliance ratio for individual taxpayers was recorded at 22%, decreasing to 14% in 2022 and remaining at the same level in 2023. This data indicates that the level of compliance among individual taxpayers in the region remains relatively low.

Individual taxpayers can be grouped into two types: the first includes individuals who are not engaged in business or freelance occupations, for example, employees; the second consists of those who are involved, such as individuals operating a business or working as freelancers (Hikmah & Furqon, 2020). One group that falls into the freelance category is doctors. Based on Article 3 of PER-16/PJ/2016, doctors are categorized as experts who perform freelance work (Marilyn et al., 2022). The phenomenon of low tax compliance is also evident in this group, where many doctors have yet to fulfill their tax obligations optimally. This is evident from data from the KPP Pratama Purwokerto, which shows a significant disparity between the number of doctors who report their tax obligations and those who do not.

Table 1. Number of Individual Taxpayers Who Are Doctors Reporting and Not Reporting at the KPP Pratama Purwokerto (2021-2023)

Description	Year		
	2021	2022	2023
Reported individual taxpayers who are doctors	180	202	227
Unreported individual taxpayers who are doctors	405	433	452
Total registered individual taxpayers who are doctors and are required to report	585	635	679
Percentage of compliance ratio for doctors	30,77 %	31,81 %	33,42 %

Source : KPP Pratama Purwokerto

The data in Table 1 show that the number of individual taxpayers who are doctors at the Purwokerto Tax Office has continued to increase every year, from 585 people in 2021 to 635 people in 2022, and then to 679 people in 2023. The compliance rate has also seen a slight increase, from 30.77% in 2021 to 31.81% in 2022 and 33.42% in 2023. However, the majority of doctors still fail to fulfill their tax reporting obligations, with over 65% non-compliant each year. This suggests that tax compliance rates among doctors remain low, at approximately 30% per year.

The limited adherence to taxation duties by personal filers, notably physicians registered at the Purwokerto Tax Authority, indicates that tax compliance in this region remains suboptimal. This level of compliance is greatly influenced by the behavior and decisions made by taxpayers. Such behavior is influenced by multiple determinants, originating from both internal and external sources (Elsani & Tanno, 2023). As explained in attribution theory, a person's behavior can be influenced by causes originating from within themselves (internal factors) or from outside themselves (external factors) (Subekti & Tarigan, 2023).

One of the key internal factors influencing taxpayer compliance is their understanding of taxation. Tax comprehension refers to how well taxpayers grasp various aspects of the tax system, including tax regulations, reporting procedures, filing tax returns, calculating and paying taxes, meeting reporting deadlines, and understanding tax penalties (Andara et al., 2024). Under Indonesia's self-assessment system, taxpayers are responsible for every aspect of taxation, including calculation, payment, and reporting. Consequently, having a solid understanding is essential (Raharjo et al., 2020), particularly for self-employed individuals such as doctors, who often have various sources of income, making their tax calculations more complex. Insufficient understanding may lead taxpayers, including doctors, to face challenges in determining their tax liabilities and meeting other obligations (Susilawati et al., 2024), and can also cause certain income to remain unreported due to a lack of awareness of these responsibilities (Nugriah et al., 2020). Therefore, improved tax comprehension increases the likelihood that taxpayers will fulfill their obligations accurately, thereby positively affecting tax compliance. Studies by Andara et al. (2024) and Wardani et al. (2024) report a positive influence between tax understanding and compliance. In contrast, research by Raharjo et al. (2020) and Pebrina & Hidayatulloh (2020) found no significant impact of tax understanding on compliance levels.

Additionally, another internal factor influencing taxpayer compliance is tax morale. Tax morale is an intrinsic motivation that prompts taxpayers to comply voluntarily with their tax duties (Aska & Umaimah, 2023). The better the tax morale, the more likely taxpayers are to comply, thereby supporting the optimization of tax revenue. This is because taxpayers with a strong sense of moral duty, such as doctors, tend to report and pay taxes by regulations without the need for coercion, as they consider this an obligation that must be fulfilled, as well as a form of contribution to the state. Conversely, low tax morale often leads

to low compliance, especially when issues such as corruption among tax officials arise, triggering public distrust (Darmayasa et al., 2022). In such situations, taxpayers, including doctors, may hesitate to meet their tax responsibilities due to concerns that the collected taxes will not be used appropriately. (Nugriah et al., 2020). Research by Meiryani et al. (2023) and Sriniyati (2020) indicates that tax morale positively influences taxpayer compliance. In contrast, findings from Mursalin (2020) and Hartinah et al. (2022) show that this does not have a significant effect.

Beyond internal aspects, external conditions substantially shape taxpayer compliance, mainly through reforms in the tax administration system initiated by the Directorate General of Taxes (DGT) to support the implementation of taxpayer obligations through the use of technology to improve compliance (Nisaak & Khasanah, 2022). This modernization includes the provision of electronic-based administrative services such as e-SPT, e-Filing, e-Registration, and the Core Tax Administration System (Cindy & Chelsya, 2024; Kusbandiyah et al., 2022). The primary goal is to enhance the quality of services, enabling taxpayers to report and pay taxes conveniently without the need for in-person visits to the tax office (Sentanu & Budiarta, 2019). This is particularly helpful for doctors with limited time due to their busy schedules, as it allows them to fulfill their tax obligations at any time and from anywhere (Nugriah et al., 2020). Findings from Anggadini & Bramasto (2022) and Atichasari et al. (2024) indicate that tax administration modernization enhances taxpayer compliance, whereas Sormin et al. (2024) and Haryanti et al. (2022) report negligible influence.

Another external factor that influences tax compliance is socialization. Socialization refers to the process of providing taxpayers with understanding, information, and guidance on various matters related to the taxation system and the provisions of the law that have been enacted. According to the Directorate General of Taxes (DGT), socialization is considered an effective means of encouraging tax compliance and therefore needs to be carried out regularly, both through direct meetings and indirectly through different channels, including mass media and online platforms (Fadhilatunisa, 2021; Hartinah et al., 2022).

Through socialization, taxpayers can enhance their understanding of key aspects of taxation, including the mechanisms for calculating, paying, and reporting taxes. This increased understanding is expected to foster a more positive perception that tax obligations are not overly complex, thereby encouraging higher levels of compliance (Ariesta et al., 2024). Socialization is also essential in influencing and strengthening tax morale, as these activities remind taxpayers of their obligations and provide them with information and guidance related to taxation and the vital role of taxes in national development. Awareness and internal motivation increase as a result of this understanding, leading to taxpayers being more compliant in meeting their tax responsibilities in a timely and effective manner (Limaheluw et al., 2023). Additionally, socialization is a crucial component of modernizing the tax administration system. Through socialization, taxpayers can gain an understanding of the benefits and procedures for using digital-based tax services, thereby encouraging them to use

these services, which ultimately supports increased taxpayer compliance (Hartinah et al., 2022).

Afrida & Kusuma (2022), Limaheluw et al. (2023), and Hartinah et al. (2022), identify socialization as a moderating factor that amplifies the influence of tax knowledge, morale, and administrative modernization on compliance. Conversely, Anjelina et al. (2023) and Hartinah et al. (2022) find it may attenuate the effects of tax literacy and morale, while Ariesta et al. (2024) report no moderating role in the link between modernization and compliance..

Building on the background discussed above, this research seeks to analyze how internal and external factors, specifically tax understanding, tax morale, and the modernization of the tax administration system, affect tax compliance among self-employed individuals with socialization as a moderating variable, focusing particularly on doctors in Banyumas Regency. The selection of the medical profession is based on Article 3 of PER-16/PJ/2016, which defines doctors as professionals who perform freelance work. This profession has significant earning potential from various sources, including salaries, honoraria, and service fees. Although this diversity of income sources should be an opportunity to increase tax revenue, in practice, it poses a challenge because the level of tax reporting compliance among doctors is relatively low. As a result, doctors have been designated as one of the primary targets of supervision by the Directorate General of Taxes (DGT), as stated in SE-09/PJ/2015, which includes professionals such as doctors among the tax audit focuses.

The distinction of this study from prior research lies in the inclusion of variables about tax understanding and tax morality, with socialization serving as a moderating variable. Moreover, this research concentrates explicitly on individual freelancers, particularly doctors, in contrast to previous studies that have predominantly focused on individual taxpayers in a more general context.

THEORETICAL REVIEW

Attribution Theory

In 1958, Fritz Heider developed the theory of attribution. This theory provides an understanding of how people explain their behavior or the behavior of others by seeking the causes of those actions. Fritz Heider stated that an individual's behavior is influenced by two primary factors, namely internal factors and external factors (Steven Pritzker, 2020). Internal factors are causes that stem from within the individual (Subekti & Tarigan, 2023), such as tax understanding and tax morality, which may affect the way taxpayers act and conduct themselves in meeting their tax responsibilities. Individuals possessing a thorough understanding of their tax duties and a strong moral drive tend to show better compliance in carrying out their statutory tax duties. Meanwhile, external factors refer to influences or incentives originating from the environment outside the individual (Subekti & Tarigan, 2023), such as the modernization of the tax administration system and tax socialization activities. These external factors can provide support to taxpayers by offering various conveniences when fulfilling their tax obligations through modernization, as

well as by facilitating socialization that helps taxpayers understand their tax obligations. Therefore, attribution theory can be used to understand how the combination of internal factors and external influences shapes the attitude and intensity of taxpayer compliance in meeting their tax responsibilities.

The Influence of Tax Understanding on Taxpayer Compliance

Tax understanding denotes the extent of knowledge and comprehension that taxpayers have concerning various aspects of the tax system, such as tax regulations, reporting procedures, filing tax returns (SPT), tax calculation and payment, reporting deadlines, and tax penalties (Andara et al., 2024). In the context of attribution theory, tax understanding is regarded as an internal factor derived from taxpayers' awareness and knowledge, which significantly contributes to shaping their compliance behavior. Individuals with a good understanding of tax regulations generally demonstrate higher compliance, as this understanding not only helps them meet their tax obligations but also heightens their awareness of the consequences of noncompliance, such as administrative or criminal penalties (Wardani et al., 2024). Therefore, the better an individual's tax understanding, the greater their likelihood of complying with tax obligations. This is demonstrated by the study of Andara et al. (2024), which demonstrate that tax understanding positively influences taxpayer compliance. Based on this rationale, the first hypothesis in this research is formulated as follows :

H1: Tax understanding has a positive effect on taxpayer compliance

The Influence of Tax Morality on Taxpayer Compliance

Tax morality refers to an internal drive that motivates individuals to meet their tax obligations, rooted in an awareness that taxation serves a crucial function in supporting national development and represents a form of civic participation (Aska & Umaimah, 2023). Taxpayers with strong tax morality generally exhibit higher compliance in meeting their tax obligations in line with applicable regulations, as morality reflects an attitude that motivates proper conduct according to established rules and often results in positive behavior (Darmayasa et al., 2022). In line with attribution theory, tax morality acts as an internal factor influencing taxpayer compliance, as it is intrinsic and cannot be enforced externally. It originates from within the individual or their conscience, encompassing guiding life principles and a sense of guilt if tax obligations are not fulfilled. Therefore, individuals possessing good tax morality and positive internal motivation are likely to exhibit higher levels of compliance in meeting their tax obligations (Hartinah et al., 2022). Comparable results are also shown by Sriniyati (2020), indicating that tax morality positively affects taxpayer compliance. Based on this rationale, the second hypothesis in this research is formulated as follows :

H2: Tax morality has a positive effect on taxpayer compliance

The Influence of Modernization of the Tax Administration System on Taxpayer Compliance

Modernization of the tax administration system is defined as a strategy implemented by the Directorate General of Taxes (DGT) through the use of technology to facilitate taxpayers in fulfilling their tax obligations and encourage increased compliance (Nisaak & Khasanah, 2022). This modernization includes the provision of electronic-based administrative services such as e-SPT, e-Filing, e-Registration, and the Core Tax Administration System (Cindy & Chelsya, 2024; Prima Putri et al., 2019), which are intended to provide convenience, efficiency, and effectiveness in fulfilling tax obligations (Hartinah et al., 2022). Per attribution theory, tax-administration modernization functions as an exogenous, facilitative driver of taxpayer compliance: greater procedural efficiency lowers effort costs and thus heightens adherence to tax liabilities. Empirical evidence Anggadini & Bramasto (2022) reports a positive association between administrative modernization and compliance. Accordingly, the study posits :
H3: Modernization of the tax administration system has a positive effect on taxpayer compliance.

Socialization Moderates the Relationship Between Tax Understanding and Taxpayer Compliance

Tax understanding denotes the knowledge taxpayers possess regarding tax regulations and procedures, including the processes of paying and reporting taxes. Adequate understanding enables taxpayers to fulfill their obligations effectively, whereas insufficient understanding may result in confusion and a lack of concern for compliance (Elsani & Tanno, 2023). To tackle this issue, tax socialization serves a vital function in improving taxpayers' understanding. According to attribution theory, socialization is considered an external factor that can enhance both tax understanding and compliance. Through socialization activities, taxpayers can obtain complete and up-to-date information regarding tax calculation, reporting, and payment (Sari et al., 2020). Therefore, the more intensive and effective the socialization is, the more the taxpayers' understanding will improve. Better understanding enables taxpayers to realize that tax obligations are not complicated, thereby fostering awareness and compliance (Ariesta et al., 2024). This is demonstrated by the study of Afrida & Kusuma (2022), which found that socialization can enhance the effect of tax understanding on taxpayers' compliance behavior. Based on this rationale, the fourth hypothesis in this research is formulated as follows :
H4: Socialization strengthens the influence of tax understanding on taxpayer compliance.

Socialization Moderates the Relationship Between Tax Morality and Taxpayer Compliance

Tax morality refers to an intrinsic drive that shapes the willingness of individuals to fulfill tax duties. Higher levels of such morality increase the propensity for tax compliance (Luthfiana et al., 2023). External factors, namely

tax socialization, influence this high level of tax morality. According to attribution theory, socialization functions as an external factor that encourages taxpayers to fulfill their tax obligations. Through socialization conducted by the Directorate General of Taxes (DGT), taxpayers can gain more detailed information about tax regulations and rules, the importance of taxes to the state, and the positive effects of paying taxes. This information is expected to enhance taxpayers' moral motivation, leading to a greater inclination to fulfill their tax obligations properly and correctly (Hartinah et al., 2022; Sari et al., 2020). Therefore, consistent and sufficient socialization can enhance taxpayers' moral motivation, which in turn promotes voluntary compliance with tax obligations (Limaheluw et al., 2023). Consistent with the findings of Limaheluw et al. (2023), socialization plays a role in reinforcing the influence of tax morality on taxpayer compliance. Accordingly, the fifth hypothesis of this research is formulated as follows :

H5: Socialization strengthens the influence of tax morality on taxpayer compliance.

Socialization Moderates the Relationship Between Modernization of the Tax Administration System and Taxpayer Compliance

The Directorate General of Taxes (DGT) spearheaded a reform initiative to modernize fiscal administration to enhance services and assist taxpayers in meeting their obligations, including tax reporting and payment, through the use of technology (Atichasari et al., 2024; Laksmi P et al., 2023). Although it aims to simplify the taxation process, the effectiveness of this modernization will be reduced without the support of socialization activities. Socialization plays an essential role in increasing taxpayers' understanding of the benefits of the digital-based taxation system and how to use it. Through socialization, taxpayers will gain a better understanding and feel more comfortable using the system, thereby encouraging increased compliance. Conversely, without socialization, taxpayers tend to experience difficulties and hesitate to use the system (Hartinah et al., 2022). In attribution theory, tax socialization is construed as an external determinant that molds taxpayer conduct, particularly in adopting electronic tax systems to discharge obligations. Evidence by Hartinah et al. (2022), affirms its role in amplifying the compliance effect of administrative modernization. Hence, the sixth hypothesis is stated as:

H6: Socialization strengthens the influence of modernization of the tax administration system on taxpayer compliance.

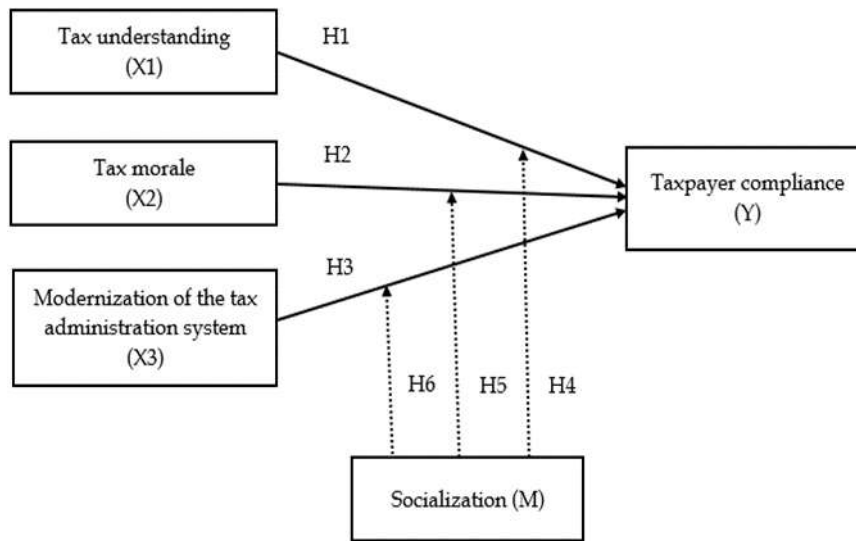


Figure 1. Conceptual Framework

METHODOLOGY

This study uses a quantitative method, utilizing primary data collected through online questionnaires via Google Forms and written questionnaires. The research instrument applies a Likert scale with values ranging from 1 to 5. The study examines individual taxpayers who are self-employed professionals, specifically doctors registered at the Purwokerto Tax Office and required to file tax returns, totaling 679 according to 2024 data from the Purwokerto Tax Office. This research applied purposive sampling, wherein participants were chosen according to predefined criteria to align with the study’s objectives (Agustianti et al., 2022). The sample criteria include doctors registered as taxpayers at the Purwokerto Tax Office, who have attended socialization events and have used the electronic taxation system. A total of 87 respondents were involved, The sample size was calculated through Slovin’s equation with a 10% tolerance level. Data processing employed SmartPLS using the Partial Least Squares method, comprising three phases: measurement model assessment, structural model evaluation, and hypothesis verification.

Table 2. Operational Definitions of Variables

Variable	Indicators
Tax understanding	<ol style="list-style-type: none"> 1. Understanding tax return filing and deadlines 2. Understanding tax payment procedures and deadlines 3. Understanding the types of taxes applicable to doctors 4. Understanding the calculation of taxes payable

	5. Understanding penalties for late tax payments (Elsani & Tanno, 2023)
Tax morale	1. Belief in tax obligations 2. Guilt for not paying taxes 3. Motivation to actively participate 4. Willingness to pay taxes 5. Trust in tax administration (Lailiyah & Andriani, 2023)
Modernization of the tax administration system	1. Ease of use 2. Enables access anytime, anywhere 3. Efficiency in reporting 4. Satisfaction of use (Saptono et al., 2023)
Tax socialization	1. Conducting direct outreach or socialization 2. Conducting socialization through social media 3. Benefits arising from socialization activities (Hartinah et al., 2022)
Taxpayer compliance	1. Initiative in tax registration 2. Compliance in filling out and reporting tax returns 3. Accuracy in tax calculations 4. Compliance in tax payments 5. Tax payments before the due date (Lailiyah & Andriani, 2023)

RESULTS

Descriptive Statistics

Table 3. Descriptive Statistics

Variable	Average Score
Tax understanding (X1)	3,801
Tax morale (X2)	3,901
Modernization of the tax administration system (X3)	3,691
Tax socialization (M)	3,888
Taxpayer compliance (Y)	4,074

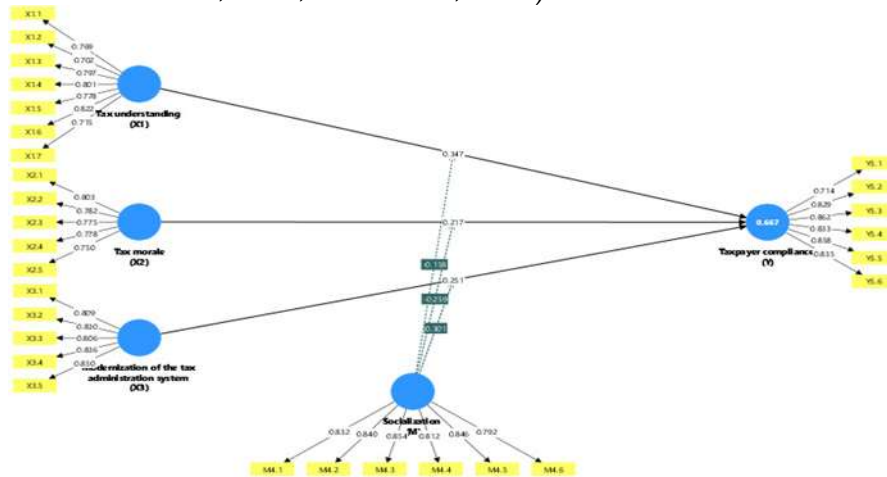
Source: SmartPLS Data Processing 4, 2025

Based on Table 3, the tax understanding has an average score of 3.801, indicating a good level of understanding. Tax morale, with a score of 3.901, indicates that taxpayer moral awareness falls in the high category. At the same time, the modernization of the administrative system has an average score of 3.691, which is deemed adequate to assist taxpayers in meeting their tax

obligations. Socialization obtained a score of 3.888, indicating that tax socialization is considered reasonable by taxpayers. These values suggest that these four variables contribute to supporting tax compliance. The taxpayer compliance obtained a score of 4.074, indicating that respondents are quite compliant in fulfilling their tax obligations.

Measurement Model (Outer Model)

Outer model analysis is employed to examine the relationship between latent constructs and their indicators. This testing is conducted to ensure that the research instrument meets the requirements of validity and reliability through convergent validity, discriminant validity, and reliability tests. In the initial stage, convergent validity is assessed based on outer loading and AVE values. A construct can be considered valid if the outer loading is > 0.70 and the AVE is > 0.50 (Ghozali & Karlina, 2023; Hair et al., 2021).



Source: Data processed by SmartPLS 4, 2025

Figure 2. Outer Loading

Referring to Figure 2, all indicators exhibit outer loading values exceeding 0.70, indicating that these values have met the series of convergent validity requirements and are considered valid.

In addition to outer loading values, convergent validity is also assessed based on AVE values. AVE values that meet the criteria are above 0.50 (Ghozali & Karlina, 2023).

Table 4. AVE Test Results

Variable	AVE
Tax understanding (X1)	0.593
Tax morale (X2)	0.605
Modernization of the tax administration system (X3)	0.683
Socialization (M)	0.688
Taxpayer compliance (Y)	0.678

Source: Data processed by SmartPLS 4, 2025

All variables meet the convergent validity criteria and are deemed valid, as shown in Table 4, with AVE values exceeding 0.50.

After convergent validity has been confirmed, the next step involves testing discriminant validity using the Fornell-Larcker approach. In this test, the square root of each construct's AVE value is compared with the correlations between constructs. Discriminant validity is considered satisfied if the square root of the AVE exceeds the correlations with other constructs (Hair et al., 2021).

Table 5. Fornell-Lacker Test Results

	SP (M)	PP (X1)	MP (X2)	MSAP (X3)	KP (Y)
S (M)	0,830				
TU (X1)	0,709	0,770			
TM (X2)	0,453	0,526	0,778		
MTAS (X3)	0,674	0,620	0,441	0,826	
KP (Y)	0,636	0,687	0,573	0,671	0,823

Source: Data processed by SmartPLS 4, 2025

As presented in Table 5, the square root values of AVE (0.830, 0.770, 0.778, 0.826, 0.823) are greater than the correlations with other constructs, indicating that discriminant validity has been achieved.

The next step is to test reliability using Cronbach's alpha and composite reliability values, Where a variable is deemed reliable when both values are above 0.70 (Ghozali & Karlina, 2023).

Table 6. Construct Reliability Test Results

Variable	Cronbach Alpha	Composite Reliability
Tax understanding (X1)	0.886	0.889
Tax morale (X2)	0.837	0.838
Modernization of the tax administration system (X3)	0.884	0.891
Socialization (M)	0.909	0.912
Taxpayer compliance (Y)	0.904	0.904

Source: Data processed by SmartPLS 4, 2025

Table 6 indicates that all variables have Cronbach's Alpha and Composite Reliability values exceeding 0.70, then those variables are considered reliable.

Structural Model (Inner Model)

The structural model was evaluated using the R-squared value, which reflects the degree of influence that the independent variables have on the dependent variables (Setiabudhi et al., 2025).

Table 7. R-Square Test Results

	R-square	R-square adjusted
Taxpayer Compliance (Y)	0.667	0.637

Source: Data processed by SmartPLS 4, 2025

As shown in Table 7, the adjusted R-square value for the taxpayer compliance variable is 0.637. This indicates that tax understanding, tax morality, the modernization of the tax administration system, and tax socialization together explain 63.7% of the variance in taxpayer compliance. In comparison, the remaining 36.3% is affected by other variables not included in this study.

Hypothesis Testing Results

Hypothesis testing in this study was carried out using the bootstrapping method in SmartPLS. The analysis involved examining the path coefficient values to evaluate the direct effects of the independent variables on the dependent variables. These values were then assessed using t-statistics and P-values, and were considered influential when the P-value was < 0.05 and the t-statistic > 1.662.

Table 8. Path Coefficient Results

	Original Sample	T statistics	P Values	Description
TU (X1) -> TC (Y)	0,347	3,216	0,001	H1 Accepted
TM (X2) -> TC (Y)	0,217	2,589	0,006	H2 Accepted
MTAS (X3) -> TC (Y)	0,251	2,813	0,003	H3 Accepted
S (M) x TU (X1) -> TC (Y)	-0,158	1,725	0,044	H4 Rejected
S (M) x TM (X2) -> TC (Y)	-0,259	2,342	0,011	H5 Rejected
S (M) x MTAS (X3) -> TC (Y)	0,301	2,231	0,014	H6 Accepted

Source: Data processed by SmartPLS 4, 2025

Based on the data analysis presented in Table 8, Tax Understanding (TU) has a positive effect on Taxpayer Compliance (TC), with an original sample value of 0.347, a T-statistics of 3.216 > 1.662, and a P-value of 0.001 < 0.05, so H1 is accepted. Tax Morale (TM) also has a positive effect on Taxpayer Compliance (TC) with an original sample value of 0.217, a T-statistics of 2.589 > 1.662, and a P-value of 0.006 < 0.05, so H2 is accepted. Furthermore, the Modernization of the Tax Administration System (MTAS) has a positive effect on Taxpayer Compliance (TC) with an original sample value of 0.251, T-statistics of 2.813 > 1.662, and a P-value of 0.003 < 0.05, so H3 is accepted.

Meanwhile, Socialization (S) moderates the effect of Tax Understanding (TU) on Taxpayer Compliance (TC) in a negative direction, as indicated by the original sample value of -0.158, T-statistics $1.725 > 1.662$, and P-value $0.044 < 0.05$, so H4 is rejected. Socialization (S) also moderates the influence of Tax Morality (TM) on Taxpayer Compliance (TC) in a negative direction, as indicated by the original sample value of -0.259, T-statistics of $2.342 > 1.662$, and P-value of $0.011 < 0.05$, thus rejecting H5. Socialization (S) moderates the effect of Modernization of the Tax Administration System (MTAS) on Taxpayer Compliance (TC) in a positive direction, as indicated by the original sample value of 0.301, T-statistics of $2.231 > 1.662$, and P-value of $0.014 < 0.05$, thus accepting H6.

DISCUSSION

Based on Table 8, the findings of the first hypothesis test indicate that the tax understanding variable has a positive effect on taxpayer compliance. Based on descriptive statistics, tax understanding obtained an average score of 3.801. This score shows that, in general, respondents possess a good level of understanding regarding taxation aspects. This result is consistent with the studies conducted by Andara et al. (2024) and Wardani et al. (2024), which also reported that tax understanding positively affects taxpayer compliance. These findings are in line with attribution theory, which states that tax understanding, as an internal factor, can affect compliance behavior. Within Indonesia's self-assessment system, taxpayers' comprehension is essential for carrying out tax obligations. Taxpayers who have a solid understanding of tax regulations, provisions, and procedures, they can more easily calculate, pay, and report taxes accurately, which ultimately increases compliance rates (Wardani et al., 2024). This is particularly relevant for the medical profession, which generally faces more complex tax conditions due to having multiple sources of income (Susilawati et al., 2024). With a good understanding, doctors can accurately meet their tax responsibilities, reduce the likelihood of mistakes, meet these obligations on time, and be more aware of the consequences of penalties for non-compliance, thereby improving tax compliance.

The findings of the second hypothesis test indicate that the tax morale variable positively affects taxpayer compliance. Based on descriptive statistics, tax morale obtained an average score of 3.901. This score suggests that respondents have a high level of tax morale, increasing their likelihood of complying with their tax obligations. This result is consistent with the studies conducted by Meiryani et al. (2023) and Sriniyati (2020), which also reported that tax morale positively affects taxpayer compliance. These findings align with attribution theory, which explains that tax morale, as an internal factor, can affect taxpayer compliance. Tax morale represents the taxpayers' awareness and internal motivation to contribute to national development by fulfilling their tax obligations. A higher level of tax morale increases the likelihood that taxpayers will voluntarily meet their tax responsibilities (Aska & Umaimah, 2023). This occurs because taxpayers with high moral standards, such as doctors, view tax payment as a responsibility that must be fulfilled by each taxpayer as well as a form of active involvement in supporting national development. Thus, a high level of tax morality supports increased taxpayer compliance.

The findings of the third hypothesis test indicate that the modernization of the tax administration system has a positive effect on taxpayer compliance. Based on descriptive statistics, the modernization of the tax administration system obtained an average score of 3.691. This score suggests that respondents believe a more modern tax administration system can facilitate the implementation of tax obligations more easily and efficiently. This result is consistent with the studies conducted by Anggadini & Bramasto (2022) dan (Atichasari et al., 2024), which also revealed that the modernization of the tax administration system has a positive effect on taxpayer compliance. These findings are in line with attribution theory, which explains that the modernization of the tax administration system is an external factor that can influence taxpayer compliance. This modernization involves the use of technology, such as e-filing and e-billing, as well as other online tax services designed to facilitate the fulfillment of taxpayer obligations (Nisaak & Khasanah, 2022). These conveniences motivate taxpayers, particularly doctors, to fulfill their tax obligations more compliantly and on time. Despite their time constraints due to busy schedules, they can file and pay taxes anytime and from anywhere without having to visit the tax office. Therefore, the modernization of the tax system not only enhances service efficiency but also helps improve taxpayer compliance.

The findings of the fourth hypothesis test show that the socialization variable weakens the relationship between tax understanding and taxpayer compliance. Based on descriptive statistics, tax understanding obtained an average score of 3.801, socialization 3.888, and taxpayer compliance 4.074, which is in the fair to good category. These findings indicate that although the levels of understanding and socialization are pretty good, the socialization approach used has not been optimal in strengthening the influence of knowledge on compliance. This result is consistent with the studies conducted by Anjelina et al. (2023), who also discovered that socialization weakens the relationship between tax understanding and tax compliance. These results are inconsistent with attribution theory, which posits that external factors, such as socialization, should strengthen the relationship between understanding and compliance. This condition may be caused by the complexity of tax obligations in the medical profession, which has various sources of income such as hospital honoraria, private practice, and other sources that must be combined to calculate the tax owed accurately (Susilawati et al., 2024). This situation requires not only a general understanding but also in-depth and technical knowledge. Therefore, more interactive forms of socialization are needed, such as question-and-answer sessions on topics like types of income, tax rates, and the latest regulations relevant to the medical profession. Additionally, direct consultations with tax officials regarding the challenges faced, as well as technical training that explains the process of calculation, payment, and tax reporting in detail, would be more effective than merely conveying information. Socialization should also be tailored to the varying cases faced by each doctor to achieve optimal results.

The findings of the fifth hypothesis test show that the socialization variable also weakens the relationship between tax morale and taxpayer compliance. Based

on descriptive statistics, tax morale obtained an average score of 3.901, socialization 3.888, and taxpayer compliance 4.074, which are considered good categories. These findings indicate that although the respondents' tax morale is relatively high, the existing socialization has not been able to strengthen the influence of morality on compliance. This result is consistent with the studies conducted by Hartinah et al. (2022), which also revealed that socialization weakens the relationship between tax morale and tax compliance. These results are inconsistent with attribution theory, which posits that external factors, such as socialization, should strengthen the relationship between tax morale and compliance. This condition may occur because the socialization provided is too focused on procedural aspects and has not effectively addressed moral values and social responsibility, which should strengthen taxpayer awareness, such as the importance of taxes to the state and the benefits of compliance. As a result, socialization fails to cultivate strong moral awareness among taxpayers, thereby weakening the influence of morality on compliance. This can occur among all taxpayers, including freelancers such as doctors.

The findings of the sixth hypothesis test indicate that the socialization variable reinforces the influence of modernization on taxpayer compliance within the tax administration system. Based on descriptive statistics, modernization of the tax administration system obtained an average score of 3.691, socialization 3.888, and taxpayer compliance 4.074, which are in the fair to good category. These findings suggest that the modernization of the administrative system, supported by adequate socialization, can enhance taxpayers' understanding and skills in utilizing increasingly modern tax services, thereby promoting compliance. This result is consistent with the studies conducted by Hartinah et al. (2022), which also found that socialization strengthens the link between the modernization of the tax administration system and taxpayer compliance. These results are consistent with attribution theory, which explains that external factors, such as socialization, can strengthen the influence of Modernization of the tax administration system on taxpayer compliance. The modernization of the tax administration system through the use of technology, such as e-SPT, e-Billing, and e-Filing, aims to simplify the fulfillment of tax obligations (Nisaak & Khasanah, 2022). However, without adequate socialization, the utilization of this system may not be optimal because not all taxpayers, including freelance doctors, understand how to use it. Through intensive and continuous outreach and education conducted by tax officials, taxpayers gain the information and understanding needed to use these modern systems correctly. This understanding shapes the perception that reporting and paying taxes through modern systems can be done easily and efficiently, ultimately motivating taxpayers to be more compliant in fulfilling their tax obligations.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the study described above, understanding taxation, tax morality, and the modernization of the tax administration system have a positive influence on the compliance of individual taxpayers who are self-employed, such as doctors. However, the moderating variable of socialization

yields mixed results. Socialization actually weakens the influence of understanding and tax morality on taxpayer compliance. Conversely, socialization strengthens the influence of modernization on the tax administration system's impact on taxpayer compliance.

The recommendation in this study is for tax authorities to optimize tax socialization for individual taxpayers in freelance professions, particularly doctors, through a comprehensive and intensive approach to strengthen taxpayers understanding and moral awareness.

FURTHER STUDY

This research has limitations on the sample size, which only involved 87 respondents with a margin of error of 10%, and the use of general data on the medical profession without details on employment status categories, such as independent doctors (freelance), employees/civil servants, or managerial positions, making it impossible to analyze compliance differences based on these categories. Therefore, future research is suggested to use a larger sample size with a lower margin of error (for example, 5%) to ensure more representative results and to utilize more specific data related to the employment status categories of doctors to allow for deeper analysis of differences in tax compliance levels.

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