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Determination of Taxpayer Compliance Intention Of Msmes in the Fisheries Sector: The Role of Tax Understanding and Tax Socialization in Canggu Village, Badas District, Kediri Regency

Tharissa Dinta Amalia[1], Bella Paradita[2]
[12] Fakultas Ekonomi dan Bisnis, Universitas Kahuripan Kediri
Corresponding Author e-mail: tharissadinta@gmail.com

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Abstract: *This study aims to analyze the influence of tax understanding and tax socialization on the intention of tax compliance among MSME taxpayers in the fisheries sector in Canggu Village, Badas District, Kediri Regency. This research is motivated by the importance of increasing MSME tax compliance as one of the sources of state revenue and the need to understand the factors that influence compliance intention before actual compliance behavior occurs. This research uses a quantitative method with the SEM-PLS approach. The population consists of all fisheries-sector MSMEs in Canggu Village totaling 150 business units, with a sample of 35 respondents was selected using purposive sampling. Data were collected through a questionnaire with a Likert scale. Theoretically, this study is based on the Theory of Planned Behavior, which states that intention is the main determinant of behavior. This study is expected to contribute to taxation research and provide input for improving the effectiveness of tax socialization.*

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Introduction

Taxes are a crucial instrument for financing national development, making taxpayer compliance a crucial factor in optimizing state revenue. The Micro, Small, and Medium Enterprises (MSMEs) sector contributes significantly to the Indonesian economy, accounting for approximately 61.97% of GDP (Harahap et al., 2025). However, this high contribution has not been fully matched by optimal MSME tax compliance (Hapsari & Kholis, 2020; Wati & Litdia, 2022). This situation is influenced, among other things, by limited understanding of taxation and uneven tax outreach.

Tax compliance issues were also found among MSMEs in Kediri Regency. Anwar et al. (2024) showed that tax implementation, tax fairness, and tax socialization were related to MSME tax compliance. However, this study focused on actual tax compliance and did not specifically examine compliance intentions, especially among MSMEs in the fisheries sector. This suggests that there is room for research to examine the factors that shape taxpayer compliance intentions.

Tax understanding is one factor that can influence compliance intention because it encompasses knowledge of rights and obligations, rates, payments, and tax reporting. Fitria et al. (2024) found that tax knowledge positively influences tax compliance intention. However, Michael and Widjaja (2024) found different results, indicating that tax knowledge had no significant effect on tax compliance. These discrepancies indicate a research gap regarding the influence of tax understanding on taxpayer compliance.

In addition to tax awareness, tax socialization also plays a role in providing information and improving taxpayer understanding of tax regulations and procedures. Putra et al. (2024) and Anjelina et al. (2023) found that tax socialization had a positive effect on taxpayer compliance. Conversely, Wirawan et al. (2024) found that tax socialization had no significant effect in certain relationships. These differences in findings indicate that the effectiveness of tax socialization can vary based on taxpayer characteristics and their business environment.

Research on compliance intentions is also limited compared to research on actual compliance. Based on the Theory of Planned Behavior, intention is a factor that precedes the formation of behavior. Hikmah et al. (2024) showed that attitudes toward compliance, subjective norms, and perceived financial performance positively influence compliance intentions. Fitria et al. (2024) also found that tax knowledge, tax morale, and tax sanctions positively influence tax compliance intentions, while Agusti et al. (2026) showed that compliance intentions are an important aspect in explaining MSME tax behavior.

This situation is relevant to the fisheries sector of MSMEs in Canggu Village, Badas District, Kediri Regency, which cultivate freshwater fish. One fish farming group in Canggu Village has 12 members, covering an area of approximately 1,340 m², and harvested 43,500 fish in 2021. However, data on the number of fisheries sector businesses registered as taxpayers and fulfilling their tax obligations is not yet publicly available.

Based on the above description, there are several research gaps, namely research in Kediri Regency has not specifically examined the compliance intention of MSMEs in the fisheries sector (Anwar et al., 2024), research results regarding tax understanding are still inconsistent (Fitria et al., 2024; Michael & Widjaja, 2024), and research results regarding tax socialization also show differences (Putra et al., 2024; Anjelina et al., 2023; Wirawan et al., 2024). In addition, research examining tax understanding and tax socialization on compliance intention of MSMEs in the fisheries sector in rural areas is still limited. Therefore, this study was conducted to examine "Determination of Tax Compliance Intention of MSMEs in the Fisheries Sector: The Role of Tax Understanding and Tax Socialization in Canggu Village, Badas District, Kediri Regency."

Scope of problem :

This research focuses on the analysis of the determination of taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village, Badas District, Kediri Regency.

1) The independent variables studied consist of:
    - Tax Understanding (X1)
    - Tax Socialization (X2)
2) The dependent variables in this study are:
    - MSME Taxpayer Compliance Intentions (Y)
3) The research subjects are limited to MSME actors in the fisheries sector who:
    - Located in Canggu Village
    - Still actively running the business
    - Have tax obligations according to MSME provisions
4) This research uses a quantitative approach with a survey method via questionnaire.
5) Data analysis was carried out using Structural Equation Modeling based on Partial Least Square (SEM-PLS) with the help of SmartPLS software.

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Formulation of the problem :

Based on the background and limitations of the problem that have been described, the problem formulation in this research is:

1) Does tax understanding influence the taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village?
2) Does tax socialization influence the taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village?
3) Do tax understanding and tax socialization simultaneously influence the taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village?

Research purposes :

The objectives of this research are:

1) To analyze the influence of tax understanding on taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village.
2) To analyze the influence of tax socialization on taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village.
3) To analyze the influence of tax understanding and tax socialization simultaneously on the taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village.

Benefits of research :

1) Theoretical Benefits: This research is expected to enrich the literature in the field of tax accounting, particularly regarding the determination of MSME taxpayer compliance intentions based on the Theory of Planned Behavior approach. Furthermore, this research can serve as an academic reference for further research examining tax compliance behavior in the MSME sector at the village level.
2) Practical Benefits:
   a. The Canggu Village Government is improving tax literacy among MSMEs in the fisheries sector.
   b. The relevant tax service office is involved in designing a more effective and targeted tax socialization program.
   c. MSME actors in the fisheries sector in increasing understanding and awareness of tax obligations.
3) Policy Benefits: This research can be a basis for consideration in formulating policies to improve MSME tax compliance based on educational and behavioral approaches, especially in the fisheries sector in rural areas.

Research methods

Place and Time of Research

This research was conducted in Canggu Village, Badas District, Kediri Regency, with the research subjects being active fisheries-sector MSMEs. Based on village data, there are 150 business units, so all fisheries-sector MSMEs constitute the study population. Previous research has been conducted primarily in urban areas or at specific Tax Service Offices (Hapsari & Kholis, 2020; Purba et al., 2023; Sitorus & Gunarso, 2023; Gayatri & Setiawan, 2023). Therefore, Canggu Village was chosen to provide an empirical overview of the taxpayer compliance intentions of fisheries-sector MSMEs. The research was conducted for 3 (three) months, including the preparation of instruments based on previous research indicators (Hapsari & Kholis, 2020; Welly et al., 2024; Purba et al., 2023; Adawiyah et al., 2023; Anjelina et al., 2023; Rahman & Widijoko, 2022; Sitorus & Gunarso, 2023; Gayatri & Setiawan, 2023; Wati & Litdia, 2022; Kodriyah et al., 2022) and the construct of the Theory of Planned Behavior (Ajzen, 1991; Sugiarto & Syaiful, 2022), questionnaire distribution, data processing, and analysis of research results.

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Research Population and Sample

1. Population: The population of this study was all 150 active fisheries MSMEs in Canggu Village, Badas District, Kediri Regency. The fisheries sector, particularly freshwater fish farming, is one of the economic activities of the Canggu Village community (Ihwan & Fadli, 2025). This population was selected because the study focused on taxpayer compliance intentions. Based on the Theory of Planned Behavior (TPB), intention is a factor that precedes compliance behavior (Ajzen, 1991). Compliance intentions can be influenced by tax understanding and socialization (Rahman & Widijoko, 2022; Kodriyah et al., 2022). Therefore, all 150 fisheries MSMEs were designated as the study population because they have economic activities that have the potential to give rise to tax obligations.
2. Sample: The population of this study was all 150 active fisheries MSMEs in Canggu Village, Badas District, Kediri Regency. The fisheries sector, particularly freshwater fish farming, is one of the economic activities of the Canggu Village community (Ihwan & Fadli, 2025). This population was selected because the study focused on taxpayer compliance intentions. Based on the Theory of Planned Behavior (TPB), intention is a factor that precedes compliance behavior (Ajzen, 1991). Compliance intentions can be influenced by tax understanding and socialization (Rahman & Widijoko, 2022; Kodriyah et al., 2022). Therefore, all 150 fisheries MSMEs were designated as the study population because they have economic activities that have the potential to give rise to tax obligations.
3. Sampling Technique: The sampling technique in this study uses Purposive Sampling, which is a technique where samples are taken based on certain criteria, characteristics, or special considerations that are in accordance with the research objectives.
4. Respondent Criteria
   1) MSME actors in the fisheries sector located in Canggu Village, Badas District, Kediri Regency.
   2) The business being run has been operating for at least 1 year.
   3) Respondents are willing to complete the research questionnaire in full.

The determination of these criteria aims to ensure that respondents have sufficient experience in carrying out business activities, so that they have an understanding of economic activities that have the potential to give rise to tax obligations.

Research Methods, Design, and Procedures

1. Research Methods: This study employed quantitative research methods. Quantitative methods were used to objectively examine the relationships and influences between research variables through SEM-PLS analysis of numerical data obtained from research respondents. Research on MSME taxpayer compliance using a quantitative approach is widely used in tax studies because it is able to empirically measure factors influencing taxpayer compliance (Hapsari & Kholis, 2020; Purba et al., 2023; Wati & Litdia, 2022). Furthermore, a quantitative approach also allows researchers to test hypotheses and identify the strength of relationships between research variables more systematically.
2. Research Design: The population in this study is all Micro, Small, and Medium Enterprises (MSMEs) in the fisheries sector in Canggu Village, Badas District, Kediri Regency. The sample in this study used a Purposive Sampling technique with the criteria of MSMEs in the fisheries sector located in Canggu Village, Badas District, Kediri Regency who have been running their businesses for at least 1 year.
3. Research Procedures
   a. Problem Identification and Literature Study
   The research began by identifying issues related to the level of compliance of MSME taxpayers in fulfilling their tax obligations. After that, a literature review was conducted on various previous studies discussing factors influencing MSME taxpayer compliance, such as tax understanding, tax socialization, and taxpayer behavioral factors (Hapsari & Kholis, 2020; Welly et al., 2024; Purba et al., 2023; Gayatri & Setiawan, 2023; Sitorus & Gunarso, 2023; Wati & Litdia, 2022; Sugiarto & Syaiful, 2022; Wulandari &

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Lumbanbatu, 2023). Furthermore, this study also examines a relevant behavioral theory, namely the Theory of Planned Behavior, which explains that a person's intention to perform a behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991; Ajzen, 2006).

b. Preparation of Research Instruments
The research instrument was compiled in the form of a questionnaire designed based on the research variable indicators, namely tax understanding, tax socialization, and taxpayer compliance intentions of MSMEs. These indicators were adapted from previous studies that have examined these variables in the context of tax compliance (Hapsari & Kholis, 2020; Welly et al., 2024; Purba et al., 2023; Gayatri & Setiawan, 2023; Wulandari & Lumbanbatu, 2023). The questionnaire used a Likert scale to measure respondents' level of agreement with statements related to each research variable.

c. Questionnaire Distribution
The questionnaire was distributed to respondents who were MSMEs in the fisheries sector. The fisheries sector was selected considering the growing presence of freshwater fish farming-based economic activities in the community and its potential to become a source of income for MSMEs (Ihwan & Fadli, 2025). From a population of 150 MSMEs, 35 respondents were selected as the research sample.

d. Data Collection and Management
The data obtained from respondents was then checked for completeness and consistency. Eligible data were then input into SmartPLS 4 software for data processing. The data processing stage included validity and reliability testing of the research instrument to determine the effect of tax understanding and tax socialization variables on taxpayer compliance intentions of MSMEs (Purba et al., 2023; Gayatri & Setiawan, 2023; Wulandari & Lumbanbatu, 2023). The questionnaire was distributed to respondents who were MSMEs in the fisheries sector. The selection of the fisheries sector took into account the existence of freshwater fish farming-based economic activities that are growing in the community and have the potential to become a source of income for MSMEs (Ihwan & Fadli, 2025). From a population of 150 MSMEs, 35 respondents were selected as the research sample.

e. Analysis and Conclusion
The final stage of the research involved analyzing the data processing results to test the research hypotheses. The results of this analysis were used to explain the relationship between tax understanding and tax socialization on taxpayer compliance intentions among MSMEs. Based on these results, the researchers then drew conclusions and provided relevant recommendations regarding improving tax compliance among MSMEs (Rahman & Widijoko, 2022; Kodriyah et al., 2022).

Research Instruments

The research instrument is the tool used to collect the necessary data for the study. The questionnaire was used to measure respondents' perceptions regarding tax understanding, tax socialization, and taxpayer compliance intentions of MSMEs. These three variables were selected because various studies have shown that the level of tax understanding and the effectiveness of tax socialization are important factors influencing MSME taxpayer compliance in fulfilling their tax obligations.

The measurement scale used is a 5-point Likert Scale, namely:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

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Collection Techniques

This study used a questionnaire as the primary data collection technique to measure the influence of tax understanding and tax socialization on taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village. The research sample consisted of 35 MSMEs selected from 150 business units using a purposive sampling technique. The questionnaire was compiled based on the research variables, namely tax understanding (X1), tax socialization (X2), and taxpayer compliance intentions (Y), using a Likert scale of 1–5. The questionnaire was distributed directly (offline) to respondents by providing an explanation of the research objectives and how to fill it in so that the answers given were in accordance with actual conditions. The data collection procedure included compiling and testing the questionnaire, determining the sample, distributing the questionnaire, collecting data, and checking the completeness of the data to ensure the validity of the research results. In addition to the questionnaire, the study also used documentation in the form of data on the number of MSMEs and the business profiles of respondents to support the description of the population and characteristics of the research respondents.

Data Analysis Techniques

Data analysis techniques are methods used to process and analyze data obtained from respondents so that they can answer the problem formulation and test research hypotheses.

1. Research Instrument Feasibility Test: The research uses the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach with the help of SmartPLS 4 software. This test aims to ensure that the questionnaire used is valid and reliable before conducting hypothesis testing.
2. Evaluation of Measurement Model (Outer Model)
   a. Convergent Validity Test: This test measures the extent to which indicators within a variable are interrelated or "clustered." It uses the Average Variance Extracted (AVE) value. A latent variable is considered to have good convergent validity if AVE > 0.5.
   b. Discriminant Validity Test: This test ensures that a latent variable is truly different from other variables in the model. It is checked through the Fornell-Larcker Criterion and Heterotrait-monotarit ratio (HTMT) values. The Fornell-Larcker Criterion states that the AVE value of a latent variable must be greater than the correlation between other latent variables. Meanwhile, the Heterotrait-monotarit ratio (HTMT) has a threshold HTMT value of <0.9.
   c. Reliability Test: This test ensures the consistency of the questionnaire when used repeatedly. This is done through Composite Reliability (CR) values with criteria > 0.7 and Cronbach's Alpha, with criteria > 0.7.
3. Structural Model Evaluation (Inner Model)
   a. Coefficient of Determination (R2): Measures how much of the variance of the dependent variable (Compliance Intention) can be explained by the independent variables (Understanding and Socialization). With the criteria of 0.25 = weak; 0.50 = moderate; 0.75 = strong
   b. Path Coefficient Test: Shows the direction and strength of the relationship between variables. A relationship is considered significant if the p-value is < 0.05.
   c. Hypothesis Testing (t-statistics and p-values): Test the significance of the path between constructs. With the criteria t > 1.96 or p < 0.05 (significant)

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Results and Discussion

Results

1. Description of Research Variables
   a. Data on MSMEs based on age:

No	Usia	Jumlah	Presentase
1.	< 25	7	20,00%
2.	25-30	6	17,14%
3.	31-50	16	45,71%
4.	>50	6	17,14%
	Total	35	100%

Sumber : Data primer yang diolah 2026

Based on the table, the majority of respondents aged 31–50 years, 16 people (45.71%), indicating that most MSMEs in the fisheries sector are of productive age and have sufficient business experience. Seven respondents aged under 25 years (20.00%), while the 25–30 and 50-plus age groups each comprised six people (17.14%). This dominance of the productive age group indicates good potential in receiving tax information and increasing taxpayer compliance intentions.

   b. Data on MSME Actors based on gender:

No	Jenis kelamin	Jumlah	Presentase
1.	Laki – laki	33	94,29%
2.	Perempuan	2	5,71%
	Total	35	100%

Sumber : Data primer yang diolah 2026

Based on the table, the majority of respondents were male, 33 (94.29%), while only two (5.71%) were female. This data indicates that the fisheries business in Canggu Village is still dominated by men in terms of management and operations. This is one of the respondent characteristics that can influence their acceptance of tax socialization, tax understanding, and taxpayer compliance intentions.

   c. Data on MSMEs based on average annual turnover:

No	Rata-rata omset pertahun	Jumlah	Presentase
1.	< Rp 200jt	2	5,71%
2.	Rp 200jt - Rp 500jt	13	37,14%
3.	≥ Rp 500jt	20	57,14%
	Total	35	100%

Sumber : Data diolah 2026

Based on the table, the majority of respondents have an average annual turnover of ≥ Rp500,000,000, namely 20 people (57.14%). A total of 13 respondents (37.14%) have a turnover of Rp200,000,000–Rp500,000,000, while 2 respondents (5.71%) have a turnover below Rp200,000,000. This data shows that most MSMEs in the fisheries sector have a fairly large business scale, so understanding and compliance with tax obligations are important aspects to pay attention to.

2. Respondent's Answer Description
   a. Tax Understanding Variable (X1)

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No	Pertanyaan		STS	TS	N	S	SS	Jumlah
1.	X1_1	frekuensi	2	0	12	13	8	35
		bobot	5,71%	0,00%	34,29%	37,14%	22,86%	100%
2.	X1_2	frekuensi	3	2	9	15	6	35
		bobot	8,57%	5,71%	25,71%	42,86%	17,14%	100%
3.	X1_3	frekuensi	3	2	9	14	7	35
		bobot	8,57%	5,71%	25,71%	40,00%	20,00%	100%
4.	X1_4	frekuensi	3	2	6	14	10	35
		bobot	8,57%	5,71%	17,14%	40,00%	28,57%	100%
5.	X1_5	frekuensi	4	1	5	13	12	35
		bobot	11,43%	2,86%	14,29%	37,14%	34,29%	100%

Sumber : Data diolah 2026

Based on the Table, the Tax Understanding variable (X1) shows that the majority of respondents have a fairly high level of understanding. In indicator X1_1, 60% of respondents stated that they agree and strongly agree that they understand their tax obligations. Indicator X1_2 shows that 60% of respondents are aware of the applicable tax rates, while in X1_3, 60% understand the steps for paying taxes. In indicator X1_4, 68.57% of respondents stated that they agree and strongly agree with the importance of tax reporting. Meanwhile, indicator X1_5 shows that 71.43% of respondents are aware of sanctions for late payment or tax reporting. Overall, these results indicate that the understanding and awareness of taxation among MSMEs in the fisheries sector in Canggu Village is quite good.

b. Tax Socialization Variable (X2)

No	Pertanyaan		STS	TS	N	S	SS	Jumlah
1.	X2_1	frekuensi	2	5	12	13	3	35
		bobot	5,71%	14,29%	34,29%	34,14%	8,57%	100%
2.	X2_2	frekuensi	1	6	7	11	10	35
		bobot	2,86%	17,14%	20,00%	31,43%	28,57%	100%
3.	X2_3	frekuensi	5	2	8	13	7	35
		bobot	14,29%	5,71%	22,86%	37,14%	20,00%	100%
4.	X2_4	frekuensi	4	2	8	13	8	35
		bobot	11,43%	5,71%	22,86%	37,14%	22,86%	100%
5.	X2_5	frekuensi	3	3	4	18	7	35
		bobot	8,57%	8,57%	11,43%	51,43%	20,00%	100%

Sumber : Data diolah 2026

Based on the Table, the Tax Socialization variable (X2) shows that the majority of respondents gave a positive response. In indicator X2_1, as many as 42.86% of respondents stated that they agreed and strongly agreed that they often participated in or attended tax counseling activities. Indicator X2_2 shows that 60% of respondents considered the socialization material easy to understand. In X2_3, as many as 57.14% of respondents stated that they agreed and strongly agreed regarding the ease of access to the latest tax information. Furthermore, indicator X2_4 shows that 60% of respondents considered interactions with tax officers helpful in resolving tax problems. Meanwhile, X2_5 received the highest positive response, namely 71.43%, related to the use of brochures, social media, and websites as a means of tax information. Overall, Tax Socialization in Canggu Village was considered quite good, especially through information media and tax officer services, thus having the potential to increase taxpayer understanding and compliance.

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c. Taxpayer Compliance Intention Variable (Y)

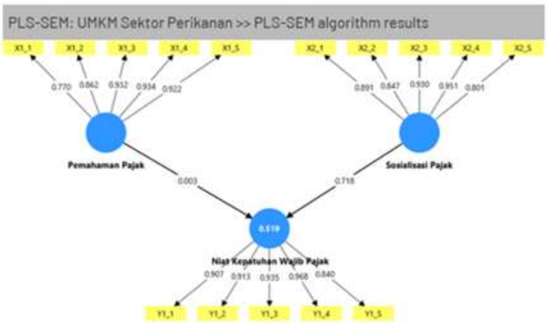
No	Pertanyaan		STS	TS	N	S	SS	Jumlah
1.	Y_1	frekuensi	5	7	5	12	6	35
		bobot	14,29%	20,00%	14,29%	34,29%	17,14%	100%
2.	Y_2	frekuensi	5	6	4	14	6	35
		bobot	14,29%	17,14%	11,43%	40,00%	17,14%	100%
3.	Y_3	frekuensi	4	6	6	14	5	35
		bobot	11,43%	17,14%	17,43%	40,00%	14,29%	100%
4.	Y_4	frekuensi	5	5	4	17	4	35
		bobot	14,29%	14,29%	11,43%	48,57%	11,43%	100%
5.	Y_5	frekuensi	2	7	6	15	5	35
		bobot	5,71%	20,00%	17,14%	42,86%	14,29%	100%

Sumber : Data diolah 2026

Based on the Table, the Taxpayer Compliance Intention variable (Y) shows that the majority of respondents have a fairly good compliance intention. In indicator Y_1, as many as 51.43% of respondents stated that they agree or strongly agree to pay taxes before the due date. Indicator Y_2 shows that 57.14% of respondents are committed to reporting turnover according to the provisions, while in Y_3, 54.29% stated that complying with tax regulations is a form of responsibility. Furthermore, indicator Y_4 shows that 60% of respondents intend to consistently fulfill their tax obligations in the future. In Y_5, as many as 57.15% of respondents have a desire to remain compliant voluntarily without direct supervision. Overall, the Taxpayer Compliance Intention of MSMEs in the fisheries sector in Canggu Village is quite good and is dominated by positive responses, although there are still some respondents who need to strengthen their awareness and timeliness in fulfilling their tax obligations.

3. Data analysis

The analysis tool used in this study is Partial Least Square (PLS) with the help of SmartPLS 4 software.



Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the results of data processing using SmartPLS 4, all indicators in the variables Tax Understanding (X1), Tax Socialization (X2), and Taxpayer Compliance Intention (Y) have loading factor values above 0.70 and are therefore declared valid. The highest loading factor values are found in indicators X1_4 (0.934), X2_4 (0.951), and Y1_4 (0.968), which indicates that all indicators are able to represent the research construct well.

In the structural model, Tax Socialization (X2) has a stronger influence on Taxpayer Compliance Intention (Y) with a path coefficient of 0.718, compared to Tax Understanding (X1) which is only 0.003. In addition, the R-Square value of 0.519 indicates that Tax Understanding

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and Tax Socialization together are able to explain 51.9% of the variation in Taxpayer Compliance Intention, while the remaining 48.1% is influenced by other factors outside the study.

4. Measurement Model (Outer Model)

a. Convergent Validity Test

Variabel	Average (AVE)	Variance	Extracted
Pemahaman Pajak (X1)	0.785		
Sosialisasi Pajak (X2)	0.784		
Niat Kepatuhan Wajib Pajak (Y)	0.835		

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the results of the Average Variance Extracted (AVE) test in SmartPLS 4, the variables Tax Understanding (X1), Tax Socialization (X2), and Taxpayer Compliance Intention (Y) each have AVE values of 0.785; 0.784; and 0.835. All AVE values are above the minimum limit of 0.50, so it can be concluded that all constructs have met the convergent validity criteria and are suitable for further analysis.

b. Discriminant Validity Test

Heterotrait – monotrait ratio (HTMT) results

	Y	X1	X2
Y			
X1	0.640		
X2	0.756	0.919	

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the results of the discriminant validity test using the HTMT method, the value of the relationship between Tax Understanding (X1) and Taxpayer Compliance Intention (Y) is 0.640 and Tax Socialization (X2) and Taxpayer Compliance Intention (Y) is 0.756, which is below the limit of 0.90. Although the HTMT value between Tax Understanding (X1) and Tax Socialization (X2) of 0.919 slightly exceeds the limit, overall the model is still acceptable. Thus, the research instrument is able to differentiate each construct adequately and is suitable for further analysis.

Fornell-Larcker Criterion Results

	Y	X1	X2
Y	0.914		
X1	0.620	0.886	
X2	0.720	0.860	0.885

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the discriminant validity test using the Fornell-Larcker Criterion method, all variables have a square root of AVE value greater than their correlation with other variables. The square root of AVE values are 0.914 for Taxpayer Compliance Intention (Y), 0.886 for Tax Understanding (X1), and 0.885 for Tax Socialization (X2), respectively. These results also indicate that all constructs have met the discriminant validity criteria and are suitable for use in further analysis.

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c. Reliability Test

	Cronbach's alpha	Composite reability
Y	0.950	0.959
X1	0.930	0.935
X2	0.930	0.936

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the reliability test results, all variables have Cronbach's Alpha and Composite Reliability values above 0.70. Taxpayer Compliance Intention (Y) has a value of 0.950 and 0.959, respectively, Tax Understanding (X1) of 0.930 and 0.935, and Tax Socialization (X2) of 0.930 and 0.936. Thus, all constructs are declared reliable and the research instrument has good consistency for use in further analysis.

5. Structural Model (Inner Model)

a. R Square Test Results

	R-square	R-square adjusted
Y	0.519	0.489

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the results of the coefficient of determination (R-square) test, the Taxpayer Compliance Intention variable (Y) has a value of 0.519. This means that Tax Understanding (X1) and Tax Socialization (X2) simultaneously explain 51.9% of the variation in Taxpayer Compliance Intention, while 48.1% is influenced by other factors outside the model. The adjusted R-square value of 0.489 indicates that the model's predictive ability is in the moderate category.

b. Path Significance Test Results

	O	M	STDEV	T Statistics	P Values
X1 - Y	0.003	0.046	0.198	0.013	0.990
X2 - Y	0.718	0.673	0.202	3.548	0.000

Sumber : Data diolah menggunakan SmartPLS4, 2026

Based on the results of the path significance test, Tax Understanding (X1) does not have a significant effect on Taxpayer Compliance Intention (Y), with a path coefficient of 0.003, T-Statistics of 0.013, and P-Values of 0.990. On the other hand, Tax Socialization (X2) has a positive and significant effect on Taxpayer Compliance Intention (Y), with a path coefficient of 0.718, T-Statistics of 3.548, and P-Values of 0.000. Thus, Tax Socialization plays a greater role in increasing taxpayer compliance intentions than Tax Understanding.

Discussion

1. The Influence of Tax Understanding on Taxpayer Compliance Intentions: Based on the results of SEM-PLS analysis of 35 respondents, all research indicators were declared valid and reliable, with a loading factor above 0.70 and a Cronbach's Alpha value of Tax Understanding (X1) of 0.930. However, the results of the path test showed that Tax Understanding did not have a significant effect on Taxpayer Compliance Intentions (Y), with a coefficient of 0.003, T-Statistics of 0.013,

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and P-Values of 0.990. Thus, tax understanding independently is not the main determinant of taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village.

2. The Effect of Tax Socialization on Taxpayer Compliance Intention: Based on the analysis results, Tax Socialization (X2) has a positive and significant effect on Taxpayer Compliance Intention (Y), with a path coefficient of 0.718, T-Statistics of 3.548, and P-Values of 0.000. This means that the better the tax socialization, the higher the taxpayer compliance intention. These results indicate that Tax Socialization is a more influential factor than Tax Understanding. Overall, both variables are able to explain 51.9% of the variation in Taxpayer Compliance Intention, with an R-Square value of 0.519.
3. Tax Understanding and Tax Socialization simultaneously have a significant effect on taxpayer compliance intentions: Based on the results of data processing using SmartPLS 4, Tax Understanding (X1) and Tax Socialization (X2) simultaneously are able to explain 51.9% of the variation in Taxpayer Compliance Intentions (Y), with an R-Square value of 0.519 and an Adjusted R-Square of 0.489. Although partially only Tax Socialization has a significant effect, together both variables have a predictive ability in the moderate category. Thus, Tax Understanding and Tax Socialization simultaneously play a role in shaping taxpayer compliance intentions of MSMEs in the fisheries sector in Canggu Village.

Conclusion

Conclusion

1. Tax understanding did not significantly influence taxpayer compliance intentions. This indicates that although respondents generally had a fairly good level of understanding—especially regarding sanctions and reporting deadlines—this cognitive knowledge did not necessarily translate into compliance intentions.
2. Tax socialization significantly influences taxpayer compliance intentions. This means that the use of visual and digital information media, such as brochures and social media, is more effective, with easily accessible information available in the field being far more effective in shaping compliance intentions than relying solely on theoretical tax literacy.
3. Simultaneously, tax understanding and tax socialization significantly contribute to the formation of compliance intentions. This demonstrates that strategies to increase taxpayer compliance in the fisheries MSME sector will be most effective if they emphasize ongoing and educational socialization programs.

The TPB model in this study confirms that Tax Socialization is a key variable validating the Perceived Behavioral Control pathway. Conversely, this study challenges the common assumption that understanding (knowledge) is always a significant antecedent to behavioral intention in the context of MSME taxation.

Suggestion

1. For MSMEs: MSMEs are advised to improve the timeliness of tax payments and reporting and actively seek information through official channels or tax officers to avoid errors and sanctions.
2. For Regional Governments and Related Agencies: The government and tax authorities are advised to increase outreach through easily accessible digital media, update MSME data so that outreach is more evenly distributed, and maintain responsive and solution-oriented service quality.
3. For Further Researchers: Further researchers are advised to add variables such as taxpayer awareness, tax sanctions, and tax fairness, as well as expand the area and number of samples to increase the generalizability of research results.

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