Moderating Role of Social Norms in the Relationship between Tax Knowledge, Quality of Tax Service, and Tax Compliance among MSMEs

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Abstract: This study addresses the persistent problem of low tax compliance among informal Micro, Small, and Medium Enterprises (MSMEs), which undermines fiscal stability and hampers economic development. The primary purpose of the research is to examine the direct effects of tax knowledge and the quality of tax service on tax compliance, as well as to assess whether social norms moderate these relationships among informal MSMEs. Employing a quantitative approach with a cross-sectional survey design, data was collected from owners and managers of informal MSMEs using structured questionnaires. The analysis was conducted using structural equation modeling (SEM) to test the hypothesized relationships and moderation effects. The results indicate that both tax knowledge and the quality of tax service have significant positive effects on tax compliance behavior among informal MSMEs. However, the moderating role of social norms was not supported, as social norms did not significantly influence the relationships between tax knowledge, service quality, and compliance. These findings imply that policy interventions to enhance tax compliance in the informal sector should prioritize educational initiatives and improvements in service quality, rather than relying primarily on social or communal influences. Despite offering important insights, this study is limited by its cross-sectional design, geographically constrained sample, and reliance on self-reported data, which may affect the generalizability and causality of the findings. Future research should consider broader samples, longitudinal approaches, and the inclusion of additional contextual or psychological factors to deepen the understanding of tax compliance behavior among informal MSMEs.

keywords: tax compliance, informal MSMEs, tax knowledge, tax service quality, social norms

INTRODUCTION

The informal sector, especially Micro, Small, and Medium Enterprises (MSMEs), is widely recognized as a crucial driver of economic activity and employment in developing countries (Anggraeni et al., 2024a; Cheh, 2022). However, MSMEs in the informal sector often struggle to

meet tax obligations, leading to chronic issues in state revenue mobilization (D. D. Bobek et al., 2013). This non-compliance not only limits the government's ability to fund public goods but also hinders long-term development goals. Various studies, both in Indonesia and internationally, have drawn attention to this persistent challenge (Michael & Widjaja, 2024). Understanding the roots of MSME tax non-compliance is therefore essential for developing effective fiscal policies.

A growing literature highlights that knowledge about taxes can positively influence compliance behavior among MSMEs (Bulutoding et al., 2024; Eliana et al., 2023). MSMEs that are well-informed about regulations and processes are more likely to fulfill their tax obligations (Widjaja et al., 2024). In addition, studies in both Indonesian and global contexts show that the quality of tax service such as accessibility and fairness directly builds trust and encourages voluntary compliance (Santoso et al., 2024). Despite improvements in education and service, informal MSMEs' compliance rates remain suboptimal, indicating the existence of other influential factors. It becomes clear that addressing technical and administrative barriers alone is insufficient for solving the compliance puzzle.

Social norms have recently emerged as a key influence on MSME tax behavior, both in Indonesia and in the international literature (Cahyonowati, 2024). These informal rules and collective beliefs shaped by community values and peer influence often guide tax compliance decisions, sometimes even more than formal policies do (Putra, 2024; Santoso et al., 2024). In tightly knit informal business communities, MSMEs tend to model their behavior on perceived peer norms and local expectations. Evidence suggests that community-driven interventions targeting positive social norms can boost voluntary compliance more effectively than technical measures alone (D. Bobek et al., 2012; Cahyonowati et al., 2022).

Despite the growing evidence, most studies still focus on the direct impact of knowledge and service quality on tax compliance(Anggraeni et al., 2024b; Santoso et al., 2024). The mediating role of social norms in the informal MSME context particularly in developing countries remains underexplored (Della Fadhilatunisa & Andi Naila Quin Azisah Alisyahbana, 2024; Mansur et al., 2021). The unique interpersonal ties and informal governance found in MSMEs add a complex social dimension to compliance issues. Few empirical studies have rigorously examined how these local norms mediate the effectiveness of education and administrative strategies. This gap presents a critical challenge and opportunity for research on tax compliance in the informal sector.

Therefore, this study seeks to examine the mediating role of social norms in the relationship between tax knowledge, quality of tax service, and tax compliance among informal MSMEs. By focusing on this interplay, the research aims to provide a comprehensive understanding of compliance drivers in the informal sector. The hope is that the study's findings will inform more effective tax policy design, combining behavioral insights with administrative reforms. Ultimately, understanding how social, cultural, and informational elements interact can lead to more tailored and successful compliance interventions. This approach is expected to be especially relevant for developing countries, where informal MSMEs are both numerous and economically important. Accordingly, the research questions addressed in this study are as follows:

1. Does tax knowledge have a positive effect on tax compliance among informal MSME actors?
2. Does the quality of tax service have a positive effect on tax compliance among informal MSME actors?

3. Do social norms moderate the effect of tax knowledge on tax compliance among informal MSME actors?
4. Do social norms moderate the effect of tax service quality on tax compliance among informal MSME actors?

METHOD

This study employs a quantitative research approach utilizing a cross-sectional survey method (Cresswell, 2017) to examine the mediating role of social norms in the relationship between tax knowledge, quality of tax service, and tax compliance among informal MSMEs. The research adopts an explanatory research design, aiming to elucidate causal relationships among the variables of interest. Data was collected at a single point in time using standardized questionnaires, and statistical mediation analysis was conducted to test the hypothesized.

The research subjects consisted of owners or managers of informal MSMEs operating in gowa areas. Inclusion criteria required that participants be actively engaged in managing their businesses and possess potential tax obligations, regardless of their current registration status. Stratified random sampling was used to ensure adequate representation across different sectors and business sizes in gowa.

Data was collected using a structured questionnaire comprising validated scales. Tax knowledge, quality of tax service, social norms and tax compliance behavior questionnaire adapted from (Adhikara* et al., 2022; Fadhilatunisa et al., 2022; Nguyen, 2022). The questionnaire was pre-tested to ensure reliability and validity. Data collection was conducted through face-to-face interviews and online survey distribution, depending on respondents' accessibility and preferences. Consent was obtained from all participants, and confidentiality was assured throughout the study.

Data analysis involved descriptive statistics, reliability and validity testing of the measurement instruments, and structural equation modeling (SEM) to test the hypothesized relationships and mediating effects. The mediation analysis followed the procedures outlined by bootstrapping methods to assess the significance of indirect effects. All analyses were conducted using Smart PLS SEM (J. F. Hair et al., 2020; Ketchen, 2013).

The hypotheses explored in this research are crafted to capture the intricate relationships among the key constructs: (1) There is a positive correlation between tax knowledge and tax compliance among informal MSME participants; (2) The quality of tax services is positively linked to tax compliance among informal MSME participants; (3) Social norms act as a moderating factor, enhancing the connection between tax knowledge and tax compliance; and (4) Social norms also moderate the link between the quality of tax services and tax compliance. These hypotheses aim to offer a thorough understanding of not only the direct impacts of tax knowledge and service quality but also the significant role of social norms in influencing compliance behavior within the informal MSME sector.

RESULTS AND DISCUSSION
Research Results
Outer Model

The latest recommendations by (Hair Jr. et al., 2017) state that the assessment of reflective measurement models involves examining factor loading, convergent validity, discriminant validity, and internal consistency reliability. The measurement model (Figure 2) is illustrated

using the PLS algorithm in SmartPLS 4.1.0.3. All constructions were evaluated using reflective estimation.

The initial phase entails evaluating the reliability of the underlying factors and examining factor loadings for items within the reflective constructs. In the case of formatively developed constructs, loading weights were calculated rather than loading factors. The key consideration is the relationship between individual items within a single construct (Ketchen, 2013). According to (J. Hair et al., 2010; Kock, 2014), a loading value greater than 0.5 is necessary to show that all constructs (latent factors) can explain over 50 percent of the variance in items.

In the measurement model, reflective indicators with loadings below 0.5 should be discarded as they lack significant contribution. One item each from the Tax Knowledge (TK) and Social Norms (SN) constructs was removed due to their low loading values (< 0.5), indicating they have minimal impact as non-contributing factors. Although it is possible to eliminate items with low loadings, each construct still retains at least four indicators, even though three indicators are deemed sufficient (J. Hair et al., 2010).
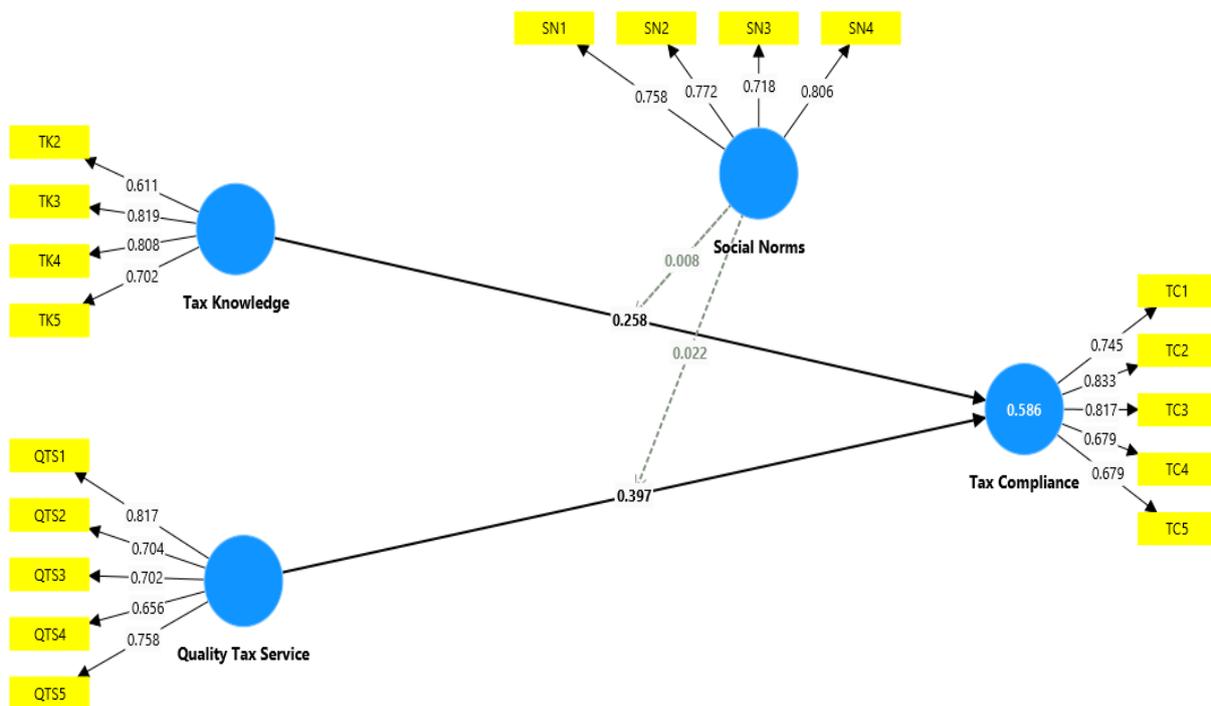

Figure 1. Complete evaluation of the suggested framework using a uniform PLS Algorithm

To evaluate internal consistency reliability, researchers employed three approaches: Cronbach's alpha, Composite Reliability (CR), and Rho_A. These methods assess the extent to which variance is attributable to latent factors, with outcomes ranging from 0 to 1 (Sarstedt et al., 2014). A value above 0.7 is considered acceptable (J. F. Hair et al., 2019). As shown in Table 1, the constructs in this study exhibited internal consistency reliability coefficients between 0.726 and 0.808. Table 1 also verifies that the measurement model's indicators met the criteria for reliability, loading, and validity.

Table 1. Loadings, reliability, and validity indicators for first-order construct

Item code	Loading	Alpha	Rho_A	CR	AVE
		0.726	0.765	0.827	0.548
TK1	Out				
TK2	0.611				
TK3	0.819				
TK4	0.808				
TK5	0.702				
		0.780	0.794	0.850	0.532
QTS1	0.817				
QTS2	0.704				
QTS3	0.702				
QTS4	0.656				
QTS5	0.758				
		0.764	0.775	0.849	0.584
SN1	0.758				
SN2	0.772				
SN3	0.718				
SN4	0.806				
SN5	Out				
		0.808	0.811	0.867	0.568
TC1	0.745				
TC2	0.833				
TC3	0.817				
TC4	0.679				
TC5	0.679				

Table 1 allows to confirm both convergent and discriminant validity. Researchers employed two primary metrics to evaluate the study's validity: convergent and discriminant validity. Convergent validity measures the degree of correlation among variables within a single construct. To establish convergent validity, researchers examine the Average Variance Extracted (AVE) scores, which should exceed 0.5 for each composite construct in the measurement model (J. F. Hair et al., 2019). The analysis showed that the AVE scores ranged from 0.532 to 0.867, while the Composite Reliability (CR) scores varied from 0.827 to 0.867 (refer to Table 1). These results indicate that the constructions used in this study meet the criteria for convergent validity.

Discriminant validity evaluates how distinctly different constructs are from each other empirically (Franke & Sarstedt, 2019). In this study, the Fornell and Larcker criterion approaches were used to assess discriminant validity, discriminant validity is confirmed when the square root of the Average Variance Extracted (AVE) is greater than the correlations between constructs, with AVE values exceeding 0.5 (Fornell & Larcker, 1981; J. Hair et al., 2010). The validity results based on this criterion are presented in Table 2. Furthermore, the Fornell and Larcker was applied, which confirms discriminant validity when values are below 0.9 or 0.85 (Henseler et al., 2015). As shown in Table 2, discriminant validity was verified using 0.9 criterion. The results indicated that all constructs met the discriminant validity criteria according to the methods employed in this study.

Table 2. Discriminant validity based on Fornell-Larcker criterion

	Quality Tax Service	Social Norms	Tax Compliance	Tax Knowledge
Quality Tax Service				
Social Norms	0.898			
Tax Compliance	0.846	0.809		
Tax Knowledge	0.801	0.882	0.801	

Table 2 shows that there are no concerns regarding discriminant validity. The diagonal elements, which are the square roots of the Average Variance Extracted (AVE), are greater than the inter-construct correlations listed beneath them. This indicates that the participants were able to clearly differentiate and comprehend the distinct constructs used in this study.
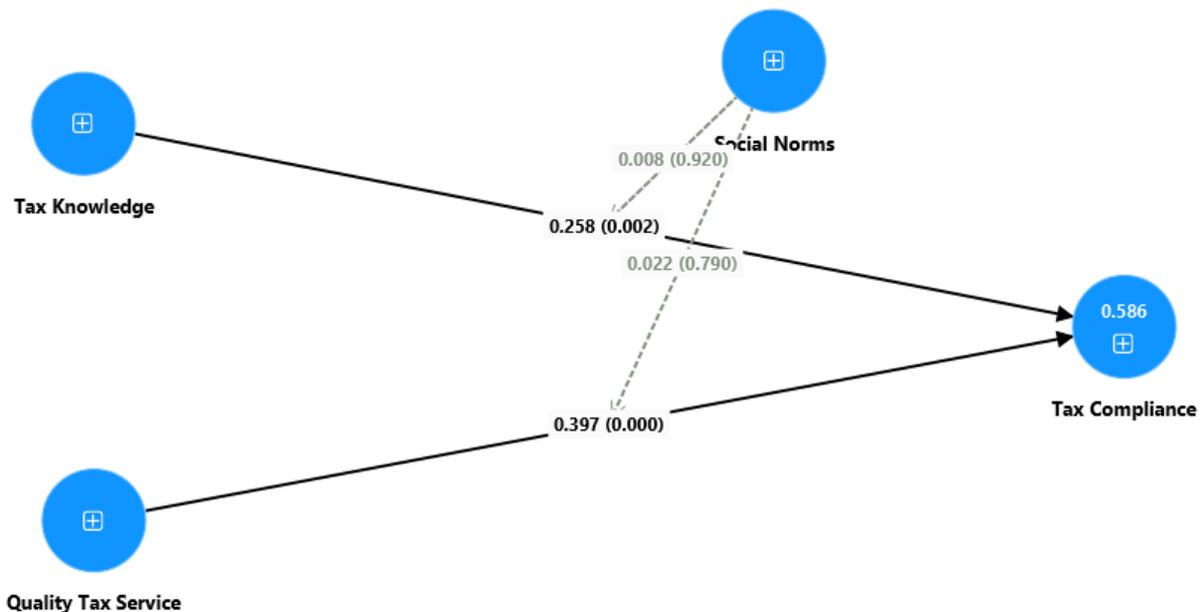
Inner Model

Figure 2. The Structural Model

To assess the statistical significance of the path coefficients and examine the hypotheses concerning direct and indirect effects, we utilized a bootstrapping method. This approach involved generating 10,000 subsamples and applying a significant level of 5%. Particularly with regard to the mediation effect of social norms on tax knowledge and quality tax service with tax

compliance. This calculation setting follows the recommendations of (Patricia Aguilera-Hermida, 2020).

Table 3. Overview of results based on path coefficients

Hypothesis	Path coefficient	T Statistics	p	Conclusion
TK →TC (H1)	0.258	3.098	0,002	Supported
QTS → TX (H2)	0.397	4.323	0,000	Supported
TK*SN → TC (H3a)	0.008	0.100	0.920	Not Supported
QTS*SN → TC (H3b)	0.022	0.267	0.790	Not Supported

Table 3 presents the results of the hypothesis testing using structural equation modeling, which includes both direct and moderating effects among the studied variables. The findings show that tax knowledge (TK) has a significant positive effect on tax compliance (TC), with a path coefficient of 0.258, a T-statistic of 3.098, and a p-value of 0.002. This indicates that an increase in tax knowledge is associated with higher levels of tax compliance among informal MSMEs. Similarly, the quality of tax service (QTS) also exerts a significant positive influence on tax compliance, as evidenced by a path coefficient of 0.397, a T-statistic of 4.323, and a p-value of 0.000. This result supports the notion that improved tax service quality contributes meaningfully to encouraging tax compliance behavior. However, the moderating effects of social norms do not show statistical significance in this study. The interaction between tax knowledge and social norms yields a very low path coefficient of 0.008, a T-statistic of 0.100, and a p-value of 0.920, indicating no meaningful moderating effect. Likewise, the interaction between tax service quality and social norms results in a path coefficient of 0.022, a T-statistic of 0.267, and a p-value of 0.790, which is also not significant.

In summary, Table 3 clearly demonstrates that both tax knowledge and the quality of tax service are significant direct predictors of tax compliance among informal MSMEs, affirming the importance of educational and administrative strategies in improving compliance behavior. Interestingly, however, the moderating role of social norms was not supported by the data, suggesting that in this particular context, social norms do not significantly strengthen or weaken the effects of tax knowledge and tax service quality on compliance. These findings indicate that while informational and service-based interventions remain crucial, simply leveraging social norms may not be sufficient to enhance tax compliance within informal MSMEs. This insight underscores the need for targeted policy approaches that focus on substantive improvements in knowledge and service quality, rather than relying primarily on normative influences, to effectively foster a more compliant tax culture in the informal sector.

Discussion

The findings of this study highlight that tax knowledge (TK) and the quality of tax service (QTS) are critical factors influencing tax compliance behavior among informal MSMEs. This is consistent with previous research showing a positive relationship between increased tax knowledge and compliance (Mansyuri et al., 2022), as well as the importance of high-quality tax services in improving taxpayer compliance rates (Aji Ardhianto et al., 2022). Therefore, these

results reinforce the urgency of taxpayer education and quality administrative services as key drivers of voluntary compliance in the informal sector. Conversely, the moderating effect of social norms in this study was not statistically significant, similar to the findings of (Santoso et al., 2024; Wenzel, 2004), which suggest that social norms alone may not sufficiently influence compliance behavior in certain demographic contexts. However, other studies present a more complex picture regarding the role of social norms in tax compliance. (Dwianika et al., 2023) found that taxpayer awareness, as an aspect of individual knowledge, can enhance the impact of service quality on compliance. Meanwhile, (Gangl et al., 2015) emphasized the importance of trust and a cooperative climate between tax authorities and taxpayers in improving compliance intentions. These differing findings indicate that while the direct influence of social norms may be limited, their interaction with other factors such as awareness and institutional trust can still play a significant role in shaping compliance behavior, suggesting the need for a multifaceted policy approach.

Additionally, another researcher demonstrates that administrative systems such as the Self-Assessment System do not automatically mediate the relationship between service quality and compliance among MSMEs, emphasizing that the effectiveness of tax service initiatives heavily depends on how well they align with taxpayer expectations and guidance needs (Hadiwibowo et al., 2023). This underscores that while tax knowledge and service quality are fundamental to improving compliance among informal MSMEs, their effectiveness is highly dependent on contextual variables such as taxpayer awareness, trust in authorities, and the adaptability of administrative systems. Social norms, although not always directly impactful, may interact with these other factors in ways that are not yet fully understood. Therefore, effective policies must integrate education, responsive services, and strategies that build a positive compliance climate, rather than relying solely on normative or systemic reforms (Anggraeni et al., 2024c).

A key advantage offered by the current research lies in its specific focus on informal MSMEs a sector often overlooked in previous studies that typically emphasize formal businesses or general taxpayers. By applying structural equation modeling to test both direct and moderating effects, this study provides a rigorous and context-specific analysis that offers a more nuanced understanding of compliance behavior in the informal sector. This approach allows for the identification of which interventions educational, administrative, or normative are likely to be most effective for this unique population. Such targeted insights are valuable for policymakers and practitioners seeking practical strategies to increase tax compliance where conventional approaches may not be effective.

The importance of these findings is underscored by the fact that informal MSMEs contribute significantly to the economy but often exhibit low levels of tax compliance. Demonstrating that knowledge and service quality are pivotal in driving compliance highlights actionable levers for intervention and resource allocation. Scientifically, these results contribute to literature by challenging the generalized assumption that social norms are universally impactful. Practically, they suggest that investments in taxpayer education and service improvement are likely to yield more reliable results than interventions focused solely on changing social attitudes or perceptions.

However, this study is not without limitations. The sample is limited to informal MSMEs within a specific geographic and regulatory context, which may affect the generalizability of the findings to other regions or sectors. The use of cross-sectional data also restricts the ability to make causal inferences or observe changes in compliance behavior over time. In addition, the

study primarily relies on self-reported data, which may be subject to social desirability bias. The variables considered, while important, do not capture all possible influences on tax compliance, such as broader economic factors, detailed psychological motivations, or specific policy changes.

Future research is recommended to address these limitations by including larger and more diverse samples across different regions and types of informal sectors. Longitudinal studies would be valuable to observe changes in compliance behavior over time and assess the lasting effects of interventions. Additionally, incorporating qualitative approaches could provide richer insights into the motivations and barriers faced by informal MSMEs. Researchers should also explore other potential moderating factors, such as technological adoption or specific types of incentives, to further refine our understanding of what drives tax compliance. By addressing these gaps, future studies can help develop more comprehensive and effective strategies for increasing tax compliance among informal MSMEs

CONCLUSIONS

This research empirically examines the effects of tax knowledge and the quality of tax service on tax compliance, as well as the moderating role of social norms among informal MSMEs. The findings robustly demonstrate that both tax knowledge and the quality of tax service exert significant and positive influences on the tax compliance behavior of informal MSME actors. These results underscore the critical importance of enhancing taxpayer education and strengthening service quality as primary strategies to foster voluntary compliance in the informal sector. Conversely, the analysis reveals that social norms do not serve as a significant moderate variable in the relationship between either tax knowledge or service quality and tax compliance. This suggests that, within the context studied, social or communal influences alone are insufficient to amplify the effectiveness of informational or administrative interventions.

In light of these findings, this study recommends that policymakers focus on evidence-based initiatives to improve tax knowledge and service accessibility, rather than relying predominantly on efforts to shape social norms. The lack of a moderating effect from social norms highlights the necessity of direct and practical approaches tailored to the specific challenges faced by informal MSMEs. For future research, it is advisable to explore additional contextual, psychological, or structural variables that may impact compliance, and to extend the scope of analysis across various regions or sectors. The use of longitudinal and qualitative methodologies is also recommended to capture the dynamic and multifaceted nature of tax compliance behavior within the informal sector.

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