# THE IMPACT MECHANISM OF SMES' PERSONALIZED TAX SERVICE DEMAND UNDER THE BACKGROUND OF DIGITAL ECONOMY

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**Abstract:** In the context of the digital economy, tax services are shifting from a management-oriented approach to a service-oriented one, and the demand for personalized tax services from small and medium-sized enterprises (SMEs) is increasingly prominent. This paper takes SMEs in City A as the research object, constructs a structural equation model based on questionnaire survey data, and empirically analyzes the influence mechanisms of tax-handling channel preference, tax policy awareness and information acquisition, and tax service satisfaction on the demand for personalized tax services. The results show that tax-handling channel preference, tax service satisfaction, and tax policy awareness all have significant positive effects on the demand for personalized tax services among SMEs, with the effect of tax-handling channel preference being the most prominent. The research conclusions provide empirical evidence for optimizing the supply of tax services to SMEs and improving tax administration efficiency in the context of the digital economy.
**Keywords:** Digital economy; Small and medium-sized enterprises; Personalized tax service; Structural equation model; Tax service demand

## 1 INTRODUCTION

The wave of the digital economy is profoundly transforming tax collection, administration, and services. On the one hand, digital technologies such as big data, cloud computing, and artificial intelligence provide tool support for tax authorities to improve administrative efficiency and innovate taxpayer services. According to statistics, the scale of China's digital economy exceeded 50 trillion yuan in 2022, accounting for approximately 41.5% of GDP, and has become an important driver of economic growth. On the other hand, emerging business models and commercial activities are constantly appearing, which compels tax authorities to shift from a "management-oriented" approach to a "service-oriented" approach, with increased focus on the experience and needs of taxpayers. The State Taxation Administration has proposed the "four refinements," including "refined service," in its tax collection and administration reform, and tax authorities at all levels have continuously launched initiatives such as the "Spring Breeze Initiative for Convenient Tax Service" to optimize service. However, how to precisely match taxpayer service supply with the diverse needs of taxpayers and enhance the level of personalized service in the digital economy remains an urgent issue for research and practice. As an important driving force of the economy, small and medium-sized enterprises (SMEs) account for more than 80% of the total number of enterprises in City A, contribute nearly 60% of tax revenue, and provide more than 70% of jobs. However, SMEs still face many challenges in tax services: lack of specialized tax knowledge, low accessibility to tax policies, and high compliance costs remain prominent issues. It is necessary for tax authorities to use digital means to provide more precise and efficient personalized tax services according to taxpayers' different situations, in order to alleviate tax-related difficulties for SMEs and enhance their tax compliance and confidence.

Against this background, this paper takes the personalized tax services for small and medium-sized enterprises in City A in the era of digital economy as the research object, analyzes the influencing factors of their service demands, and explores optimization paths. On one hand, this research enriches the theoretical framework of tax services under the digital economy, emphasizing the service concept of "taxpayer-centered" and differentiated services; on the other hand, the research conclusions can provide decision-making references for tax authorities to improve tax services, optimize the tax business environment, and support SMEs. To achieve the above goals, this paper will employ methods such as structural equation modeling to conduct empirical analysis on the influencing mechanisms of personalized tax service demands of SMEs in City A.

## 2 THEORETICAL BASIS AND RESEARCH STATUS

### 2.1 Transformation of Tax Services and Personalized Demand in the Digital Economy Context

The digital economy is driving the transformation of public services from a management-oriented to a service-oriented and intelligent model, and tax governance is also showing an evolutionary trend from "emphasis on management and collection" to "emphasis on service." Existing research suggests that the extensive application of digital technology not only improves the efficiency of tax collection and administration, but also reshapes the supply logic of taxpayer services, making the "taxpayer-centered" service concept operational in practice[1]. Against this background, taxpayer services are no longer limited to uniform, standardized tax handling instructions, but are gradually moving toward differentiation, precision, and personalization.

From a theoretical perspective, the new public service theory emphasizes the need to respond to the actual needs of different public service targets and to achieve public value through service improvement[2]. In the field of tax governance, the theory requires tax authorities to regard taxpayers as public service recipients rather than merely regulatory objects. Domestic scholars have pointed out that the core goal of taxpayer services should shift from "ensuring collection" to "improving service experience," and that taxpayer satisfaction should become an important indicator for evaluating the performance of tax governance [3-4]. With the popularization of electronic tax bureaus, self-service tax terminals, and online consultation platforms, tax authorities now possess the technological means for detailed profiling and differentiation of taxpayers, thus providing a practical foundation for personalized taxpayer services.

## 2.2 Impact Mechanism of SMEs' Tax Service Demand Formation

SMEs are important clients in tax administration, and their tax service demand has distinctive group characteristics. Compared with large enterprises, SMEs are generally at a disadvantage in terms of tax and finance expertise, access to policy information, and risk prevention and control capabilities [5-6], thus relying more heavily on tax services; their service needs are more susceptible to institutional and service experience influences.

Tax compliance theory provides an important explanatory framework for analyzing the tax service needs of small and medium-sized enterprises (SMEs). Early research emphasized the deterrent effect of tax audit probability and penalty severity on compliance behavior [7], but subsequent studies found that taxpayers' service experience, perceptions of fairness, and trust in tax authorities play an increasingly important role in compliance behavior [8]. The "psychological tax contract" theory proposed by Feld and Frey suggests that high-quality tax services help stimulate taxpayers' voluntary compliance behavior [9]. For SMEs, personalized tax services not only help alleviate compliance pressures by addressing the difficulties in understanding tax laws and fulfilling obligations, but also enhance their demand for further service support.

Asymmetry of information theory reveals the internal logic of the formation of tax service demand among SMEs from the perspective of information structure. Akerlof pointed out that information asymmetry can lead to decision-making bias and efficiency loss [10]. In tax practice, SMEs often face prominent information asymmetry problems because they lack professional tax and financial personnel and thus struggle to understand tax policies and administration requirements in a timely and accurate manner [11]. Existing research shows that strengthening tax law publicity, policy, and precise information delivery can effectively alleviate information asymmetry between tax authorities and taxpayers and reduce taxpayer risk [12], and objectively increase the demand among SMEs for point-to-point and customized services.

In empirical research, scholars have gradually revealed the influencing factors of tax service demand from a micro perspective. Wang and Chen [13-14], through studies on electronic tax filing systems, found that the convenience of tax handling channels and the ease of system use significantly impact taxpayers' service evaluation and willingness to use. Peng Jiming and Zhang Jinghua [15] constructed a taxpayer satisfaction evaluation index system, pointing out that service convenience, policy publicity, and communication feedback mechanisms are important factors affecting satisfaction. Si Xiaoyue et al. [16] further verified the transmission path of "tax service—satisfaction—compliance" through structural equation modeling. These studies indicate that the tax service demands of small and medium-sized enterprises are not singular.

## 2.3 Evolution of Research Methods Under Digitalized Tax Governance

As the research perspective has shifted from normative analysis to empirical analysis, the methodological system for taxpayer services research has continued to diversify. Early literature often adopted institutional analysis and normative studies, focusing on describing the ideas and pathways for constructing taxpayer service systems [3, 17]. In recent years, questionnaire surveys and econometric analyses have gradually become mainstream, and structural equation modeling (SEM), which can handle both latent variables and path relationships simultaneously, has been widely used in taxpayer service research [16, 18].

In the context of the digital economy, some studies have begun to focus on the impact of electronic taxation and smart taxation on the demand for tax services. Bhuasiri et al. and Rifat et al. introduced service and perceived risk variables into research on electronic taxation [19-20], expanding the technology acceptance model. Domestic scholars have also explored optimization paths for tax services empowered by digital technologies in combination with "Internet Plus Tax Services" and smart taxation practices [21-22].

## 3   RESEARCH DESIGN AND METHODOLOGY

### 3.1 Research Hypotheses and Model Construction

Based on the above theories and literature, this paper focuses on the influence of three key factors on SMEs' demand for personalized tax services, and accordingly constructs a conceptual model and proposes hypotheses. First, tax-handling channel preference reflects the tendency of enterprises to choose online or offline channels for handling tax-related matters. With the popularization of smart tax-handling channels such as electronic tax bureaus, self-service tax terminals, and mobile clients, taxpayers' acceptance of online digital channels is continuously increasing. Research by Carter and Bélanger shows that the more taxpayers prefer digital tax-handling channels, the stronger their expectations for intelligent and interactive services; domestic scholars Zang Yaomin and Lin Jingyu also point out that the convenience of channels

will directly improve taxpayers' demand for differentiated services and instant needs. Based on this, this study believes that the more enterprises prefer online channels to handle tax matters, the stronger their demand for higher and more targeted personalized services. Second, tax policy awareness and information acquisition refer to the degree to which enterprises understand tax preferential policies and the ease of obtaining relevant information. The higher the level of policy awareness, the more enterprises can identify their differentiated needs in tax incentives, filing processes, risk prevention and control, etc.; Chen found that the convenience of information access and policy transparency significantly promote taxpayers' demand for more professional and customized services. Therefore, when enterprises can obtain policy information in a timely and accurate manner, they tend to actively seek personalized services closely related to their own business. Based on this, this study proposes Hypothesis H2. Thirdly, tax service satisfaction refers to enterprises' overall evaluation of the various services currently provided by tax authorities. Existing studies have pointed out that satisfaction is not only an outcome indicator of public service performance, but also inversely affects taxpayers' further expectations of services. In the field of tax services, the survey by Si Xiaoyue et al. found that when taxpayers are more satisfied with existing services, their expectations for service enhancement, service upgrading, and obtaining higher-level services are significantly improved. In other words, enterprises with higher satisfaction are more likely to proactively express their demand for more intelligent and differentiated tax services.

The specific statements of the above hypotheses are as follows:

H1: Enterprises' preferences for tax handling channels have a significant positive impact on personalized tax service demand.

H2: Enterprises' awareness of tax policies and information acquisition significantly and positively affect personalized tax service demand.

H3: Enterprises' satisfaction with tax services has a significant positive impact on personalized tax service demand.

Based on the content of this research's questionnaire and the standard scale construction used in domestic and international studies on taxpayer services, this study divides the 20 questionnaire items into the following four latent variables. Taxpayers' perceptions and behavioral intentions regarding tax services are abstracted into four latent variables: preference for tax service channels, awareness of tax policies and information acquisition, taxpayer service satisfaction, and demand for personalized taxpayer services. Of these, the first three are exogenous latent variables, while demand for personalized taxpayer services is the endogenous latent variable, according to which a structural equation model is constructed, as shown in Figure 1.
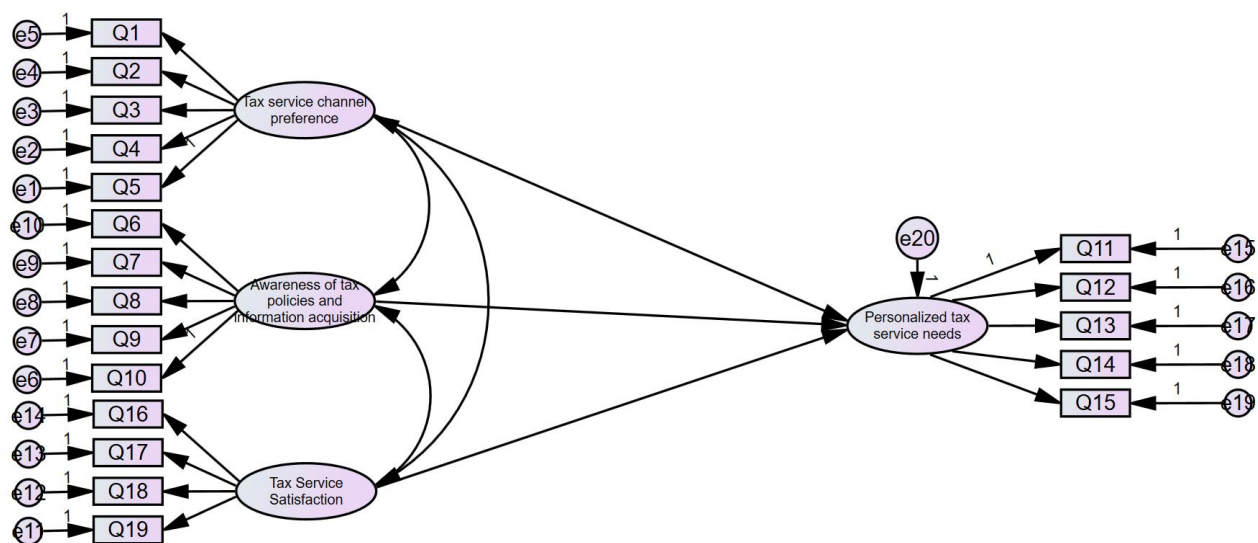


**Figure 1** Structural Equation Model Diagram

### 3.2 Data Sources and Analysis Methods

This paper collects data through a questionnaire survey. The survey subjects are small, medium, and micro enterprises within the jurisdiction of City A, and the survey was organized and conducted from May to June 2023. To ensure that the sample is representative and diverse, the distribution of questionnaires adopts a combination of stratified sampling and convenience sampling. The overall SMEs in City A were stratified by industry type (manufacturing, wholesale and retail, modern service industry, construction and real estate, and others) and enterprise size (micro, small, medium), and within each stratum, samples were conveniently selected through recommendations from tax authorities, lists from industry associations, and directories of park enterprises. The questionnaire was mainly distributed online (via questionnaire links sent through taxpayer-WeChat groups, emails, etc.), supplemented by on-site distribution of paper questionnaires as well. A total of 300 questionnaires were distributed, and 280 valid questionnaires were ultimately recovered, with a valid response rate of approximately 93.3%.

This study designed 19 measurement items around four latent variables in the theoretical model. Specifically: ① Tax handling channel preference (5 items), measuring the degree to which enterprises prefer to handle tax-related business

through various channels (online/offline, self-service/manual); ② Tax policy awareness and information acquisition (5 items), measuring enterprises' familiarity with preferential tax policies such as tax and fee reduction, and the ease of obtaining relevant policy information; ③ Tax service satisfaction (4 items), measuring the overall satisfaction of enterprises with various current tax services (such as process efficiency, 12366 services, communication and feedback mechanisms, etc.); ④ Personalized tax service demand (5 items), measuring the willingness and degree to which enterprises hope tax authorities will provide customized and differentiated services (such as whether a dedicated tax consultant, on-site reservation service, etc., are needed). All items are scored using a 5-point Likert scale (1=completely disagree, 5=completely agree).

**Table 1** Latent Variables and Their Measurement Items

| Variable Dimension | Item Code | Measurement Item Content (5-point Likert scale) |
|---|---|---|
| Tax Handling Channel Preference | Q1 | Your company prefers to handle tax-related business through online channels (such as the Electronic Tax Bureau). |
| | Q2 | Your company is willing to use self-service tax terminals for daily tax matters. |
| | Q3 | Your company hopes to obtain and handle relevant tax services through the official WeChat account of the tax authorities. |
| | Q4 | Your company prefers to call the 12366 tax service hotline for tax-related consultation. |
| | Q5 | Your company prefers to go to the tax service hall to handle tax-related business on site. |
| Tax Policy Awareness and Acquisition | Q6 | Your company is familiar with current tax and fee reduction policies aimed at SMEs. |
| | Q7 | Your company can promptly obtain the latest tax policy information. |
| | Q8 | Your company mainly learns about new tax policies through official channels (such as official websites/WeChat accounts) of the tax authorities. |
| | Q9 | Your company actively pays attention to the latest tax policy information released by the tax department. |
| | Q10 | Policy presentations or training provided by the tax authorities help your company understand relevant tax policies. |
| Personalized Tax Service Demand | Q11 | Your company hopes that the tax authorities assign a dedicated tax service consultant to communicate with your company. |
| | Q12 | Your company hopes that the tax authorities provide targeted delivery of tax policies and tax reminders relevant to your company. |
| | Q13 | Your company is willing to use reservation consultation services provided by the tax authorities. |
| | Q14 | Your company has specific tax service needs that have not yet been met. |
| | Q15 | Your company hopes that the tax authorities provide personalized services or training based on industry characteristics. |
| Tax Service Satisfaction | Q16 | Your company considers the current tax handling process efficient and convenient. |
| | Q17 | Your company is satisfied with the 12366 tax service. |
| | Q18 | Your company finds the communication and feedback mechanisms of the tax authorities effective. |
| | Q19 | Your company is satisfied with the overall service from the tax authorities. |

This paper comprehensively applies both qualitative and quantitative methods. Firstly, literature review and interviews are used to understand the current situation and needs of tax services for small and medium-sized enterprises, providing support for questionnaire design. Subsequently, SPSS 26.0 software is used to test the reliability and validity of the questionnaire data and evaluate the measurement of each latent variable. Finally, AMOS 24.0 software is utilized to construct a structural equation model to test the research hypotheses. SEM analysis includes confirmatory factor analysis of the measurement model and path analysis of the structural model. Model fit is evaluated comprehensively using indices such as $\chi^2$/df, GFI, AGFI, RMR, and RMSEA. Each path coefficient is estimated by the maximum likelihood method and the significance is determined by t-test.

## 4 EMPIRICAL RESULTS ANALYSIS

### 4.1 Descriptive Statistical Analysis

There are a total of 280 valid sample enterprises, with the majority being micro and small enterprises, and the median number of company employees is about 60. The samples cover manufacturing (about 31%), modern service industry (about 27%), wholesale and retail (about 16%), construction and real estate (about 16%), and other industries (about 10%), mainly consisting of small and micro enterprises in the secondary and tertiary industries. In terms of tax attributes, 54% of the sample enterprises are small-scale VAT payers, and 46% are general taxpayers. About 66% of enterprises have enjoyed various types of tax and fee reduction policies, and 55% are equipped with full-time financial personnel. Overall, the samples are widely representative, covering SMEs of different industries, scales, and taxpayer types, laying a sound foundation for subsequent analysis.

Table 2 shows that the average scores of each dimension in the questionnaire are all higher than the midpoint score of 3, indicating that the surveyed enterprises generally show a positive evaluation of the various aspects involved in the survey.

Except for a few items, the average scores of each question range between 3.1 and 3.7, with no extreme high or low scores observed. Among them, the demand scores for customized services such as "one-on-one consultants" are relatively high (most items have an average score above 3.6), while the scores for awareness of the latest tax policies are relatively low (for example, the mean for familiarity with tax and fee reduction policies is only about 3.0). This reflects a strong expectation for personalized services among enterprises, but deficiencies remain in access to policy information.

**Table 2** Descriptive Statistics of Each Latent Variable

| Latent Variable | Mean (Full Score 5) | Standard Deviation |
|---|---|---|
| Tax Handling Channel Preference | 3.5 | 0.84 |
| Tax Policy Awareness and Acquisition | 3.14 | 0.86 |
| Tax Service Satisfaction | 3.43 | 0.85 |
| Personalized Tax Service Demand | 3.69 | 0.83 |

## 4.2 Reliability Analysis and Validity Analysis

Using SPSS to conduct reliability analysis on the questionnaire data, the results show that the Cronbach's α coefficients for the four latent variables in Table 3 are 0.875 (channel preference), 0.905 (policy awareness), 0.884 (service demand), and 0.872 (service satisfaction), all exceeding the threshold of 0.70, indicating that the scale has good internal consistency. Table 4 shows that the KMO sampling adequacy index before confirmatory factor analysis is 0.915, and the Bartlett's test of sphericity yields $\chi^2=3428.32$, df=171, p<0.001, indicating that the correlation matrix is suitable for factor analysis. The extracted four common factors have eigenvalues all greater than 1, cumulatively explaining 70.6% of the total variance, with standardized factor loadings for all items on their respective factors above 0.67. The inter-item correlations within latent variables are significant and generally higher than correlations between different latent variables, indicating that the scale has good convergent and discriminant validity. In conclusion, the reliability and validity of the questionnaire scale both meet the requirements of the study and can be used for subsequent structural equation modeling analysis.

**Table 3** Reliability Analysis (Cronbach's α Coefficient)

| Dimension | Number of items | Cronbach's Alpha | Alpha Based on Standardized Items |
|---|---|---|---|
| Preference for Tax Service Channels (Q1–Q5) | 5 | 0.875 | 0.876 |
| Awareness of Tax Policies (Q6–Q10) | 5 | 0.905 | 0.905 |
| Demand for Personalized Services (Q11–Q15) | 5 | 0.884 | 0.883 |
| Taxpayer Service Satisfaction (Q16–Q19) | 4 | 0.872 | 0.872 |

**Table 4** Validity Analysis Results

| KMO and Bartlett's Test | | |
|---|---|---|
| KMO Sampling Adequacy Measure. | | .915 |
| Bartlett's Test of Sphericity | Approximate Chi-square | 3428.320 |
| | Degrees of Freedom | 171 |
| | Significance | .000 |

## 4.3 Model Fit and Path Analysis

**Table 5** Structural Equation Model Fit Indices

| Indices | Values | Criteria |
|---|---|---|
| $\chi^2$/df | 1.803 | < 3.0 |
| GFI | 0.916 | ≥ 0.90 |
| AGFI | 0.89 | ≥ 0.90 |
| RMR | 0.061 | ≤ 0.08 |
| RMSEA | 0.054 | ≤ 0.08 |

Table 5 shows that the SEM model constructed based on 280 sample data fits well, and all indicators reach commonly used standards. The model's $\chi^2$/df=1.803, less than 3; GFI=0.916, AGFI=0.890, close to the recommended value of 0.90; RMR=0.061, RMSEA=0.054, both below 0.08. Therefore, it can be considered that the model has a high overall goodness of fit. Table 6 shows the structural model path coefficient estimation results: tax channel preference, tax policy awareness, and tax service satisfaction all have significant positive effects on the personalized tax service demand of small and medium-sized enterprises, confirming hypotheses H1, H2, and H3. Among them, the effect of tax channel preference is the greatest (standardized coefficient β≈0.330, p<0.001), followed by tax service satisfaction (β≈0.294, p<0.001), with

tax policy awareness having a relatively smaller but still significant effect (β≈0.203, p=0.001).

**Table 6** Path Coefficient Estimation Results

| Hypothesis | Path Relationship (Independent Variable → Dependent Variable) | Standardized path coefficient β | p-value |
|---|---|---|---|
| H1 | Tax Service Channel Preference → Personalized Tax Service Demand | 0.33 | < 0.001 |
| H2 | Awareness and Access to Tax Policies → Personalized Tax Service Demand | 0.203 | 0.001 |
| H3 | Tax Service Satisfaction → Personalized Tax Service Demand | 0.294 | < 0.001 |

The above results indicate that the more small and medium-sized enterprises prefer diverse and convenient tax service channels, the stronger their demand for personalized tax services; the more familiar enterprises are with preferential tax policies and the easier it is to access relevant information, the more they are able to identify shortcomings in their own tax management, thus generating targeted service needs; the more satisfied the enterprises are with existing tax services, the more likely they are to put forward higher-level and more refined customization requirements. Although the tax authorities in City A have gradually established a multi-dimensional tax service network integrating online platforms, offline service windows, self-service terminals, and consultation services, which has laid a foundation for personalized services, survey results show that there is a significant supply-demand mismatch in City A's current tax services in three aspects: policy information, service channels, and personalized service supply. First is the mismatch between the supply of policy information and enterprise needs. Enterprises hope to receive timely and comprehensive information about tax preferential policies applicable to themselves, yet their actual familiarity is not high. The survey shows that the average awareness score for preferential policies such as tax reduction and fee reduction is only about 3.0 points (out of 5); more than half of enterprises believe that the timeliness of obtaining the latest tax policy information needs improvement. This indicates that the current policy promotion is neither precise nor broad enough, resulting in a gap for SMEs in "knowing what they should know". Difficulties in acquiring policy information have become a major pain point for SMEs in tax services, not only affecting their full enjoyment of preferential policies but also, to some extent, reducing their confidence in the tax department to provide deeper services. Second is the mismatch between the supply of tax service channels and enterprise preferences. Nearly 60% of enterprises prefer to handle tax-related matters through online channels such as the electronic tax bureau, mobile apps, and self-service terminals, but their ratings of the convenience of existing online services are mediocre (average satisfaction is only about 3.4 points). At the same time, more than half of enterprises still prefer to go to the tax service hall for face-to-face service. This shows that the functions and promotion of current online services need further enhancement, while offline service windows remain indispensable for some taxpayers. At present, the supply of channels does not fully meet the diverse preferences of enterprises when handling tax matters, thus limiting further improvement in both satisfaction with tax services and personalized needs. Third is the mismatch between the supply of personalized services and enterprise expectations. About 70% of enterprises hope the tax authority will assign dedicated consultants to provide regular services and push preferential policies and tax reminders relevant to their business; enterprises in different industries also generally hope that the tax authority provides industry-specific services (the average score for related questions is about 3.6). Furthermore, nearly 40% of enterprises clearly indicate that some of their specific tax service needs are still unmet. In contrast, the overall satisfaction score for the tax authority's services is only 3.38 on average, suggesting that standardized universal services are not able to fully satisfy some enterprises' special needs; many SMEs are eager for deeper and more customized services that closely match the characteristics of their production and operations.

## 5 CONCLUSION AND POLICY RECOMMENDATIONS

### 5.1 Research Conclusions

In the context of the digital economy, small and medium-sized enterprises (SMEs) show a strong demand for personalized tax services provided by tax authorities. This study uses structural equation modeling to empirically analyze the factors influencing SMEs' demand for personalized tax services. The results indicate that tax handling channel preferences, awareness of tax policies, and satisfaction with tax services all have a significant positive impact on the demand for personalized services. Among these, channel preference has the greatest effect, indicating that enriching tax handling channels and enhancing convenience are key to stimulating demand for personalized services. Satisfaction with tax services plays the next biggest role, suggesting that improving existing services can further encourage enterprises to seek higher levels of service. The impact of policy awareness is relatively smaller but still cannot be ignored; the more sufficient the policy information obtained by enterprises, the more specific their personalized tax-related needs. At the same time, the survey also found that there are mismatches between supply and demand in current tax services regarding policy delivery, channel provision, and customization, which should be given attention.

### 5.2 Policy Recommendations

Based on the above conclusions, this paper puts forward the following policy recommendations:
First, broaden the integration of online and offline diversified tax handling channels to improve the match between tax service channel supply and taxpayer preferences. Tax authorities should accelerate the construction of a three-dimensional tax service system integrating both online and offline channels. On the one hand, they should improve the functions of

online channels such as electronic tax bureaus, mobile tax handling apps, and self-service terminals, enhance system stability and operational convenience, and strengthen publicity and promotion so that more businesses are informed about and able to utilize online tax services. On the other hand, they should optimize the service processes in offline tax halls to provide efficient and considerate guidance and assistance to taxpayers who still prefer in-person transactions. By providing taxpayers with the right to choose among multiple channels, the supply and demand of tax handling channels can be effectively aligned according to the channel preferences of different enterprises.

Second, strengthen the precise push and mechanism of "policies seeking people", and improve the effectiveness of tax policy publicity. To address the issue of small and medium-sized enterprises (SMEs) not being timely or adequately informed about tax incentives, tax authorities should fully utilize big data technology to establish taxpayer profiles based on industry, size, applicable incentives, and other characteristics, to realize targeted policy delivery. The latest preferential policies and tax-related reminders should be sent precisely to enterprises in need via channels such as WeChat official accounts, SMS, and email. Meanwhile, a regular policy mechanism should be established, such as regularly holding tax policy briefings and online live trainings for SMEs, and where necessary, arranging for tax experts to provide "one-to-one" on-site services, to ensure that SMEs are fully informed of and fully enjoy policy benefits as they are entitled to.

Furthermore, providing differentiated and customized tax services addresses the diverse and special needs of SMEs. On the basis of existing services, tax authorities should explore and introduce more personalized tax service initiatives. For example, they can establish a taxpayer advisor system for SMEs, assign a dedicated liaison to each enterprise to promptly resolve tax-related issues, open up appointment and on-site service channels so that enterprises can book in-person guidance from tax staff as needed, and launch special service packages for different industries or newly established enterprises to help them quickly become familiar with relevant tax policies and handling procedures. Through these differentiated service measures, the shortcomings of universal services can be compensated for, ensuring that the special tax-related needs of SMEs are effectively addressed and responded to. By taking these measures, it is expected to significantly improve the alignment between tax service supply and enterprise demand, effectively enhance SMEs' satisfaction and sense of engagement with tax authority services, increase overall tax compliance levels, and achieve a positive interaction between tax governance and economic growth.

In summary, this study conducted an in-depth analysis of the personalized tax service demands of SMEs from both the supply and demand side under the background of the digital economy, verified the mechanism of key factors such as channel preference, policy awareness, and service satisfaction, and revealed the practical problem of service supply-demand mismatch. The research results are innovative to some extent in enriching the theory of tax services, and provide useful references for tax authorities to improve services and optimize the tax business environment.

## COMPETING INTERESTS

The authors have no relevant financial or non-financial interests to disclose.

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