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The Effect of Tax Understanding, Tax Sanctions, and Tax Rates on Tax Compliance With MSMEs

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ABSTRACT

Taxation is one of the other sectors that contribute to supporting the Indonesian economy. tax is an obligation inherent in the life of the state. The level of tax compliance, especially in the MSME sector, is the main focus that must be considered considering the large number of MSME actors. The purpose of this study is to ascertain if tax understanding, tax penalties, and tax rates are taken into consideration while evaluating MSME taxpayer compliance. Purposive sampling was used to pick 51 MSMEs from the Gunung Anyar District's MSME actors who meet the requirements of having an NPWP and filing tax filings. The SPSS version 25 program is used in this study to assess the hypothesis, multiple linear regression analysis, data quality, normality, and traditional assumption tests. The findings demonstrated that while tax rates had a substantial negative impact on compliance, tax understanding and tax penalties had a considerable beneficial impact as well, contributing to MSME taxpayer compliance.

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INTRODUCTION

An essential component of Indonesia's national development is its economic growth. Indonesia's economic growth in the first quarter of 2024 was 5.11% (YoY), according to figures from the Central Bureau of Statistics. Compared to the previous quarter, when it only achieved 5.04% (YoY), this represented an increase (Badan Pusat Statistik, 2024). A rise in domestic consumption brought about by the 2024 General Election (Pemilu), joint leave, and national holidays bolstered this economic expansion. Domestic consumption increased by 4.09% (YoY) as a result of these occurrences. The taxes sector is one of the key areas that supports the national economy. According to Law Number 6 of 1983, since taxes are used to fund state spending, they are a necessary communal contribution to the state without any reciprocal process.

Substantial portion of the GDP is supported by Micro, Small, and Medium-Sized Enterprises (MSMEs). MSMEs make up around 60% of the GDP, or \$8,573 trillion annually (Anastasya, 2023). By creating

jobs, MSMEs actively contribute to the government's efforts to lower the unemployment rate. Up to 116 million individuals, or 97% of the workforce, can be employed by MSMEs (Anastasya, 2023). 8.71 million business units from all throughout Indonesia were MSMEs registered on the Online Single Submission (OSS) platform as of 2022 (Anastasya, 2023).

Taxes are the cornerstone of progress and a fundamental duty in governmental affairs. Given the vast number of MSME participants, the primary focus that needs to be taken into account is the degree of tax compliance, particularly among MSMEs. Every person, including MSME players, has a responsibility to fulfill their tax rights and obligations, which includes filing taxes in line with existing legal laws.

According to Minister of Finance Sri Mulyani (2024), the tax-to-GDP ratio would only be 10.02% in 2024, down from 10.31% the year before (Catriona & Djumena, 2024). According to the Directorate General of Taxation (DGT), taxpayer compliance dropped to 85.72% in 2024 from 86.97% the previous year (Hidayat, 2025). With only 1.34 million MSMEs registered as taxpayers as of 2021, out of a total of 64.2 million MSMEs in Indonesia, the compliance rate for MSMEs remains low.

The government has taken a number of steps to improve this, including replacing PP No. 46 of 2013 regarding the 1% final income tax for MSMEs with PP No. 23 of 2018 regarding the 0.5% monthly income tax for personal and corporate taxpayers with gross circulation of ≤4.8 billion annually. This is done so that MSME players are not burdened with low rates and that each layer is treated fairly, increasing taxpayer compliance and allowing them to pay taxes to the state (Putri & Trisnarningsih, 2023).

Taxpayers are required to submit their income on the Annual Tax Return (SPT) using a self-assessment system in order to fulfill their tax obligations. According to relevant regulations, SPT involves calculating tax payments, tax items, and assets and liabilities (Putri & Trisnarningsih, 2023). Taxpayers can individually and digitally determine, submit, and pay their tax liability through self-assessment (Maulida, 2023).

Various elements can influence taxpayer compliance: 1) internal elements, which come from within the individual and include aspects such as character and ethical principles; 2) external elements, which come from outside the individual and include factors such as the taxpayer's living environment or situation (Putri & Trisnarningsih, 2023).

Additionally, tax knowledge may have an impact on taxpayer compliance. The state of taxpayers' basic knowledge of tax laws, including computations and tax payments, is known as tax comprehension (Arta & Alfasadun, 2022). This knowledge of taxes may inadvertently inspire or raise taxpayers' awareness of their tax-related responsibilities (Dewi et al., 2021).

Tax penalties have a significant impact on taxpayer compliance as well. Government strategies that suppress or minimize taxpayer non-compliance are known as tax sanctions (Septriani & Yogantara, 2020). To teach taxpayer discipline to adhere to tax regulations, the tax penalties must have a deterrent effect (Siregar et al., 2024).

Taxpayer compliance may be encouraged by low tax rates. In an attempt to address the issue of MSME taxpayers failing to pay taxes on time each month, the government lowered the income tax rate from 1% to 0.5% (Wulandini & Srimindarti, 2023). Because it is equitable and not onerous for all layers, the rate determination is anticipated to boost taxpayer compliance (Mansur et al., 2022).

The compliance of MSME taxpayers, particularly in Surabaya City, is the main subject of this study. According to Putri and Trisnarningsih (2023), there were 60 thousand MSME players in Surabaya as of 2022. The MSME taxpayers in Gunung Anyar Subdistrict, which is renowned for its MSME sector's quick expansion, are the subject of this study. By offering a range of facilities and planning supportive events like the regular Gunung Anyar Goes to Bungkul MSME market and the Pasar Murah Ramadhan, this subdistrict helps to promote the economic expansion of MSMEs. Increasing sales for MSME firms in the area is the goal of these initiatives. The support provided by the sub-district is believed will increase the tax compliance of MSME participants.

LITERATURE REVIEW

Theory Of Planned Behavior

The primary theory in this study is TPB. According to this idea, which was first presented by Ajzen in 1991, a behavior is predicated on an organized or planned intention. According to Adjen (1991), each person's attitudes and conduct can be influenced by a number of circumstances, such as: 1) Behavioural Beliefs: a predisposition to behave in a way that is either favourable or unfavourable to an item, other people, occasions, or establishments; 2) Normative Beliefs: the

conviction that an individual can be influenced to act by societal pressure or an understanding from outside sources; 3) Control Beliefs: These are opinions about what influences a person's behavior and an individual's assessment of how these elements influence or hinder their behavior.

Tax Understanding

A condition to understanding the tax laws and duties that can motivate tax actors to fulfill their tax responsibilities is known as tax knowledge. Tax actors that possess a basic awareness of taxation are better equipped to make decisions that adhere to tax regulations (Rosana, 2021).

Tax Sanctions

The implementation of tax sanctions serves as a preventative or control measure to reduce tax infractions. Tax actors may believe that there would be repercussions for infractions if they face onerous tax penalties that serve as a deterrent (Pratama & Mulyani, 2019).

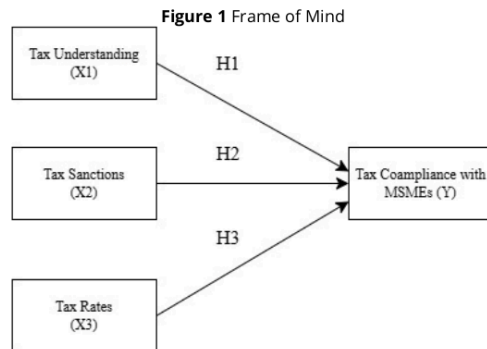
Tax Rates

When determining the number of tax that must be paid, the tax rates serves as the primary guideline to guarantee equity in estimating tax obligations (Arta & Alfasadun, 2022). According to the tax object, the tax rate is the amount or percentage that the taxpayer must complete or satisfy (Yuliyannah et al., 2020).

Msme Taxpayer Compliance

When taxpayers are aware of the need to adhere to all tax regulations, especially those pertaining to tax computation and reporting, this is referred to as taxpayer compliance (Arta & Alfasadun, 2022). This conformity also include obeying tax laws and being subservient (Sari & Rejeki, 2021). The duty of tax actors to fulfill their legal tax duties is known as taxpayer compliance (Ritonga & Poniman, 2022).

Research Hypothesis



Source: Data processed by researchers year 2025

H1: Tax understanding affects taxpayer compliance MSME.

H2: Tax sanctions affect taxpayer compliance MSME.

H3: Tax rates affect taxpayer compliance MSME.

METHOD

Metode Analisis

As stated by Sugiyono (2018), statistical methods are implemented in this study to analyze numerical data quantitatively. The multiple linear regression technique was chosen to evaluate the effect of the independent variable on the dependent variable. Data analysis for this research was

conducted using SPSS software version 25. The purpose of this study is to evaluate the influence of independent factors such as tax understanding, tax sanctions, and tax rates on the dependent variable, tax compliance MSMEs. The sample consists of 166 participating MSMEs, 51 of which were located in Gunung Anyar district throughout 2024. Primary sources data used in this study, acquired by sending out questionnaires with a number of questions that participants were asked to answer directly.

RESULTS AND DISCUSSION

Data Quality Test Validity Test

Table 1 Validity Test

Variabel	Indikator	r Tabel	r Hitung
Tax Understanding	1	0.276	0.688
	2	0.276	0.523
	3	0.276	0.809
	4	0.276	0.687
	5	0.276	0.613
	6	0.276	0.694
Tax Sanctions	1	0.276	0.411
	2	0.276	0.827
	3	0.276	0.848
	4	0.276	0.832
	5	0.276	0.659
Tax Rates	1	0.276	0.629
	2	0.276	0.794
	3	0.276	0.805
	4	0.276	0.698
	5	0.276	0.513
Tax Compliance MSMEs	1	0.276	0.810
	2	0.276	0.633
	3	0.276	0.762
	4	0.276	0.418
	5	0.276	0.811

Source: Data processed by SPSS year 2025

From table 1, all of the indicators on the variables have $r_{count} > r_{table}$, indicating that they are deemed legitimate and appropriate for use as research tools..

Reliability Test

Table 2 Reability Test

Variabel	Cronbach's Alpha
Tax Understanding (X1)	0.754
Tax Sanctions (X2)	0.776
Tax Rates (X3)	0.726
Tax Compliance MSMEs (Y)	0.726

Source: Data processed by SPSS year 2025

According to table 2, every variable has a Cronbach's Alpha value more than 0.70. Concluded that the indicators of all variables have consistency or reliability as a variable measuring instrument.

Descriptive Statistical Analysis

Table 3 Statistical Analysis

	Minimum	Maximum	Mean
Tax Understanding	9.00	30.00	22.3529
Tax Sanctions	9.00	25.00	18.1961
Tax Rates	7.00	25.00	17.2941
Tax Compliance MSMEs	8.00	25.00	20.2549

Source: Data processed by SPSS year 2025

From table 3 the results show that:

1. The average (mean) score for tax comprehension is 22.35, with a standard deviation of 4.81. The range of values for the X1 variable is 9.00 for the lowest value and 30.00 for the highest. This demonstrates that the X1 scale from the sample, which is about 75% of the maximum possible scale, indicates that researchers have found that respondents generally have a reasonably excellent degree of tax awareness.
2. The average (mean) is 18.20, the standard deviation is 4.39, the minimum is 9.00, and the maximum is 25.00. Variable X2 shows that respondents generally had a rather strong opinion of the relevance of tax punishments, with an average value of 18.20 from a maximum range of 25.00, or 72.8% of the complete scale.
3. The standard deviation of the tax rate is 4.36, and its value (mean) is 17.29. The range of values for variable X3 is 7.00 for the lowest value and 25.00 for the highest. The mean value of tax rates is comparatively lower than that of other variables, suggesting that respondents' opinions of tax rates are generally more neutral.
4. The mean value of MSME Taxpayer Compliance is 20.25, with a standard deviation of 4.04. The range of values for variable Y is 8.00 for the lowest value and 25.00 for the highest. The fact that 81% of MSME taxpayers have successfully met their tax obligations is indicative of this.

Normality Test

Table 4 Normality Test

<i>One Sample Kolmogorov-Smirnov test</i>		<i>Unstandardized Residual</i>
N		51
Normal Parameters	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	2.69216983
Most Extreme Differences	<i>Absolute</i>	0.068
	<i>Positive</i>	0.068
	<i>Negative</i>	-0.057
Test Statistics		0.068
Asymp. Sig. (2-Tailed)		0.200 ^d

Source: Data processed by SPSS year 2025

According to table 4, all variable indicators have a normal distribution and are suitable for use in research since the variables receive Kolmogorov-Smirnov values greater than 0.05.

Classical Assumption Test

Multicollinearity Test

Table 5 Multicollinearity Test
Coefficients^a

Model	Colinearity Statistics Tolerance	
	Tolerance	VIF
1 (Constant)		
Tax Understanding	0.767	1.304
Tax Sanctions		
Tax Rates	0.753	1.328
	0.946	1.057

Source: Data processed by SPSS year 2025

According to table 5, indicated that tax understanding, tax sanctions, and tax rates have a Variance Inflation Factor (VIF) ≤ 10 or tolerance ≥ 0.10 . This indicates that none of the variables exhibit multicollinear symptoms.

Autocorrelation Test

Table 6 Autocorrelation Test
Model Durbin-Watson

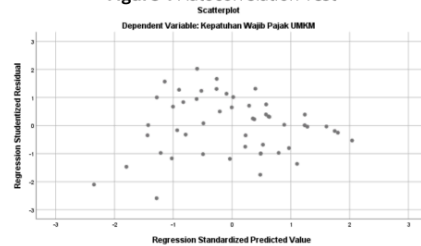
1	1.958
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Source: Data processed by SPSS year 2025

The table 6 indicated that DW value of 1.958, The lower limit (DL) is 1.444, the upper limit (DU) is 1.736, and we get 4-DU = 2.264 with 51 samples and three independent variables. We may conclude that the regression model utilized is not have autocorrelation because the DW value falls between DU and 4-DU ($1.736 < 1.958 < 2.264$).

Heteroscedasticity Test

Figure 1 Autocorrelation Test



Source: Data processed by SPSS year 2025

According to Figure 1, demonstrate that the dots disperse randomly and lack pattern, indicating that the study's regression model is not heteroscedastic.

Multiple Linear Regression Analysis

Table 7 Multiple Linear Regression Analysis

Coefficients ^a	
Model	Unstandardized Coefficients B
1 (Constant)	8.678
Tax Understanding	0.424
Tax Sanctions	
Tax Rates	0.346
	-0.242

Source: Data processed by SPSS year 2025

From table 7 test result, the following equation is obtained:

$$Y = 8,678 + 0,424X_1 + 0,346X_2 - 0,243X_3 + e$$

The regression model can be understood as follows, according to the linear regression equation:

1. The constant (a) is 8.678, meaning that the dependent variable on MSME taxpayer compliance is 8.678 if the independent variables of tax understanding, tax sanctions, and tax rates have a value of 0.
The dependent variable of taxpayer compliance MSME has not been impacted by the independent variables of tax understanding, tax penalties, and tax rates, according to the constant value (a) of 8.678.
2. The tax understanding variable regression coefficient value is 0.424, meaning that a 0.424 increase in taxpayer understanding will result in a 0.424 rise in MSME taxpayer compliance. This coefficient value shows that taxpayer compliance is impacted by tax knowledge.
3. The tax sanction variable regression coefficient value of 0.346, meaning that an increase in tax sanctions will result in a 0.346 rise in MSME taxpayer compliance. This coefficient value shows that taxpayer compliance is impacted by tax penalties.
4. The regression coefficient value for the tax rate variable is -0.242, indicating that MSME taxpayers will comply with tax sanctions at a rate that is 0.242% lower if they are increased. The effect of tax penalties on taxpayer compliance is demonstrated by this coefficient value.

F test

Table 8 F Test

ANOVA ^a		
Model	F	Sig.
1	19.597	0.000 ^b

Source: Data processed by SPSS year 2025

Table 8 indicate that the variables of tax comprehension, tax penalties, and tax rates have an effect on the taxpayer compliance variable because the significant value 0.000 is less than 0.05.

t Test

Table 9 t Test

Coefficients ^a			
Model		t	Sig.
1 (Constant)		3.694	0.001
Tax Understanding		4.541	0.000
Tax Sanctions		3.353	0.002
Tax Rates		-2.616	0.012

Source: Data processed by SPSS year 2025

Based on table 9, the results of the hypothesis test conducted are:

1. With a chance of 0.000 smaller than 0.05 and a tcount value of 4.541 from the Tax Understanding variable, H1 is deemed to be valid and to have a moderately significant beneficial effect on taxpayer compliance MSME.
2. With a probability of $0.002 < 0.05$ and a tcount of 3.353, the Tax Sanctions variable supports H1, indicating that it has a somewhat significant positive effect on taxpayer compliance MSME.
3. The Tax Rate variable yields a tcount of -2.616 with a probability of $0.012 < 0.05$, indicating that H1 is approved and that taxpayer compliance MSME is negatively impacted to a partially significant extent.

R² Test

Table 10 R² Test

Model	R square	Adjusted R Square
1	0.556	0.527

Source: Data processed by SPSS year 2025

Table 10's indicate that the R Square value is 0.527, meaning that the variables of tax understanding, tax sanctions, and tax rates account for 52.7% of the Gunung Anyar District's MSME Taxpayer Compliance variable. Additionally, additional variables or circumstances that were not analyzed also have an impact on the remaining 47.3% value.

DISCUSSION

The Effect of Tax Understanding on Taxpaye Compliance MSMEs

People who possess a fundamental understanding of tax laws and procedures are said to have tax understanding. According to the Theory of Planned Behavior, tax knowledge is relevant to or related to behavioral views, specifically personal attitudes that will affect an individual's motivation to act or behave since he is aware of the outcomes or repercussions of his actions. Having a sufficient awareness of taxes helps motivate people to adhere to tax regulations.

The t test results, which revealed a tcount of 4.541 with a probability of 0.000 less than 0.05 for Tax Understanding on MSME taxpayer compliance, led to the conclusion that H1 is accepted and H0 is rejected. This implies that the Tax Understanding variable significantly improves the compliance of MSME taxpayers.

The findings of this study support those other studies (Arta & Alfasadun, 2022), (Dewi et al., 2021), and (Siregar et al., 2024), which found that MSME Taxpayer Compliance is significantly improved by Tax Understanding. As a result, MSME participants in Gunung Anyar Subdistrict possess a sufficient level of tax knowledge to influence people's intentions toward taxpayer compliance. The findings of this study, however, contradict those of a study that found no correlation between MSME taxpayer compliance and tax knowledge (Wulandini & Srimindarti, 2023).

The Effect of Tax Sanctions on Taxpayer Compliance MSMEs

The purpose of tax sanctions is to deter taxpayers from breaching the law. Tax Sanctions and Control Behavior are related. The impression that there will be penalties or repercussions for tax infractions committed can be created by tax penalties that are onerous and have a deterrent impact for discipline.

The t-test findings show that H1 is validated and H0 is rejected because the t-score for tax comprehension of MSMEs' tax obligations is 3.353 with a probability of 0.002, which is less than 0.05. This indicates the substantial contribution of the "tax sanctions" aspect to the enhancement of MSME taxpayers' tax compliance.

The study's findings are consistent with those of other studies (Wulandini & Srimindarti, 2023), (Dewi et al., 2021), (Septriani & Yogantara, 2020), and (Siregar et al., 2024), which found that tax

sanctions significantly increase MSME taxpayer compliance. As a result, MSME players in Gunung Anyar Sub-district believe that individual intents toward MSME taxpayer compliance can be influenced by sufficiently harsh tax penalties.

The Effect of Tax Rates on Taxpayer Compliance MSMEs

The tax rate serves as a guideline for figuring out the percentage or nominal amount of the tax that the taxpayer is responsible for. Tax rates demonstrate how social pressure influences behavior through normative views. Fair and unburdensome tax rates can encourage taxpayers to comply with tax laws, increasing the degree of taxpayer compliance.

Given that the tax rate of MSME tax compliance has a tcount of -2.616 with a probability of 0.012, which is less than 0.05, we accept H1 and reject H0 based on the t-test results. This indicates that MSME tax compliance is significantly impacted negatively by the tax rate.

The study's findings are consistent with those of another study (Dewi et al., 2021), which found that tax rates significantly impair MSME taxpayer compliance. Low tax rates can therefore boost taxpayer compliance, according to MSME actors in Gunung Anyar Subdistrict. The findings of this study, however, contradict the findings of research by (Arta & Alfasadun, 2022), and (Septriani & Yogantara, 2020) which found that tax rates significantly impair MSME taxpayer compliance, as well as the findings of research by (Putri & Trisnaningih, 2023), which found that tax rates have no effect on MSME taxpayer compliance.

CONCLUSION

The following conclusions are reached based on the findings of the study that the researcher has conducted and detailed in the preceding chapter:

1. Tax understanding has an influence on the compliance of MSME taxpayers registered in Gunung Anyar District.
2. Tax sanctions have an influence on the compliance of MSME taxpayers registered in Gunung Anyar District.
3. Tax rates have an influence on the compliance of MSME taxpayers registered in Gunung Anyar District.

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