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The Influence of Tax Knowledge, Tax Understanding, Tax Penalties, and Perceived Benefits on the Tax Compliance of MSME Taxpayers

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Abstract

This study examines the impact of tax knowledge, tax understanding, tax penalties, and perceived benefits on the tax compliance of MSME taxpayers. The research was conducted among MSMEs in Kupang City, involving 95 respondents who were selected through purposive samplingThe data were analyzed using instrument tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The application used to address these issues was the Statistical Package for the Social Sciences (SPSS) version 25. The results showed that all independent variables had a significant positive influence on auditor performance. Task complexity moderated the effect of experience on auditor performance but did not moderate the effect of other variables. The study results reveal a positive influence of tax knowledge, tax understanding, tax penalties, and perceived benefits on the tax compliance of MSMEs in reporting their annual tax returns at KPP Pratama Kupang, both partially and simultaneously.

Keywords : Tax Knowledge, Tax Understanding, Tax Penalties, Perceived Benefits, Tax Compliance

Introduction

Taxes are a vital source of state revenue, particularly for funding government development projects and public expenditures (Mardiasmo, 2019). In Indonesia, small and medium enterprises (SMEs) serve as the backbone of the economy, comprising 90% of its structure. Pattiasina et al., (2023) underscore the critical role of budget absorption in the public sector and local governance, further highlighting the importance of SME contributions.

As of March 2021, data from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) indicated the presence of 64.2 million SMEs in Indonesia, contributing 61.07% to the gross domestic product (GDP), equivalent to Rp. 8,573.89 trillion. These businesses employ 97% of the workforce and represent 60.42% of total investments nationwide.

Indonesia's tax system operates on a self-assessment model, transforming the traditional view of taxation from a financial burden into a civic duty. The success of this system hinges on the government's ability—through the Directorate General of Taxes—to fulfill its functions in service, education, and law enforcement (Law No. 16 of 2009, n.d.).

Taxpayer compliance is influenced by several factors, including knowledge of tax regulations, understanding of tax policies, penalties for noncompliance, and perceived benefits such as administrative convenience through the possession of a taxpayer identification number (NPWP). Strict enforcement of penalties further motivates taxpayers to fulfill their obligations. In light of these factors, a study was conducted to examine the effects of tax knowledge, understanding, penalties, and perceived benefits on SME tax compliance in Kupang City. The study aimed to provide actionable recommendations to enhance compliance (Law No. 16 of 2009, n.d.).

Despite most SMEs in Kupang City being registered taxpayers and possessing NPWPs, compliance with tax obligations remains inadequate. This is largely due to the perception that tax registration for SMEs is not a mandatory requirement, as reflected in the data presented in the following table.

Data of MSME Taxpayers in Kupang City

Tax Year	Number of SPT Realized	SME Taxpayers Reporting	Total Revenue (Rp)	Percentage of SME Taxpayers Reporting from Total SPT Received
2018	57.458	3.780	Rp. 33.641.827.562	6,58%
2019	55.811	3.742	Rp. 41.905.104.054	6,70%
2020	59.971	4.289	Rp. 38.042.873.786	7,15%
2021	63.534	4.278	Rp. 32.979.029.489	6,73%
2022	51.355	3.646	Rp. 74.064.769.449	7,10%

Source; KPP Pratama Kupang, (2023)

Data from the 2018–2022 period reveals fluctuations in the number of tax return (SPT) submissions by MSMEs and the corresponding tax revenues. While the proportion of MSMEs filing SPTs relative to the total submissions remained consistent at approximately 6–7%, a notable surge in tax revenues occurred in 2022, reaching IDR 74.06 billion. Interestingly, this increase in revenue was achieved despite a decline in the number of SPT submissions compared to prior years. This suggests the influence of additional factors on tax revenues, presenting a compelling area for further investigation.

This study provides a novelty perspective by investigating the factors influencing tax compliance among SMEs in Kupang City, with a focus on tax knowledge, regulatory understanding, penalties, and perceived administrative benefits. It also explores a unique anomaly in the 2018–2022 data, where a significant increase in tax revenue in 2022 occurred despite a decline in tax return (SPT) submissions.

The study's identified novelty highlights the importance of addressing these underexplored factors, forming the basis for its objectives: to analyze the determinants of SME tax compliance and to offer actionable recommendations for improving tax practices and optimizing revenue in Kupang City. By uncovering the underlying factors affecting tax revenues, the study aims to provide practical recommendations to enhance tax compliance and optimize budget absorption in the region, contributing valuable insights to public finance and local governance in Indonesia.

Theoretical Framework and Research Hypothesis Development

Key Factors Influencing Tax Compliance and the Tax System in Indonesia

Taxes are mandatory contributions from citizens to the state, imposed by law without direct compensation (Mardiasmo, 2019b). They fulfill distributive and

developmental purposes, including income tax (PPh) and value-added tax (PPN), which are vital for funding government operations and public welfare. The theory of tax compliance explores factors influencing taxpayers' willingness to meet their obligations, emphasizing transparency, accountability, and accurate reporting to foster trust and compliance with tax laws (Pattiasina et al., 2022). Despite these measures, reluctance to pay taxes remains prevalent, driven by factors such as lack of awareness and insufficient penalties (Cahnowati & Darsono, 2018).

Indonesia employs a self-assessment tax system, requiring taxpayers to independently calculate, report, and pay their taxes (Mardiasmo, 2019). Tax knowledge, defined as a taxpayer's understanding of rules and obligations, is crucial to this system's success. Well-informed taxpayers are more likely to comply, and this knowledge can be improved through education and outreach (Kartikasari & Yadnyana, 2020). Beyond knowledge, tax understanding involves applying these rules effectively, which reduces errors and ensures accurate reporting (Nasiroh & Afiqoh, 2023).

Sanctions for non-compliance, including administrative and criminal penalties, act as deterrents, encouraging accountability and reducing violations (Mardiasmo, 2019). Moreover, taxpayers' perception of tangible benefits, such as improved public services and infrastructure, significantly influences compliance (Priantara & Supriyadi, 2011). When taxpayers see the value of their contributions, trust in the tax system grows, leading to higher adherence.

For micro, small, and medium enterprises (MSMEs), Indonesia has introduced simplified tax regulations under Government Regulation No. 23 of 2018, which imposes a 0.5% final tax rate for enterprises with annual revenues below IDR 4.8 billion. This policy reduces compliance complexity, encourages formal participation, and enhances MSMEs' contributions to state revenue. By addressing these factors, Indonesia aims to optimize tax compliance and foster sustainable economic growth.

The Influence of Tax Knowledge on Taxpayer Compliance

Tax knowledge influences taxpayer compliance by increasing normative belief, motivating them to adhere to regulations (Aryanto et al., 2020). This is supported by several studies showing positive results (Imelda & Wibowo, 2022; Indrawan & Binekas,

2018), although different findings were reported by Markhumah, (2019). Based on the above, the relationship is formulated as the hypothesis:

H_1; Tax knowledge influences taxpayer compliance.

The Influence of Tax Understanding on Taxpayer Compliance

In-depth tax understanding helps taxpayers better recognize tax regulations and obligations. Good understanding encourages commitment to fulfilling obligations correctly (Kunarti, 2019). Research shows that tax understanding positively affects compliance (Permata & Zahroh, 2022), although some studies have found different results (Permatasari, 2022). Based on the above, the relationship is formulated as the hypothesis:

H_2; Tax understanding influences taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance

Tax sanctions function as a control tool to ensure taxpayers comply with regulations. The higher the threat of sanctions, the greater the motivation for taxpayers to comply (Asfa & Merianto, 2017). Research by Ayunda et al. (2015) shows that sanctions have a positive effect, but some studies have found no significant influence (Sofyan & Sudirgo, 2023). Based on the above, the relationship is formulated as the hypothesis:

H_3; Tax sanctions influence taxpayer compliance.

The Influence of Perceived Benefits on Tax Compliance Reporting

Perceived benefits from taxes, such as administrative convenience and other advantages, encourage taxpayers to be more compliant in tax reporting. The greater the perceived benefits, the higher the motivation to fulfill obligations (Angwira, 2021). Research indicates that these benefits positively influence compliance (Nurfuadi, 2023; Ummami, 2015). Based on the above, the relationship is formulated as the hypothesis:

H_4; Perceived benefits influence taxpayer compliance reporting.

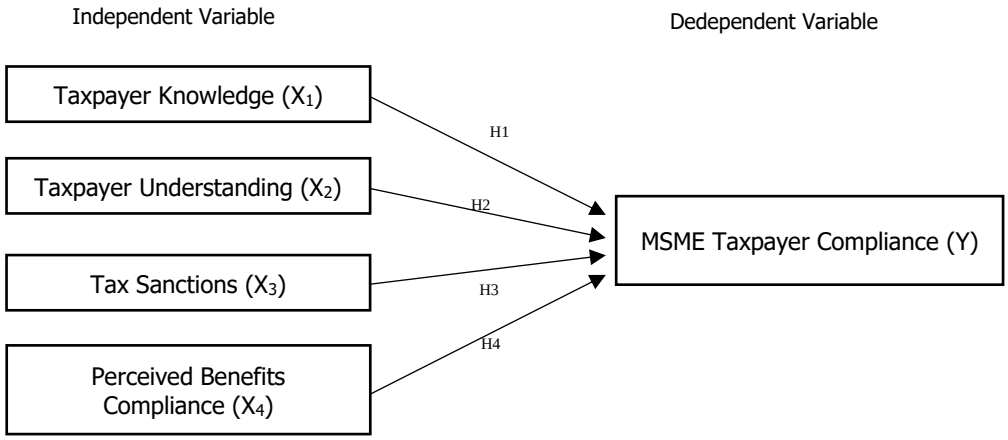
Method

This research is quantitative in nature, using numerical data analyzed with statistical techniques (Sugiyono, 2017). The data used is primary data obtained from

questionnaires filled out by MSME taxpayers at KPP Pratama Kupang. The population of this research consists of MSME taxpayers in the city of Kupang, totaling 31,980 taxpayers in 2022. The sample was selected using purposive sampling, involving 95 MSME taxpayer respondents registered at KPP Pratama Kupang, specifically those located in the Kota Raja District (Sugiyono, 2017).

The research utilized a questionnaire designed on a Likert scale, with validity and reliability tests performed using SPSS software. The validity test assesses whether the questionnaire accurately captures the intended variables, while the reliability test evaluates the consistency of respondents' answers over time (Ghozali, 2018). Data analysis involved conducting classical assumption tests, including normality, multicollinearity, and heteroscedasticity assessments. Subsequently, multiple linear regression analysis was employed to examine the effects of the independent variables—knowledge, understanding, tax sanctions, and perceived benefits—on the dependent variable of taxpayer compliance (Ghozali, 2018). The research model, based on the theoretical and empirical review, is depicted in the figure below.

Research Framework



Discussion

This study involves MSME taxpayers at KPP Pratama Kupang. Based on gender, 53.7% of respondents are male, and 46.3% are female. In terms of age, the majority of respondents are between 31-40 years old (40%), followed by the 41-50 and 51-60

age groups (22.1% each), and the 20-30 age group (15.8%). Descriptive analysis shows that the respondents' tax knowledge has an average score of 23.94 with a standard deviation of 4.608. Tax understanding also has the same average, while tax sanctions have an average score of 18.27. The perceived benefits by respondents have an average score of 13.21, while taxpayer compliance has an average score of 19.75.

The validity test was performed using Pearson's Product Moment, which analyzed the correlation between items in the measurement instrument. The validity test results indicated that all items had a correlation value exceeding 0.30, confirming their validity and suitability for this research. The reliability test utilized the Cronbach's Alpha method, with values above 0.70 indicating that all variables in this study are deemed reliable. The results of the reliability test presented the Cronbach's Alpha values for each variable as follows.

Reliability Test Results for Instruments

Variable	Cronbach's Alpha	N of Items	Description
Taxpayer Knowledge (X_1)	0,844	0,60	Reliabel
Taxpayer Understanding (X_2)	0,794	0,60	Reliabel
Tax Sanctions (X_3)	0,794	0,60	Reliabel
Perceived Benefits (X_4)	0,619	0,60	Reliabel
MSME Taxpayer Compliance (Y)	0,858	0,60	Reliabel

Source; Processed Primary Data, (2024)

According to the table, tax revenue from SME taxpayers in Kupang City increased from 2018 to 2022; however, there was a decline in the number of taxpayers submitting their annual tax returns (SPT). This indicates a problem of low awareness and knowledge among taxpayers regarding their tax obligations. In addition, people with low incomes or those categorized as poor face difficulties in paying taxes. As a result, they perceive taxes as a waste of money, which diminishes their awareness of tax obligations, leading them to prioritize fulfilling basic needs over their tax responsibilities.

Classical Assumption Test

The normality test conducted using the Kolmogorov-Smirnov test revealed an Asymp. Sig. value of 0.87 (> 0.05), suggesting that the residual data follows a normal distribution. Additionally, the VIF values for all independent variables were found to be below 10, indicating the absence of multicollinearity issues. The scatterplot results also

showed no discernible pattern in the distribution of data points, further confirming that there is no heteroscedasticity present.

Multiple Linear Regression

The results of the multiple linear regression analysis demonstrate that the independent variables tax knowledge, tax understanding, tax sanctions, and perceived benefits significantly influence taxpayer compliance. Positive regression coefficients for all variables indicate that improvements in any of these factors result in higher compliance. The F-test confirms the model's overall significance, while the t-test highlights the meaningful impact of each variable at a 95% confidence level. These findings underscore the model's reliability in predicting taxpayer compliance effectively.

Hypothesis testing evaluates the relationship between independent variables and the dependent variable through t-tests, F-tests, and the coefficient of determination (R^2). The t-test assesses the individual impact of each independent variable, revealing that tax knowledge, tax understanding, tax sanctions, and perceived benefits all have t-values surpassing the t-table threshold, with significance levels below 0.05. This confirms the critical role of each factor in influencing taxpayer behavior.

The F-test evaluates the collective impact of the independent variables on MSME taxpayer compliance. The results show an F-value of 51.650, significantly higher than the F-table value of 2.472, with a significance level of 0.000. This indicates that tax knowledge, tax understanding, tax sanctions, and perceived benefits, when considered together, substantially affect taxpayer compliance, validating the robustness of the model.

Finally, the coefficient of determination (R^2) assesses the model's explanatory power. An Adjusted R^2 value of 0.683 indicates that 68.3% of the variation in taxpayer compliance is explained by the independent variables, while the remaining 31.7% is influenced by factors outside the model. These results emphasize the effectiveness of the selected variables in accounting for compliance variability and point to areas for further investigation.

Discussion

The Influence of Tax Knowledge on Taxpayer Compliance

The research findings indicate that tax knowledge significantly impacts taxpayer compliance, evidenced by a significance value of 0.00 (below 0.05) and a t-value of 3.813, which exceeds the t-table value of 1.986. These findings suggest that improving taxpayers' understanding of tax regulations and obligations plays a crucial role in enhancing compliance. The significant relationship, as evidenced by the results and supported by Indrawan, (2018) emphasizes the importance of targeted education and awareness programs to foster a more compliant taxpayer base.

The Influence of Tax Understanding on Taxpayer Compliance

Tax understanding also significantly impacts taxpayer compliance, as indicated by a significance value of 0.00 (below 0.05) and a t-value of 4.786, which surpasses the t-table value of 1.986. This demonstrates that a strong understanding of tax regulations enhances the compliance of MSME taxpayers in their tax reporting. These findings are consistent with the Theory of Planned Behavior (TPB) and align with the study conducted by Permata and Zahroh, (2022) confirming that tax understanding positively influences taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance

Tax sanctions significantly impact taxpayer compliance, as evidenced by a significance value of 0.00 (below 0.05) and a t-value of 3.854, which exceeds the t-table value of 1.986. This finding aligns with the research conducted by Ayunda et al., (2015) demonstrating that tax sanctions have a positive influence on compliance. The results indicate that strict and consistent enforcement of tax sanctions can serve as a deterrent against non-compliance, reinforcing the importance of penalties in fostering disciplined taxpayer behavior.

The Influence of Perceived Benefits on Taxpayer Compliance

Perceived benefits significantly influence taxpayer compliance, as evidenced by a significance value of 0.02 (below 0.05) and a t-value of 3.270, exceeding the t-table value of 1.986. This study highlights that when taxpayers perceive tangible benefits, such as improved tax services, they are more likely to comply. The results suggest that

enhancing the quality and accessibility of tax services can foster a sense of value among taxpayers, ultimately encouraging voluntary compliance. These findings align with Ummami et al., (2015) reinforcing that perceived benefits play a critical role in shaping taxpayer behavior.

Tax Knowledge, Tax Understanding, Tax Sanctions, and Perceived Benefits Together have a Significant Effect on MSME Taxpayer Compliance

The independent variables (X_1, X_2, X_3, X_4) simultaneously affect the dependent variable (Y). In this test, the calculated F-value is compared to the F-table value at a 0.05 significance level. Based on the calculations, the F-table value is 2.472 with degrees of freedom (k = 4, n - k = 91). After calculating and comparing the F-value with the F-table value, the result shows that the calculated F-value is greater than the F-table value. This indicates that the independent variables have a significant simultaneous effect on the dependent variable (Y). Therefore, the null hypothesis (H_0), which states that there is no simultaneous effect, can be rejected, and it can be concluded that the independent variables (X_1, X_2, X_3, X_4) together have a significant effect on the dependent variable (Y).

Conclusion

Based on the data analysis results, it can be concluded that factors such as tax knowledge, tax understanding, tax sanctions, and perceived benefits have a significant influence on taxpayer compliance. Good knowledge and understanding of taxation have proven to be important in improving taxpayer compliance levels, so clear tax education and outreach from the government and fiscal authorities are essential. Additionally, the implementation of strict and firm tax sanctions can increase taxpayer compliance levels, as the public tends to become more aware of their tax obligations when there are clear consequences. Finally, the perceived benefits for taxpayers, especially MSME business owners, also play a role in encouraging them to fulfill their tax obligations. Therefore, socializing the benefits of having a taxpayer identification number (NPWP) is crucial to increasing tax compliance among the public.

Suggestions

This study has several limitations that need to be considered. First, the limitations in the variables studied may affect a broader understanding of the factors influencing MSME taxpayer compliance. Second, the data used in this study may not cover all aspects related to tax compliance in MSMEs, such as cultural factors or changes in tax policies.

Therefore, recommendations for future research include expanding the scope of the variables studied, such as service quality and tax socialization. Further research could also consider other variables that might influence tax compliance, such as social factors or the impact of digitalization. Additionally, the Directorate General of Taxes is advised to implement more effective tax socialization initiatives, both online and offline, using clear and easily understandable language, as well as utilizing more affordable and effective platforms for MSMEs, such as community workshops and digital applications that simplify the tax process.

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