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## Internal and External Factors Affecting the Compliance of MSME Taxpayer

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### ABSTRACT

This study aims to analyze internal and external factors that affect income taxpayer compliance in Micro, Small, and Medium Enterprises (MSMEs). The research variables include Tax Knowledge, Money Ethics, Tax Socialization, and Modernization of the Tax Administration System as independent variables, as well as Tax Compliance as dependent variables. The research uses a quantitative method with a survey approach. Data was collected through a questionnaire distributed to MSME taxpayers. The analysis technique used is multiple linear regression. The results of the study show that Tax Knowledge, Tax Socialization, and Modernization of Tax Administration System have a positive and significant effect on Tax Compliance. Tax knowledge provides an important foundation for taxpayers to understand their obligations. Socialization of taxation increases awareness, while modernization of the administrative system simplifies the tax process. On the contrary, Money Ethics has a negative and significant effect on Tax Compliance. A view of money ethics that is not in line with the public interest can reduce taxpayers' awareness in fulfilling tax obligations. This research highlights the importance of strengthening education and modernizing the system to improve tax compliance.

*Tax Compliance, Tax Knowledge, Money Ethics, Tax Socialization, Tax Administration System Modernization, MSMEs.*

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## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) is a business activity run by an individual, household, or small-scale business entity. Usually, MSME businesses are classified through annual income and assets owned (Sudrartono *et al.*, 2022). The criteria for MSMEs are classified into three, namely, micro businesses can have a net worth of up to Rp.50 million and a turnover of up to Rp.300 million. Small businesses can have a net worth of up to Rp.500 million and a turnover of up to Rp.2.5 billion. Medium businesses can have a net worth of up to Rp.10 billion and a turnover of up to Rp.50 billion (Zahra, 2022). MSMEs are one of the pillars of the economy in Indonesia. MSMEs contribute greatly to

labor absorption and economic growth. However, the low level of compliance of MSME taxpayers can hinder state revenue, which is a challenge for the government in implementing taxes in Indonesia.

The implementation of government regulations on taxes for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia began with the issuance of Government Regulation (PP) Number 46 of 2013, which stipulates a final income tax rate of 1% of gross turnover (Ananda, 2022). However, in 2018, the government changed this policy by issuing Government Regulation Number 23 of 2018 which lowered the final tax rate to 0.5% for MSMEs with a turnover of no more than Rp.4.8 billion per year (Bandiyono *et al.*, 2021). Then the Government made the latest regulation, Government Regulation Number 55 of 2022, regulating the imposition of final income tax rates for MSMEs. This regulation stipulates a maximum validity period of 7 years for individual taxpayers and shorter for other business entities (Mediafinance.kemenkeu, 2023). This policy aims to encourage taxpayer compliance among MSME actors by providing a lighter rate compared to the normal income tax rate. However, according to research (Ningsih & Saragih, 2020), it is considered that the government's decision to lower the final tax rate for MSMEs does not provide significant benefits to MSMEs to meet their tax obligations. This indicates that while lower tax rates can reduce the tax burden, other factors such as understanding of tax regulations and support from the government also play an important role in improving MSME taxpayer compliance.

The problem in the implementation of tax obligations in Indonesia is taxpayer compliance. If the taxpayer does not comply and fulfill his tax obligations, it will have a bad impact on the state, namely reducing state cash revenues (Ariante DKK, 2020). MSME taxpayer compliance is very important in Indonesian taxation, according to data from the Ministry of Cooperatives and MSMEs stating that the potential of MSMEs is very large in taxation. Of the 64.2 million MSMEs, this sector is able to collect 60.4% of investment, absorb 97% of the workforce, and contribute 61.07% to GDP. (Mediafinance. Ministry of Finance, 2022). Despite the fact that MSMEs make a significant contribution to GDP, the sector's level of compliance with taxpayers is still very low. This is in accordance with a statement made by the Director General of Taxes of the Ministry of Finance, which stated that only about 2.3 million out of 67 million MSMEs in Indonesia have paid taxes (Santia, 2020).

Based on data from the Central Statistics Agency (BPS), in the last three years, the number of MSMEs in Lampung Province has increased. In 2021, there were 150,999 MSMEs, up to 273,457 MSMEs in 2022, and rising again quickly to 492,986 MSMEs in 2023. However, despite the increase, taxes in this sector still

remain low, This is in line with the statement of Mulyadi Irsan, head of the Lampung Provincial BAPPEDA, who stated that regional tax revenue fell from 3.126 trillion in 2022 to 2.982 trillion in 2023. ( Lampungprov.go.id, 2023) The phenomenon that occurred was the closure of 18 Son Hajisony Meatball outlets by the Regional Tax and Levy Management Agency (BPPRD). The reason for this sealing is related to unpaid taxes worth billions of rupiah. The reason for the closure is that the employer does not comply with the rules and regulations that have been set (Suaralampung.id, 2021). Based on this phenomenon, many Lampung micro, small and medium enterprises (MSMEs) have not fulfilled their tax obligations.

In addition to using several variables that have been used by previous researchers, this study also uses the variable of tax knowledge, which has not been used as a predictor variable in previous studies. This parameter is used because knowledge of taxation is one of the important components that affect taxpayer compliance. This is supported by a statement (Hantono & Sianturi, 2021), which explains that understanding tax rules and obligations not only helps people fulfill their responsibilities, but also increases awareness and positive attitudes towards tax responsibility. If taxpayers learn more about taxes, they will be more aware of and compliant with their tax obligations. This makes tax knowledge a potential variable that can encourage taxpayer compliance in complying with their obligations.

The purpose of this study is to test, know, and empirically analyze how taxpayer knowledge, money ethics, tax socialization, and modernization of the tax administration system affect the compliance of Lampung MSME income taxpayers. This research can be used by the Director General of Taxes and entrepreneurs, especially MSMEs in Indonesia, in the future, because they will know and consider what aspects can help increase MSME taxpayers' compliance with their tax obligations.

**RESEARCH METHOD**

This study uses a quantitative approach, to analyze the influence of variables on the compliance of MSME taxpayers in Lampung. The variables used in this study include:

**Table 1.**  
**Measurement Variables and Indicators**

<b>Variable</b>	<b>Indicator</b>	<b>Source</b>
Tax Knowledge (x1)	Understanding of tax regulations Taxpayer awareness Tax function	(Pratiwi & Sinaga,

	Tax filing and reporting	2023)
Money Ethics (x2)	Personal Budget The importance of money Success Motivation	(Palupi & Arifin, 2023)
Tax Socialization (X3)	Tax education Hands-on learning from tax officers Directorate General of Taxes website Billboard installation	(Palupi & Arifin, 2023)
Modernization of the tax administration system (X4)	Changes in the implementation of services to taxpayers Service facilities that utilize technology Changes in the KPP work system	(Palupi & Arifin, 2023)
Tax compliance (Y)	Register for taxes Calculate and pay tax payable Paying tax arrears	(Palupi & Arifin, 2023)

### Population and Sample

The population of this study is MSME taxpayers in Lampung, which totals 492,986 MSMEs in 2023. In determining this sample, there are three special criteria for MSME actors to be used as a sample: (1) have an NPWP, (2) a business that has been established for at least 2 years, (3) engaged in the culinary field of food and beverages. Primary data were used in this study. The study collected data using an online questionnaire created with the help of Google Forms disseminated through platforms such as Tiktok, WhatsApp, and Instagram. A 5-point likert scale is used to measure the results of the survey. The respondents collected as many as 120 samples. Testing is carried out using instrument tests which include validity tests and reliability tests. Then the classical assumption test which includes (1) normality test, (2) multicollinearity test, (3) heteroskedasticity test. The hypothesis tests in the study are (1) T test, (2) F test, (3) determinant coefficient. Meanwhile, the equation for multiple linear regression analysis is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Information:

Y : Taxpayer compliance

X : Kostanta

$\beta_1 X_1; X_2; X_3; X_4$  : Tax knowledge regression coefficient, money ethics, tax socialization, modernization of tax

e administration system  
 : Bullying error

## RESULT AND DISCUSSION

### Validity Test

In conducting the validity test, the researcher must first know the amount of the table value by taking into account the degree of freedom ( $Df = n-2$ ), where  $n$  is the total number of respondents totaling 120 respondents. So that  $Df = 120-2$  is taken into account, a value of 118 degrees of freedom is obtained. Furthermore, by referring to the degree of freedom of 118 in the  $r$  distribution table, it is found that the value of the  $r$  table is 0.1739. Next, the following calculation tests are carried out:

**Table 2. Validity Test**

Variable	Statement	Calculate	Table	Validity
Tax Knowledge (x1)	X1_1	0,6005	0,1793	Valid
	X1_2	0,8793	0,1793	Valid
	X1_3	0,6962	0,1793	Valid
	X1_4	0,9039	0,1793	Valid
Money Ethics (x2)	X2_1	0,5334	0,1793	Valid
	X2_2	0,5663	0,1793	Valid
	X2_3	0,6930	0,1793	Valid
	X2_4	0,7089	0,1793	Valid
Tax Socialization (X3)	X3_1	0,7728	0,1793	Valid
	X3_2	0,8360	0,1793	Valid
	X3_3	0,8232	0,1793	Valid
	X3_4	0,8787	0,1793	Valid
Modernization of Tax Administration System (X4)	X4_1	0,6999	0,1793	Valid
	X4_2	0,7213	0,1793	Valid
	X4_3	0,6279	0,1793	Valid
Tax Compliance (Y)	Y_1	0,6178	0,1793	Valid
	Y_2	0,6266	0,1793	Valid
	Y_3	0,4845	0,1793	Valid

*Source: SPSS Output 22, 2024*

Based on the results of the validity test in Table 2, all statement items for each research variable showed a value of  $R_{cal} > R_{table}$  value of 0.1793. This shows that all statements on the variables Tax Knowledge (X1), Money Ethics (X2), Tax Socialization (X3), Tax Administration System Modernization (X4), and Tax Compliance (Y) have good validity. Thus, each indicator used in this study is considered valid in measuring variables, in accordance with the results of data processing using SPSS version 22 in 2024.

### Reliability Test

**Table 3. Reliability Test**

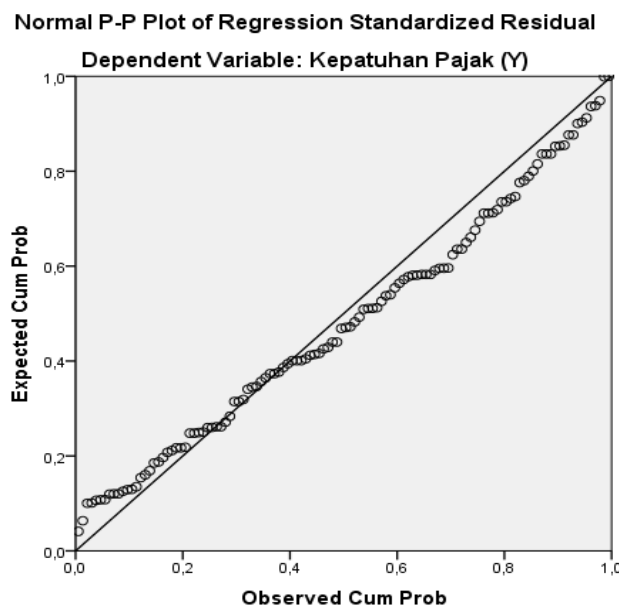
Variable	Cronbach's Alpha	Standard	Reliability
X1	0,807	0,600	Reliable
X2	0,740	0,600	Reliable
X3	0,823	0,600	Reliable
X4	0,762	0,600	Reliable
And	0,666	0,600	Reliable

Source: SPSS Output 22, 2024

Based on the results of the reliability test shown in Table 3, all research variables have *Cronbach's Alpha* values greater than the set standard. Thus, all variables are declared reliable, which means that this research instrument has good internal consistency and is reliable for further measurement.

### Classical Assumption Test

#### Test Normality



**Figure 1.**

#### Normality Distribution Histogram

(Source: SPSS Output 22, 2024)

The normal P-P plot shows the normal distribution of residual regression for the dependent variable "Tax Compliance (Y)". This indicates that the assumption of linear regression, i.e. residual normality, is met. The plot shows the alignment between the observed and expected cumulative probabilities, confirming the normality of the error distribution. This supports the validity of the regression model and the reliability of the resulting inference.

#### Multicollinearity Test

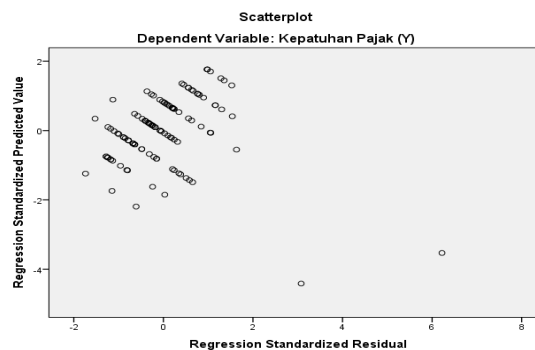
**Table 4.**  
**Multicollinearity Test**

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Mr.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	BRIGHT
1 (Constant)	5,615	0,702		7,998	,000		
Tax Knowledge (x1)	,101	0,029	,236	3,437	,001	0,752	1,330
Money Ethics (x2)	-,068	0,034	-,123	2,004	,047	0,943	1,060
Tax Socialization (X3)	,097	0,026	,253	3,687	,000	0,753	1,327
Modernization of Tax Administration System (X4)	,332	0,060	,431	5,524	,000	0,582	1,718

a. Dependent Variable: Tax Compliance (Y)

Based on the results of the multicollinearity test in Table 4, the Tolerance and Variance Inflation Factor (VIF) values for all independent variables are within acceptable limits. The Tolerance value of all variables is greater than 0.10. Furthermore, the VIF value of the four variables, all of which are less than 10. This shows that there is no multicollinearity problem among the independent variables in this regression model. Thus, the relationship between independent variables can be considered not to affect each other significantly, so that the regression model can be used in further analysis.

**Heterokedasticity Test (Scatterplot Test)**



**Figure 2. Scatterplot Test**  
 (Sumber: Output SPSS 22, 2024)

The scatterplot shows the relationship between the regression normalized residual and the dependent variable "Tax Compliance (Y)". This plot shows a random distribution of data points, indicating the fulfillment of the assumptions of linearity and homoscedasticity. There is no specific pattern or trend on the residual, indicating that the regression model matches the data and the error is not systematically related to the predicted value. This supports the validity of regression analysis and the reliability of the conclusions drawn from the model.

**Multiple Linear Regression Analysis**

**Table 5.**  
**Multiple Linear Regression Analysis**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Mr.
		B	Std. Error	Beta		
1	(Constant)	5,615	0,702		7,998	0,000
	Tax Knowledge (x1)	,101	0,029	,236	3,437	0,001
	Money Ethics (x2)	-,068	0,034	-,123	-2,004	0,047
	Tax Socialization (X3)	,097	0,026	,253	3,687	0,000
	Modernization of Tax Administration System (X4)	,332	0,060	,431	5,524	0,000

a. Dependent Variable: Tax Compliance (Y)

Based on the SPSS output shown in Table 5, the multiple linear regression equation is as follows:

$$Y = 5,615 + 0,101X_1 - 0,068X_2 + 0,097X_3 + 0,332X_4$$

The above linear regression equation can be explained as follows:

1. When all independent variables (Tax Knowledge, Money Ethics, Tax Socialization, and Tax Administration System Modernization) are zero, the average value of Tax Compliance (Y) is 5,615.
2. Each unit increase in Tax Knowledge (X1) will increase Tax Compliance (Y) by 0.101, assuming the other variables are constant. This coefficient is significant at the level  $p = 0.001 (< 0.05)$ .
3. Each increase of one unit on Money Ethics (X2) will decrease Tax Compliance (Y) by 0.068, assuming the other variables are constant. This coefficient is significant at the level  $p = 0.047 (< 0.05)$ .



4. Each increase of one unit in Tax Socialization (X3) will increase Tax Compliance (Y) by 0.097, assuming the other variables are constant. This coefficient is significant at the level  $p = 0.000 (< 0.05)$ .
5. Each increase of one unit on the Tax Administration System Modernization (X4) will increase Tax Compliance (Y) by 0.332, assuming the other variables are constant. This coefficient is significant at the level  $p = 0.000 (< 0.05)$ .

### Uji Hipotesis

#### Test T

In testing the partial hypothesis, the researcher must first know the value of the T value of the table by referring to the degree of freedom Df  $n-k$ , where  $n$  is the number of samples which is 120 and  $k$  is the number of free variables, which is 4. So that the degree of freedom of 116 ( $df = 120-4$ ) is obtained, then the T value of the table is obtained of 1.658.

**Table 6.**  
**Hypothesis Testing**

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Mr.
		B	Std. Error	Beta		
1	(Constant)	5,615	0,702		7,998	0,000
	Tax Knowledge (x1)	0,101	0,029	,236	3,437	0,001
	Money Ethics (x2)	-0,068	0,034	-,123	-2,004	0,047
	Tax Socialization (X3)	0,097	0,026	,253	3,687	0,000
	Modernization of Tax Administration System (X4)	0,332	0,060	,431	5,524	0,000
Adjusted R Square						0,579
F						0,000

The T test in table 7 shows that the tax knowledge variable (X1) has a significant value of  $0.001 < 0.05$  with a coefficient value of 0.101 so it can be concluded that Tax Knowledge (X1) has a positive and significant effect on Tax Compliance (Y). The Money Ethics variable (X2) has a significant value of  $0.047 < 0.05$  with a coefficient value of -0.068 so it can be concluded that Money Ethics (X2) has a negative and significant effect on Tax Compliance (Y). The variable of Tax Socialization (X3) has a Sig. value of  $0.000 < 0.05$  with a coefficient value of 0.097 so it can be concluded that Tax Socialization (X3) has a positive and significant effect on Tax Compliance (Y). The Modernization of the Tax Administration System variable (X4) has a significant value of  $0.000 < 0.05$  with a coefficient value of 0.332 so that it can be concluded that the Modernization of

the Tax Administration System (X4) has a positive and significant effect on Tax Compliance (Y).

### Test F

The F test in table 6 shows that the independent variable affects the dependent variable by 57.9% while the remaining 42.1% is influenced by other variables outside this study. A significant value of 0.000 shows that the independent variable affects the dependent variable simultaneously.

### Determinant Coefficient

**Table 7.**  
**Determinant Coefficient Value**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,770a	0,593	0,579	0,954

Source: SPSS Output 22, 2024

Based on the results of the determinant coefficient test shown in the table, the R value of 0.770 indicates a strong relationship between independent variables (Tax Knowledge, Money Ethics, Tax Socialization, and Modernization of the Tax Administration System) and dependent variables (Tax Compliance). An R Square value of 0.593 means that about 59.3% of the variation in Tax Compliance can be explained by the four independent variables. Meanwhile, the Adjusted R Square value of 0.579 takes into account the number of variables in the model and shows that this regression model is quite good at explaining the variability of the data. The Std. Error of the Estimate value of 0.954 indicates that there is a standard deviation from the model's prediction that is relatively small, indicating the accuracy of the model

### Discussion

#### The Effect of Tax Knowledge Variables on Tax Compliance

The Tax Knowledge variable (X1) has a Sig. value of 0.001 < 0.05 with a coefficient value of 0.101, this shows that H<sub>1</sub> accepted, so it can be concluded that Tax Knowledge (X1) has a positive and significant effect on Tax Compliance (Y). This is in line with the study conducted by (May & Firmansyah, 2022), which emphasizes that a good knowledge of tax calculations, reporting, and rights and obligations can improve taxpayer compliance. Tax knowledge serves as a strong foundation for taxpayers to properly carry out their obligations, which can improve compliance. Associated with *normative beliefs* refers to *theory of planned behavior*, which states that people have beliefs about the normative expectations of others when they do something and encourage them to meet those expectations. Where

encouragement such as tax knowledge is needed to convince and encourage taxpayers to pay taxes. If taxpayers have the intention to pay taxes, their knowledge can encourage them to want to pay taxes. If they want to do so, tax compliance will increase (Arviana & Djani, 2021).

#### **The Effect of Money Ethics Variables on Tax Compliance**

The Money Ethics Variable (X2) in this study has a Sig. value of  $0.047 < 0.05$  with a coefficient value of  $-0.068$  show  $H_2$  accepted, it can be concluded that Money Ethics (X2) has a negative and significant effect on Tax Compliance (Y). This supports research (Ratnawardhani *et al.*, 2020) that lower levels of tax compliance are associated with a high love of money. However, this study does not support the findings (Palupi & Arifin, 2023) which found that the compliance of MSME taxpayers is not affected by money ethics. In context *Theory of Planned Behavior*, this is related to *behavioral beliefs*, which is the belief that such behavior is possible. Where a person has a high ethics towards money or a great love of money tends to commit unethical acts, because a person who is very fond of money, they tend to neglect their obligation to pay taxes. Taxpayers who prioritize money will consider tax evasion as a natural behavior.

#### **The Effect of Tax Socialization Variables on Tax Compliance**

The variable of Tax Socialization (X3) has a Sig. value of  $0.000 < 0.05$  with a coefficient value of  $0.097$  so it can be concluded that  $H_3$  is accepted and Tax Socialization (X3) has a positive and significant effect on Tax Compliance (Y). This is in line with research (Zelmiyanti & Amalia, 2020) & (Haninun & Lourent, 2022), showing that tax socialization is one way to disseminate information and invite participants to participate in paying taxes. Tax socialization carried out by the DGT can provide various kinds of information about taxes. This will definitely help taxpayers and prospective taxpayers understand taxes better, because the more they know about taxes, the better they understand them (Achmad & Tri, 2021). This is in line with *normative beliefs* deep *Theory of Planned Behavior*, which indicates that a person has a desire to meet the normative expectations of others when they act. With this tax socialization as an external encouragement from the government, taxpayers learn the applicable tax regulations, which can influence the individual's desire to comply with the regulations.

#### **The Effect of Tax Modernization Variables on Tax Compliance**

The Modernization of the Tax Administration System (X4) variable has a value of Sig.  $0.000 < 0.05$  with a coefficient value of  $0.332$  so it can be concluded that  $H_4$  is accepted and the Modernization of the Tax Administration System (X4) has a positive and significant effect on Tax Compliance (Y). These results

support the research ( Anggadini et al, 2022) and (Lonto et al., 2023), which shows that the level of taxpayer compliance can be improved by implementing a modernization of the tax administration system. This modernization not only increases transparency and accountability, but also makes it easier for taxpayers to do what they have to do, increasing confidence that the administrative system supports the implementation of tax obligations. Associated *theory of planned behavior*, modernization of the tax administration system with normative beliefs. *Normative beliefs*, belief in the normative standards of others and wanting to meet them. A person will be motivated to comply with applicable tax regulations if he believes in things that support an effective tax system through the modernization of tax administration, such as good government facilities and services.

## CONCLUSION

Based on the results and discussions, it can be concluded that Tax Knowledge (X1), Tax Socialization (X3), and Tax Administration System Modernization (X4) have a positive and significant influence on Tax Compliance (Y). Meanwhile, Cinta Uang (X2) has a negative and significant effect on Tax Compliance (Y). Tax knowledge provides a solid foundation for taxpayers to properly fulfill their tax obligations. Effective tax socialization also increases taxpayers' understanding and awareness of the importance of tax obligations, and modernization of the tax administration system simplifies the tax process and increases transparency and accountability. Meanwhile, on the other hand, excessive love of money must be anticipated because it will reduce taxpayer awareness. This study can be used by subsequent researchers as a reference or relevant additional material. This will also be beneficial for the Director General of Taxes and entrepreneurs, especially MSMEs in Indonesia, in the future, because they will know and consider what aspects can help improve MSME taxpayers' compliance with their tax obligations.

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