



## UNLOCKING MSME TAX COMPLIANCE IN PEKANBARU: THE IMPACT OF TAX UNDERSTANDING, SANCTIONS, AND SOCIALIZATION

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### Abstract

The tax authorities in Indonesia continue to make extensive efforts to increase tax revenue, which is the main source of state revenue. This extensification focuses on increasing individual tax revenue, especially in the Micro, Small, and Medium Enterprises (MSMEs) sector. This study aims to analyze the effect of tax understanding, tax sanctions, and tax socialization on the level of taxpayer compliance of MSMEs in Pekanbaru. The study uses a quantitative method with the Structural Equation Model (SEM) approach. Data were obtained through an online questionnaire survey from MSME business actors in Pekanbaru City. A purposive sampling technique was used to select 32 respondents as research samples. The sample criteria include business actors domiciled in Pekanbaru who calculate and pay taxes independently and meet MSME criteria based on applicable regulations. The study results indicate that tax understanding and tax sanctions positively affect the level of taxpayer compliance of MSMEs in Pekanbaru. However, tax socialization does not show a significant effect on taxpayer compliance. This study provides insight into tax compliance patterns outside Java that can be considered when making regulations by the tax authorities in Indonesia.

**Keywords:** Taxpayer Compliance, Tax Sanctions, Tax Socialization, Tax Understanding

### INTRODUCTION

Based on the Ministry of Finance Regulation Number 234/PMK.01/2015, the Directorate General of Taxes (DGT) is the agency specifically appointed to implement, monitor, evaluate, and report on taxation performance. The DGT is responsible for evaluating tax revenue targets in Indonesia and then setting targets for the coming years. The determination of tax revenue targets is always considered in the State Revenue and Expenditure Budget (APBN) and generally increases yearly. According to Minister of Finance Sri Mulyani, in the first semester of 2022, the APBN reached IDR 1,317.2 trillion or 58.1 percent of the APBN target of IDR 1,846.1 trillion, growing by 48.5 percent compared to the same period last year at IDR 887 trillion (Kemenkeu RI, 2022). Based on APBN data for the first semester of 2022, it can be concluded that revenue from the tax sector has significant potential to increase state revenue.

Revenue from the tax sector is inseparable from the role of Indonesian citizens, including business actors who develop their businesses and fulfill tax obligations under applicable regulations. One rapidly growing business type in Indonesia is Micro, Small, and Medium Enterprises (MSMEs). According to the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), in March 2021, the number of MSMEs in Indonesia reached 64.2 million units, contributing 61.07 percent of the gross domestic product (GDP), or equivalent to IDR 8,573.89 trillion (Rivai, 2022). MSMEs can also absorb 97 percent of the total workforce and contribute up to 60.42 percent of the total investment in Indonesia (Rivai, 2022). With many MSMEs and their significant contribution to GDP, MSMEs have become one of the key pillars of the Indonesian economy (Kemenko Perekonomian, 2021).

The large number of MSME units presents a great opportunity for the state to increase tax revenue. The government supports the development of MSMEs through various policies, including providing additional capital and tax reforms, such as reducing the Final Income Tax rate from 1 percent to 0.5 percent and granting tax exemptions for MSMEs with turnover below



IDR 500 million (Komite Pengawasan Perpajakan, 2022). Although the government continues to increase the tax potential from MSMEs, the realization of tax revenue from this sector remains suboptimal. According to the Directorate General of Taxes, the final income tax contribution from MSMEs in 2019 was only IDR 7.5 trillion, or around 1.1 percent of the total income tax revenue of IDR 711.2 trillion in the same year (Alatas, 2021).

One of the regions with great potential to support economic activities in Indonesia is Riau Province, located in the heart of Sumatra Island. In Pekanbaru City, the capital of Riau Province, in 2024, the number of MSMEs in Pekanbaru will increase to 26,684 (Heru, 2024). However, based on Directorate General of Tax 2020 data, not all MSMEs take advantage of Riau Province's tax incentives (MC Prov Riau, 2021). The large number of MSMEs that have not complied with tax obligations shows that a substantial amount of tax revenue should have been collected but was not. This lack of tax revenue in Pekanbaru can negatively impact development and public welfare, as seen in the inadequate public transportation and the recurring road damage caused by flooding yearly.

Tax compliance is the adherence of taxpayers to implementing tax provisions as stipulated by tax laws and regulations (Rahayu, 2017). Indicators of tax compliance include registering as a taxpayer, paying taxes, calculating and paying owed taxes, settling arrears, and submitting annual tax returns on time. Various studies on MSME's tax compliance have been conducted in Indonesian Regions, such as Fauzi & Maula (2020) in Karawang Regency, Cahyani & Noviari (2019) in Singaraja, Hantono & Sianturi (2021) in Medan, Indrawan & Binekas (2018) in Cimahi City, Ilham et al. (2022) in Makassar City.

This research analyzes three main factors that influence the tax compliance of MSMEs in Pekanbaru City: tax understanding, tax sanctions, and tax socialization. Tax understanding refers to how well taxpayers comprehend the tax regulations, while tax sanctions include the penalties imposed on taxpayers for violations of tax obligations. Tax socialization refers to government efforts to disseminate information and educate business owners about their tax obligations. These three variables are crucial to explore, as low tax compliance can significantly impact the realization of tax revenue, one of the primary sources of state income.

A key difference between this study and previous research lies in the analytical method used. Many previous studies, such as those by Cahyani & Noviari (2019) and Fauzi & Maula (2020), utilized the Statistical Package for the Social Sciences (SPSS) to process data. SPSS is a common tool used in quantitative research to test hypotheses and analyze relationships between variables. However, this research uses Smart Partial Least Squares (Smart PLS) for data analysis. Smart PLS offers more flexibility and sophistication, particularly in handling small sample sizes and addressing multicollinearity issues (Marilyn et al., 2022; Mei & Firmansyah, 2022). It is also better suited for modeling complex relationships between latent variables, making it a more appropriate tool for this study.

Smart PLS is expected to provide more accurate and valid results, even with limited samples. The advantages of Smart PLS in dealing with data limitations and modeling complex relationships allow researchers to obtain more in-depth results than conventional analytical methods. Thus, this study is expected to significantly contribute to the literature on MSME tax compliance in Pekanbaru City and serve as a reference for tax authorities in formulating more efficient and effective tax policies for MSMEs in Pekanbaru and across Indonesia.

## **LITERATURE REVIEW**

The theory of planned behavior (TPB), an extension of the theory of reasoned action (TRA), was introduced by Ajzen (1991). This theory emphasizes the rationality of human behavior and the belief that conscious control guides individuals' actions (Ajzen, 1991). TPB is particularly relevant in this study because tax compliance is closely related to human awareness



and behavior (Ajzen, 1991). Human behavior is crucial in supporting the government's and its citizens' successful implementation of tax regulations (Ajzen, 1991). TPB explains the formation of human intentions to act in a certain way (Ajzen, 1991). Intentions are closely tied to an individual's motivation to perform actions toward achieving specific goals (Oktaviani, 2015). Behavioral intentions have three primary determinants: behavioral beliefs, normative beliefs, and control beliefs (Ajzen, 1991). These determinants provide a framework for understanding why individuals comply with tax obligations.

Tax compliance refers to the willingness and actions of taxpayers to fulfill their tax obligations as stipulated by laws and regulations (Arham & Firmansyah, 2021). Tax compliance encompasses the actions taxpayers undertake to fulfill their obligations as mandated by a country's tax laws (Arham & Firmansyah, 2021). Tax compliance is the taxpayers' obligation to report tax returns, calculate the amount of tax due, and pay the required taxes (Arham & Firmansyah, 2021). Tax compliance is the awareness of taxpayers in submitting tax returns and paying tax debts under established regulations (Arham & Firmansyah, 2021).

Tax understanding is the effort made by taxpayers to comprehend tax regulations. Taxpayers with a strong understanding of the applicable tax laws are likelier to comply with those regulations (Kumala & Junaidi, 2020). Furthermore, Nurizzaman et al. (2020) defined tax understanding as the taxpayer's knowledge of taxation laws and regulations that enable them to fulfill their obligations, such as reporting tax returns, calculating the tax owed, and making payments. This understanding is crucial for business actors, as those who comprehend the regulations are more likely to comply with their tax duties.

Hapsari & Kholis (2020), Ilham et al. (2022), Indrawan & Binemas (2018), and Wulandari (2020) found that the level of tax understanding has a positive impact on MSME tax compliance. Taxpayers' understanding of tax obligations fosters compliance, supported by the behavioral beliefs determinant in TPB, where individuals believe in the positive outcomes of adhering to tax regulations. Thus, tax understanding directly influences tax compliance.

H<sub>1</sub>: Tax understanding positively affects the level of tax compliance among MSMEs.

Tax sanctions are legal actions imposed on taxpayers or related parties due to intentional or unintentional violations of tax regulations (Arham & Firmansyah, 2021). Mardiasmo (2018) noted that tax sanctions are designed to ensure adherence to tax laws and regulations. In the context of TPB, tax sanctions relate to control beliefs, which refer to an individual's perception of factors that may support or hinder their behavior. Strict tax sanctions act as deterrents and increase the likelihood of compliance as taxpayers seek to avoid penalties.

Cahyani & Noviyari (2019), Darmayasa et al. (2022), Hapsari & Kholis (2020), Lesmana & Setyadi (2020), Wulandari (2020), and Zelmiyanti & Suwardi (2019) found that tax sanctions positively impact tax compliance among MSMEs. The enforcement of sanctions motivates taxpayers to fulfill their tax obligations, reducing the likelihood of tax avoidance.

H<sub>2</sub>: Tax sanctions positively affect the level of tax compliance among MSMEs.

Tax socialization refers to the efforts made by tax authorities to provide education and understanding about tax regulations and procedures persuasively, particularly to taxpayers (Mardiasmo, 2018). Rahayu (2017) emphasized that socialization involves openly providing information to taxpayers, helping them understand how to comply with their tax obligations. Effective tax education delivered through tax authorities' socialization efforts helps clarify the tax compliance process for taxpayers.

Fazriputri et al. (2021), Hafiz & Saryadi (2018), and Zelmiyanti & Amalia (2020) demonstrated that tax socialization has a positive impact on MSME tax compliance. Proper, widespread, and innovative socialization can help reduce instances where taxpayers fail to report or delay their tax filings due to a lack of understanding.

H<sub>3</sub>: Tax socialization positively affects the level of tax compliance among MSMEs.



## **METHODS**

This research employs quantitative data analysis techniques. The primary data utilized in this study was collected through an online questionnaire distributed via Google Forms. The questionnaire link was shared with respondents, and data collection took place from September 19 to September 30, 2022, with 32 samples. The sampling method employed was purposive sampling, selecting respondents from MSME taxpayers in Pekanbaru, with criteria that required business owners to reside and operate MSMEs in Pekanbaru. Additionally, the MSMEs had to comply with the business turnover regulations of Law No. 20 of 2008.

The endogenous (dependent) variable in this research is MSME tax compliance. The indicators for tax compliance were based on research by Erica (2021), which includes compliance of business actors in registering themselves as taxpayers, timely submission of the Tax Return (SPT), accurate calculation and payment of taxes owed on income, and the payment of tax arrears either through the Tax Collection Letter (STP) or the Tax Assessment Letter (SKP).

Meanwhile, this study's exogenous (independent) variables include tax understanding, tax sanctions, and tax socialization. Tax understanding refers to knowledge of general tax provisions and procedures, comprehension of the Indonesian taxation system, and awareness of the function and role of taxation, following the research of Ningsih & Saragih (2020). Tax sanctions, adapted from the study by Mulyati & Ismanto (2021), include penalties for delays in reporting and paying taxes, the severity of sanction applications, and the role of sanctions in promoting taxpayer compliance. Tax socialization, as described in Yogatama (2014), refers to the efforts made by tax authorities to provide education and understanding about tax regulations, procedures, frequency of socialization efforts, and the clarity of the information provided to taxpayers.

The questionnaire employed a Likert scale ranging from 1 to 5, where 1 indicated strong disagreement, and 5 indicated strong agreement. This scale assessed respondents' levels of understanding, attitudes toward tax sanctions, and their exposure to tax socialization. This study applied Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis. This method effectively analyzes complex relationships between latent variables, especially with small sample sizes. PLS-SEM is commonly used to estimate relationships and test predictive models. This research used PLS-SEM to examine the relationships between tax understanding, tax sanctions, and tax socialization as exogenous variables and tax compliance as endogenous variables.

## **RESULTS AND DISCUSSIONS**

Distribution of questionnaires starts from 19 September - 30 September 2022 with a total of 32 respondents. Table 1 shows the results of the validity test. The criterion for a good level of validity is if it has an outer loading value much more significant than 0.7 (Chin, 2014).

Item	Tax understanding	Tax Sanctions	Tax Socialization	Tax Compliance
TU1	0,762			
TU2	0,930			
TU4	0,884			
TS1		0,769		
TS2		0,887		
TS3		0,732		
TS4		0,894		
TS5		0,760		
TSOS2			0,756	



TSOS4			0,872	
TC2				0,715
TC3				0,929
TC4				0,910
TC5				0,896
TC6				0,815

Where: TU is Tax understanding, TS is tax sanctions, TSOS is tax socialization, and TC is tax compliance

Previously, some indicators were eliminated due to their loading factor values being smaller than 0.7. Specifically, TU1 had a value of 0.559, TU2 had a value of -0.046, SSOS1 had a value of 0.521, SSOS3 had a value of 0.528, SSOS5 had a value of 0.545, SSOS6 had a value of 0.575, SSOS7 had a value of 0.428, and TC1 had a value of 0.616. Following this, Table 5 presents the results of the reliability test. PLS (Partial Least Squares) used the composite reliability statistical test to assess reliability. A variable is considered reliable if it has a value greater than 0.7 (Ghozali, 2016), while the expected AVE value should exceed 0.5 (Supranto and Limakrisna, 2019).

Variable	Composite Reliability	Average (AVE)	Variance	Extracted
TU	0,896		0,743	
TS	0,905		0,658	
TSOS	0,799		0,666	
TC	0,932		0,734	

Where: TU is Tax understanding, TS is tax sanctions, TSOS is tax socialization, and TC is tax compliance

Furthermore, the summary results of hypothesis testing in this study are in Table 4.

**Table 4**  
**Summary of Hypothesis Test Results**

Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	R <sup>2</sup>	Adjusted R <sup>2</sup>	Original Sample (O)
TU=>TC	0,403	0,399	0,144	2,798	0,006	0,620	0,579
TS=>TC	0,479	0,488	0,119	4,017	0,000		
TSOS=TC	0,083	0,102	0,162	0,511	0,595		

Based on the research results, it can be interpreted that the first hypothesis is supported, indicating that tax understanding positively affects the level of tax compliance among MSMEs in Pekanbaru. This finding highlights the importance of tax knowledge among MSME owners in Pekanbaru, where most businesses are micro to small-scale enterprises that often rely on self-management for financial and tax-related activities. The result aligns with the studies of Hapsari & Kholis (2020), Ilham et al. (2022), Indrawan & Binekas (2018), and Wulandari (2020) (Cahyani & Noviari, 2019; Darmayasa et al., 2022; Hapsari & Kholis, 2020; Lesmana & Setyadi, 2020; Wulandari, 2020; Zelmiyanti & Suwardi, 2019), who also found a positive relationship between tax understanding and tax compliance. In Pekanbaru, where many MSMEs operate in traditional or informal sectors, understanding tax regulations can empower business owners to fulfill their tax obligations more effectively. When MSME owners possess sufficient knowledge of tax regulations, they are better equipped to navigate the complexities of tax compliance, which may seem daunting for small-scale businesses with limited resources. Enhanced understanding of taxes promotes compliance and fosters a sense of responsibility toward contributing to the local economy.

The second hypothesis is also supported, with research findings showing that tax sanctions positively and significantly impact tax compliance among MSMEs in Pekanbaru. This conclusion is consistent with the studies of Cahyani & Noviari (2019), Darmayasa et al. (2022),



Hapsari & Kholis (2020), Lesmana & Setyadi (2020), Wulandari (2020), and Zelmiyanti & Suwardi (2019), all of which demonstrated that tax sanctions serve as a powerful motivator for businesses to comply with tax regulations. In Pekanbaru, many MSMEs operate on thin profit margins, and the imposition of financial penalties for non-compliance can significantly impact their cash flow. For small businesses, tax sanctions, such as fines and penalties, are perceived as additional and avoidable costs that could otherwise be invested in business operations or growth. As a result, the threat of incurring such costs encourages MSME owners to comply with their tax obligations to avoid any disruptions to their financial stability. This is particularly relevant for the entrepreneurial spirit in Pekanbaru, where maintaining liquidity is essential for sustaining daily business activities in a competitive market.

Conversely, the third hypothesis is not supported, as the research results indicate that tax socialization does not significantly affect the level of tax compliance among MSMEs in Pekanbaru. This finding is consistent with the studies conducted by Ilham et al. (2022), Septiani et al. (2019), and Yulia et al. (2020), which also found that tax socialization efforts did not substantially influence MSME tax compliance. One of the reasons for this may be the specific characteristics of MSMEs in Pekanbaru, where many business owners operate in sectors that are less familiar with formal taxation processes or rely on traditional business practices. Additionally, many MSMEs in Pekanbaru may not have access to or regularly engage with digital platforms, limiting the effectiveness of current tax socialization efforts, which may not be sufficiently adapted to local conditions. Socialization efforts focusing on formal seminars or workshops may not reach the more informal or rural-based MSMEs, who may lack the resources or time to attend such events. Furthermore, as many MSME owners in Pekanbaru belong to the millennial generation, the limited use of social media for tax education represents a missed opportunity. This generation often prefers information delivered through digital channels, which are more accessible and convenient.

## **CONCLUSIONS**

This research concludes that tax understanding and tax sanctions positively impact the tax compliance of MSMEs in Pekanbaru. MSME owners with a better grasp of tax regulations and those aware of the consequences of non-compliance are more likely to fulfill their tax obligations. However, the study found that tax socialization does not significantly influence the tax compliance level of MSMEs in Pekanbaru. This result suggests that tax socialization efforts in the region may not be effectively reaching or engaging the target audience. Despite the relatively small number of taxpayers in some areas, it remains crucial to encourage and improve the dissemination of tax-related information, particularly in regions like Pekanbaru, where MSMEs form a significant part of the local economy.

One limitation of this research is the relatively small sample size, primarily due to the difficulty in quickly obtaining research respondents. A small sample size may not fully capture the diversity of MSMEs or represent broader trends in tax compliance behavior. For future research, it would be beneficial to extend the questionnaire distribution period and expand the geographical scope of the study. This approach would allow for a more comprehensive analysis and provide more generalizable findings, particularly when considering differences in regional tax compliance.

This research also offers important suggestions for policy and practice. It highlights the need for the Tax Authorities in Indonesia to intensify tax outreach efforts through online and offline media to improve taxpayer understanding, especially in regions outside Java. There may be significant differences in the levels of tax compliance between MSMEs or individuals located on Java Island and those in other parts of Indonesia. By tailoring tax socialization initiatives to the specific needs of these regions and utilizing more innovative, accessible



communication channels, the government can work towards closing the gap in tax compliance across different areas of the country. Encouraging active participation in tax education will enhance compliance and strengthen the overall tax system, contributing to the economic growth of regions like Pekanbaru.

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