

## THE EFFECT OF TAX KNOWLEDGE, TAX SANCTIONS, AND TAX AWARENESS ON MSME TAX COMPLIANCE IN SURAKARTA CITY

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### Abstract

This study aims to analyze the effect of knowledge, sanctions, and tax awareness on the level of taxpayer compliance in MSMEs in Surakarta. Primary data in this study were obtained through distributing questionnaires. This study involved 120 respondents as a sample. The analysis technique used is multiple linear regression. The results showed that knowledge has a positive but insignificant effect on tax compliance, while sanctions and awareness have a positive and significant effect on tax compliance.

Keyword: *Knowledge, Sanctions, Awareness, Tax compliance, MSME*

### A. INTRODUCTION

Taxes make an important contribution to the Indonesian state, as they contribute 64.4% to state revenue (Sri Mulyani, 2023). According to Law Number 28 of 2007, there are 3 tax functions, namely, tax is a budget function, which means tax is a source of government revenue used to fund daily expenses and support the development process. Then the regulation function, which means taxation is employed as a regulatory economic and social activities, such as providing incentives or disincentives for certain behaviors in society, and the distribution function, which means that taxes are used for equitable development and community welfare.

The MSME sector is one of the sources of tax revenues, which contributes 61% of Gross Domestic Product (GDP) from 2016 to 2024, or IDR 9,580 trillion (Kementrian Keuangan, 2024).

Table 1. Growth of MSMEs in Surakarta City

Years	Total
2021	3.635
2022	11.157
2023	13.203

Source: Solopos.com, 2024

The number of micro, small and medium enterprise units (MSMEs) in Surakarta City continues to increase to 13,203 MSMEs in 2023. This number increased by approximately 18.33% compared to 2022, this was conveyed by the Head of Dinkop UKM Perin (Wahyu Kristina, 2024).

The compliance level of MSME taxpayers in Surakarta City in reporting annual income tax (PPh) notification letters (SPT) is good, but it is necessary to increase knowledge or literacy to MSMEs in order to achieve the tax compliance target of 83% (Espos bisnis, 2023).

Table 2. Tax Revenue of Surakarta City

Years	Total
2021	Rp 303.000.000.000,00
2022	Rp 408.526.805.553,00

Based on table 2, taxpayer compliance in the MSME sector in Surakarta City is quite good. Where the number of MSMEs continues to increase until 2023, and the amount of revenue has also increased from 2021 to 2023, but it turns out amount of tax revenues realization still not reached the target (Gibran, 2024).

## B. LITERATURE REVIEW

Hanindyari (2018) explains that there are two categories of compliance: formal compliance and material compliance. Formal compliance refers to the taxpayer's adherence to procedural aspects of tax regulations, such as registering for a Taxpayer Identification Number (TIN/NPWP), calculating the taxes owed, submitting tax returns (SPT), and paying tax obligations. This type of compliance focuses on fulfilling the administrative and procedural requirements set by the tax authorities. On the other hand, material compliance pertains to the substantive actions of taxpayers that align with the essence of tax laws, such as making accurate tax payments and submitting returns on time as stipulated in tax regulations. Material compliance emphasizes fulfilling tax obligations in substance, ensuring that taxpayers meet the intent and purpose of the tax laws, not just the formalities.

The indicators of tax compliance, as outlined by Rahayu (2017), include timely registration for obtaining a TIN/NPWP, punctual payment of tax obligations, accurate and prompt submission of tax returns, and correctly calculating taxes owed. These indicators provide a comprehensive framework for evaluating the level of compliance among taxpayers. They highlight that true compliance involves both following the procedural requirements and meeting the substantive obligations, which together contribute to effective tax administration and increased state revenue. Understanding these categories is crucial for policymakers and tax authorities in designing effective strategies to improve compliance, such as providing education to taxpayers, simplifying tax procedures, and enforcing sanctions for non-compliance.

Taxpayer knowledge in fulfilling tax obligations. This knowledge encompasses an understanding of tax regulations and procedures in general. Adequate tax knowledge enables taxpayers to fulfill their obligations correctly while also helping them avoid tax sanctions, which are designed as a deterrent to improve taxpayer compliance (Prawagis et al., 2016). Without proper knowledge, taxpayers may unknowingly violate regulations, leading to penalties and reduced trust in the taxation system. Research on the factors influencing taxpayer compliance has produced varying findings. These studies are essential in identifying ways to enhance compliance levels in Indonesia. As non-compliance remains a serious and complex issue (Hai & See, 2016), increasing research in this area highlights its urgency. Taxpayer compliance is influenced by multiple factors, including economic, social, and psychological elements, which makes addressing this issue both challenging and multifaceted.

Indicators of tax knowledge variables include understanding the general rules and procedures of the tax system, recognizing the functions of taxation, and having specific knowledge of the Indonesian tax system (Rahayu, 2010). These indicators are critical because they provide the foundation for taxpayers to act in accordance with the law. For instance, taxpayers with a clear understanding of tax deadlines, payment procedures, and reporting requirements are more likely to comply willingly. Empirical evidence supports the positive impact of taxpayer knowledge on compliance. Research conducted by Adam et al. (2021), Dea and Amanita (2022), and Muhammad et al. (2023) consistently demonstrates that taxpayer knowledge has a significant positive effect on compliance. However, contrasting findings by Handoko et al. (2020) suggest that taxpayer knowledge does not always influence compliance. This discrepancy highlights the potential impact of other intervening variables, such as the complexity of tax laws, enforcement mechanisms, and taxpayers' personal attitudes or motivations.

Second factor affecting taxpayer compliance is taxed or sanctioned. Taxes are mandatory based on the law, which means there are legal consequences for anyone who does not comply with these provisions. Therefore, tax sanctions play an important role in providing such measures may also have the effect of deterring taxpayers. According to (Suandy, 2011) the variable indicators of tax sanctions are taxpayer knowledge of tax sanctions, and taxpayer attitudes towards tax sanctions. This statement is in line with the study results (Dea & Amanita, 2022; Krisma et al., 2021) which states that tax sanctions separately have a

positive and significant impact on the level of taxpayer compliance. However study conducted by (Noviana et al., 2020) the findings indicate that tax sanctions have no discernible impact on taxpayer compliance.

Apart from tax knowledge and tax sanctions, there are other factors, namely taxpayer awareness. This awareness is an internal drive that comes from within the taxpayer himself. According to (Ekawati & Radianto, 2008) the variable indicators used in this study are and regulations, awareness government financing, and understanding of tax obligations. must be fulfilled according to applicable regulations.. This statement is aligned with study conducted by (Efriel | & Dwirandra, 2020; Krisma et al., 2021) the study indicates that taxpayer awareness has a significant positive impact on taxpayer compliance. In the meantime, research conducted by (Kesaulya & Semy, 2019) the study findings indicate that taxpayer awareness does not exert a significant influence on taxpayer compliance.

The theory of Attribution is a theory that explains a person's behavior, whether it is the reason or motive for someone to behave (Heider, 2013). Attribution theory can determine the causes of a person's behavior or oneself in behaving and can determine internal and external causes that can influence individuals in behaving (S. Purba et al., 2020). The tax knowledge obtained will have a positive impact through formal and non-formal education. taxpayer compliance (Hardiningsih & Yulianawati, 2016). According to Rahayu (2017), taxpayers who are well informed about taxes will consciously understand the flow of tax revenue so as to make these taxpayers feel the benefits of carrying out tax obligations. In previous study by (Oktaviani et al., 2020; Adam et al., 2021) stated knowledge variable has an influence on the fulfillment of tax obligations. Therefore, researchers provide a hypothesis :

H1 : Tax knowledge have a significant positive effect on MSME tax compliance.

The tax sanctions is external factors, attribution theory, or factors that originate from outside the individual, which that tax sanctions imposed by the government will encourage individuals to discipline the taxpayers in the fulfillment of their obligations. Tax sanctions aim to ensure compliance with tax law and prevent violations. This is a step to pressure MSME taxpayers to ensure compliance with the laws and regulations of the tax system by providing a preventive effect. The application of administrative sanctions such as penalties, interest and increases in customs duties, in addition to criminal penalties, such as confinement or imprisonment, aims to create fear and a deterrent effect on tax violators to increase the tax compliance. In research studies by (Siahaan & Halimatusyadiah, 2018; Perdana, 2020), revealed that tax sanctions has a significant influence on taxpayer compliance. Therefore, the researcher proposes a hypothesis:

H2: Tax sanctions have a significant positive effect on MSME tax compliance.

Attribution Theory explains how individuals' motivations (Heider, 2013). Attribution theory can determine factors that influencing an individual's behavior or oneself in behavior and can determine internal and external causes that can influence individuals in behavior (Purba et al., 2020). In this case, the concept of taxpayer awareness is regarded as an intrinsic quality inherent to the individual. Awareness is one of the important aspects that must be owned by taxpayers, because this is the main key for individuals to carry out their obligations properly. From this explanation, this means that taxpayer awareness plays an important role in increasing compliance. Even though taxpayers have knowledge about taxation, if they do not carry out their obligations, it shows their low level of awareness. According to research from (Sofiana et al., 2020; Purba, 2021) which shows that taxpayer awareness influences taxpayer compliance. Therefore, the researcher proposes a hypothesis:

H3: Taxpayer awareness have a significant positive effect on tax compliance

## C. METHOD

This study examines the influence of knowledge, sanctions, and tax awareness on taxpayer compliance in Surakarta City. The independent variables analyzed include knowledge, sanctions, and tax awareness, while the dependent variable is MSME taxpayer compliance. The research adopts a quantitative approach, focusing on MSME taxpayers in Surakarta City as its object of study. Primary data was collected through the distribution of questionnaires, with the data sourced directly from the researchers. (Dea &

Amanita, 2022). The research employs a descriptive statistic approach to data analysis techniques to provide a descriptive of the research variables, by collecting data from respondents' answers and then tabulating them, testing them with multiple linear regression, and discussing them descriptively. Population on this study consisted of micro, small, and medium-sized enterprise (MSME) actors in Surakarta City, totaling 13,302 MSMEs. The simple random technique is the sampling method used in this study. The sample size is determined using the formula (Hair, 2018) where the sample can be calculated the number of indicators is multiplied by a number between 5 and 10 (Kumanireng & Bayu Utomo, 2023). Based on these provisions, the number of samples used in this study is:  $n = \text{number of indicators} \times 10$ . Thus, the number of samples obtained is as follows:  $n = 12 \times 10 = 120$ , so this study involved 120 samples. In alignment with the proposed hypothesis established, In this study, statistical data analysis was conducted by utilizing SPSS (Statistical Product and Service Solutions) software.

#### D. RESULT and DISCUSSION

Table 3. Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.854	3.548		1.932	.056
Knowledge	.140	.135	.088	1.039	.301
Sanction	.442	.131	.265	3.377	.001
Awareness	.590	.100	.493	5.930	.000

Adjusted R square .525

F-statistic 44.763

Prob (f-statistic) 0.000

Source: Primary data Processed, 2024

The equation of the multiple linear regression model can be elucidated as follows.  $Y = 6.854 + 0.142X_1 + 0.442X_2 + 0.590X_3 + \epsilon$ .

The coefficient of determination ( $R^2$ ) test was conducted to determine the adjusted R-square value, which was found to be 0.525 or 52.5%. This indicates that the independent variables, namely knowledge, sanctions, and awareness, collectively explain 52.5% of the variation in the dependent variable, which in this case is taxpayer compliance. The remaining 47.5% can be attributed to the influence of other variables not included in this research model, such as socioeconomic factors, government policies, or external economic conditions, which may also play a role in shaping taxpayer compliance but were beyond the scope of this study. This highlights the importance of exploring additional factors in future research to gain a more comprehensive understanding of the determinants of compliance.

The results of multiple linear regression tests are presented as follows. The results of the F test (simultaneous) show 0.000, the examination has reached a conclusion, meaning that the independent variables are simultaneously significant in influencing the dependent. The T test results for the knowledge variable show t table 0.140 with Sig. 0.301, it is concluded that it has a positive and insignificant effect on taxpayer compliance. In other words, while knowledge contributes positively, it is not strong enough to significantly influence compliance on its own. This finding suggests that other factors, such as enforcement mechanisms or taxpayers' motivation, might moderate the role of knowledge. Despite this, H1 is accepted,

showing that knowledge remains a relevant consideration for compliance. So that H1 is accepted. Tax sanctions show B table 0.442 with Sig. 0.001, it is concluded that it has a positive and insignificant effect on taxpayer compliance. This result implies that although sanctions are expected to encourage compliance by deterring non-compliance, their effect might not be as substantial or immediate. Factors such as the severity or enforcement of sanctions might affect their efficacy. Nonetheless, H2 is accepted, confirming the positive relationship between sanctions and compliance. So that H2 is accepted. Awareness shows table B 0.590 with Sig. 0.000, this result underscores the critical role of taxpayer awareness in fostering compliance. Taxpayers who are more aware of their obligations and the importance of taxation tend to fulfill their responsibilities more diligently. This highlights the potential of awareness campaigns and educational programs to enhance compliance. Thus, H3 is accepted.

The findings from the initial hypothesis test confirm that the knowledge examined in (H1) is accepted, as this research demonstrates a positive effect on taxpayer compliance. The results indicate that taxpayer knowledge significantly influences the tax compliance of MSME players in Surakarta City. The findings of this study align with attribution theory, suggesting that knowledge is an internal factor that shapes taxpayer perceptions and influences their behavior (Heider, 2013). Knowledge about taxes is part of the factors that influence taxpayer compliance. Without knowledge, taxpayers will not be able to understand or know the procedures for implementation such as paying, depositing, and reporting taxes correctly. (Zahrani & Mildawati, 2019). This statement is aligned with study by (Muhammad et al., 2022; Dea & Amanita, 2022) ) which shows that taxpayer knowledge a significant positive relationship to tax compliance.

The results of the second hypothesis test indicate that tax sanctions have a positive and significant effect on tax compliance, thereby confirming the second hypothesis (H2). This finding suggests that tax sanctions play a crucial role in influencing the compliance behavior of MSME taxpayers in the City of Surakarta. By imposing sanctions, the government aims to shape taxpayer attitudes and behaviors, fostering a sense of responsibility and compliance with tax obligations (Kuntadi, 2017). Strict sanctions can deter taxpayers from neglecting or violating their obligations, as the potential repercussions outweigh the perceived benefits of non-compliance. Conversely, if the sanctions are relatively light, taxpayers may feel less compelled to comply, thereby increasing the likelihood of tax evasion or negligence (Putra, 2020).

This study aligns with findings from previous research by Wujarso et al. (2020) and Farisya et al. (2022), which demonstrate a significant positive relationship between tax sanctions and taxpayer compliance. These studies underscore the importance of well-designed and strictly enforced sanctions in promoting compliance. For policymakers, these findings emphasize the need to review the current framework of tax sanctions to ensure they are both fair and effective. Sanctions must strike a balance between being stringent enough to deter non-compliance and avoiding undue hardship on taxpayers.

The findings from the third hypothesis test reveal a statistically significant positive relationship between taxpayer mindfulness and compliance, thereby confirming the acceptance of the third hypothesis (H3). This study highlights a correlation between taxpayer mindfulness and compliance levels among MSME taxpayers in Surakarta City. The results indicate that greater tax awareness among taxpayers is associated with higher tax compliance, while lower awareness leads to reduced compliance. Which shows that tax awareness is a key factor influencing individual behavior. In this context, taxpayer awareness is an internal factor that is consciously managed by individuals. This conclusion is reinforced by previous research conducted by Muhammad et al. (2022), Dea and Amanita (2022), and Farisya et al. (2022), which also shows that taxpayer awareness has a significant and positive effect on compliance.

## E. CONCLUSION

The objective of this study was to ascertain whether the variables of knowledge, sanctions, and awareness of taxpayers regarding the unity of MSME taxpayers in Surakarta City increase, thereby ensuring that tax revenues from MSMEs reach the government's target. Based on data analysis, hypothesis testing, and the explanation of the research results that have been presented, it can be concluded that knowledge has an insignificant positive effect on taxpayer compliance, while sanctions and taxpayer awareness have been shown taxpayer compliance to have a significant positive effect.

Provide valuable insights into the factors influencing taxpayer compliance, particularly among MSME taxpayers in Surakarta City. This research contributes to a better understanding of the dynamics that drive compliance and the importance of tax awareness and sanctions in encouraging compliance



behavior. It also highlights the need for continued efforts to educate taxpayers and improve enforcement mechanisms.

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