

THE EFFECT OF TAX KNOWLEDGE, TAX RATES, TAX INCENTIVES, AND TAX SANCTIONS ON MSME TAXPAYER COMPLIANCE: A CASE STUDY IN MEDAN HELVETIA DISTRICT MAKASSAR

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ABSTRACT

This study aims to examine the partial and simultaneous effects of tax knowledge, tax rates, tax incentives, and tax sanctions on MSME taxpayer compliance in Medan Helvetia District. The study adopts a descriptive research design with a quantitative approach. A simple random sampling technique was employed, resulting in a sample of 155 MSMEs. Data were collected through the distribution of questionnaires to the selected MSMEs. The data analysis technique used was multiple linear regression analysis. The results indicate that tax knowledge, tax rates, tax incentives, and tax sanctions each have a partial effect on MSME taxpayer compliance in Medan Helvetia District. Furthermore, tax knowledge, tax rates, tax incentives, and tax sanctions simultaneously have a significant effect on MSME taxpayer compliance in Medan Helvetia District.



INTRODUCTION

Taxation is a fundamental component of a country's fiscal system and serves as a primary source of government revenue to finance public expenditure and national development. Taxes are used to support infrastructure development, public services, education, and social welfare. Therefore, taxpayer compliance is essential to ensure the effectiveness of the tax system and the sustainability of government revenue (Resmi, 2019; Halim et al., 2020). Low levels of tax compliance can reduce fiscal capacity and

hinder economic development.

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy. MSMEs contribute significantly to Gross Domestic Product (GDP) and absorb a large proportion of the workforce. During the COVID-19 pandemic, MSMEs demonstrated strong resilience and became a key driver of economic recovery. According to the Ministry of Cooperatives and SMEs, MSMEs contributed approximately 60% of national GDP and employed about 97% of the labor force, making them the backbone of Indonesia's economy (Supriyanto, 2024). Despite their significant contribution, MSME tax compliance remains relatively low, particularly in tax calculation, reporting, and submission of tax returns.

Tax compliance refers to the willingness and ability of taxpayers to fulfill their tax obligations in accordance with applicable tax laws and regulations (Pohan, 2014). In Indonesia, tax compliance continues to be a major challenge, as reflected in the country's relatively low tax ratio compared to other ASEAN countries. The Ministry of Finance reported that Indonesia's tax ratio in 2024 reached approximately 10.02% of GDP, indicating that tax revenue performance remains suboptimal (Laoli, 2022). This condition is largely attributed to the existence of a compliance gap, especially among MSMEs (Wildan, 2024).

One important factor influencing taxpayer compliance is tax knowledge. Tax knowledge refers to a taxpayer's understanding of tax regulations, procedures, calculation methods, reporting requirements, and tax sanctions (Rahayu, 2017). Taxpayers with sufficient tax knowledge are more likely to comply with their tax obligations, as they understand both their responsibilities and the role of taxes in supporting public welfare. Previous studies have found that tax knowledge has a positive effect on taxpayer compliance (Munyati et al., 2024). However, other studies suggest that high tax knowledge does not necessarily guarantee compliance, as taxpayers may still engage in non-compliant behavior due to economic or psychological considerations (Wijaya & Yanti, 2023; Gunarso et al., 2024). These mixed findings indicate the need for further empirical investigation.

Tax rates also play a crucial role in shaping taxpayer behavior. Tax rates determine the financial burden borne by taxpayers and may influence their willingness to comply. Lower tax rates are generally perceived as fairer and more affordable, particularly for MSMEs with limited financial capacity. To support MSMEs, the Indonesian government reduced the final income tax rate from 1% to 0.5% through Government Regulation No. 23 of 2018 (Simanjuntak et al., 2023). Several studies indicate that tax rates significantly affect taxpayer compliance (Dewi et al., 2020; Wijaya & Yanti, 2023). However, other studies report that tax rates do not significantly influence compliance, suggesting that income stability and business conditions may play a more dominant role (Khodijah et al., 2021; Permata & Zahroh, 2022).

Tax incentives are another policy instrument designed to encourage taxpayer compliance and support business sustainability. During periods of economic hardship, tax incentives such as tax reductions or government-borne taxes are provided to ease the financial burden on taxpayers. During the COVID-19 pandemic, the Indonesian government introduced tax incentives for MSMEs to maintain business continuity (Hartarto, 2021). Several studies found that tax incentives positively influence taxpayer compliance (Ndalu & Wahyudi, 2022; Andreansyah & Farina, 2022). Conversely, other studies indicate that tax incentives do not significantly improve compliance due to declining income and reduced purchasing power during economic downturns (Dewi et al., 2020).

Tax sanctions function as an enforcement mechanism to deter non-compliance.

Sanctions, including administrative fines, interest penalties, and criminal penalties, are designed to increase the cost of non-compliance and encourage adherence to tax regulations (Mardiasmo, 2019). Empirical studies show that tax sanctions have a positive and significant effect on taxpayer compliance (Permata & Zahroh, 2022; Munyati et al., 2024). However, other research indicates that tax sanctions do not significantly influence compliance behavior, possibly due to weak enforcement or low perceived risk of detection (Khodijah et al., 2021). These inconsistencies highlight the need for further research.

Given the strategic importance of MSMEs and the ongoing issue of low tax compliance, this study examines the effects of tax knowledge, tax rates, tax incentives, and tax sanctions on MSME taxpayer compliance in Medan Helvetia District. The findings are expected to provide empirical evidence to support the formulation of effective tax policies and strategies to enhance voluntary compliance among MSMEs.

RQ1: What is the effect of tax knowledge on MSME taxpayer compliance?

RQ2: How do tax rates influence taxpayer compliance among MSMEs?

RQ3: What is the impact of tax incentives on MSME taxpayer compliance?

RQ4: How do tax sanctions affect taxpayer compliance among MSMEs?

RQ5: To what extent do tax knowledge, tax rates, tax incentives, and tax sanctions simultaneously influence MSME taxpayer compliance?

LITERATURE REVIEW

Taxpayer Compliance

Taxpayer compliance refers to the willingness and ability of taxpayers to fulfill their tax obligations in accordance with applicable tax laws and regulations. Compliance encompasses both formal and material aspects, including timely submission of tax returns, accurate calculation of tax liabilities, and proper payment of taxes due (Pohan, 2014). Formal compliance relates to the fulfillment of administrative requirements, while material compliance concerns the accuracy and truthfulness of the reported tax information (Rahayu, 2013). From a behavioral perspective, taxpayer compliance is influenced by economic, psychological, and institutional factors. According to Compliance Theory, individuals comply with regulations either due to instrumental motivations, such as fear of sanctions, or normative motivations, such as moral values and perceived legitimacy of authorities (Milgram, 1963). In the context of taxation, compliance is not only shaped by enforcement mechanisms but also by taxpayers' awareness, understanding, and attitudes toward taxation (Torgler, 2007).

Theory of Planned Behavior

The Theory of Planned Behavior (TPB), proposed by Ajzen (1991), provides a relevant framework for understanding taxpayer behavior. TPB suggests that behavior is driven by behavioral intentions, which are influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of taxation, taxpayers' attitudes toward taxes, social expectations, and perceived ability to comply play a critical role in determining compliance behavior. Tax knowledge can enhance perceived behavioral control by increasing taxpayers' understanding of tax regulations and procedures. Tax rates and incentives may shape taxpayers' attitudes toward tax obligations, while tax sanctions influence compliance through perceived behavioral control and deterrence. Therefore, TPB offers a comprehensive framework for analyzing the factors affecting MSME taxpayer compliance.

Tax Knowledge and Taxpayer Compliance

Tax knowledge refers to taxpayers' understanding of tax regulations, procedures, calculation methods, reporting requirements, and tax sanctions (Rahayu, 2017). Adequate tax knowledge enables taxpayers to correctly calculate, pay, and report their tax obligations. Taxpayers who understand the purpose and benefits of taxation are more likely to comply voluntarily with tax regulations (Mardiasmo, 2016). Empirical evidence regarding the effect of tax knowledge on taxpayer compliance remains mixed. Munyati et al. (2024) found that tax knowledge has a positive and significant effect on taxpayer compliance, indicating that higher levels of understanding lead to better compliance behavior. Conversely, Wijaya and Yanti (2023) reported that tax knowledge does not necessarily increase compliance, as taxpayers with sufficient knowledge may still choose non-compliance due to economic pressures or rational decision-making. Similarly, Gunarso et al. (2024) found that tax knowledge alone is insufficient to ensure compliance, suggesting that other factors must also be considered.

Tax Rates and Taxpayer Compliance

Tax rates represent the percentage of tax imposed on taxpayers' income or transactions and determine the financial burden borne by taxpayers (Waluyo, 2017). According to Economic Deterrence Theory, tax rates influence compliance behavior by affecting the cost-benefit analysis of tax evasion (Dewi et al., 2020). Lower tax rates are generally perceived as fairer and more affordable, particularly for MSMEs with limited financial capacity. In Indonesia, the government introduced a reduced final income tax rate of 0.5% for MSMEs through Government Regulation No. 23 of 2018 to encourage compliance and reduce the tax burden. Several studies indicate that tax rates significantly influence taxpayer compliance (Dewi et al., 2020; Wijaya & Yanti, 2023). However, other studies suggest that tax rates do not significantly affect compliance, as taxpayers may prioritize business survival over tax considerations (Khodijah et al., 2021; Permata & Zahroh, 2022). These conflicting findings highlight the need for further research on the role of tax rates in MSME compliance.

Tax Incentives and Taxpayer Compliance

Tax incentives are policy instruments used by governments to reduce the tax burden on taxpayers and stimulate economic activity. Incentives may take the form of tax reductions, exemptions, or government-borne taxes and are often implemented to support MSMEs during economic downturns (Suandy, 2016). During the COVID-19 pandemic, the Indonesian government provided tax incentives to MSMEs to maintain business continuity and encourage compliance (Hartarto, 2021). Several studies have found that tax incentives positively influence taxpayer compliance. Ndalun and Wahyudi (2022) and Andreansyah and Farina (2022) reported that tax incentives encourage MSME taxpayers to fulfill their tax obligations. However, Dewi et al. (2020) found that tax incentives did not significantly improve compliance during the pandemic, as declining income and reduced purchasing power limited taxpayers' ability to comply. These inconsistent results indicate that the effectiveness of tax incentives depends on economic conditions and taxpayer perceptions.

Tax Sanctions and Taxpayer Compliance

Tax sanctions serve as enforcement mechanisms to ensure compliance with tax regulations. Sanctions include administrative fines, interest penalties, and criminal penalties imposed on taxpayers who violate tax laws (Mardiasmo, 2019). The purpose of tax sanctions is to deter non-compliance by increasing the cost of tax violations. Empirical studies generally

indicate that tax sanctions have a positive effect on taxpayer compliance. Permata and Zahroh (2022) found that tax sanctions significantly influence MSME taxpayer compliance, as the threat of penalties encourages compliance. Munyati et al. (2024) also reported a positive relationship between tax sanctions and compliance. However, Khodijah et al. (2021) found that tax sanctions do not significantly affect compliance, suggesting that weak enforcement or low perceived detection risk may reduce the deterrent effect. These mixed findings underscore the need for further empirical examination.

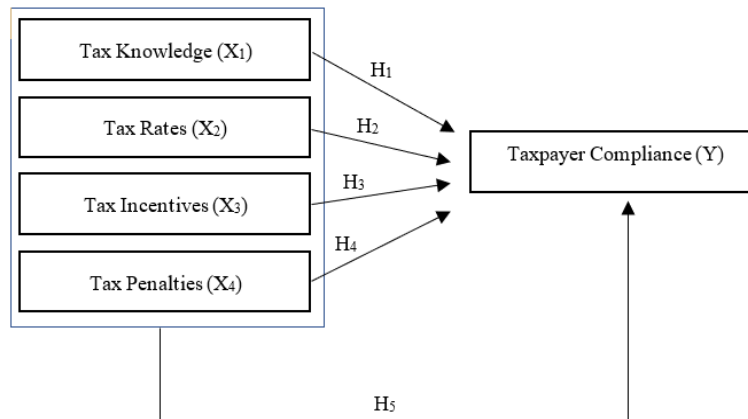


Figure 1. Conceptual Framework

RESEARCH METHODOLOGY

This study employs a quantitative research design with a descriptive–causal approach to examine the partial and simultaneous effects of tax knowledge (X₁), tax rates (X₂), tax incentives (X₃), and tax sanctions (X₄) on taxpayer compliance (Y). This research design was selected because it enables the researcher to quantitatively measure taxpayer perceptions and behavior, as well as to statistically test the causal relationships between the independent variables and taxpayer compliance.

The data used in this study are primary quantitative data collected directly from MSME taxpayers in Medan Helvetia District. Data were obtained through the distribution of structured questionnaires using a Likert-scale measurement. The population of this study consisted of all MSMEs operating in Medan Helvetia District. A simple random sampling technique was applied, resulting in a sample of 155 MSMEs, which is considered adequate to represent the population and achieve the research objectives.

Multiple linear regression analysis was employed to examine the effect of tax knowledge, tax rates, tax incentives, and tax sanctions on MSME taxpayer compliance. Hypothesis testing was conducted using t-tests to assess the partial effects of each independent variable and an F-test to evaluate the simultaneous effect of all independent variables. Additionally, the coefficient of determination (R²) was used to measure the explanatory power of the regression model in explaining variations in MSME taxpayer compliance.

RESULTS AND DISCUSSION

RESULTS

Classical Assumption Test

After conducting a series of classical assumption tests, it can be concluded that the regression model meets the required criteria. The normality test was conducted using the Kolmogorov–Smirnov method, and the results show that the Asymp. Sig. (2-tailed) value is greater than 0.05, indicating that the residuals are normally distributed. The multicollinearity test was performed by examining the tolerance and Variance Inflation Factor (VIF) values.

The results show that all independent variables have tolerance values greater than 0.10 and VIF values less than 10, indicating that there are no symptoms of multicollinearity among the independent variables. Furthermore, the heteroscedasticity test was conducted using the Glejser test. The results indicate that the significance values for tax knowledge (0.292), tax rates (0.695), tax incentives (0.436), and tax sanctions (0.400) are all greater than 0.05, suggesting that the regression model does not suffer from heteroscedasticity. Based on the results of the normality, multicollinearity, and heteroscedasticity tests, it can be concluded that the classical assumption requirements have been fulfilled. Therefore, the data are considered appropriate and reliable to be used as a basis for further analysis in the research model.

Multiple Linear Regression Results

The results of the multiple linear regression analysis are presented in Table 1. The analysis examines the effect of tax knowledge (X_1), tax rates (X_2), tax incentives (X_3), and tax sanctions (X_4) on MSME taxpayer compliance (Y).

Table 1. Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,149	,944		2,275	,024
	Tax Knowledge	,165	,056	,190	2,947	,004
	Tax Rates	,215	,048	,262	4,518	,000
	Tax Incentives	,244	,055	,277	4,419	,000
	Tax Penalties	,275	,054	,312	5,099	,000
a. Dependent Variable: Taxpayer Compliance;						

The regression equation derived from the SPSS output is expressed as follows:

$$Y = 2.149 + 0.165X_1 + 0.215X_2 + 0.244X_3 + 0.275X_4 + e$$

The constant value of 2.149 indicates that when tax knowledge, tax rates, tax incentives, and tax sanctions are assumed to be zero, MSME taxpayer compliance has a baseline value of 2.149. As shown in Table 1, all independent variables have positive regression coefficients, indicating a positive relationship with MSME taxpayer compliance.

Hypothesis Testing

Partial Significance Test (t-test)

Table 2. t Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,149	,944		2,275	,024
	Tax Knowledge	,165	,056	,190	2,947	,004
	Tax Rates	,215	,048	,262	4,518	,000
	Tax Incentives	,244	,055	,277	4,419	,000
	Tax Penalties	,275	,054	,312	5,099	,000
a. Dependent Variable: Taxpayer Compliance;						

The partial significance test results (t-test) demonstrate that each independent variable has a statistically significant effect on MSME taxpayer compliance:

Tax Knowledge (X_1)

Tax knowledge has a regression coefficient of 0.165, with a t-value of 2.947, which is greater than the t-table value of 1.975, and a significance value of $0.004 < 0.05$. This result indicates that tax knowledge has a positive and significant effect on MSME taxpayer compliance. Therefore, H1 is accepted.

Tax Rates (X₂)

Tax rates show a regression coefficient of 0.215, a t-value of 4.518, and a significance value of $0.000 < 0.05$. This finding confirms that tax rates have a positive and significant effect on MSME taxpayer compliance. Thus, H2 is accepted.

Tax Incentives (X₃)

Tax incentives have a regression coefficient of 0.244, with a t-value of 4.419, which exceeds the critical value, and a significance level of $0.000 < 0.05$. This indicates that tax incentives positively and significantly affect MSME taxpayer compliance. Hence, H3 is accepted.

Tax Sanctions (X₄)

Tax sanctions have the highest regression coefficient of 0.275, with a t-value of 5.099 and a significance value of $0.000 < 0.05$. This result shows that tax sanctions have a positive and significant effect on MSME taxpayer compliance. Therefore, H4 is accepted.

Among the independent variables, tax sanctions have the strongest influence on taxpayer compliance, as indicated by the largest standardized coefficient ($\beta = 0.312$).

Simultaneous Significance Test (F-test)

Table 3. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1057,299	4	264,325	51,801	,000 ^b
	Residual	765,411	150	5,103		
	Total	1822,710	154			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Tax Knowledge, Tax Rates, Tax Incentives, Tax Penalties

The results of the simultaneous significance test (F-test) are presented in Table 2. The F-test yields an F-value of 51.801, which is greater than the F-table value of 2.66, with a significance level of $0.000 < 0.05$. These results indicate that tax knowledge, tax rates, tax incentives, and tax sanctions simultaneously have a significant effect on MSME taxpayer compliance. Accordingly, H5 is accepted.

Coefficient of Determination (R²)

Table 4. Correlation and Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,762 ^a	,580	,569	2,259

a. Predictors: (Constant), Tax Knowledge, Tax Rates, Tax Incentives, Tax Penalties

Based on Table 3, the coefficient of correlation (R) is 0.762, which falls within the range of 0.600–0.799, indicating a strong relationship between the independent variables and MSME taxpayer compliance. The coefficient of determination (R²) is 0.580, meaning that 58.0% of the variation in MSME taxpayer compliance can be explained by tax knowledge, tax rates, tax incentives, and tax sanctions. The remaining 42.0% is influenced by other factors not examined in this study, such as tax service quality, administrative systems, and individual taxpayer attitudes.

DISCUSSION

The Effect of Tax Knowledge on MSME Taxpayer Compliance

The findings indicate that tax knowledge has a positive and significant effect on MSME taxpayer compliance. This result implies that MSME taxpayers who have a better understanding of tax regulations, procedures, and obligations tend to comply more with tax requirements. This finding supports the Theory of Planned Behavior, particularly the concept of perceived behavioral control, where increased knowledge enhances taxpayers' ability to comply. The result is consistent with previous studies by Wijaya and Yanti (2023) and Munyati et al. (2024), which found that tax knowledge significantly influences taxpayer compliance. However, it contrasts with Gunarso et al. (2024), who reported no significant effect, suggesting that tax knowledge alone may not always guarantee compliance.

The Effect of Tax Rates on MSME Taxpayer Compliance

The results show that tax rates have a positive and significant effect on MSME taxpayer compliance. This finding suggests that reasonable and affordable tax rates encourage MSMEs to comply with tax obligations. Lower tax rates reduce the perceived tax burden and increase taxpayers' willingness to fulfill their obligations. This result supports the government policy of reducing the final income tax rate for MSMEs to 0.5%, which aims to improve voluntary compliance. The finding aligns with studies conducted by Dewi et al. (2020) and Wijaya and Yanti (2023).

The Effect of Tax Incentives on MSME Taxpayer Compliance

The analysis demonstrates that tax incentives positively and significantly affect MSME taxpayer compliance. Tax incentives reduce financial pressure and provide economic relief, encouraging MSMEs to remain compliant, particularly during periods of economic uncertainty. This finding is consistent with previous research by Ndalun and Wahyudi (2022) and Andreansyah and Farina (2022), which found that tax incentives improve taxpayer compliance. However, the effectiveness of incentives depends on taxpayers' awareness and understanding of the incentive policies.

The Effect of Tax Sanctions on MSME Taxpayer Compliance

The findings indicate that tax sanctions have the strongest influence on MSME taxpayer compliance. This result confirms Compliance Theory, which emphasizes that sanctions function as deterrence mechanisms. The existence of penalties increases the perceived cost of non-compliance, thereby encouraging taxpayers to comply. This finding aligns with studies by Permata and Zahroh (2022) and Munyati et al. (2024), which found that tax sanctions significantly affect taxpayer compliance. The result suggests that consistent and fair enforcement of sanctions is essential to maintaining high compliance levels.

Overall Discussion

Overall, the findings demonstrate that MSME taxpayer compliance is influenced by a combination of cognitive factors (tax knowledge), economic factors (tax rates and incentives), and enforcement mechanisms (tax sanctions). The strong explanatory power of the model ($R^2 = 58.0\%$) indicates that these variables play a substantial role in shaping compliance behavior. These results imply that improving MSME taxpayer compliance requires an integrated policy approach that combines tax education, fair tax rates, effective incentives, and consistent enforcement of tax sanctions.

CONCLUSION

Referring to the statistical results and discussion, the following conclusions are drawn:

1. Tax knowledge has a positive and significant effect on MSME taxpayer compliance in Medan Helvetia District. This indicates that a higher level of understanding of tax regulations, procedures, and obligations encourages MSME taxpayers to comply more effectively in calculating, paying, and reporting their taxes.
2. Tax rates have a positive and significant effect on MSME taxpayer compliance. Reasonable and affordable tax rates reduce the perceived tax burden and increase taxpayers' willingness to fulfill their tax obligations voluntarily.
3. Tax incentives have a positive and significant effect on MSME taxpayer compliance. The provision of tax incentives helps alleviate financial pressure on MSMEs and motivates taxpayers to remain compliant, particularly during periods of economic uncertainty.
4. Tax sanctions have a positive and significant effect on MSME taxpayer compliance and represent the most dominant factor influencing compliance. This finding shows that enforcement mechanisms and the perceived risk of penalties play a crucial role in preventing non-compliance.
5. Tax knowledge, tax rates, tax incentives, and tax sanctions simultaneously have a significant effect on MSME taxpayer compliance. These variables collectively explain a substantial proportion of compliance behavior among MSMEs, indicating that taxpayer compliance is influenced by a combination of cognitive, economic, and enforcement-related factors.

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