

Research Article

Taxpayer Compliance of MSME: The Role of Tax Knowledge, Tax Office Service Quality, and Trust in the Government

Sulistiyowati^{1*}, Devvy Rusli², Flourien Nurul Chusnah³, Diana Supriati⁴, Annisa⁵

^{1,2,3,4,5} Sekolah Tinggi Ilmu Ekonomi Indonesia, Jakarta

Received: 17-05-2024; Accepted: 14-06-2024

Abstract

This research aims to determine the influence of the role of tax knowledge, tax service quality, and trust in the government on Kemayoran District MSME taxpayer compliance. The method used in this research is the data collection method through a questionnaire which is measured using a Likert scale. The sampling method uses a purposive sampling technique with the criteria of MSME actors in the Kemayoran District area and those who have an income of >500 million per year. This research is quantitative research. The results of this research state that knowledge of taxation influences the compliance of Kemayoran District MSME taxpayers, the quality of tax service does not influence the compliance of Kemayoran District MSME taxpayers, and trust in the government does not influence the compliance of Kemayoran District MSME taxpayers.

Keywords: The Role of Tax Knowledge, Quality of Fiscus Services, Trust in the Government, MSME Taxpayer Compliance

JEL Classification: H26, H32, H83

How to cite: Sulistiyowati, Rusli, D., Chusnah, F. N., Supriati, D., Annisa, (2024). Taxpayer Compliance of MSME: The Role of Tax Knowledge, Tax Office Service Quality, and Trust in the Government, *Taxation and Public Finance (TPF)* 1(2), 61-70

Corresponding author: Sulistiyowati (sulistiyowati@stei.ac.id)



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1. Introduction

Taxes represent obligatory contributions to the state imposed on individuals or entities, enforced by law without direct compensation, primarily used for the nation's prosperity. Taxes play a crucial role in a country, particularly in infrastructure development, which is fundamentally a joint effort between society and the government. Currently, the government is intensifying its efforts in tax sector revenue generation due to its significant potential. Efforts to enhance tax revenue entail establishing easier payment systems and engaging tax officers who are professional and highly committed. Indonesian citizens also contribute by understanding their rights and obligations as taxpayers. Compliance with taxation obligations is a responsibility that taxpayers must fulfill, and the level of taxpayer compliance also plays a crucial role in increasing tax revenue.

Attribution theory explains that an individual's factors stem not only from internal strengths but are also influenced by external factors that drive them. In the context of attribution theory, tax knowledge is an internal factor that can affect the compliance of Small and Medium Enterprises (MSME), while external factors influencing MSME taxpayer compliance include the quality of tax service and trust in the government.

Research on MSME taxpayer compliance has been extensively studied. Based on previous research, taxpayer compliance plays a crucial role in supporting government efforts to increase state revenue, but differing research findings have led to the identification of research gaps. Research by Wijaya & Yanti (2023) and Fajriya Shela Nur & Zulaikha (2023) found that tax knowledge influences MSME taxpayer compliance. In contrast, research by Paulus & Tarmidi (2023) and Listya & Limajatini (2022) concluded that tax knowledge does not affect MSME taxpayer compliance. Asyhari & Ttitik Aryati's (2023) study, along with Febriyanti et al. (2023), demonstrated that the quality of tax authority service influences MSME taxpayer compliance. Conversely, research by Maili (2022) and Wijayanti & Srimindarti (2023) found no significant impact of service quality on MSME taxpayer compliance. Renika Hasibuan (2023) and Suprianto et al. (2023) showed that trust in the government affects MSME taxpayer compliance, whereas Nik Amah et al. (2023) and Pradhani & Sari (2022) found no significant influence of government trust on MSME taxpayers.

Although extensive research has been conducted on taxpayer compliance among individuals, further studies are needed on SME taxpayer compliance using samples from small businesses to ensure relevance in fulfilling their tax obligations. This study focuses on MSME in the Kemayoran Sub-District with annual incomes ranging from >Rp500 million to <Rp4.8 billion. Based on this phenomenon, the research will investigate a study on sme taxpayer compliance in the kemayoran sub-district: the role of tax knowledge, quality of tax service, and trust in the government.

2. Literature Review and Hypothesis

Tax Knowledge on Taxpayer Compliance

An individual's knowledge of regulations related to oneself is crucial, including tax regulations containing inherent rights and obligations as taxpayers. Understanding tax rights and obligations assists taxpayers in fulfilling these obligations (Saprudin et al., 2020). Research conducted by Yulia et al. (2020) and Soda et al. (2021) indicates that tax knowledge influences taxpayer compliance. However, studies by Lesmana & Setyadi (2020) and Poly et al. (2022) suggest otherwise, showing that tax knowledge does not affect taxpayer compliance. The more tax knowledge taxpayers possess, the more likely they are to comply with their tax obligations. Based on the above description, the following hypothesis can be formulated:

H1: Tax knowledge influences taxpayer compliance

Quality of Tax Service on Taxpayer Compliance

Research by Lolowang et al. (2022) and Saputra et al. (2022) demonstrates that the quality of tax service affects taxpayer compliance. Conversely, studies by Windiarni et al. (2020) and Yuliatic & Fauzi (2020) suggest otherwise, showing that the quality of tax service does not affect taxpayer compliance. By providing quality service and prioritizing taxpayer satisfaction, taxpayers will feel comfortable, trustful, and assisted with their taxation. Based on the above description, the following hypothesis can be formulated:

H2: Quality of tax service influences taxpayer compliance

Trust in the Government on Taxpayer Compliance

Research by Kusuma & Pusposari (2023) and Verico Simbolon & Remista Simbolon (2023) demonstrates that trust in the government positively affects taxpayer compliance. Conversely, studies by Nik Amah et al. (2023) and Pradhani & Sari (2022) suggest otherwise, showing that trust in the government does not affect taxpayer compliance. By maintaining trust in the government's integrity, both in attitude and policy, taxpayers will believe there is no misuse of tax funds. Based on the above description, the following hypothesis can be formulated:

H3: Trust in the government influences taxpayer compliance

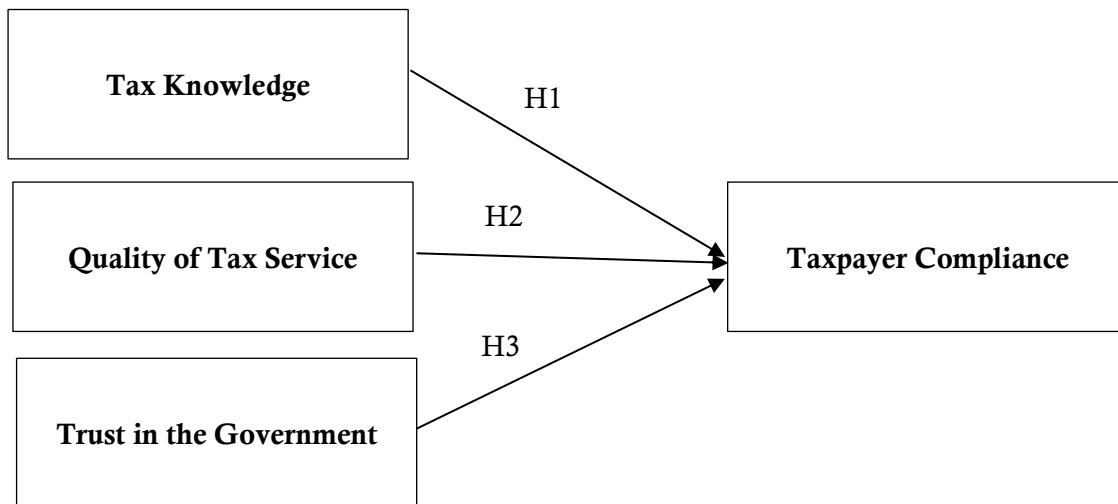


Figure 1. Research Framework

3. Data and Method

The method employed in this research is quantitative method. The focus of this study is to identify the influence of independent variables consisting of tax knowledge, quality of tax service, and trust in the government on the dependent variable, namely taxpayer compliance of MSME in Kemayoran District. Data were collected through questionnaires, then processed using SPSS version 26. The population in this study is MSME in Kemayoran District totaling 20,713 (MSME.depkop.go.id). The sample taken in this study will be calculated using the Yamane formula, which is used when the population size is known (Sugiyono, 2018:149). Based on data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, there are 20,713 MSME in Kemayoran District. After calculating using the Yamane formula, the sample size in this study is 150 MSME.

4. Results

Table 1. Respondent Characteristics

Gender	Frequency	Percentage
Male	70	47%
Female	80	53%
Total	150	100%
Age	Frequency	Percentage
25-30	14	9%
31-35	40	27%
36-40	28	19%
41-45	21	14%
46-50	30	20%
51-55	15	10%
>55	2	1%
Total	150	100%
Level of Education	Frequency	Percentage
SMP	4	3%
SMA	96	64%
Perguruan Tinggi	50	33%

Total	150	100%
Number of Employees	Frequency	Percentage
>20	1	1%
15-19	19	13%
10-14	54	36%
5-9	76	50%
Total	150	100%
Income Range	Frequency	Percentage
500 jt – 2,5 M	120	80%
2,5 - 4,8 M	30	20%
Total	150	100%

Based on the table above, it can be observed that the number of respondents is predominantly female, accounting for 53% or 80 individuals. The remaining portion consists of male respondents, comprising 47% or 70 individuals. Furthermore, it is evident that the majority of respondents fall within the age range of 31-35 years, representing 27% or 40 individuals. Respondents aged 25-30 years constitute 9% or 14 individuals, while those aged 36-40 years represent 19% or 28 individuals. Additionally, individuals aged 41-45 years account for 14% or 21 respondents, those aged 46-50 years comprise 20% or 30 respondents, respondents aged 51-55 years represent 10% or 15 individuals, and respondents over 55 years old constitute 1% or 2 individuals. Furthermore, it is notable that the majority of respondents have completed high school education, comprising 64% or 96 individuals. Respondents with junior high school education account for 3% or 4 individuals, whereas those with tertiary education represent 33% or 50 individuals. Additionally, it is evident that the majority of respondents are from MSME with 5-9 employees, constituting 50% or 76 MSME owners. MSME with 10-14 employees represent 36% or 54 MSME owners, those with 15-19 employees account for 13% or 19 MSME owners. Lastly, MSME with over 20 employees represent 1% or 1 MSME owner. Moreover, it is apparent that the majority of respondents have an annual income ranging from 500 million to 2.5 billion, comprising 80% or 120 individuals. Annual incomes ranging from 2.5 to 4.8 billion are represented by 20% or 30 individuals.

Tabel 2. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Knowledge	150	15	20	18,39	1,625
Quality of Tax Service	150	5	20	17,27	2,951
Trust in the Government	150	5	20	15,45	4,170
Taxpayer Compliance	150	15	20	18,91	1,630
Valid N (listwise)	150				

Sumber: Data peocessed (2024)

Based on the table above, it can be described that the number of respondents (N) is 150. Out of these 150 respondents, the variable of tax knowledge has a minimum response of 15 and a maximum response of 20, with a total average response of 18.39 and a standard deviation of 1.625. The variable of tax service quality has a minimum response of 5 and a maximum response of 20, with a total average response of 17.27 and a standard deviation of 2.951. The variable of trust in the government has a minimum response of 5 and a maximum response of 20, with a total average response of 15.45 and a standard deviation of 4.170. Furthermore, the variable of tax compliance has a minimum response of 15 and a maximum response of 20, with a total average response of 18.91 and a standard deviation of 1.630.

Tabel 3. Partial Test Results (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	8,488	1,278		6,640	,000
Tax Knowledge	,563	,074	,562	7,656	,000
Quality of Tax Service	,046	,051	,084	,906	,366
Trust in the Government	-,048	,034	-,122	-1,405	,162

Sumber: Data peocessed (2024)

Based on the partial testing (t-test) from Table 3, the influence of independent variables on the dependent variable can be explained as follows: The variable of tax knowledge has a significance value of 0.000, indicating that its significance value is smaller than 0.05 or $0.000 < 0.05$. It can be concluded that tax knowledge partially influences taxpayer compliance. Next, the variable of tax office service quality has a significance value of 0.366, indicating that its significance value is greater than 0.05 or $0.366 > 0.05$. It can be concluded that tax office service quality partially does not affect taxpayer compliance. Lastly, the variable of trust in the government has a significance value of 0.162, indicating that its significance value is greater than 0.05 or $0.162 > 0.05$. It can be concluded that trust in the government partially does not affect taxpayer compliance.

5. Discussion

The Influence of Tax Knowledge on Taxpayer Compliance

The Influence of Tax Knowledge on Taxpayer Compliance

Based on the Partial Significance Test (t-test) results, the significance value of the tax knowledge variable is obtained as 0.000. This value is less than 0.05, or $0.000 < 0.05$, thus H1 is accepted, indicating that the tax knowledge variable partially affects taxpayer compliance. The research findings demonstrate that the tax knowledge variable influences taxpayer compliance. In other words, an increase or decrease in tax knowledge among MSME actors can affect fluctuations in taxpayer compliance. This indicates that taxpayers who have a better understanding of tax regulations are more likely to comply with their tax obligations. From the research results on MSME taxpayers in Kemayoran District, it can be inferred that they have a fairly good understanding of tax knowledge, as they are aware of the functions of taxes and their tax obligations.

These research findings support the studies conducted by Wijayanti & Yanti (2023), Fajriya Shela Nur & Zulaikha (2023), which stated that tax knowledge influences taxpayer compliance. However, this study does not support the research conducted by Yulia et al., (2020), which stated that tax knowledge does not influence taxpayer compliance.

The Influence of Tax Office Service Quality on Taxpayer Compliance

Based on the Partial Significance Test (t-test) results, the significance value of the tax office service quality variable is obtained as 0.366. This value is greater than 0.05 or $0.366 > 0.05$, hence H2 is rejected, indicating that the tax office service quality variable partially does not influence MSME taxpayer compliance. The research findings state that the service quality still cannot enhance MSME taxpayer compliance in fulfilling their tax payment and reporting obligations. This can be attributed to resource limitations such as a shortage of tax officials to assist taxpayers, which can affect their ability to provide optimal service. Additionally, complex and inefficient processes, if tax administrative and reporting processes are overly complicated, can affect taxpayer compliance. Moreover, the inability to handle complaints or inquiries professionally, if tax officials are unable to handle taxpayer complaints professionally, can affect taxpayer compliance with their tax obligations.

Efforts to increase MSME taxpayer compliance contribute to assisting MSME taxpayers by simplifying administrative processes and establishing professional (friendly) services to ensure MSME taxpayers feel satisfied with the services provided.

The findings of this study support the research conducted by Rianty & Syahputepa, (2020), which stated that tax office service quality does not influence taxpayer compliance. However, this study does not support the research conducted by Puspanita et al., (2020), which stated that tax office service quality influences taxpayer compliance.

The Influence of Trust in the Government on Taxpayer Compliance

Based on the Partial Significance Test (t-test) results, the significance value of the trust in the government variable is obtained as 0.162. This value is greater than 0.05 or $0.162 > 0.05$, hence H3 is rejected, indicating that the trust in the government variable partially does not influence MSME taxpayer compliance. This can occur because taxpayer compliance with tax obligations is based on considerations of the benefits or drawbacks of government responsibility in the successful execution of tax payments by taxpayers and real cases of corruption within governmental institutions can instill doubts among taxpayers regarding the integrity of the tax system, thereby affecting MSME taxpayer compliance. Efforts to enhance MSME taxpayer compliance can be made by promoting transparency in tax revenue management and its utilization in providing public goods or facilities. The government can also combat tax evasion as the perception of unfair treatment may encourage taxpayers to be non-compliant in paying taxes voluntarily.

The findings of this study support the research conducted by Suprianto et al., (2023), which stated that trust in the government does not influence taxpayer compliance. However, this study does not support the research conducted by Stevanny & Prayudi (2021), which stated that trust in the government influences taxpayer compliance.

6. Conclusion

Tax Knowledge Influences MSME Taxpayer Compliance. The research findings indicate that the variable of tax knowledge affects taxpayer compliance. In other words, an increase or decrease in the tax knowledge of MSME taxpayers can impact their level of compliance. **Quality of Tax Authority Service Does Not Influence MSME Taxpayer Compliance.** This research indicates that service quality has not been able to enhance taxpayer compliance in fulfilling their obligations to pay and report taxes. This may be due to resource limitations, complicated administrative processes, and the inability to address complaints or inquiries from MSME taxpayers. **Trust in Government Does Not Influence Taxpayer Compliance.** The research findings suggest that trust in the government has not been able to increase taxpayer compliance in fulfilling their obligations to pay and report taxes. This is due to MSME taxpayers' concerns about the management of tax revenue by the government, and real cases of tax evasion by officials of the Directorate General of Taxes (DJP), which influence MSME taxpayers' doubts about complying with tax payment due to perceived governmental injustice.

Limitations and avenue for future research

Limitation of the study is the constrained availability of a comprehensive list of MSME actors, necessitating direct inquiries to MSME actors, thereby extending the duration of the research. Additionally, due to resource constraints, the sample size might not fully represent the diverse landscape of MSME taxpayers, potentially limiting the generalizability of the findings.

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