

Research Article

Assessing the Effect of Tax Policy Changes on Compliance in Payment and Reporting by Small Enterprises: A Study at the South Bekasi Tax Office

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Abstract

This study analyzes the impact of changes in MSME tax rates and tax sanctions on taxpayer compliance in terms of payment and reporting. Using a quantitative descriptive approach, data were collected through questionnaires with a purposive sampling method, involving 92 Micro, Small, and Medium Enterprises (MSMEs) in Bekasi City. Data analysis employed simple and multiple linear regression techniques. The results show that MSMEs tax rates have a positive and significant effect on taxpayer compliance, with a coefficient of determination of 0.434. Tax sanctions also positively and significantly influence compliance. Moreover, both tax rates and sanctions have a combined positive and significant impact on fulfilling tax obligations. This indicates that changes in tax policy can directly affect the compliance behavior of small businesses. Partial and joint effects demonstrate that both elements are important in shaping tax behavior. The study suggests that tax authorities should implement fair, transparent policies, supported by effective communication and education. Simplifying procedures and offering support can foster greater voluntary compliance, ultimately strengthening the relationship between MSMEs and the tax office. These findings underline the need for a balanced approach that integrates enforcement with facilitation to enhance tax compliance among small enterprises.

Keywords: Tax, MSMEs, Compliance, Sanctions, Tax Rates

JEL Classification: H25, L226, M48

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1. Introduction

Indonesia, as a developing country, is actively pursuing progress across various sectors. The government is focused on initiatives aimed at improving the welfare of its citizens, a concept known as national development. Economic growth presents a significant macroeconomic challenge that can fluctuate annually. Over the years, a nation's capacity to produce goods and services may increase, thereby enhancing the welfare and prosperity of its community (Dawam et al., 2022). To support these developmental efforts, the government requires a substantial amount of funding, which is sourced from the State Revenue and Expenditure Budget.

In Indonesia, the population has reached 253.60 million, ranking it 4th in the world for population size. This substantial population presents significant potential in the tax sector. According to current tax regulations in Indonesia, every citizen who meets the subjective and objective criteria is obligated to pay taxes, either directly or indirectly.

When making tax payments, individuals and corporations must employ specific calculation methods and mechanisms. Taxpayers are required to accurately calculate their tax liabilities and maintain proper records of taxes owed, following the provisions established by the government to ensure compliance. As noted by Hidayat (2022), tax sanctions refer to penalties imposed on those who violate tax laws. Such sanctions can be applied to taxpayers who fail to meet their obligations as outlined in the Law governing general provisions and tax procedures, which they are required to adhere to.

One of the sectors that can provide a significant contribution to development is the Micro, Small, and Medium Enterprises (UMKM) sector. In accordance with Law Number 20, Article 1 of 2008, a micro, small, and medium enterprise (UMKM) is a stand-alone productive unit carried out by individuals or business entities in all economic sectors that meet the UMKM criteria as regulated in the Law.

One factor that can encourage an increase in tax revenue for the government is improved taxpayer compliance. Taxpayer compliance shows that taxpayers are willing to fulfill their tax obligations without the need for detailed examinations and investigations by the tax authorities (Khulsum & Satyawan, 2014). Tax compliance in developed countries such as the United States is already very high (Cahyono et al., 2019). Meanwhile, in developing countries such as Indonesia, one of the problems related to taxation is low taxpayer compliance (Sembiring, 2021).

Low tax compliance has an impact on the government's low tax revenue. Taxpayer behavior to comply with tax regulations has an impact on Government revenue from the taxation sector. Taxpayer behavior can be influenced by both internal and external factors related to the characteristics of the community in a particular location, which are reflected in its culture, social, and economic aspects (Oktavia, 2019). Support for taxpayers in fulfilling their tax obligations can encourage individual taxpayers to comply with taxation regulations in a country.

Tax compliance is crucial for increasing state revenue through taxation. Knowledge in the field of taxation is necessary to enhance the level of tax compliance among individual taxpayers. Taxpayer knowledge encourages taxpayers to comply with tax regulations, and the participation of tax officers also plays a crucial role in promoting taxpayer compliance in fulfilling their tax obligations (Suryanti & Sari, 2018). Tax officers are required to provide friendly, fair, and firm services to taxpayers at all times, encouraging them to be aware of their tax responsibilities (Lestari, 2020). This encouragement can help minimize the imposition of tax sanctions that may be imposed on taxpayers if they do not comply with their tax obligations in a country (Firmansyah et al., 2022; Marilyn et al., 2022).

Other factors that influence taxpayer compliance are tax sanctions and tax services. The imposition of sanctions will increase public compliance in paying and reporting taxes. Research by Nafia et al. (2021) found that tax sanctions have an impact on public compliance with tax payment and reporting. Tax sanctions are a preventive measure to ensure taxpayers comply with tax regulations. The tax service factor is also a crucial factor in taxpayer compliance with fulfilling tax obligations. Better service from tax officers will increase taxpayer satisfaction as customers. With satisfactory service, taxpayer compliance will increase in fulfilling their obligations. Based on the above phenomenon, researchers are interested in analyzing the influence of tax incentives, sanctions and tax services on MSME taxpayer compliance.

The perception of tax sanctions is a consequence that taxpayers may experience if they are not aware of the importance of taxes. The perception of tax sanctions for taxpayers will increase taxpayer compliance with legal consequences. This sanction can prevent taxpayers from

committing tax-related deviations. The implementation of sanctions on taxpayers is subject to administrative sanctions, including fines, interest, or the imposition of higher tax rates, as well as criminal sanctions (Marilyn et al., 2022; Pujilestari et al., 2021). Research (Anto et al., 2021; Erlina et al., 2018; Jati & Yasa, 2017; Jayanti et al., 2020; Lestari, 2020; Marilyn et al., 2022; Pranata & Setiawan, 2015; Pujilestari et al., 2021, Suryanti & Sari, 2018) concludes that the perception of tax sanctions has a positive effect on taxpayer compliance. Meanwhile, research conducted by Afifah (2020), Azmi (2018), Firmansyah et al. (2022), Oktavia (2019), and Winerungan (2013) concluded that the perception of tax sanctions does not affect taxpayer compliance. The inconsistency in previous tests necessitated re-testing the perception of tax sanctions on taxpayer compliance.

Another factor that can influence tax compliance is the tax rate policy. If the rate imposed is high, it will certainly burden taxpayers, who will likely try to avoid their obligations, as this will be considered a loss for the community. In addition, high tax rates should be in line with the development achieved by the community. High taxes, of course, must be comparable to the public facilities provided by the public. However, when the opposite is true, the tax rate will actually seem more burdensome. If the tax rate is high but the development is not perceived as equivalent, then the community will attempt to avoid its obligation to pay taxes.

Here, high tax rates will certainly provide hope that the construction of public facilities and development is more effective, as supported by Sa'diyah et al. (2021), who also show that external factors influence taxpayer compliance. Religion, sense of justice, and taxpayer awareness are internal factors that need to be considered. At the same time, external factors such as tax service facilities, tax rates, technological advancements, and increased education are also important factors. Dewi (2020) conducted a similar study and found that lower tax rates significantly increased taxpayer compliance, resulting in more timely tax payments and reporting.

Tax rates are a serious and important issue. If not considered properly, many taxpayers in several countries feel reluctant to pay taxes due to high tax rates, and as a result, many do not want to pay taxes or even try to avoid them (Zulma, GWM, 2020). Tax rates are prepared with various considerations regarding business continuity and are viewed from both economic and financial perspectives. Moreover, since this pandemic, it will be studied whether there is an effect of tax rates on taxpayer compliance during the Covid-19 period. Meanwhile, according to Zulma, GWM (2020), tax rates do not affect the level of tax compliance because, during the Covid-19 pandemic, it was revealed that the government provided quite a lot of tax relief to MSME taxpayers due to abnormal conditions, so that many were late in reporting taxes or were in arrears due to the impact of the economy during the Covid-19 pandemic. For this study, researchers will examine the impact of tax rates on individual taxpayer compliance, particularly among company employees and entrepreneurs in Jakarta.

Based on the discussion above, the main issue of this study is the low level of tax compliance among MSME taxpayers despite the government's implementation of various tax policies. The inconsistency of previous research findings regarding the effect of tax rates and tax sanctions on compliance highlights the need for further investigation. This study offers novelty by examining the simultaneous influence of tax rates and tax sanctions on MSME tax compliance, specifically in the local context of the South Bekasi Tax Office during the post-pandemic recovery period. This area has received limited attention in prior research.

2. Literature Review and Hypothesis

Compliance Theory

Compliance theory elucidates the circumstances under which an individual adheres to directives or rules imposed upon them. As noted by Tahar and Rachman (2014), fulfilling tax obligations is a duty owed to God, the government, and fellow citizens as taxpayers, highlighting the importance of both meeting these responsibilities and exercising their rights. Tax compliance reflects a taxpayer's understanding of their obligations, shaped by the laws and regulations in place (Nasir, 2025).

Tax Penalties

The presence of tax sanctions plays a vital role in ensuring adherence to tax laws and regulations. Tax sanctions are measures designed to deter taxpayers from violating these regulations (Maxuel & Primastiwi, 2021) (Sulistyowati et al., 2024). Consequently, it is essential for policymakers to tailor the form and nature of sanctions according to the characteristics of the country's taxpayers. Nafia et al. (2021) indicate that tax sanctions significantly influence public compliance in the payment and reporting of taxes. These sanctions serve as a preventive mechanism to promote taxpayer adherence to tax regulations (Apriyanti et al., 2024). Additionally, the quality of tax services is a key factor in determining taxpayer compliance with their tax obligations. Improved service from tax officials enhances taxpayer satisfaction akin to a customer service experience. With satisfactory service, the likelihood of taxpayer compliance in fulfilling their obligations increases. Given this context, researchers are intrigued by the interplay of tax incentives, sanctions, and tax services on the compliance of MSME taxpayers.

Tax Rates

Taxes are imposed on tax items that are the taxpayer's obligation based on the tax rate. The government determines the tax rate level as a percentage. One of the deterrence variables that affects tax compliance is the tax rate. Kristiaji et al. (2013) stated that taxpayers have four choices: to comply with or violate taxes, namely by adjusting the amount of income, rates, risks, and sanctions. According to Gunadi et al. (2020) and (Hidayah & Madjid, 2024), the tax rate policy should be pro-stability, pro-growth, and export-oriented, focusing on both the domestic market and facilitating the flow of goods distribution.

Research Concept Framework

This study aims to analyze the effect of changes in tax policy on the level of taxpayer compliance, especially small businesses, in making tax payments and reporting at the South Bekasi Tax Office. The conceptual framework of this study focuses on the relationship between independent variables, specifically changes in tax policy, and dependent variables, namely compliance in paying and reporting taxes by small businesses.

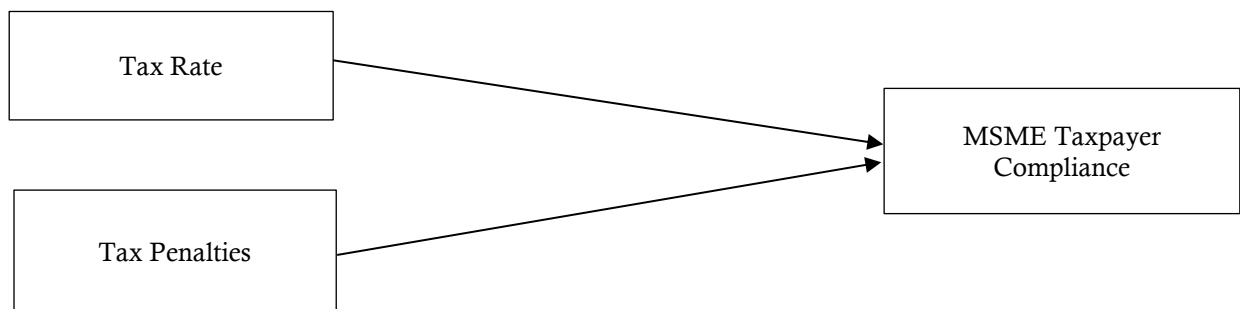


Figure 1. Research Concept Framework

Research Hypothesis

The Influence of Tax Rates on MSME Taxpayer Compliance

The MSME tax rate, as stipulated by Government Regulation Number 46 of 2013, has been simplified to a final tax rate of 1%. Previously, Law Number 36 of 2008 (the Income Tax Law), in Article 31 E, provided domestic corporate taxpayers with gross turnover up to IDR 50 billion with a 50% reduction in the general rate, as referenced in Article 17, paragraph (2) of the Income Tax Law. This reduction applied to Taxable Income derived from the gross turnover portion of up to IDR 4.8 billion. Some argue that the 1% tax rate simplification is effectively higher than the previous tax structure, given that it applies to the entire turnover, irrespective of whether the MSME owner incurs a loss or profit, and is not offset by non-taxable income. Consequently, the tax rate significantly impacts MSME taxpayer compliance. This conclusion is reinforced by the research of Sa'diyah et al. (2021), which indicates that external factors also play a role in taxpayer compliance.

Internal factors such as religious influences, a sense of justice, and taxpayer awareness must be considered alongside external factors like tax service facilities, tax rates, technological advancements, and enhanced education. Similarly, Dewi (2020) found that lower tax rates correlate with increased taxpayer compliance, leading to more timely tax payments and reporting.

H1= Tax Rates Affect MSME Taxpayer Compliance.

The Influence of Tax Sanctions on MSME Taxpayer Compliance

Taxpayers who violate tax regulations will be subject to penalties. The government monitors tax sanctions to ensure that the tax regulations set can be complied with by Indonesian citizens. Previous research by Mianti and Budiwitjaksono (2021) found that the existence of sanctions forcing taxpayers to fulfill their obligations is associated with stricter tax sanctions, resulting in a higher level of taxpayer compliance in fulfilling tax obligations. The results of research by Mianti and Budiwitjaksono (2021), Nafia et al. (2021), and Suryani Heny (2018) demonstrate that tax sanctions have a significant impact on individual taxpayer compliance. Other studies by Anggraeni et al. (2022) and Maxuel and Primastiwi (2021) state that tax sanctions do not affect MSME taxpayer compliance. The government has made various efforts to increase taxpayer compliance, one of which is by imposing sanctions, including administrative and criminal penalties. Tax sanctions prevent taxpayers from committing violations in the taxation sector (Nafia et al., 2021).

H2: Tax Sanctions Have a Positive Impact on MSME Taxpayer Compliance

3. Data and Method

Research Objects and Locations

This study focuses on the income tax of MSME business actors whose gross turnover does not exceed 4.8 billion per year, thereby qualifying for the final income tax rate as outlined in Government Regulation No. 49 of 2013, which has since been revised as No. 23 of 2018. The research specifically targets MSME business actors, with the selection of the research location driven by the significant number of MSME participants who have not yet met their tax obligations. The study aims to investigate taxpayers within the jurisdiction of the South Bekasi Pratama Tax Office.

Method of collecting data

In this study, the facts revealed are facts, namely data obtained from questionnaires. A questionnaire is a series of written questions used to obtain information from respondents about their personality. To obtain actual data, the questionnaire was distributed directly to respondents, namely by visiting taxpayers directly at their place of business in accordance with the work area of the South Bekasi Tax Office.

4. Results

Data Quality Test

Normality Test

Table 1. Normality Test Results

		Unstandardized Residual
N		95
Normal	Mean	0.0000000
Parameters a,b		
Most Extreme Differences	Std.	1.09740013
	Deviation	
	Absolute	0.072
	Positive	0.036
	Negative	-0.072
Test Statistics		0.072
Asymp. Sig. (2-tailed)		0.200

Source: Processed Data (2019)

Based on Table 1, it can be concluded that all variables are normally distributed. The normality test can also be seen by looking at the points on the PP plot image, as shown in the following image:

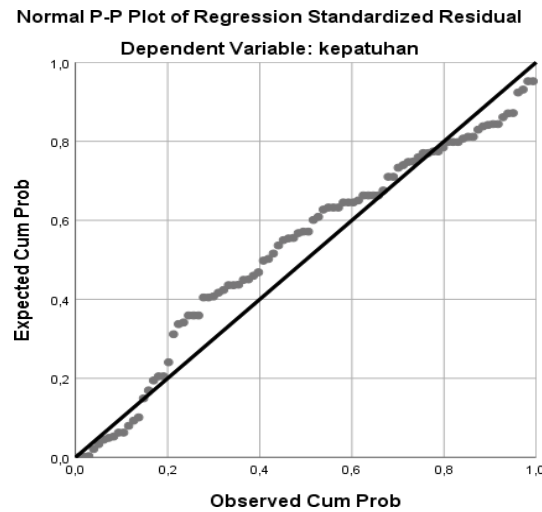


Figure 2. Normal Plot Graph

Based on Figure 2, the normal plot graph indicates that the points are spread out and follow the diagonal line, suggesting that the data is normally distributed.

Reliability Test

Table 2. Reliability Test Results

Variables	<i>Cronbach Alpha</i>	<i>Rule Of Thumbs up</i>	Information
Tax Rates	0.719	0.60	Reliable
Tax Penalties	0.669	0.60	Reliable
Compliance	0.673	0.60	Reliable

Source: Processed Data (2019)

Based on Table 1, all statements regarding the MSME tax rate variables, tax sanctions, and compliance are deemed reliable and can be carried forward to subsequent analyses.

Multicollinearity Test

Table 3. Multicollinearity Test

Model	Collinieraty Statistic	
	Tolerance	VIF
1		
Constants		
Tax Rate (H1)	,997	1,003
Tax Penalties (H2)	,997	1,003

Source: Processed Data (2019)

Based on Table 3, it can be concluded that the regression model does not have multicollinearity problems.

Heteroscedasticity Test**Table 4. Heteroscedasticity Test**

			Unstandardized d Residual
Spearman's Rho	X1	Correlation coefficients	,020
		Sig. (2 tailed)	,785
		N	92
	X2	Correlation coefficients	,029
		Sig. (2 tailed)	,122
		N	95

Source: Processed Data (2019)

Based on Table 4, it can be concluded that the data does not exhibit heteroscedasticity.

Hypothesis Testing**Multiple Regression Test****Table 5. Multiple Regression Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,854a	,729	,720	1.11534

Source: Processed Data (2019)

Based on Table 5, the coefficient of determination (R²) is 0.729. This result means that the compliance of MSME actors in Bekasi City is influenced by the MSME tax rate variable and tax sanctions by 72.9%. In comparison, the remaining 27.1% is contributed to by other factors.

Table 6. Regression Coefficient of MSME Tax Rates and Tax Sanctions on Taxpayer Compliance

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,313	1,292		-1,016	,312
	Tax Rate_H1	,209	,061	,245	3,448	,001
	Sanctions Tax_H2	,176	,059	,277	2,980	,004

Source: Processed Data (2019)

Based on Table 6, the coefficient value of the MSME Tax Rate variable (X1) is positive 0.209, meaning that if the MSME Tax Rate increases 1 time, then the compliance of MSME actors will also increase by 0.209. 2. The coefficient value of the Tax Sanction variable (X2) is positive 0.176, meaning that if the Tax Sanction increases 1 time, then the compliance of MSME actors will also increase by 0.176.

5. Discussion**The Influence of MSME Tax Rates on MSME Taxpayer Compliance**

According to Table 6, tax rates exert a positive and significant influence on taxpayer compliance. This indicates that when tax rates are established correctly, clearly, and consistently, they can enhance taxpayer compliance. A reduction in tax rates is one of the key factors contributing to increased compliance among MSME business owners. Therefore, the proper, clear, and routine implementation of MSME tax rates can positively impact taxpayer compliance. This conclusion is

reinforced by the research findings of Sa'diyah et al. (2021), which highlight that external factors also play a role in taxpayer compliance. Internal factors, such as religious beliefs, a sense of justice, and taxpayer awareness, must be taken into account. Meanwhile, external factors, including tax service facilities, tax rates, technological advancements, and improved education, are equally significant. Dewi (2020) conducted a similar study and found that lower tax rates led to a substantial increase in taxpayer compliance, resulting in more timely tax payments and reporting.

The Influence of Tax Sanctions on MSME Taxpayer Compliance

Based on Table 6, it is evident that understanding has a positive and significant effect on taxpayer compliance, indicating that a 1-unit increase in tax sanctions will lead to increased compliance among MSME actors. When a taxpayer gains knowledge and understanding of tax laws, has knowledge and understanding of their rights and obligations as a taxpayer, and has knowledge and understanding of tax rates and tax sanctions, it will make it easier for taxpayers to comply with their tax obligations. The results of research by Mianti and Budiwitjaksono (2021), Nafia et al. (2021), and Suryani Heny (2018) demonstrate that tax sanctions have a significant impact on individual taxpayer compliance. Other studies by Anggraeni, Evi, and Farina (2022) and Maxuel and Primastiwi (2021) suggest that tax sanctions do not affect MSME taxpayer compliance. The government has made various efforts to increase taxpayer compliance, one of which is by imposing sanctions, including administrative and criminal penalties. With tax sanctions, taxpayers are prevented from committing violations in the taxation sector (Nafia et al., 2021). Siregar (2017), Suryani Heny (2018), Bahri et al. (2019), and Mianti & Budiwitjaksono (2021) stated that the stricter the administrative and criminal sanctions imposed, the greater the awareness among MSME business actors, resulting in increased tax compliance.

6. Conclusion

Based on the findings of the study, it can be concluded that MSME tax rates positively influence taxpayer compliance, while MSME tax sanctions also contribute positively to this compliance.

The managerial implications derived from this research indicate that more flexible tax policies, comprehensive educational initiatives, and the effective application of technology can significantly enhance compliance among MSMEs in fulfilling their tax obligations. Conversely, MSMEs are encouraged to improve their tax awareness and strategic planning to effectively leverage tax policies without impeding their business growth.

Recommendation

To enhance compliance among MSMEs at the South Bekasi Tax Office, it is advisable for the government to introduce a tiered tax rate based on business turnover. For instance, a rate of 0.5% could be applied to businesses with a turnover below IDR 500 million and 1% for those with turnover between IDR 500 million and IDR 2 billion. This approach would alleviate the financial burden on small business owners. Furthermore, the sanctions system should commence with the issuance of warning letters in a phased manner before imposing fines or administrative penalties. The Tax Office should also organize monthly tax reporting workshops featuring practical materials, along with video tutorials and digital guides presented in clear and accessible language.

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