

**AN ANALYSIS OF THE UNDERSTANDING OF TAX REGULATIONS, TAXPAYER AWARENESS, AND TAX SOCIALIZATION IN INFLUENCING MSME TAX COMPLIANCE
(a case study of micro, small, and medium enterprises in West Denpasar, Indonesia)**

Theresia Ni Made Evangela Berliana, Ni Luh Supadmi

Faculty of Economics and Business, Udayana University

evangela.berliana21@student.unud.ac.id

*Correspondenting Author : Theresia Ni Made Evangela Berliana

Abstract: The government has demonstrated significant efforts to improve taxpayer compliance. However, the compliance level of MSME taxpayers remains relatively low despite the increasing number of taxpayers and tax revenue. This study aims to analyze the influence of tax regulation understanding, taxpayer awareness, and tax socialization on MSME taxpayer compliance in the West Denpasar area. A quantitative approach was employed, with data collected through questionnaires distributed to 100 respondents selected using purposive sampling. The data were analyzed using multiple linear regression. The results show that both tax regulation understanding and taxpayer awareness have a positive and significant effect on MSME taxpayer compliance. Tax socialization also has a positive and significant influence, although its effectiveness depends on the media and delivery methods used. These findings emphasize the importance of continuous education and outreach efforts to enhance tax compliance in the MSME sector. This study is expected to contribute to tax authorities in formulating strategies to improve taxpayer compliance through integrated internal and external approaches.

Keywords: Tax Understanding, Taxpayer Awareness, Tax Socialization, Tax Compliance, MSMEs.

INTRODUCTION

The 1945 Constitution of the Republic of Indonesia outlines the nation's fundamental goal of establishing a just and prosperous society. One of the key efforts to realize this national vision is through the implementation of sustainable national development. However, such development requires substantial funding, which necessitates reliable sources of state revenue. One of the most vital internal sources of state income is taxation (Juliarmini & Devi, 2022). In Indonesia, tax revenue is strategically planned to meet national targets as stipulated in the State Budget (APBN) (Merkusiwati & Damayanthi, 2019). Taxation contributes approximately 60 percent of the total state revenue, thereby playing a significant role in the national economy (Suhono et al., 2023).

Taxpayer compliance refers to the extent to which individuals or entities fulfill their tax obligations in accordance with applicable regulations. The higher the level of taxpayer compliance, the greater the tax revenue generated (Sitohang &

Sitompul, 2023). Low levels of tax compliance remain a major concern for the government, as non-compliance often reflects an intention to evade taxes, which negatively impacts overall tax collection (Suartama & Wiratmaja, 2023). Therefore, increasing the level of taxpayer compliance is critical to ensure optimal tax revenue in Indonesia (Manuel & Jonnardi, 2023).

Law No. 16 of 2009 concerning general provisions and tax procedures defines tax as a mandatory contribution to the state, owed by individuals or legal entities, which is coercive in nature, does not provide direct compensation, and is utilized for the greatest possible benefit of the public (Maghriby & Ramdani, 2020). Under Indonesia's self-assessment tax system, taxpayers are required to independently calculate, pay, and report their taxes. This system assumes that taxpayers possess sufficient knowledge of tax regulations and are aware of their responsibilities to the state (Maghriby & Ramdani, 2020).

In response to the need to increase tax revenue, the government has focused on potential sectors such as Micro, Small, and Medium Enterprises (MSMEs), which have considerable untapped potential (Dianartini & Diatmika, 2021). The Directorate General of Taxes has stated that tax contributions from the MSME sector remain low due to the lack of understanding among MSME actors regarding tax calculation and regulations (Herdiatna & Lingga, 2022).

Several policy reforms have been introduced to encourage greater tax compliance. In 2013, the government issued Government Regulation (PP) No. 46 of 2013, effective from July 1, 2013, which set a 1% tax rate on turnover for taxpayers with annual gross turnover not exceeding IDR 4.8 billion. This regulation aimed to improve compliance by simplifying the tax process and lowering barriers for small businesses (Trimadani, 2019). However, its implementation did not meet revenue expectations.

In June 2018, the government introduced another policy, Government Regulation (PP) No. 23 of 2018, which imposed a 0.5% final income tax rate on business income earned by taxpayers with certain gross turnover thresholds. Effective from July 1, 2018, the policy was later revised to require individual taxpayers to pay the 0.5% final tax only when their cumulative turnover within a year exceeds IDR 500 million. This provision is stipulated in Article 7 paragraph (2a) of the Law on the Harmonization of Tax Regulations (HPP), as adjusted by PP No. 55 of 2022. The objective of this policy is to stimulate MSME growth and improve public awareness of taxation.

Based on this background, Bali Province was chosen as the research location, specifically West Denpasar, due to accessibility and feasibility for data collection related to the study.

Tax compliance among MSMEs is influenced by several factors, including tax regulation understanding, taxpayer awareness, and tax socialization. To explore the

influence of these variables, this study applies attribution theory. Attribution theory explains how individuals interpret the causes of their own or others' behavior, emphasizing the interplay of internal and external factors (Ardiyanti & Supadmi, 2020). In this study, attribution theory is used to describe how both internal and external factors affect taxpayer compliance.

One internal factor is the taxpayer's understanding of tax regulations, which refers to their comprehension of legal provisions and procedures related to taxation (Suardana & Gayatri, 2020). According to attribution theory, the greater the understanding of tax regulations, the more likely taxpayers are to fulfill their obligations (Ayu Zakia et al., 2022). Tax knowledge enables individuals to correctly calculate, report, and remit their taxes (Noviari & Damayanthi, 2021). Prior research by Machfuzhoh & Pratiwi (2021), Utami & Supadmi (2023), Yastini & Setiawan (2022), and Citra Dewi et al. (2020) shows that tax regulation understanding positively influences MSME taxpayer compliance. However, Widyanti et al. (2021) found no significant relationship between understanding of tax regulations and taxpayer compliance.

Another internal factor is taxpayer awareness, defined as the degree to which individuals recognize and fulfill their tax obligations voluntarily, including tax reporting and remittance (Suartama & Wiratmaja, 2023). Challenges related to taxpayer awareness often include issues with procedures, audits, investigations, or penalties (Maghriby & Ramdani, 2020). Subekti & Yuliana (2024) describe taxpayer awareness as the willingness to comply with tax laws voluntarily. According to attribution theory, a higher level of awareness increases the likelihood of compliance. Research by Assegaf & Andesto (2023) found that taxpayer awareness had a positive but not significant effect, while studies by Suherdi & Tarmidi (2024), Suartama & Wiratmaja (2023), Perdana & Dwirandra (2020), and Kartikasari & Yadnyana (2020) found a positive and significant influence of awareness on MSME taxpayer compliance.

Tax socialization is an external factor that may affect taxpayer compliance. Socialization refers to the process by which individuals learn the values, norms, and behavioral expectations of a group (Mawaddah et al., 2023). Tax socialization includes efforts by the Directorate General of Taxes to disseminate tax knowledge and information to the public (Hidayat & Dewayanto, 2024). Accurate tax reporting depends on accurate financial records, which requires the government to strengthen the financial and accounting skills of MSMEs through training (Newman & Nokhu, 2018). According to attribution theory, when tax socialization is well-delivered and easy to understand, it can enhance taxpayer knowledge and improve compliance (Ristanti et al., 2022). While Manuel & Jonnardi (2023) found no significant impact of tax socialization on compliance, other studies—such as those

by Lestary et al. (2021), Sarpong et al. (2024), and Maqsudi et al. (2021)—indicate that tax socialization has a positive and significant effect on MSME tax compliance.

Based on the phenomena described, this study seeks to analyze MSME taxpayer compliance by examining internal factors—namely tax regulation understanding and taxpayer awareness—and the external factor of tax socialization. Therefore, this study is titled, **“An Analysis of the Understanding of Tax Regulations, Taxpayer Awareness, and Tax Socialization in Influencing MSME Tax Compliance.”**

METHOD

This study employs a quantitative approach with an associative design to examine the influence of tax regulation understanding, taxpayer awareness, and tax socialization on MSME taxpayer compliance at the West Denpasar Primary Tax Office (KPP Pratama Denpasar Barat). The selection of this location is based on the declining tax compliance ratio from 2021 to 2023, despite the continuous increase in the number of registered taxpayers. The population consists of all registered MSMEs, and a total of 100 respondents were selected as the sample using Slovin's formula with purposive sampling technique. Sampling criteria included the possession of a Tax Identification Number (NPWP) and an annual gross income exceeding IDR 500 million (Sugiyono, 2019).

The object of this research is MSME taxpayer compliance, with independent variables including tax regulation understanding (X_1), taxpayer awareness (X_2), and tax socialization (X_3). Each variable was measured using a 4-point Likert scale questionnaire. Indicators of tax understanding refer to the taxpayer's knowledge of tax rules and systems, while taxpayer awareness includes the willingness to pay taxes and taxpayer discipline. Tax socialization was measured by the intensity, media, and perceived benefits of outreach activities conducted by tax authorities (Indriyani, 2020; Syam, 2022; Suartama & Wiratmaja, 2023).

The data used in this study include both primary data collected through questionnaires and secondary data obtained from the West Denpasar Primary Tax Office. Data analysis techniques involved descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis to assess the influence of the independent variables on tax compliance. Hypothesis testing was conducted using the t-test (partial), F-test (simultaneous), and coefficient of determination (R^2) to evaluate the strength of the model. The research instruments were tested for validity and reliability using SPSS software, with validity criteria of $r > 0.3$ and reliability criteria of Cronbach's Alpha > 0.60 (Ghozali, 2021; Sugiyono, 2019).

RESULTS AND DISCUSSION

Research Test Results

Classical Assumption Test Results

1) Normality Test Results

The normality test aims to examine whether in a regression model, both the dependent variable and independent variables have a normal distribution or not (Ghozali, 2018:161). A good distribution model is one with normally distributed data or data that is close to normal. The normality test in this study was conducted using the Kolmogorov-Smirnov (K-S) statistical test. The data distribution is considered normal if the p-value > 0.05 (the significance level used). The normality test results using the SPSS application are presented in Table 1.

Table 1. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	0.00	,0000000
	1.49	1.29
Most Extreme Differences	0.067	0.07
	0.06	0.06
	-,067	-,071
Test Statistics		0.07
Asymp. Sig. (2-tailed) ^c		0.20 ^{c,d}

Source: data attached to the author's thesis

Based on the normality test presented in Table 1, the significance value or Asymp. Sig. (2-tailed) is 0.20. This indicates that the data are normally distributed, as the value is greater than 0.05.

2) Multicollinearity Test

The multicollinearity test is conducted to determine whether there is a relationship or correlation among the independent variables in the regression model (Ghozali, 2018:107). An ideal regression model should not show any correlation between independent variables. The tolerance value indicates how much of the independent variable is not influenced by other independent variables. A low tolerance value indicates a high VIF, as VIF is the inverse of tolerance ($VIF = 1/Tolerance$). The general threshold for detecting multicollinearity is if the Tolerance value is > 0.10 or the VIF value is < 10. The results of the multicollinearity test obtained using the SPSS application are shown in Table 2.

Table 2. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1(Constant)		
Understanding Tax Regulations	0.67	1.50
Taxpayer Awareness	0.82	1.22
Tax Socialization	0.65	1.55

Source: data attached to the author's thesis

Based on Table 2, which presents the multicollinearity test results, it can be seen that the Variance Inflation Factor (VIF) value for the variable Tax Regulation Understanding is 1.50, Taxpayer Awareness is 1.22, and Tax Socialization is 1.55. All VIF values are below 10, indicating that there is no multicollinearity among the independent variables in the regression model. In addition, the Tolerance values for all three variables are above 0.1, which further supports the conclusion that the regression model is appropriate and does not suffer from multicollinearity problems.

3) Heteroscedasticity Test

The heteroskedasticity test is used to determine whether there is a variance difference in the residuals between one observation and another in the regression model. If the variance of the residuals is constant, it is referred to as homoskedasticity, whereas varying variances are referred to as heteroskedasticity. A model is considered free from heteroskedasticity problems if the significance value is greater than 0.05. Conversely, if the significance value is less than or equal to 0.05, the model indicates the presence of heteroskedasticity. The results of the heteroskedasticity test in this study are presented in Table 3.

Table 3. Heteroscedasticity Test Result

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	0,42	1,156		0,36	0,72

Understanding Regulations	Tax	0,10	0,06	0,22	1,80	0,07
Taxpayer Awareness		-,013	0,04	-,037	-,337	0,74
Tax Socialization		-,039	0,03	-,177	-1,424	0,16

a. Dependent Variable: ABSRES

Source: data attached to the author's thesis

Based on Table 3, the results of the heteroskedasticity test using the Glejser test show that the significance values for all variables are greater than 0.05. This indicates that the variance of the residuals is constant, thus it can be concluded that there is no indication of heteroskedasticity.

Multiple Linear Regression Analysis Results

Multiple linear regression analysis is a statistical method used to determine the influence of more than one independent variable on a single dependent variable. In this study, multiple linear regression analysis was employed to measure how much each independent variable contributes to the dependent variable, both simultaneously and partially. This model can also be used to predict the value of the dependent variable based on the values of the independent variables. The results of the multiple linear regression analysis in this study are shown in Table 4.

Table 4. Multiple Linear Regression Analysis

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	-6.35	2.04		-3.10	0.00
Understanding Regulations	Tax 1.56	0.10	0.80	15.74	0.00
Taxpayer Awareness	0.15	0.07	0.10	2.21	0.03
Tax Socialization	0.12	0.04	0.12	2.38	0.01

Source: data attached to the author's thesis

Based on Table 4, the multiple linear regression equation obtained in this study is as follows:

$$Y = -6,35 + 1,56X_1 + 0,15X_2 + 0,12X_3 + e$$

Where :

Y : Tax compliance

X₁ : Understanding of Tax Regulations

X₂ : Taxpayer Awareness

X₃ : Tax Socialization

The interpretation of this regression equation is as follows:

- 1) The constant value of -6.35 indicates that if the variables understanding of tax regulations (X_1), taxpayer awareness (X_2), and tax socialization (X_3) are all zero, then the predicted level of taxpayer compliance (Y) would be -6.35. This constant is obtained statistically and does not carry practical meaning in the context of real-world variable values. However, it is necessary to form the regression model.
- 2) The coefficient of 1.56 for variable X_1 (Understanding of Tax Regulations) indicates that for every one-unit increase in the understanding of tax regulations, the level of taxpayer compliance increases by 1.56 units, assuming other variables remain constant. This suggests that understanding tax regulations has a significant and positive effect on taxpayer compliance.
- 3) The coefficient of 0.15 for variable X_2 (Taxpayer Awareness) indicates that for every one-unit increase in taxpayer awareness, the level of taxpayer compliance increases by 0.15 units, assuming other variables remain constant. Although the effect is smaller compared to the understanding of tax regulations, taxpayer awareness still has a positive influence on compliance.
- 4) The coefficient of 0.12 for variable X_3 (Tax Socialization) indicates that for every one-unit increase in tax socialization, the level of taxpayer compliance increases by 0.12 units, assuming other variables remain constant. The effect of tax socialization on compliance is also positive, though relatively smaller than that of understanding tax regulations and taxpayer awareness.

Results of the Determination Coefficient Test

The Coefficient of Determination test (R^2) is used to evaluate how well the independent variables are able to explain the variation in the dependent variable. The results of the coefficient of determination test in this study are presented in Table 5.

Table 5. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.914	0.836	0.831	1.52009

Source: data attached to the author's thesis

Based on Table 5, the coefficient of determination (Adjusted R Square) is 0.831, indicating that 83.1 percent of the variation in the MSME taxpayer compliance variable can be explained by the independent variables in the model, namely: Understanding of Tax Regulations, Taxpayer Awareness, and Tax Socialization. The

remaining 16.9 percent is explained by other factors outside of this research model. This suggests that the model has a very strong explanatory power for the dependent variable.

Model Feasibility Test Results

The model feasibility test (F-Test) is used to determine whether all independent variables included in the regression model have a significant effect on the dependent variable. The results of the F-test in this study are presented in Table 6.

Table 6. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1128,684	3	376.23	162.82	0.00b
	Residual	221,826	96	2.31		
	Total	1350,510	99			

Source: data attached to the author's thesis

Based on Table 6, it can be seen that the significance value (Sig.) in the F-test is 0.000. Since this value is less than 0.05, it can be concluded that the model is feasible to use for analysis, or in other words, the independent variables are able to explain the dependent variable.

Hypothesis Test Results (t-Test)

The hypothesis test (t-Test) is used to determine the partial effect of each independent variable on the dependent variable. The results of the t-test in this study are presented in Table 7.

Table 7. t-Test Results

Model		Sig.
1	(Constant)	0.003
	Understanding Tax Regulations	0,000
	Taxpayer Awareness	0.030
	Tax Socialization	0.019

Source: data attached to the author's thesis

Based on the t-test results presented in Table 7, it can be observed whether each independent variable in this study has a significant effect on the dependent variable. The interpretation of the results is as follows:

- 1) The Effect of Understanding Tax Regulations on Taxpayer Compliance.

The test results show that the variable understanding of tax regulations, particularly regarding Government Regulation (PP) No. 23 of 2018 and Law No. 7 Article 2a of 2021, has a significance value of 0.000. Since this value is less than 0.05, it can be concluded that understanding tax regulations has a significant effect on MSME taxpayer compliance.

2) The Effect of Taxpayer Awareness on Taxpayer compliance.

The significance value for the variable taxpayer awareness is 0.030. Because this value is below 0.05, it can be concluded that taxpayer awareness—where taxpayers are aware of their obligations to pay taxes in accordance with applicable tax regulations such as PP No. 23 of 2018 and Law No. 7 Article 2a of 2021—also has a significant effect on MSME taxpayer compliance.

3) The Effect of Tax Socialization on Taxpayer Compliance

The tax socialization variable has a significance value of 0.019. Since this value is still below 0.05, it can be concluded that tax socialization also has a significant effect on MSME taxpayer compliance. Although the effect is significant, tax socialization is a relatively weaker factor in influencing taxpayer compliance compared to the other variables. This may be due to the limited socialization efforts conducted by the government regarding the prevailing tax regulations.

Discussion of Research Findings

Based on the hypothesis testing results, it was found that hypotheses H1, H2, and H3 were accepted. The following section elaborates on the discussion of the findings for each hypothesis:

The Effect of Understanding Tax Regulations on MSME Taxpayer Compliance

Understanding tax regulations has a positive and significant effect on MSME taxpayer compliance in West Denpasar District. Among the three variables tested, tax regulation understanding emerged as the strongest factor influencing taxpayer compliance, compared to taxpayer awareness and tax socialization. A solid comprehension of tax regulations encourages taxpayers to fulfill their obligations in a timely and appropriate manner in accordance with applicable laws.

This finding is well explained by Attribution Theory, initially introduced by Heider (1958) and further developed by Harold Kelley (1972). According to this theory, individuals interpret and assign causes to behavior based on the information and experience they possess. In the context of taxation, taxpayers' understanding of tax regulations influences how they perceive the importance of compliance. When individuals understand that paying taxes is a duty with tangible consequences, they attribute compliance to internal factors such as personal values, responsibility, and moral awareness. A deeper understanding leads to

compliant behavior, as individuals view compliance as a reflection of integrity and social responsibility.

This finding aligns with the study by Ayu Zakia et al. (2022), which showed that understanding tax regulations significantly influences taxpayer compliance, particularly in the MSME sector. Their study revealed that lack of comprehension of tax rules often hinders compliance and contributes to low tax revenue from this sector. This result is further supported by the findings of Suardana & Gayatri (2020), Utami & Supadmi (2023), and Latuamury & Usmany (2021), who argue that proper tax education enhances compliance levels, especially among MSME players.

Through the attribution lens, it can be concluded that improving understanding of tax regulations helps shape taxpayers' internal perceptions regarding the importance of fulfilling tax obligations, thereby increasing compliant behavior. Hence, strategies to improve compliance should prioritize educational and coaching efforts aimed at reinforcing positive taxpayer perceptions..

The Effect of Taxpayer Awareness on MSME Taxpayer Compliance

Taxpayer awareness has a positive and significant impact on MSME taxpayer compliance in West Denpasar District. This finding suggests that higher levels of awareness about tax obligations, in line with the applicable regulations, increase the likelihood of taxpayers complying with the rules. Awareness in this context includes understanding the importance of paying taxes, the contribution of taxes to national development, and the acknowledgment of one's social responsibility as a citizen.

Attribution theory explains how individuals interpret the reasons behind their own actions. When someone possesses high tax awareness, they tend to attribute tax compliance to internal motivations—such as moral or social duty—rather than external pressures like penalties or audits. High awareness fosters compliance, as individuals feel personally accountable for their contribution to the state and society.

This finding is in line with Subekti & Yuliana (2024), who state that high levels of tax awareness motivate taxpayers to fulfill their tax obligations accurately and on time. Similar results were found by Oktaviano et al. (2023), Suartama & Wiratmaja (2023), and Latuamury & Usmany (2021), who emphasized that awareness of tax significance positively influences taxpayer compliance. Ayu Zakia et al. (2022) also argue that awareness plays a key role in enhancing compliance, particularly when combined with an understanding of how taxes support MSME sustainability.

Overall, this study highlights that taxpayer awareness is an essential factor influencing MSME compliance. Referring to Attribution Theory, increasing this awareness requires intensive educational programs and tax socialization campaigns to foster a strong internal belief that tax compliance is an integral part of civic and economic responsibility.

The Effect of Tax Socialization on MSME Taxpayer Compliance

Tax socialization has a positive and significant effect on MSME taxpayer compliance. Although significant, tax Tax socialization has a positive and significant effect on MSME taxpayer compliance. Although significant, this variable was the weakest among the three in terms of influence on compliance. The relatively low impact is likely due to inadequate and ineffective dissemination of tax regulation information. Nevertheless, the findings show that more intensive and effective tax socialization activities by tax authorities can enhance MSME taxpayers' compliance with their obligations. Socialization functions as a channel for delivering clear, practical, and accessible information regarding tax provisions, reporting procedures, and the broader benefits of taxes for national development and MSME sustainability.

Attribution Theory frames tax socialization as an external factor influencing behavior. When socialization is effective and persuasive, taxpayers tend to attribute their compliant behavior to internal motivations—such as responsibility, understanding, or values—rather than to external forces or fear of sanctions.

This study is consistent with Suardana & Gayatri (2020), who found that regular and interactive tax outreach increases both understanding and awareness, ultimately enhancing compliance. The use of digital media, such as websites and social platforms, has expanded outreach, especially among MSMEs with limited access to tax information. Additionally, Suartama & Wiratmaja (2023) highlighted that the direct involvement of tax officials in providing education and consultations builds trust and encourages voluntary compliance. Lhoka & Sukartha (2020) further emphasized that the quality and method of delivery are crucial in socialization efforts. Using simple language, case studies, and practical simulations has proven more effective in reaching MSME actors with diverse educational backgrounds.

These findings underscore that effective tax socialization not only delivers information but also shapes taxpayers' internal perception of the importance of compliance. Through the attribution framework, educational efforts are shown to foster a mindset where compliance is regarded as a personal responsibility. Therefore, improving the quality, method, and reach of tax socialization should be a top priority for the government in order to strengthen MSME compliance and broaden the country's tax base sustainably.

CONCLUSION

Based on the results and discussion of this study, the following conclusions can be drawn:

1. The higher the level of understanding of tax regulations, the greater the compliance of MSME taxpayers in West Denpasar District. This indicates that

taxpayers with a strong grasp of tax regulations are more likely to comply with their tax obligations.

2. The higher the taxpayer awareness, the greater the compliance of MSME taxpayers. This suggests that taxpayers who are highly aware of the importance of taxes as a contribution to national development tend to be more compliant with tax regulations.
3. The higher the level of tax socialization, the greater the compliance of MSME taxpayers. This means that tax socialization activities conducted regularly and communicatively can enhance taxpayers' understanding and encourage compliant behavior regarding their tax obligations.

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