THE INFLUENCE OF INCOME LEVEL, SELF-ASSESSMENT SYSTEM, AND TAX LITERACY ON MSME TAXPAYER COMPLIANCE

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Abstract

This study aims to analyze the influence of income level, the self-assessment system, and tax literacy on the tax compliance of MSME (Micro, Small, and Medium Enterprises) taxpayers. This research adopts a quantitative approach with data collected through questionnaires. The data used in this study is primary data. The population of this research consists of MSME taxpayers registered as partners or beneficiaries of the Department of Cooperatives and Small and Medium Enterprises in the Special Region of Yogyakarta. The sample consists of 57 respondents, selected using non-probability sampling with a purposive sampling technique. Data analysis was conducted using multiple linear regression analysis. The tests were carried out using the SPSS application. The results of the study reveal that income level has a significant influence on the tax compliance of MSME taxpayers. However, the self-assessment system and tax literacy do not show any significant influence on MSME taxpayer compliance.

Keywords: Income Level, Self-Assessment System, Tax Literacy, MSME Taxpayer Compliance

INTRODUCTION

In Indonesia, taxes constitute the largest source of state revenue, contributing approximately 70% to the State Budget (APBN) for 2024. Therefore, the government consistently strives to increase national tax revenue by focusing on various economic sectors, including the Micro, Small, and Medium Enterprises (MSME) sector (Horison, 2024).

Collecting taxes from MSMEs is one of the government's strategies to boost tax revenue. MSMEs play a crucial role in advancing the national economy and serve as a primary source of income for the welfare and livelihood of the people (Stefania et al., 2024). The government has initiated strategic measures to encourage MSME taxpayers to fulfill their tax obligations, as previous tax collection efforts mainly targeted large enterprises. It is hoped that this policy will increase tax revenue and expand the tax base, recognizing the vital contribution of MSMEs to the national economy. Despite their relatively lower income levels compared to large businesses, MSMEs are widespread across Indonesia and have the potential to significantly contribute to economic growth. However, the large number of MSMEs has not yet been reflected in their proportional contribution to tax revenue (Rosidah, 2019).

According to research by Restiyanti & Kristanto (2020), MSMEs in Indonesia hold substantial potential to enhance national revenue through taxation. The increasing number of MSMEs in Indonesia aligns with the rising tax revenue from this sector. Data from kadinindonesia.id, provided by the Ministry of Cooperatives and MSMEs, indicates that MSMEs account for 99% of all businesses in Indonesia. This percentage is supported by the data presented below.

Table 1
Number of MSMEs from 2018 to 2023

Year	**2018**	**2019**	**2020**	**2021**	**2023**
Number of MSMEs	64,19	65,47	64	65,46	66
Growth (%)		1,98 %	-2,24%	2.28%	1,52 %

Source: Data from Kadin Indonesia MSMEs 2018–2023

MSMEs play a vital role in Indonesia's economy, comprising 99% of the total business units. As of 2023, approximately 66 million business actors were engaged in the MSME sector. The contribution of MSMEs to Indonesia's Gross Domestic Product (GDP)

reached 61%, amounting to IDR 9,580 trillion. Furthermore, this sector employs around 117 million people, representing 97% of the total workforce employed by the MSME sector.

Income level is one of the factors influencing MSME taxpayers' compliance with their tax obligations. Low-income levels often lead to non-compliance, as their earnings are primarily allocated for business capital (Harlim & Oktavini, 2024).

To enhance taxpayer compliance, the government has implemented the Self-Assessment System. According to Tri Wahyuni Sukiyaningsih (2020), the Self-Assessment System is a tax collection method that entrusts taxpayers with the responsibility of calculating, paying, and reporting their tax obligations following applicable tax regulations. This system enables taxpayers to determine their annual tax liabilities independently, based on existing rules.

Despite the implementation of the Self-Assessment System in Indonesia, achieving high taxpayer compliance remains challenging. This system requires taxpayers to register, calculate, pay, and report their taxes independently (Hasanah & Susandi, 2023). Another factor contributing to low tax compliance, besides income level, is the taxpayers' literacy in taxation. According to Yuliatic & Fauzi (2020), literacy is the ability to read, understand, and analyze information to make informed decisions. In the context of taxation, tax literacy refers to taxpayers' knowledge and understanding of tax-related matters and how they apply this knowledge.

Enhancing tax literacy among MSMEs is a strategic approach to strengthening their financial foundation, thereby promoting business stability. Adequate knowledge and understanding of taxation not only improve MSME compliance with tax regulations but also facilitate better financial management strategies (Rinaldi & Ramadhani, 2024).

Improving tax literacy has a positive impact on the overall financial aspects of MSMEs. With sufficient tax knowledge and understanding, MSMEs can manage their finances more efficiently and effectively. This extends beyond accurate tax payment management to smarter financial strategies, such as efficient fund allocation and better working capital management (Rinaldi & Ramadhani, 2024).

REVIEW OF LITERATURE

Compliance Theory

In general, compliance refers to actions that align with rules, policies, standards, or laws. Compliance theory was introduced by Stanley Milgram (1963). This theory explains situations in which individuals comply with established rules or orders. Milgram argued that compliance does not only arise from someone's direct orders but also from the need to react to and align with the demands of the existing social environment.

Taxation

The definition of taxation, according to Article 1 of Law Number 16 of 2009 concerning General Provisions and Tax Procedures (KUP), states: "Tax is a mandatory contribution to the state owed by individuals or entities that is coercive based on the law, without receiving direct compensation, and is used for state purposes for the greatest welfare of the people." Tax serves as the largest source of state revenue, making it crucial for the government to implement various strategies to maximize revenue from the tax sector (Wardani & Wati, 2019).

Taxpayer Compliance

According to the Decree of the Minister of Finance No. 544/KMK.04/2000, "Tax compliance is the action of taxpayers in fulfilling their tax obligations in accordance with the applicable legal and regulatory provisions of a country." According to Dewi Fathonah (2022), taxpayer compliance reflects the mindset and behavior of taxpayers in fulfilling their tax obligations and exercising their tax rights following prevailing regulations.

Income Level

Income refers to payments received for goods or services provided during business operations carried out by individuals or companies. According to the Statement of Financial Accounting Standards (PSAK) No. 23, income is the inflow of cash generated from a company's economic activities over a specific period (Indonesian Accounting Association, 2014) (Harlim & Oktavini, 2024). Meanwhile, according to the Income Tax Law Article 4 paragraph (1), "Income level is the productive benefit received or obtained by taxpayers originating from Indonesia, which can be used for living needs, as well as the addition of taxable assets in any form."

Self-Assessment System

The self-assessment system is a tax collection system in which taxpayers are granted the authority, trust, and responsibility to determine, report, and pay their tax obligations. In this system, the tax authorities' role is limited to supervision, such as verifying whether the tax return (SPT) has been correctly filled out, whether all attachments have been included, and whether calculations and entries are accurate. To ensure the accuracy of the information in the tax return, the tax authorities conduct audits. In Indonesia, this system is applied to both individual and corporate income taxes (Am & Sarjan, 2020).

Tax Literacy

Tax literacy refers to an individual's ability to understand, interpret, and use tax information when making decisions. Tax knowledge encompasses basic principles and regulations, various types of taxes, and the skills required to calculate, collect, and report tax information. Tax literacy also helps individuals understand tax laws and enhances their awareness of these matters (Saharani & Sari, 2023).

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are small-scale businesses that play an essential role in improving the community's economy. MSMEs demonstrate resilience in various situations and contribute significantly to the overall welfare of society.

Conceptual Framework

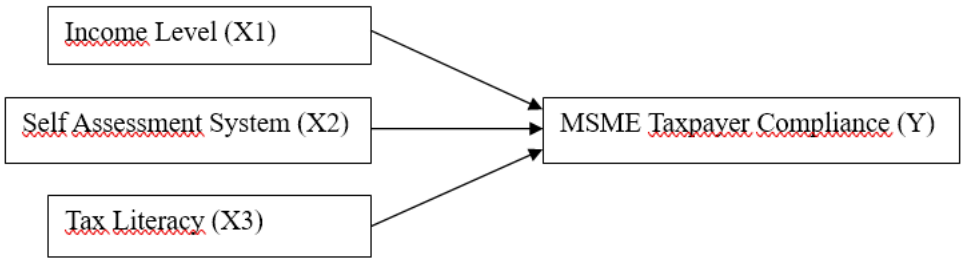

Figure 1
Conceptual Framework

RESEARCH METHOD

The data used in this study is derived from primary data, defined by Kuncoro (2009; 157) as data obtained directly from the original source for a specific purpose. The aim of data collection in this research is to obtain direct information from the respondents. This study

employs a questionnaire as the data collection method. A questionnaire is one of the techniques for collecting data by distributing and presenting questions to be answered by respondents. Before distribution, the research questionnaire was developed based on indicators or criteria for each studied variable.

The research instrument is an ordinal-scale questionnaire using a 4-point Likert scale, which provides four response options: 1 (Strongly Disagree), 2 (Disagree), 3 (Agree), and 4 (Strongly Agree).

The population of this study consists of Micro, Small, and Medium Enterprises (MSMEs) registered with the Department of Cooperatives and Small and Medium Enterprises of the Special Region of Yogyakarta. The sampling technique used is non-probability sampling, specifically purposive sampling. The sample size for this study was determined using the Lemeshow formula, as follows:

$$n = \frac{z^2.P(1-P)}{d^2}$$

Information:

n = number of samples required

z = z score at 95% confidence = 1.96

p = Maximum estimation = 0.5

d = Error rate (side error) 5%

$$n = \frac{1{,}96^2.0{,}5(1-0{,}5)}{0{,}05^2}$$

$$n = \frac{3{,}8416\ x\ 0{,}5(0{,}5)}{0{,}0025}$$

$$n = \frac{3{,}8416\ x\ 0{,}25}{0{,}0025} = \frac{0{,}9604}{0{,}0025} = 384$$

Thus, the sample used in this study amounts to 384 respondents. The primary data collected for this study was gathered directly from original sources for a specific purpose. In this case, questionnaires were distributed to taxpayers registered with the Department of Cooperatives and SMEs of the Special Region of Yogyakarta during two events organized by the department. A total of 60 responses were received, of which 57 were used in the analysis, while three responses were excluded for not meeting the research criteria.

The data analysis methods employed in this study include multiple linear regression analysis, data quality testing, classical assumption testing, and hypothesis testing.

RESULTS AND DISCUSSION

Validity and Reliability Tests

Data validity testing is employed to measure the legitimacy of a questionnaire. A questionnaire is considered valid if its statements accurately reflect what they are intended to measure. In this study, validity is assessed by observing the correlation between individual question item scores and the total construct or variable scores. An item is deemed valid if its calculated significance value is less than 0.05. This 0.05 threshold is commonly used in social science research as a standard level of significance, indicating a 5% risk of concluding that an association exists when there is no actual association (Type I error).

Table 2
Validity and Reliability Analysis

Variable	Question	Person Correlation	R Table	Sig (2 tailed)	Information
Income Level (X1)	X1.1	0,569	0,261	0,000	Valid
	X1.2	0,692	0,261	0,000	Valid
	X1.3	0,626	0,261	0,000	Valid
	X1.4	0,669	0,261	0,000	Valid
	X1.5	0,602	0,261	0,000	Valid
Self Assessment System (X2)	X2.1	0,639	0,261	0,000	Valid
	X2.2	0,609	0,261	0,000	Valid
	X2.3	0,664	0,261	0,000	Valid
	X2.4	0,646	0,261	0,000	Valid
	X2.5	0,653	0,261	0,000	Valid
Tax Literacy (X3)	X3.1	0,379	0,261	0,000	Valid
	X3.2	0,522	0,261	0,000	Valid
	X3.3	0,556	0,261	0,000	Valid
	X3.4	0,754	0,261	0,000	Valid
	X3.5	0,677	0,261	0,000	Valid
	X3.6	0,669	0,261	0,000	Valid
	X3.7	0,579	0,261	0,000	Valid
MSME Taxpayer Compliance (Y)	Y1.1	0,645	0,261	0,000	Valid
	Y1.2	0,702	0,261	0,000	Valid
	Y1.3	0,662	0,261	0,000	Valid
	Y1.4	0,559	0,261	0,000	Valid
	Y1.5	0,551	0,261	0,000	Valid

Source: Processed Data from SPSS Version 23, 2024

The information presented in the table above demonstrates that an item is considered valid if the calculated r-value exceeds the critical r-value; conversely, if the calculated r-value is less than the critical r-value, the data is deemed invalid. Using the critical r-value for N = 57-2=55 (at a 5% significance level) equating to 0.261, the data used in this study is valid as the total scores (calculated R-values) for all items in the table surpass the critical r-value.

Reliability Test

This study assesses reliability using Cronbach's Alpha method, with an alpha level threshold of 0.60. The decision-making criteria are as follows: if the Cronbach's alpha value is greater than 0.60, the questionnaire is considered consistent or reliable; if the Cronbach's alpha value is below 0.60, the questionnaire is deemed unreliable or inconsistent.

Table 3
Reliability Test Results

Variable	Nilai Cronbach's Alpha	Information
Income Level	0,619	Reliable
Self Assessment System	0,643	Reliable
Tax Literacy	0,666	Reliable
MSME Taxpayer Compliance	0,610	Reliable

Source: Processed Data from SPSS Version 23, 2024

Based on the reliability test table above, it can be concluded that all questionnaire statements in this study are reliable, as Cronbach's alpha values exceed 0.60.

Normality Test

The normality test is conducted to determine whether the data distribution of the regression model's independent and dependent variables is normal or approximately normal (Ghozali, 2013).

Table 4
Normality Test Output Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		57
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.36465502
Most Extreme Differences	Absolute	.113
	Positive	.113
	Negative	-.092
Test Statistic		.113

Asymp. Sig. (2-tailed)	.066[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Processed Data from SPSS Version 23, 2024

The table above shows that the residual values in this study follow a normal distribution. This is evidenced by a p-value of 0.066, which is greater than 0.05, indicating that the data conforms to a normal distribution.

Multicollinearity Test

According to Ghozali (2013), the purpose of the multicollinearity test is to determine whether there is a correlation between independent variables in the regression model. Tolerance values and Variance Inflation Factor (VIF) values are two measures used to detect multicollinearity. The VIF value calculates the variability caused by one independent variable that cannot be explained by other variables. If the tolerance value exceeds 0.10 and the VIF value is less than 10, there is no multicollinearity issue. Conversely, if the tolerance value is below 0.10 and the VIF value exceeds 10, multicollinearity is indicated.

Table 5
Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1_TOTAL	.797	1.255
	X2_TOTAL	.718	1.393
	X3_TOTAL	.872	1.147

a. Dependent Variable: Y1_TOTAL

Source: Processed Data from SPSS Version 23, 2024

The multicollinearity test results indicate that all variables have tolerance values greater than 0.05 and VIF values less than 10, confirming the absence of multicollinearity issues.

Heteroskedasticity Test

The purpose of the heteroskedasticity test is to determine whether there is a variance difference in residuals across observations. If the residual variance remains consistent across observations, this condition is termed homoskedasticity, representing a well-fitted regression model. One method to detect heteroskedasticity is the Glejser test, which regresses the

absolute residual value (ABS_RES) on the independent variables. If the significance value exceeds 0.05, the regression model does not experience heteroskedasticity. Conversely, a significance value below 0.05 indicates the presence of heteroskedasticity.

Table 6
Heteroskedasticity Test Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.784	1.154		1.546	.128
	X1_TOTAL	-.033	.070	-.072	-.471	.639
	X2_TOTAL	.034	.069	.080	.495	.623
	X3_TOTAL	-.035	.040	-.129	-.888	.379
a. Dependent Variable: ABS_RES						

Source: Processed Data from SPSS Version 23, 2024

The table above shows no heteroskedasticity issue based on the Glejser test results, as the significance values exceed the alpha level of 0.05. The significance levels for income level, self-assessment system, and tax literacy are 0.639, 0.623, and 0.379, respectively. Therefore, it can be concluded that the data does not exhibit heteroskedasticity.

Multiple Linear Regression Test

Multiple linear regression is a predictive model involving more than one independent variable. The results of the multiple linear regression analysis conducted using SPSS are presented as follows:

Table 7
Multiple Linear Regression Test Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.754	1.929		4.019	.000
	X1_TOTAL	.521	.117	.549	4.431	.000
	X2_TOTAL	.099	.115	.111	.855	.397
	X3_TOTAL	-.050	.067	-.089	-.756	.453
a. Dependent Variable: Y1_TOTAL						

Source: Processed Data from SPSS Version 23, 2024

The SPSS output table 4.15 in the Unstandardized Coefficients column B shows the constant (a) value of 7.754. Notably, the negative coefficient for the Tax Literacy variable (X3) at -0.050 suggests an inverse relationship with MSME taxpayer compliance. This unexpected result warrants further exploration — it could imply that higher tax literacy may

lead to increased awareness of tax regulations' complexities or perceived burdens, potentially lowering compliance levels. the X1 (Income Level) coefficient (b) of 0.521, the X2 (Self-Assessment System) coefficient (b) of 0.099, and the X3 (Tax Literacy) coefficient (b) of -0.050. Therefore, the resulting regression equation is as follows:

$Y = 7.754 + 0.521X1 + 0.099X2 - 0.050X3 + e$

1) From the equation above, the positive constant value indicates that when X1, X2, and X3 equal zero, the compliance level of MSME taxpayers is 7.754.
2) The X1 variable has a positive coefficient of 0.521, meaning that every one-unit increase in X1 results in a 0.521 increase in Y (MSME taxpayer compliance).
3) The X2 variable has a positive coefficient of 0.099, indicating that every one-unit increase in X2 raises Y by 0.099.
4) The X3 variable has a negative coefficient of -0.050, meaning that every one-unit increase in X3 decreases Y by 0.050.

Partial Test (t-Test)

The t-test in this study is used to determine the individual effect of each independent variable on the dependent variable. This is assessed by comparing the t-statistic's significance level with the alpha level of 0.05. An independent variable is considered to significantly influence the dependent variable if the calculated t-value exceeds the critical t-value and its significance level is below 0.05. The critical t-value for this study is 1.67303.

Table 8
T-Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.754	1.929		4.019	.000
	X1_TOTAL	.521	.117	.549	4.431	.000
	X2_TOTAL	.099	.115	.111	.855	.397
	X3_TOTAL	-.050	.067	-.089	-.756	.453

a. Dependent Variable: Y1_TOTAL

Source: Processed Data from SPSS Version 23, 2024

The data analysis results show that the Income Level variable (X1) has a significance value of 0.000, which may indicate its strong impact on MSME taxpayer compliance due to its direct influence on financial capacity and ability to meet tax obligations. This aligns with theoretical perspectives that suggest income level often determines an individual's or entity's

compliance behavior, as higher income levels typically provide greater resources and incentives to comply with tax regulations. which is less than 0.05, and a calculated t-value of 4.431, which exceeds the critical t-value of 1.67303. Therefore, H1 is accepted, indicating a significant effect of the Income Level variable on MSME taxpayer compliance.

The Self-Assessment System variable (X2) has a calculated t-value of 0.855, which is less than the critical t-value of 1.67303, and a significance value of 0.397, which is greater than 0.05. Thus, H2 is rejected, suggesting no significant effect of the Self-Assessment System on MSME taxpayer compliance.

The Tax Literacy variable (X3) has a significance value of 0.453, which is greater than 0.05, and a calculated t-value of -0.756, which is less than the critical t-value of 1.67303. Therefore, H3 is rejected, indicating that the Tax Literacy variable does not influence MSME taxpayer compliance.

CONCLUSION

Based on the research findings on the Influence of Income Level, Self-Assessment System, and Tax Literacy on the Compliance of MSME Taxpayers under the guidance of the Department of Cooperatives and SMEs of the Special Region of Yogyakarta, the following conclusions were drawn: 1) The research results indicate that Income Level significantly affects taxpayer compliance; 2) The Self-Assessment System was found to have no significant effect on MSME taxpayer compliance; 3) Tax Literacy also demonstrated no significant influence on MSME taxpayer compliance.

Implications Based on the research conclusions, the implications are as follows: 1) Given the substantial contribution of Income Level to MSME taxpayer compliance, local governments or related institutions should prioritize policies aimed at supporting the income growth of MSMEs; 2) Since the study revealed no significant impact of the Self-Assessment System and Tax Literacy on MSME taxpayer compliance, further evaluation of the system’s implementation is necessary. Training and outreach programs should be conducted to enhance MSMEs' understanding of their tax obligations.

Recommendations Based on the above conclusions, the following recommendations can be proposed: 1) It is suggested that the government organize tax training and outreach

programs to improve taxpayers' understanding; 2) For future research, it is recommended to expand the scope of the study by increasing the number of research subjects and incorporating additional variables related to tax outreach, as well as examining specific business sectors.

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