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Research/Review Article

Building Tax-Compliant MSMEs: The Role of Accounting Education, Digital Transformation, and Regulatory Firmness

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Abstract
This study aims to examine the influence of Accounting Understanding, Technology Utilization, and Tax Sanctions on MSME Taxpayer Compliance. This study used a sample of MSME taxpayers registered at the Jakarta Cakung Dua Tax Office. The sample was taken using the accidental sampling method with a sample size of 103 people. This is quantitative research. This study uses primary data obtained by distributing questionnaires to selected respondents. The analysis method used is multiple linear regression. The results of this study state that accounting understanding does not affect MSME taxpayer compliance. Meanwhile, technology utilization and tax sanctions have a positive and significant effect on MSME taxpayer compliance. The managerial implications of this study indicate that to improve MSME taxpayer compliance, tax authorities and related institutions need to focus on improving accounting education and technology literacy for MSME actors.

Keywords: Accounting Understanding, Technology Utilization, Tax Sanctions, MSME Taxpayer Compliance.

JEL Classification: H26, M41, O33

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1. Introduction
The survival of this nation is funded by the State Budget (APBN). This budget covers the costs of running the government and providing access to basic services for the public by creating adequate facilities and infrastructure. The government is continuously and intensively pursuing national development to improve the lives of the Indonesian people. This development aims to spur economic growth by equitable distribution of logistics across Indonesia, thereby achieving social justice for all Indonesians.

Taxpayer compliance can be defined as a taxpayer's willingness to fulfill their tax obligations by applicable regulations without the need for audits, investigations, warnings, threats, or the imposition of sanctions (Pratama & Mulyani, 2019). Taxpayer compliance in fulfilling their obligations under applicable regulations, namely paying and reporting their taxes, remains a significant issue to date. However, compliance is a crucial factor that significantly influences tax revenue targets.

The level of public awareness in paying taxes is still far from expectations when compared to economic activity, as evidenced by Indonesia's low tax ratio. The Directorate General of Taxes (DGT) revealed that Indonesia's tax-to-Gross Domestic Product (GDP) ratio was 10.7 percent in 2019 (detikFinance). This means that the portion of taxes collected by the state only accounts for around 10.7 percent of Indonesia's total economic activity. Finance Minister Sri Mulyani stated that achieving the optimal tax ratio target requires a voluntary tax compliance base to generate sustainable tax revenue (Setiawan, 2019).

Micro, Small, and Medium Enterprises (MSMEs) are currently a government concern due to their increasing number each year, which has the potential to impact tax revenue positively. In 2018, the number of MSMEs in Indonesia was 64,194,057, and in 2019, this number increased to 65,465,497, representing a 1.98 percent increase in one year (Kemenkopukm, 2020). This increase in numbers is not in line with the increase in state coffers through taxes, as many MSME taxpayers remain non-compliant with their obligations.

From this data, the level of taxpayer compliance among MSMEs is still very low. This is consistent with research (Pratama & Mulyani, 2019), which states that the level of taxpayer compliance among MSMEs is still low. The Bakso Sony MSME tax case, which is currently receiving attention, is an example of the minimal taxpayer compliance among MSMEs. According to news reported by kumparan.com, Bakso Son Haji Sony, or Bakso Sony, chose to close all its outlets in Bandar Lampung because it did not want to pay the actual tax bill (Kumparan.com).

Indonesia implements a self-assessment system for tax collection. This system means that each taxpayer is fully responsible for their tax payment obligations, tax reporting, and tax notification obligations owed to the state, per applicable tax laws (Trihatmoko & Mubaraq, 2020). Based on the definition of a self-assessment system, where taxpayers receive complete trust in carrying out their obligations, compliance issues are a concern because non-compliance simultaneously leads to tax evasion efforts, which result in reduced tax payments to the state treasury.

In addition to the factors mentioned previously, there are still other factors that can influence taxpayer compliance, including in research (Nopiana & Natalia, 2018) using tax socialization variables and technology utilization, where the results of the study showed that these variables have a positive and significant effect on taxpayer compliance. While in research (Dartini & Jati, 2016) used independent variables of accounting understanding, transparency and accountability to determine whether these variables affect the level of tax compliance and the results of the study are that the transparency variable has no effect on taxpayer compliance and other independent variables, namely accounting understanding and accountability, the results have a positive and significant effect.

A person is said to understand accounting if they understand and are proficient in how the accounting process is carried out until it produces financial reports, guided by established principles and standards for preparing financial reports (Andi & Putri, 2020). Understanding accounting is crucial for business owners to record and maintain financial reports, assess their business's income and expenses, and determine their actual profits.

The use of information technology, particularly in tax administration, has led to various changes, such as the replacement of human tasks by machines or electronics (Utari et al., 2020). With the changing times, the Directorate General of Taxes has begun developing online systems and leveraging internet technology to improve taxpayer compliance in fulfilling their tax obligations and modernize its tax administration system.

Nadhor (2019) stated that online services influence perceptions of MSME taxpayer compliance at the West Semarang Tax Office (KPP). The online service, in the form of an e-system, consists of e-registration, e-SPT, e-Filling, and e-Billing. The implementation of this e-system is expected to achieve the established tax targets. All services provided by the government aim to simplify tax implementation.

2. Literature Review and Hypothesis

Tax Collection Theory

This theory considers the distribution of the tax burden that must be collected from the public. This distribution of the burden is based on each individual's interests in government duties, including the protection of their lives and property. Therefore, (Siti Resmi, 2019). In this theory, both parties, the government and the public, benefit. The state must protect the property and lives of the people. To do this, it certainly requires considerable costs; therefore, the government imposes taxes on the people.

Tax

The definition of tax, according to Rochmat Soemitro, is a contribution from the people to the State treasury based on the law that can be enforced without receiving any reciprocal services (counter-performance) that can be directly demonstrated and which are used to pay for general expenses (Dwikora Harjo, 2019). The state collects taxes, both central and regional governments, which are allocated for government expenditures. If there is still a surplus in income, it can be used to finance public investment and non-budgetary purposes, namely the regulatory function (Sukrisno Agoes, 2019).

Taxpayer Compliance

Dwikora Harjo (2019) defines compliance as adhering to applicable regulations. Taxpayer compliance is a state in which a taxpayer can fulfill all their tax obligations and obtain their tax rights per applicable tax laws and regulations. There are two types of tax compliance. According to Nadhor et al. (2020), compliance is the motivation of an individual or group to act according to established regulations. In taxation, compliance refers to a person who complies with applicable tax regulations.

Understanding Accounting

Widiasworo (2017) states that understanding is the ability to connect or associate information with other information already stored in our brains. The results of this understanding refer to understanding as the highest level in the learning process. Therefore, understanding means understanding the meaning and philosophy and being able to apply them.

Tax Sanctions

Tax sanctions are a guarantee that tax norms will be followed, adhered to, and complied with. In other words, tax sanctions are a deterrent to taxpayers violating tax norms (Mardiasmo, 2016). According to Siti Kurnia Rahayu (2017), tax sanctions serve as a control or oversight mechanism by the government to ensure compliance with established regulations, preventing violations in carrying out tax obligations by taxpayers.

MSMEs

MSMEs are productive businesses owned by individuals or business entities that meet the criteria for micro-enterprises. As stipulated in Law No. 20 of 2008, the definition of MSMEs distinguishes them into micro, small, and medium-sized enterprises.

Research Conceptual Framework

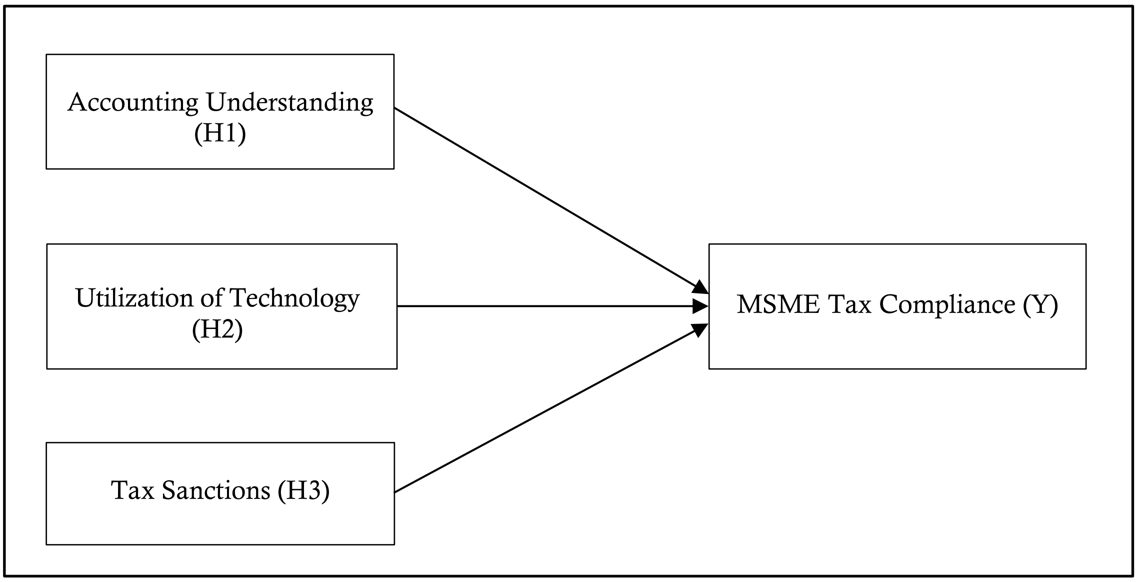

Figure 1. Research Concept Framework

The Influence of Accounting Understanding on MSME Taxpayer Compliance

The tax collection system in Indonesia uses a self-assessment system where taxpayers are fully responsible for their tax payment obligations, tax reporting, and tax notification owed to the state, under applicable tax laws. Taxpayers are required to determine the amount of tax owed independently. This calculation requires an understanding of accounting principles, which will then assist taxpayers in determining the amount of tax owed. Therefore, accounting plays a vital role in taxation. Research conducted by Pakpahan (2015) states that an understanding of accounting has a positive effect on the level of taxpayer compliance. By preparing financial reports correctly and accurately, it will facilitate the calculation of the amount of tax owed by the company, thereby increasing corporate taxpayer compliance in calculating, paying, and reporting the amount of tax owed. This is in line with research conducted by Darmawati and Oktaviani (2018).

H1: Accounting Understanding has a Positive Influence on MSME Tax Compliance

The Impact of Technology Utilization on MSME Taxpayer Compliance

The government's ongoing tax reforms characterize the dynamics of tax regulations in Indonesia. The government, through the Directorate General of Taxation (DGT), is utilizing the rapid development of information technology systems to improve tax services. The implementation of tax modernization using E-Systems is expected to facilitate taxpayers in fulfilling their tax obligations and increase taxpayer compliance. In research conducted by Nopiana and Natalia (2018), it was stated that the use of information technology has a positive and significant influence on taxpayer compliance. This means that with reporting using information technology, the level of taxpayer compliance can be increased. The role of online information technology in tax reporting is invaluable and beneficial for taxpayers, especially the e-filing system. This is supported by research (Nopiana & Natalia, 2018), which explains that the use of the e-filing system provides a perception of convenience that has a positive but insignificant relationship for taxpayers towards the e-filing facility as a means of submitting periodic tax returns online and in real time. This means that the convenience provided by taxpayers who utilize information technology in the field of tax modernization will make it easier for taxpayers to carry out their tax obligations, thereby increasing taxpayer compliance (Kania et al., 2017).

H2: The Use of Technology Has a Positive Impact on MSME Tax Compliance

The Impact of Tax Sanctions on MSME Taxpayer Compliance

The government has established guidelines stipulated in the applicable Taxation Law to ensure orderly tax collection and meet the expected targets. Failure to comply with tax obligations can result in legal consequences, as taxes contain an element of coercion. These legal consequences include the imposition of tax sanctions. Research (Yuliatic & Fauzi, 2020) indicates that taxpayer perceptions of tax sanctions have a positive and significant impact on MSME taxpayer compliance. Ermawati and Afifi (2018) state that imposing tax sanctions on taxpayers must provide a deterrent effect, preventing them from repeating their actions. According to Sabila et al. (2020), tax sanctions have a positive and significant impact on taxpayer compliance. The more severe the sanctions imposed on taxpayers who fail to comply with tax regulations, the more likely they are to impact their compliance with all applicable tax provisions.

H3: Tax Sanctions Have a Positive Impact on MSME Tax Compliance

3. Data and Method

Types of research

This study uses the positivist paradigm to confirm the theory regarding taxpayer compliance. The type of research employed in this study is quantitative, employing numbers and statistical calculations. The author uses primary data as the data source. Primary data is data obtained directly from primary sources, such as interviews or questionnaires. The primary data in this study were obtained from questionnaires distributed directly to MSME taxpayers within the Jakarta Cakung Dua Tax Office (KPP) working area.

Population and Sample

The population in this study was MSME taxpayers registered at the Jakarta Cakung Dua Pratama Tax Office (KPP Pratama). The number of registered MSME taxpayers currently reaches 1,530 taxpayers. Therefore, based on this theory, the sample used by the researcher was at least 100 respondents. This study used the accidental sampling technique. Accidental sampling is a sampling technique that is carried out by chance by selecting respondents who happen to be in a location that matches the research location. Therefore, in this study, the researcher selected MSME respondents within the work area of the Jakarta Cakung Dua Pratama Tax Office.

Method of collecting data

The type of data used in this study is primary data. Primary data consists of questionnaires completed by relevant parties. This study employed observational methods. Data collection techniques used in this study included literature review and fieldwork. Data analysis was conducted using multiple linear regression with the help of SPSS Statistics Software Version 25.0, which was used to analyze data feasibility, data characteristics, research models, and hypothesis testing.

4. Results

Validity Test

Table 1. Validity Test

Variables	Item	R Count	R Table	Information
Understanding Accounting	PA.1	0.790	0.1937	Valid
	PA.2	0.864	0.1937	Valid
	PA.3	0.884	0.1937	Valid
	PA.4	0.768	0.1937	Valid
	PA.5	0.636	0.1937	Valid
Utilization of Technology	PT.1	0.707	0.1937	Valid
	PT.2	0.748	0.1937	Valid
	PT.3	0.766	0.1937	Valid
	PT.4	0.622	0.1937	Valid
	PT.5	0.810	0.1937	Valid

	PT.6	0.885	0.1937	Valid
	PT.7	0.860	0.1937	Valid
	PT.8	0.826	0.1937	Valid
Tax Sanctions	SP.1	0.701	0.1937	Valid
	SP.2	0.784	0.1937	Valid
	SP.3	0.803	0.1937	Valid
	SP.4	0.722	0.1937	Valid
	SP.5	0.703	0.1937	Valid
	SP.6	0.661	0.1937	Valid
	SP.7	0.658	0.1937	Valid
	SP.8	0.784	0.1937	Valid
ComplianceTaxpayer	KP.1	0.742	0.1937	Valid
	KP.2	0.704	0.1937	Valid
	KP.3	0.759	0.1937	Valid
	KP.4	0.699	0.1937	Valid
	KP.5	0.716	0.1937	Valid
	KP.6	0.705	0.1937	Valid
	KP.7	0.750	0.1937	Valid

Source: Processed Data (2023)

The validity test results in the Table above show that each question item has a correlation value higher than the Table's r value, which is more than 0.1937. This indicates that the data obtained is valid and can be further tested.

Reliability Test

Table 2. Reliability Test

Variables	Cronbach Alpha	N of Item	Conclusion
Understanding Accounting	0.851	5	Reliable
Utilization of Technology	0.904	8	Reliable
Tax Sanctions	0.871	8	Reliable
Taxpayer Compliance	0.845	7	Reliable

Source: Processed Data (2023)

The reliability test results in the Table above show that the Cronbach's Alpha is > 0.6. Therefore, each statement yields consistent data. This means that if the same statement is submitted again, the response will be relatively similar to the previous one.

Classical Assumption Test
Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual		
N		103
Normal Parameters a,b	Mean	.0000000
	Standard Deviation	2.74194243
Most Extreme Differences	Absolute	.071
	Positive	.040
	Negative	-.071
Test Statistics		.071

Source: Processed Data (2023)

Based on the Table above, the output results above show an Asymp. Sig. (2-tailed) value of 0.200 or greater than 0.05. So the residuals are stated to meet the normality assumption.

Multicollinearity Test

Table 4. Multicollinearity Test

Coefficientsa

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	Model	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,025	1,845		3,808	.000		
	Understanding_Accounting	.221	.117	.192	1,895	.061	.470	2.128
	Utilization of Technology	.234	.082	.292	2,842	.005	.457	2,188
	Tax Sanctions	.287	.080	.341	3,597	.001	.535	1,870

Source: Processed Data (2023)

From the output results above, the results of the calculation of the Tolerance value for each variable are more than 0.10 to less than 1, and the VIF (Variance Inflating Factor) value for each variable is more than 1 and less than 10. So the conclusion is that the data does not have multicollinearity.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test

Coefficientsa

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	Model	**B**	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	3,060	1,085		2,820	.006		
	Understanding_Accountants	.052	.069	.109	.751	.454	.470	2.128
	Utilization of Technology	-.052	.048	-.159	-1,081	.282	.457	2,188
	Tax Sanctions	-.006	.047	-.017	-.123	.902	.535	1,870

Source: Processed Data (2023)

The output above shows that the independent variable has a statistically significant effect on the dependent variable. This is evident from the significance value above 0.05 or 5%. Therefore, the regression model does not contain heteroscedasticity, or variance in residuals from one observation to another.

Partial Test (t-Test)

Table 6. Partial Test (t-Test)

Coefficientsa

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	Model	**B**	**Std. Error**	**Beta**		
1	(Constant)	7,025	1,845		3,808	.000
	Understanding_Accounting	.221	.117	.192	1,895	.061
	Utilization of Technology	.234	.082	.292	2,842	.005
	Tax Sanctions	.287	.080	.341	3,597	.001

Source: Processed Data (2023)

The t-test results show that the Accounting Understanding variable does not have a significant effect on MSME taxpayer compliance because the calculated t < t-table and sig > 0.05. In contrast, Technology Utilization and Tax Sanctions have a positive and significant effect because the calculated t > t-table and sig < 0.05.

Coefficient of Determination Test

Table 7. Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.723[a]	.523	.509	2,783

Source: Processed Data (2023)

The results of the determination coefficient test show an Adjusted R Square value of 0.509, which means that 50.9% of taxpayer compliance is influenced by accounting understanding, technology utilization, and tax sanctions. In comparison, the remaining 49.1% is influenced by other variables not studied, such as tax rates, incentives, education, and other factors.

5. Discussion

The Influence of Accounting Understanding on MSME Taxpayer Compliance

Based on Table 6, the level of accounting understanding possessed by MSME taxpayers does not affect the level of taxpayer compliance. This may be because the respondents in this study were MSME taxpayers with a turnover of less than 4.8 billion per year. In tax regulations, taxpayers with a turnover of less than 4.8 billion can use Government Regulation No. 23 of 2018. Limited understanding of accounting can make taxpayers afraid to fulfill their obligations. When maintaining bookkeeping, an understanding of accounting is essential. The lack of accounting understanding possessed by MSME actors makes them afraid to fulfill their obligations as taxpayers when required to maintain bookkeeping. The results of this study are in line with the results of research (Trihatmoko & Mubaraq, 2020) and (Andi & Putri, 2020), which stated that accounting understanding does not affect taxpayer compliance.

The Impact of Technology Utilization on MSME Taxpayer Compliance

Based on Table 6, the second hypothesis is accepted. This means that if the optimal use of information technology in taxation is implemented, taxpayer compliance will increase, and vice versa. Based on the research data, the majority of respondents agreed with the statement that the use of technology in taxation has a positive impact related to financial data management, effectiveness, and benefits that facilitate the process of fulfilling tax obligations. Especially in the current pandemic era, which has greatly minimized face-to-face activities so that almost all services have been changed to online-based, therefore, the use of technology significantly influences the level of taxpayer compliance. The results of this study are in line with research conducted by Nopiana and Natalia (2018), which found that the use of information technology has a positive and significant effect on taxpayer compliance. According to Kania et al. (2017), the implementation of e-systems in taxation has a positive effect on taxpayer compliance. In research by Nadhor et al. (2019), online services have a positive effect on taxpayer compliance. This shows that the better the implementation of e-Registration, e-Filling, e-SPT, and e-Billing (e-System), the better Taxpayer Compliance will be.

The Influence of Tax Sanctions on MSME Taxpayer Compliance.

Based on Table 6, the third hypothesis is accepted. This means that the higher the level of tax sanctions received by taxpayers, the higher the level of taxpayer compliance. Based on the research data, respondents' responses were quite positive regarding the indicators used for this variable. Although the percentage for the knowledge indicator for tax sanctions was relatively low, the percentage for taxpayer attitudes regarding tax sanctions was good. Tax service officers at the First Tax Office in Jakarta, Cakung Dua, continue to strive to emphasize tax sanctions. According to several respondents, one KPP employee stated that tax service officers had conducted several inspections. With strict enforcement of sanctions, taxpayers will strive to avoid them and improve their compliance. The results of this study are in line with those conducted by Yuliatic & Fauzi (2020), Jenny & Telaumbanua (2020), Sabila et al. (2020), and Hastuti & Nuryati (2020), which stated that tax sanctions have a positive and significant effect on the level of taxpayer compliance. Tax sanctions must be more emphasized so that taxpayers who commit fraud and are reluctant to fulfill their tax obligations are motivated to increase taxpayer compliance, especially for MSME taxes.

6. Conclusion

This study aims to analyze the influence of Accounting Understanding, Technology Utilization and Tax Sanctions on MSME Taxpayer Compliance surveyed at KPP Pratama Jakarta Cakung Dua. Based on the results of the analysis and discussion, the following conclusions can be drawn: Accounting understanding does not affect MSME taxpayer compliance, Technology utilization has a positive and significant effect on MSME taxpayer compliance, and Tax sanctions have a positive and significant effect on MSME taxpayer compliance.

The managerial implications of this research suggest that to improve MSME taxpayer compliance, tax authorities and related institutions need to focus on improving accounting education and technology literacy for MSMEs. Furthermore, enforcement of tax sanctions must be consistent and transparent to create a deterrent effect that encourages compliance. MSME managers also need to develop robust bookkeeping systems and optimally utilize tax technology to fulfill tax obligations more efficiently and accurately.

Recommendation

Based on the research results, it is recommended that the government or relevant authorities enhance education and support for MSMEs on technology use and tax compliance, considering that these two variables have been proven to influence taxpayer compliance significantly. Furthermore, socialization regarding accounting understanding also needs to be improved, especially for MSMEs that are no longer able to use the final tax scheme based on PP No. 23 of 2018, for MSMEs with business forms of PT, CV, Firma, Cooperative, or individuals who have passed the final rate validity period, as well as for those with turnover above IDR 4.8 billion, bookkeeping obligations are essential. Unlike simple recording, bookkeeping requires complete identification of transactions so that it can present a comprehensive profit and loss report and financial position, which ultimately also impacts the level of tax compliance.

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