

## The Influence of Tax Understanding, Taxpayer Awareness, and Government Trust as Moderating Variables on Taxpayer Compliance (Empirical Study: On Umkm Registered at the Jakarta Palmerah Pratama Tax Office)

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### Abstract

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This study aims to examine the extent to which tax understanding, taxpayer awareness, and trust in the government affect the tax compliance of Micro, Small, and Medium Enterprises (MSMEs). The phenomenon at KPP Pratama Jakarta Palmerah indicates a discrepancy between the increase in the number of registered MSMEs which increased from 6,005 in 2020 to 7,241 in 2024, and the decrease in the number of tax reports from 1,588 to 1,469. This condition indicates that the level of MSME tax compliance remains relatively low. This study employs a quantitative approach using the Structural Equation Modeling–Partial Least Square (SEM-PLS) method. A total of 100 MSME actors were selected through an accidental sampling technique. Data were collected using a Likert-scale questionnaire and analyzed through validity and reliability tests, R<sup>2</sup> value, goodness of fit, and hypothesis testing through bootstrapping. The results show that tax understanding, taxpayer awareness, and trust in the government have a positive and significant effect on tax compliance. However, trust in the government has not been shown to strengthen the relationship between understanding or awareness and compliance. These findings confirm that internal taxpayer factors play a dominant role in shaping compliance, while trust in the government serves as an independent supporting factor.

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## INTRODUCTION

Taxation plays a fundamental role in supporting national development, serving as the primary source of government revenue to finance infrastructure, public services, education, healthcare, and social welfare programs. The effectiveness of a tax system largely depends on the level of taxpayer compliance, as sustainable fiscal capacity cannot

be achieved without voluntary and consistent participation from citizens and business entities. In Indonesia, enhancing taxpayer compliance remains a strategic priority for the government, particularly under the self-assessment system, which entrusts taxpayers with the responsibility to calculate, pay, and report their own tax obligations accurately and timely.

Micro, Small, and Medium Enterprises (MSMEs) constitute the backbone of the Indonesian economy. They contribute more than 60 percent of national Gross Domestic Product (GDP) and absorb approximately 97 percent of the workforce. Despite their dominant economic role, the fiscal contribution of MSMEs to state tax revenue remains relatively low. This imbalance highlights a structural challenge in Indonesia's taxation system, where economic participation does not proportionally translate into tax compliance. Strengthening MSME tax compliance is therefore essential not only for increasing state revenue but also for promoting equity, inclusiveness, and sustainability within the national tax framework.

Empirical evidence indicates that tax compliance among MSMEs in Indonesia has yet to reach optimal levels. Various policy measures have been implemented by the government, including tax administration reforms, tax socialization programs, training initiatives, and fiscal incentives such as the reduction of the final income tax rate for MSMEs to 0.5 percent under Government Regulation No. 23 of 2018. However, these regulatory and administrative efforts have not consistently resulted in a significant improvement in compliance behavior. This suggests that structural reforms alone may be insufficient without addressing underlying behavioral and psychological factors influencing taxpayers' decisions.

In the context of the Jakarta Palmerah Pratama Tax Office, this issue becomes particularly evident. Although the number of registered MSMEs has increased steadily over recent years, the number of MSMEs submitting tax reports has shown a declining trend. This gap indicates that business formalization does not necessarily lead to higher compliance, raising critical questions regarding the determinants of MSME tax behavior. Understanding the factors that influence compliance at the local level is therefore crucial for designing more targeted and effective policy interventions.

Prior studies suggest that low tax compliance among MSMEs is not merely the result of intentional tax evasion but is also influenced by a combination of internal and external factors. Internally, limited tax understanding and weak taxpayer awareness remain major obstacles. Many MSME actors lack sufficient knowledge of tax regulations, reporting procedures, and administrative requirements, leading to unintentional non-compliance. Additionally, some perceive taxes as a financial burden rather than a civic obligation, which weakens their willingness to comply voluntarily.

Beyond cognitive and attitudinal factors, trust in government has emerged as an important determinant of tax compliance. Taxpayers are more likely to comply when they believe that tax revenues are managed transparently, allocated efficiently, and used for the public interest. Conversely, low levels of trust may undermine compliance even among taxpayers who possess adequate tax knowledge and awareness. This highlights the importance of institutional credibility and governance quality in shaping taxpayer behavior.

Based on these considerations, this study examines the influence of tax understanding and taxpayer awareness on MSME tax compliance, while incorporating

trust in government as a moderating variable. By focusing on MSMEs registered at the Jakarta Palmerah Pratama Tax Office, this research aims to provide empirical evidence on the relative importance of internal behavioral factors and institutional trust in shaping compliance. The findings are expected to contribute to the existing literature on taxpayer behavior and offer practical insights for policymakers in designing more effective and sustainable tax compliance strategies for the MSME sector.

## LITERATURE REVIEW

Taxes are a vital instrument in supporting national development. As the primary source of state revenue, taxes are used to finance infrastructure, public services, education, health care, and social subsidies (Septiani, 2023). The state relies heavily on public tax compliance for optimal government and development (Sakir et al., 2021; Sanadi et al., 2024). In the Indonesian context, the Directorate General of Taxes (DGT) continues to strive to improve taxpayer compliance, both among individuals and businesses. One sector receiving special attention is Micro, Small, and Medium Enterprises (UMKM), due to their significant role in the national economy.

UMKM are the backbone of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs, UMKM contribute more than 60% of Gross Domestic Product (GDP) and employ approximately 97% of the national workforce. However, the contribution of UMKM to national tax revenue remains very low (Janah & Tampubolon, 2024; Yolanda, 2024). This phenomenon reflects the imbalance between the economic and fiscal contributions of the MSME sector. This is a concern because empowering UMKM to comply with taxes significantly increases the potential for state revenue. Therefore, understanding the factors influencing MSME tax compliance is crucial for creating a fair, effective, and inclusive tax system (Hidayah, 2022).

Tax compliance in Indonesia, particularly among UMKM, has yet to achieve optimal results (Zulma, 2020). The Directorate General of Taxes noted that formal and material compliance levels remain below target (Brilliant, 2022). The government has undertaken various efforts, including reforming the tax administration system, disseminating regulations, providing training to UMKM, and providing incentives through lower final tax rates (Lempoy, 2025). Government Regulation Number 23 of 2018 lowered the final tax rate for UMKM to 0.5%. However, this policy has not significantly improved MSME tax compliance (Yuliati & Fauzi, 2020).

In this context, the Palmerah Regional Tax Service Office (KPP Pratama) holds a strategic position. This region encompasses various types of small and medium-sized businesses that contribute significantly to local economic activity. However, initial observations indicate that the level of compliance among UMKM in this region remains relatively low. This raises crucial questions about the factors that actually influence their compliance. By understanding these factors more specifically, it is hoped that more targeted strategies can be developed to improve MSME tax compliance (Ilham, 2024).

Table 1.1 Number of Registered and Reported UMKM

Information	2020	2021	2022	2024
Number of Registered UMKM OP	6005	6362	6737	7241
Number of UMKM Reported to OP	1588	1543	1347	1469

Source: Data from the Jakarta Palmerah Pratama Tax Office

Based on the table above, the number of registered UMKM has increased from year to year, namely from 6,005 in 2020 to 7,241 in 2024. However, the number of UMKM reporting taxes actually tends to decrease, from 1,588 in 2020 to 1,469 in 2024. This shows that although the number of UMKM continues to grow, the level of tax reporting compliance is not optimal.

Low tax compliance among UMKM is not solely due to the intention to avoid taxes, but is also influenced by various internal and external factors. Internally, poor understanding of tax regulations and minimal awareness of the importance of paying taxes are major obstacles (Darmayasa et al., 2021). Many UMKM do not understand how to calculate, report, and pay taxes correctly (Yanti & Wijaya, 2023). In fact, some still view taxes as an additional burden that reduces business revenue (Wahyudi & Mildawati, 2020).

### Tax Understanding

Tax understanding is a cognitive aspect that indicates the extent to which an individual knows, understands, and internalizes applicable tax regulations and procedures. In this context, understanding extends beyond recognizing tax rates and types, but also encompasses the ability to comprehend tax rights and obligations, as well as the accompanying administrative processes. According to Oktaviani et al. (2020), knowledge is information that a person knows or is aware of. When related to taxation, this information serves as a foundation for taxpayers to act appropriately in calculating, paying, and reporting taxes. Lack of understanding of regulations will hinder the fulfillment of obligations, thus tax understanding serves as a foundation that shapes attitudes and behaviors regarding tax payment. In line with this, Mansur et al., (2021) defines tax understanding as the ability of taxpayers to know, interpret, and apply tax provisions in practice, starting from mastering regulations, calculation methods, to reporting procedures.

### Tax Payer Awareness

Taxpayer awareness represents the affective dimension of tax behavior, namely an individual's recognition of the importance of taxes as a contribution to the state and a willingness to voluntarily comply. This awareness is understood not only as compliance with legal norms but also as a moral responsibility and a form of active participation in development (Citra Dewi et al., 2021; Mansur et al., 2021). In line with Anto et al., (2021), taxpayer awareness includes an understanding that taxes are not merely a legal obligation, but rather a manifestation of civic commitment. In the context of Indonesia, which adheres to a self-assessment system (Law No. 28 of 2007 concerning General Taxes and Tax Procedures), awareness is a crucial prerequisite because taxpayers are trusted to calculate, pay, and report their own obligations honestly and on time, without any conscious effort.

## Government Trust

Trust in the government represents the public's attitude toward public institutions in managing tax revenues. In the context of taxation, this trust is a crucial factor because it determines the extent to which taxpayers believe that the funds they deposit are managed well, directed towards the public interest, and not misused. Anto et al. (2021) emphasized that perceptions of government accountability and transparency influence citizens' fiscal compliance. When taxpayers trust, their internal motivation to fulfill their tax obligations tends to increase because they see their contributions providing tangible benefits. Conversely, low levels of trust can breed skepticism and resistance to taxes, even among individuals who already possess adequate tax understanding and awareness.

## Taxpayer Compliance

Taxpayer compliance as a dependent variable describes the extent to which individual taxpayers operating in UMKM consciously and willingly comply with tax regulations by calculating, paying, and reporting their tax obligations in accordance with applicable regulations (Oktaviani et al., 2020). In this sense, compliance not only means "not violating" but also reflects the quality of the relationship between citizens and the state: the higher the compliance, the stronger the trust in an effective and credible tax system. In the context of Indonesia, which adheres to self-assessment, the state places initial trust in taxpayers to assess their own tax liability. Therefore, their presence is the main benchmark for the effectiveness of tax administration (Law No. 28 of 2007 in conjunction with Law No. 16 of 2009).

## METHODS

This study uses a quantitative approach with a causal associative research design. It aims to analyze the influence of Tax Understanding, Taxpayer Awareness, and Level of Trust in the Government as moderating variables on Taxpayer Compliance. The data used in this study is primary data obtained directly from respondents through questionnaires. This primary data is supplemented by secondary data in the form of literature, journals, and reports relevant to the research topic.

### A. Types of research

This study uses a quantitative approach with a causal-comparative approach (Pertiwi & Jailani, 2023). This approach was chosen to examine the causal relationship between the independent variables, namely tax understanding and taxpayer awareness, and the dependent variable, taxpayer compliance, and to examine the role of the moderating variable, namely the level of trust in the government. This approach aligns with the need to uncover causal relationships in a measurable and systematic manner using numerical data that can be analyzed statistically (Rachmad et al., 2024).

### B. Population & Sample

This research uses the Accidental Sampling method, which is a sampling technique that is included in non-probability sampling with the following criteria:

1. UMKM that have actively reported their tax returns for at least the last two years
2. Officially registered with the Palmerah Pratama Tax Office
3. Willing to complete the research questionnaire

### C. Data Collection Technique

The data analysis technique used was Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS software version 4.0. This analysis included testing the validity and reliability of the instrument, evaluating the measurement model (outer model), and examining the relationships between variables in the structural model (inner model). The results of the analysis were used to determine the magnitude of the direct influence and moderating effects between independent variables on taxpayer compliance.

## RESULT AND DISCUSSION

### Result

Based on data analysis using the Partial Least Squares (PLS) method, this study shows that the three independent variables Tax Understanding, Taxpayer Awareness, and Level of Trust in the Government have a significant influence on Taxpayer Compliance among UMKM registered at the Jakarta Palmerah Tax Office (KPP Pratama), as follows:

#### 1. The Effect of Taxpayer Awareness on Compliance

The bootstrapping results obtained an original sample value of 0.303, indicating a positive correlation. The T-statistic was recorded at  $2.814 > 1.96$ , and the P-value was  $0.005 < 0.05$ , thus the hypothesis was accepted. This indicates that taxpayer awareness has a significant positive effect on compliance in fulfilling tax obligations.

#### 2. The Effect of Tax Understanding on Compliance

The bootstrapping results obtained an original sample value of 0.385, indicating a positive correlation. The statistical test yielded a T-statistic of  $4.839 > 1.96$ , and a P-value of  $0.000 < 0.05$ . Therefore, the hypothesis was accepted, and it can be concluded that tax understanding has a significant positive effect on taxpayer compliance.

#### 3. The Effect of Trust in the Government on Compliance

The bootstrapping results obtained an original sample value of 0.290, indicating a positive correlation. The T-statistic value is  $3.250 > 1.96$  and the P-value is  $0.001 < 0.05$ , thus the hypothesis is accepted. This means that the level of trust in the government has been proven to have a significant positive effect on taxpayer compliance.

#### 4. Moderation of Trust in the Relationship between Taxpayer Awareness and Compliance

The test results show a positive original sample value of 0.042. However, the T-statistic value is only  $0.569 < 1.96$  and the P-value is  $0.570 > 0.05$ . Therefore, the hypothesis is rejected. In other words, trust in the government has not been proven to moderate the effect of taxpayer awareness on compliance.

#### 5. Moderation of Trust in the Relationship between Tax Understanding and Compliance

The bootstrapping results obtained a negative original sample value of -0.061. The statistical test shows a T-statistic value of  $0.981 < 1.96$  and a P-value of  $0.327 > 0.05$ . These results indicate that the hypothesis is rejected, so that trust in the government does

not play a role as a moderating variable in the relationship between tax understanding and taxpayer compliance.

## **Discussion**

### **1. The Influence of Tax Understanding on Taxpayer Compliance**

The research results show that tax understanding has a significant positive effect on taxpayer compliance. This means that the greater a taxpayer's knowledge of regulations, procedures, and rights and obligations, the greater their tendency to comply with their tax obligations.

### **2. The Influence of Taxpayer Awareness on Compliance**

The research results demonstrate that taxpayer awareness has a significant positive effect on compliance. This finding indicates that the higher the taxpayer's level of awareness regarding the role and function of taxes as a source of state revenue, the greater their tendency to fulfill their tax obligations. This awareness extends beyond simply knowing the rules, but also encompasses a moral understanding that paying taxes is a social responsibility as citizens.

### **3. The Influence of Trust in Government on Compliance**

The research results show that trust in the government has a significant positive effect on taxpayer compliance. This means that when taxpayers believe the government manages taxes transparently, accountably, and in the public interest, they are more motivated to comply with their tax obligations. Positive perceptions of tax governance are a key driver of increased voluntary compliance.

### **4. Moderation of Trust in the Relationship between Understanding and Compliance**

The results of this study indicate that trust in the government does not moderate the relationship between tax understanding and taxpayer compliance. This means that even if taxpayers have a strong understanding of tax rules and procedures, trust in the government does not significantly strengthen this relationship. In other words, compliance behavior is more influenced by internal factors such as individual literacy and ability, rather than external factors such as level of trust in the government.

### **5. Moderation of Trust in the Relationship between Awareness and Compliance**

The results of this study indicate that trust in the government does not moderate the relationship between taxpayer awareness and compliance. This means that even though taxpayers have a high level of awareness regarding the importance of taxes as a moral and social obligation, trust in the government does not strengthen this relationship. In other words, positive attitudes stemming from individual awareness do not automatically translate into compliant behavior, even if the level of public trust in the government is relatively high.

## **CONCLUSION**

1. Tax understanding has a positive and significant effect on taxpayer compliance. This indicates that the higher a taxpayer's level of knowledge regarding tax rules,

procedures, rights, and obligations, the more likely they are to comply with their tax obligations.

2. Taxpayer awareness has a positive and significant effect on compliance. This finding indicates that taxpayers with a strong sense of moral awareness and social responsibility are more motivated to fulfill their tax obligations voluntarily.
3. Trust in the government has a positive and significant effect on taxpayer compliance. This means that the greater a taxpayer's belief that the government manages tax funds transparently, fairly, and beneficially for the community, the higher their compliance will be.
4. Trust in the government has not been shown to moderate the relationship between tax understanding and compliance. Therefore, even if taxpayers have a good level of understanding, trust in the government does not strengthen or weaken the relationship.
5. Trust in the government also does not moderate the relationship between taxpayer awareness and compliance. This indicates that taxpayer awareness does not necessarily increase compliance even if the level of trust in the government is high.

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