



The Influence of Tax Understanding, Service Facilities, and Tax Morale on MSME Taxpayer Compliance

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ABSTRACT

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This study aims to examine the effects of tax understanding, service facilities, and tax morale on the compliance of Micro, Small, and Medium Enterprises (MSMEs) taxpayers. Understanding the factors influencing compliance is crucial for improving tax revenue and promoting responsible business practices. A quantitative research approach was employed, with data collected from micro-scale MSME taxpayers through purposive sampling. The data were analyzed using multiple linear regression to determine both the individual and simultaneous effects of the independent variables on taxpayer compliance. The results indicate that tax understanding, service facilities, and tax morale each have a positive and significant impact on MSME taxpayer compliance. Collectively, these factors contribute substantially to compliance behavior, highlighting the importance of integrating knowledge, accessible services, and ethical awareness in tax management. The findings imply that enhancing taxpayer education, improving the quality of service facilities, and fostering moral awareness among taxpayers can effectively increase compliance levels. These insights provide valuable guidance for policymakers and tax authorities aiming to optimize voluntary tax compliance in the MSME sector.

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INTRODUCTION

Taxes play a vital role in sustaining national development and ensuring the provision of public services. In Indonesia, tax revenue constitutes one of the government's primary sources of funding for infrastructure, healthcare, education, and social programs (Lusdani et al., 2024). The contribution of Micro, Small, and Medium Enterprises (MSMEs) is particularly significant because they not only create employment opportunities but also support economic growth through diversified business activities (Pasek, 2024). Despite their potential, MSME taxpayers often exhibit varying levels of compliance, which directly

affects national revenue collection and public welfare. Evidence from recent tax reports indicates fluctuating compliance rates among micro-scale MSME taxpayers, which can limit government capacity to fund essential services and development programs. Therefore, understanding the factors that influence MSME taxpayer compliance is crucial. Addressing these factors can enhance voluntary compliance, reduce the tax gap, and support a sustainable economic system. In conclusion, improving compliance among MSMEs is not only a matter of fiscal policy but also a societal necessity that ensures equitable resource allocation and development.

Tax understanding is recognized as a critical determinant of taxpayer behavior. According to Meidiyustiani et al. (2022), tax understanding reflects taxpayers' ability to recognize, comprehend, and correctly apply existing tax regulations. This theoretical perspective aligns with the Knowledge-Attitude-Practice (KAP) model, which suggests that an individual's knowledge influences their attitudes and ultimately their behavior. Tax understanding enables MSMEs to comply voluntarily by ensuring accurate reporting and timely payment of taxes (Agustini & Puspita, 2024). Service facilities represent another key theoretical component, grounded in the Service Quality (SERVQUAL) model, which emphasizes the role of accessible, reliable, and efficient services in promoting positive user behavior (Rahman & Widijoko, 2022). Finally, tax morale is conceptualized through the lens of behavioral economics and normative compliance theory, highlighting the role of intrinsic motivation, ethical standards, and social norms in shaping compliance behavior (N. Lailiyah & Andriani, 2023). Together, these theories provide a framework for analyzing how knowledge, service quality, and moral awareness affect taxpayer compliance.

Despite the recognized importance of MSMEs for both economic growth and tax revenue, a persistent problem remains: micro-scale MSME taxpayers often exhibit low compliance with tax regulations. In practice, many registered taxpayers fail to submit annual tax returns or make timely payments, creating inconsistencies in revenue collection. This issue can be attributed to multiple societal and operational challenges. For example, limited awareness and understanding of tax obligations, inadequate service facilities, and insufficient internalization of moral responsibility can reduce voluntary compliance (Pradnyani et al., 2021; Rahman & Widijoko, 2022; N. Lailiyah & Andriani, 2023). The problem is compounded by the rapid growth of MSMEs, which has outpaced the capacity of tax authorities to provide education and support to all taxpayers effectively. As a result, the government faces revenue shortfalls, and the broader society experiences limitations in funding essential public programs. Addressing these issues is therefore vital to ensure that MSMEs can contribute effectively to sustainable national development and social welfare.

Previous research has provided mixed findings regarding the determinants of MSME taxpayer compliance. Several studies demonstrate that tax understanding significantly influences compliance behavior, as informed taxpayers are more likely to fulfill obligations accurately and on time (Rumabutar & Purba, 2024; Maili, 2022; Permata & Zahroh, 2022). In contrast, Kusuma et al. (2023) and Natalia (2025) reported no significant effect of tax understanding on compliance among MSMEs. Similarly, empirical evidence on the role of service facilities is inconsistent. Research by Madjodjo & Baharuddin (2022) shows that high-quality services positively affect compliance, while Imanda et al. (2025) found no meaningful relationship. These discrepancies indicate gaps in understanding how knowledge, service quality, and infrastructure influence taxpayer behavior in micro-scale enterprises, highlighting the need for further investigation. By integrating these variables in a comprehensive model, this study seeks to clarify their individual and collective contributions to compliance behavior, filling a critical gap in taxation literature.

Tax morale, as a psychological and normative construct, has also yielded divergent results. Tanggu et al. (2021) found that high tax morale significantly enhances MSME taxpayer compliance, suggesting that ethical awareness and national responsibility drive voluntary adherence. Conversely, N. Lailiyah & Andriani (2023) reported no partial effect of tax morale on compliance, raising questions about contextual factors that may moderate its influence. These mixed outcomes indicate a lack of consensus regarding the relative importance of moral and cognitive factors in compliance decisions. Additionally, prior studies often focus on either knowledge, service, or morale independently, neglecting their potential interaction. Therefore, an integrative analysis that examines tax understanding, service facilities, and tax morale simultaneously can provide a more accurate and actionable insight into compliance behavior, offering practical recommendations for policy interventions and taxpayer support programs.

This study contributes to the current literature by simultaneously examining the effects of tax understanding, service facilities, and tax morale on MSME taxpayer compliance, providing a holistic perspective that addresses limitations in prior research. Unlike previous studies that investigate these factors individually, this research evaluates both their individual and combined influence on compliance behavior, offering a more nuanced understanding of how cognitive, infrastructural, and moral elements interact. Furthermore, the study applies advanced statistical analysis through multiple linear regression, allowing for precise quantification of each variable's contribution. By integrating these perspectives, the research not only advances theoretical understanding but also identifies practical leverage points for improving voluntary compliance among MSMEs, thereby bridging the gap between academic inquiry and policy application.

Considering the inconsistent findings in prior studies and the relatively low compliance rates among micro-scale MSMEs, this research addresses the problem by hypothesizing that tax understanding, service facilities, and tax morale positively influence taxpayer compliance. The study argues that improving knowledge, providing accessible and reliable services, and fostering intrinsic moral awareness are key strategies for enhancing voluntary compliance. By empirically testing these relationships, the research provides evidence-based recommendations for tax authorities to design effective interventions. The expected contribution of the study is twofold: first, to advance the academic literature on taxation behavior in the MSME sector, and second, to offer practical guidance for policymakers and tax administrators to enhance compliance, optimize revenue collection, and support broader socio-economic development goals.

RESEARCH METHODS

This study employed a quantitative approach with a causal research design to examine the effects of tax understanding, service facilities, and tax morale on MSME taxpayer compliance. A quantitative causal design was selected because it enables researchers to test the magnitude and direction of relationships among variables and determine the extent to which independent variables influence the dependent variable. The research was conducted at KPP Pratama Surabaya Krembangan, which was selected due to the relatively low compliance rate among micro-scale MSME taxpayers and the strategic importance of MSMEs as contributors to tax revenue. This setting provided an appropriate context for investigating factors that influence taxpayer compliance behavior.

The population consisted of 1,761 micro-scale MSME taxpayers who were registered and had submitted their annual tax returns. The sample was determined using the Slovin formula with a 5% margin of error, resulting in a minimum sample size of 326 respondents. Purposive sampling was employed to ensure that respondents met specific criteria relevant to the research objectives. The criteria included micro-scale MSME taxpayers who were registered taxpayers, possessed a Taxpayer Identification Number (TIN), had submitted annual tax returns, prepared financial statements, and generated annual revenues not exceeding IDR 300 million.

Primary data were collected through a structured questionnaire distributed directly to respondents. All research variables were measured using a five-point Likert scale ranging from strongly disagree to strongly agree. Tax understanding was measured using indicators adopted from Kusuma et al. (2023), service facilities were measured using indicators adopted from previous studies as cited in Hadiwibowo et al. (2023), tax morale was assessed using

established measurement indicators from prior literature, and taxpayer compliance was measured using indicators adopted from Manrejo (2023). The collected data were analyzed using multiple linear regression analysis with the assistance of SPSS software to examine both the partial and simultaneous effects of tax understanding, service facilities, and tax morale on MSME taxpayer compliance.

RESULTS AND DISCUSSION

Results

This section presents the empirical findings obtained from the data analysis. The results include the compliance profile of MSME taxpayers, descriptive statistics of the research variables, and hypothesis testing through multiple linear regression analysis. These findings provide an overview of taxpayer compliance levels as well as the relationships between tax understanding, service facilities, tax morale, and taxpayer compliance.

Compliance Ratio of MSME Taxpayers

The compliance ratio of MSME taxpayers was examined to identify differences in tax return filing behavior across business scales. The results are presented in Table 1.

Table 1. Compliance Ratio of MSME Taxpayers

MSME Scale	Registered MSME Taxpayers	MSME Taxpayers Filing Tax Returns	Compliance Rate (%)
Small	782	709	90.66
Medium	534	499	93.45
Micro	2,591	1,761	67.95

Source: KPP Pratama Surabaya Krembangan (2025)

Table 1 shows that the level of tax compliance varies among MSME categories. Medium-scale MSMEs recorded the highest compliance rate at 93.45%, followed by small-scale MSMEs at 90.66%. In contrast, micro-scale MSMEs demonstrated the lowest compliance rate, amounting to 67.95%. The substantial difference in compliance rates indicates that micro-scale MSMEs experience greater challenges in fulfilling their tax obligations compared to other business scales. Therefore, micro-scale MSMEs were selected as the primary focus of this study.

Descriptive Statistics of Research Variables

Descriptive statistical analysis was conducted to describe respondents' perceptions regarding tax understanding, service facilities, tax morale, and taxpayer compliance. The results are presented in Table 2.

Table 2. Descriptive Statistics of Research Variables

Variable	Mean
Tax Understanding	4.06
Service Facilities	4.21
Tax Morale	3.90
Taxpayer Compliance	4.24

Source: Data Processed by the Researcher (2026)

As shown in Table 2, all variables obtained mean scores above 3.50, indicating generally positive responses from respondents. Taxpayer compliance recorded the highest mean value (4.24), followed by service facilities (4.21), tax understanding (4.06), and tax morale (3.90). These findings suggest that respondents generally perceived themselves as compliant taxpayers and evaluated the available tax service facilities positively. Furthermore, respondents reported relatively high levels of tax understanding and tax morale.

Hypothesis Testing Results

Multiple linear regression analysis was conducted to examine the effects of tax understanding, service facilities, and tax morale on MSME taxpayer compliance. The results are presented in Table 3.

Table 3. Summary of Hypothesis Testing Results

Variable	Coefficient	t-statistic	Sig.
Constant	29.196	14.591	0.000
Tax Understanding	0.086	2.204	0.028
Service Facilities	0.123	2.547	0.011
Tax Morale	0.150	2.538	0.012

Model Summary	Value
R ²	0.127
Adjusted R ²	0.119
F-statistic	15.582
Significance (F)	0.000

Source: Data Processed by the Researcher (2026)

The regression results indicate that tax understanding has a positive regression coefficient of 0.086 with a significance value of 0.028, which is below the 0.05 significance level. Service facilities have a positive coefficient of 0.123 with a significance value of 0.011, while tax morale shows a positive coefficient of 0.150 with a significance value of 0.012. These findings indicate that each independent variable has a positive and statistically significant effect on taxpayer compliance.

The model summary further shows an R^2 value of 0.127 and an Adjusted R^2 value of 0.119, indicating that 11.9% of the variation in taxpayer compliance can be explained by tax understanding, service facilities, and tax morale. The remaining variation is explained by other factors not included in the model. Additionally, the F-statistic of 15.582 with a significance value of 0.000 demonstrates that the regression model is statistically significant and that the independent variables collectively influence taxpayer compliance.

Overall, the results indicate that tax understanding, service facilities, and tax morale individually and simultaneously contribute to explaining variations in MSME taxpayer compliance.

Discussion

The findings demonstrate that tax understanding has a positive and significant effect on MSME taxpayer compliance. This result supports previous studies conducted by Pradnyani et al. (2021), Permata and Zahroh (2022), Maili (2022), Monetary (2024), Rumabutar and Purba (2024), and Wardani and Sari (2025), which reported that taxpayers with better knowledge of tax regulations tend to show higher levels of compliance. The result is consistent with the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), particularly the concept of perceived behavioral control. Taxpayers who understand tax regulations, filing procedures, and payment mechanisms are more confident in carrying out their obligations and are less likely to experience uncertainty when interacting with the tax system. The descriptive findings further indicate that respondents generally possess a good understanding of tax regulations and reporting procedures. This study contributes to the taxation literature by confirming that cognitive factors remain a critical determinant of compliance among micro-scale MSMEs, a segment that has often been underrepresented in previous empirical studies.

The results also reveal that service facilities positively and significantly influence MSME taxpayer compliance. This finding is in line with the studies of Pradnyani et al. (2021), Madjodjo and Baharuddin (2022), Nabilla et al. (2024), and Kamil et al. (2025), which found that the availability of adequate tax services encourages taxpayers to fulfill their obligations. However, the result differs from Imanda et al. (2025), who reported that tax service quality did not significantly affect compliance. From the perspective of TPB (Ajzen, 1991), service facilities represent an external condition that strengthens perceived behavioral control. Taxpayers are more likely to comply when tax reporting, payment, and consultation processes are accessible, responsive, and efficient. The respondents' positive assessment of tax officers' responsiveness and service quality indicates that supportive facilities reduce administrative barriers that could discourage

compliance. This finding highlights the importance of improving both physical and digital tax service infrastructure as a strategy to promote voluntary compliance among MSMEs.

Furthermore, tax morale was found to have a positive and significant effect on taxpayer compliance. This finding supports the results of Tanggu et al. (2021), Rahim et al. (2023), and Lailiyah and Andriani (2023), who emphasized the importance of moral awareness and intrinsic motivation in shaping taxpayer behavior. The result can be explained through TPB, where tax morale is associated with attitudes toward behavior and subjective norms. Taxpayers who perceive tax payment as a moral obligation and a contribution to national development are more willing to comply voluntarily. The descriptive analysis indicates that respondents generally view paying taxes as a civic responsibility rather than merely a legal requirement. This finding suggests that compliance is influenced not only by technical knowledge and service accessibility but also by ethical considerations and social responsibility. Consequently, efforts to improve compliance should incorporate programs that strengthen taxpayers' awareness of the social benefits generated through taxation.

The simultaneous testing results indicate that tax understanding, service facilities, and tax morale collectively influence MSME taxpayer compliance. This finding is consistent with the studies of Chair (2022), Pradnyani et al. (2021), and Wardani and Sari (2025), which emphasized that taxpayer compliance is multidimensional and cannot be explained by a single factor. The findings demonstrate that compliance behavior emerges from the interaction of cognitive, institutional, and psychological dimensions. Tax understanding provides the knowledge required to fulfill obligations, service facilities facilitate the implementation of those obligations, and tax morale encourages voluntary compliance from within the taxpayer. The integration of these factors provides a more comprehensive explanation of taxpayer behavior than studies that examine each variable independently.

The primary theoretical contribution of this study lies in extending the application of the Theory of Planned Behavior to the context of micro-scale MSME taxpayers by simultaneously incorporating tax understanding, service facilities, and tax morale within a single empirical model. Previous studies generally focused on one or two determinants of compliance, resulting in fragmented explanations of taxpayer behavior. By integrating cognitive, environmental, and moral dimensions, this study provides a more holistic framework for understanding compliance among MSMEs. The findings enrich the taxation literature by demonstrating that taxpayer compliance is shaped by the interaction of internal motivations and external support systems rather than by a single determinant.

The novelty of this study is reflected in its comprehensive examination of tax understanding, service facilities, and tax morale as simultaneous predictors of compliance among micro-scale MSME taxpayers. Unlike prior studies that investigated these variables separately or focused on broader taxpayer groups, this research specifically addresses the compliance behavior of micro-scale MSMEs, which exhibit the lowest compliance rate among MSME categories. Practically, the findings suggest that tax authorities should not rely solely on regulatory enforcement but should also strengthen taxpayer education, improve service facilities, and cultivate tax morale through continuous socialization and awareness programs. Such an integrated approach is expected to enhance voluntary compliance, broaden the tax base, and optimize tax revenue from the MSME sector.

CONCLUSION

This study demonstrates that tax understanding, service facilities, and tax morale are significant determinants of MSME taxpayer compliance, indicating that compliance behavior is shaped not only by taxpayers' knowledge of tax regulations but also by the quality of support provided by tax authorities and the moral values underlying taxpayers' willingness to fulfill their obligations. The most important lesson derived from this research is that sustainable taxpayer compliance can be achieved through an integrated approach that combines educational, institutional, and ethical dimensions rather than relying solely on regulatory enforcement. From a theoretical perspective, this study contributes to the taxation literature by providing empirical evidence on the simultaneous role of cognitive, environmental, and moral factors in explaining compliance behavior among micro-scale MSME taxpayers, thereby extending the application of the Theory of Planned Behavior in the context of MSME taxation. Nevertheless, this study is limited by its focus on a single taxpayer segment and the relatively low explanatory power of the model, suggesting that other factors influencing taxpayer compliance remain unexplored. Therefore, future studies are recommended to incorporate additional variables, such as tax sanctions, trust in government, digital taxation systems, and financial literacy, while expanding the scope of respondents and employing broader research settings to obtain more comprehensive findings.

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