



## SIMPOSIUM ILMIAH AKUNTANSI 6

### DETERMINANTS OF MSME TAXPAYER COMPLIANCE IN MICRO-BUSINESS ENTITIES IN DELI SERDANG REGENCY

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#### ABSTRACT

Taxation is still very important to be explored more deeply because taxes are the main source of state revenue. However, tax compliance is still a problem, especially for MSME actors. This study was conducted to test and analyze the effect of taxation knowledge, tax socialization and tax morality on MSME taxpayer compliance at Micro-business Entities in Deli Serdang Regency. This research methodology is quantitative research using associative methods. The sampling technique uses incidental probability samples. The research sample totaled 100 respondents from a population of 140,059 micro-business actors. Data collection techniques using questionnaires processed using SPSS version 25. Data analysis using multiple linear regression. Based on the results of the study, it shows that partially, tax knowledge, tax socialization and tax morality have a positive and significant effect on taxpayer compliance. Simultaneously, the three variables have a significant effect on MSME taxpayer compliance.

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## INTRODUCTION

The government has begun aggressively looking for sectors that have the potential to increase tax revenue. One of the driving sectors of current tax revenue is the number of growing Micro, Small and Medium Enterprises (MSME). Based on Law No. 20 of 2008, Micro, Small and Medium Enterprises (MSME) are defined as small companies owned and managed by an individual or owned by a small group of people with a certain amount of wealth and income.

Micro, Small and Medium Enterprises are a sector that can survive amidst the economic crisis. The economic crisis did not make the number of Micro, Small and Medium Enterprises (MSME) decline, but instead increased. Micro, Small and Medium Enterprises (MSMEs) can survive despite simple management. (Naufalin, 2020).

The large number of micro, small and medium enterprises (MSMEs) in Indonesia should also be reflected in tax revenue. The government has supported MSME players with various efforts, one of which is the reduction in the tax rate from 1% to 0.5%. Even with the policy of reducing the tax rate, tax revenue from the MSME sector has not yet reached the dominant contribution.

Taxpayer compliance is the fulfillment of tax obligations carried out by taxpayers to contribute to state development. Taxpayer compliance can be influenced by two types of factors, namely internal factors and external factors. Internal factors come from the taxpayer himself and are related to individual characteristics that trigger him to carry out tax obligations. Meanwhile, external factors are factors that come from outside the taxpayer, such as the situation and environment of the taxpayer. (Fuadi and Mangoting, 2013)

Internal factors that affect taxpayer compliance include tax knowledge. Tax knowledge is the ability of taxpayers to know and understand the rules of taxation, both theoretically and when applying them when paying taxes (Hapsari and Ramayanti, 2022). However, there are still MSME players who lack knowledge regarding how to calculate, pay and report taxes.

There are external factors that influence taxpayer obligations, namely tax socialization. Tax socialization is the delivery of information about taxation from tax authorities to the public. Tax socialization has an important role in improving taxpayer compliance. In addition, there are still many MSME players who only know but do not understand the provisions attached to tax obligations and are hampered by the complexity of tax provisions, especially related to calculations. (Sandy, 2022).

Tax morality is one of the internal factors that influence taxpayer compliance. Torgler, (2004) states tax morality is an intrinsic motivation and moral obligation that comes from among individuals to pay taxes with the belief that tax payments made will contribute to the state for the common welfare. Taxpayers who have good moral awareness will carry out their tax obligations.

The following are some previous studies on taxation knowledge, tax socialization and tax morality. The results of research on taxation knowledge on taxpayer compliance are Research conducted by Putra, (2020) The results showed that taxation knowledge has a positive influence on taxpayer compliance of MSME actors. However, there are still differences in the results of previous studies regarding tax knowledge on MSME taxpayer compliance, such as the results of research conducted by Hantono and Sianturi, (2022) stating that tax knowledge does not have a positive and significant effect on MSME tax compliance, meaning that these results indicate that tax knowledge does not have a positive impact on increasing taxpayer compliance.

Furthermore, regarding tax socialization on taxpayer compliance, namely, research conducted by Aldianto et al., (2023) the results of this study state that tax socialization has a positive effect on taxpayer compliance of MSME actors. However, there are still differences in the results of previous studies regarding tax socialization on MSME taxpayer compliance such as the results of research conducted by Simbolon and Simbolon, (2023) stating that tax socialization does not affect tax compliance

Then the tax morality variable on taxpayer compliance is research conducted by Asih and Adi, (2020) The results of the study state that tax morality has a positive effect on the taxpayer compliance of MSME actors. However, there are still differences in the results of previous studies regarding tax morality on MSME taxpayer compliance, such as the results of research conducted by Simbolon and Simbolon, (2023) stating that tax morality partially does not affect MSME tax compliance, meaning that these results indicate that tax morality does not always affect MSME taxpayer compliance.

This research takes the object of research on micro-business actors in Deli Serdang Regency. Research on taxpayer compliance of MSME actors has been done a lot before but there is still a research gap for each research result that has been done. In addition, the discussion of taxation is still very important to explore more deeply because tax is one of the sources of state revenue. However, tax compliance is still a problem, especially for MSME players. This study was conducted to determine the effect of taxation knowledge, tax socialization and tax morality on MSME taxpayer compliance at Micro-business Entities in Deli Serdang Regency.

## LITERATURE REVIEW

Tax knowledge is the ability of taxpayers to understand the rules, rights and procedures for paying taxes. Better knowledge about taxes will give an attitude to fulfill their obligations as taxpayers correctly, while if the knowledge of taxation is lacking, the obligations as taxpayers will not be fulfilled.

Tax knowledge is in line with the Theory of Planned Behaviour. This is because someone can act. After all, they have their intentions and motives, and knowledgeable taxpayers will comply with tax regulations (Ermawati, 2018). This agrees with research conducted by Putra (2020). The results showed that taxation knowledge has a positive influence on the compliance of taxpayers who are MSME

### **H 1: Taxation knowledge has a positive effect on MSME taxpayer compliance.**

Tax socialization is an activity carried out by the Director General of Taxes that can influence and improve the compliance of taxpayers who are MSME actors. Tax socialization is in line with the Theory of Planned Behaviour. This is because tax socialization is an external factor

that affects the taxpayer compliance of MSME actors. If the government or DGT often conducts tax socialization, MSME actors can better understand taxation so that taxpayer compliance will also increase (Purwantini and Anggitasari, 2023). This research agrees with the research of Aldianto et al., (2023). The results of this study state that tax socialization has a positive effect on taxpayer compliance of MSME actors.

#### **H 2: Tax socialization has a positive effect on MSME taxpayer compliance.**

According to Tanggu et al., (2021), tax morality is a basic non-economic motivation and factors working in the mechanism of compliance to pay taxes through a set of basic motivations.

Tax morality in line with the Theory of Planned Behavior, can be seen as something that raises the desire to produce behavior, namely paying taxes. The basic motivation for tax morality is the personal satisfaction of taxpayers who are proud to fulfill their obligations or conversely feel ashamed and guilty if they do not fulfill their obligations (Indrawan and Larasati, 2022). This research agrees with research conducted by Asih and Adi, (2020). The results of the study state that tax morality has a positive effect on the compliance of taxpayers who are MSMEs.

#### **H 3: Tax morality has a positive effect on MSME taxpayer compliance.**

## **RESEARCH METHODS**

### **Type of Research**

This research is quantitative. This type of quantitative research can be interpreted as a method based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing predetermined hypotheses (Sugiyono 2022).

The research approach used in this research is the associative method. The associative method according to Sugiyono (2022) is research that aims to determine the relationship between two or more variables.

### **Place and Time of Research**

The location of the research conducted by researchers is MSME actors in Deli Serdang Regency. This research was conducted from March 2024 to August 2024.

### **Population and Sample**

#### **Population**

The population in this study were micro-business actors in Deli Serdang Regency, totaling 140,059 micro-business actors.

#### **Sample**

The sampling technique in this research is Incidental Sampling. Incidental sampling is a sampling technique based on chance, that is, anyone who happens / incidentally meets the researcher can be used as a sample if it is deemed that the person who happens to be suitable as a data source. (Sugiyono 2022). The number of samples for this study was determined using the Slovin formula with a total of 100 respondents

### **Data Collection Technique**

The data collection technique in this research is a questionnaire. The questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer. To measure respondents' opinions, this study used a Likert scale. Likert scale is a scale used to measure the attitudes, opinions and perceptions of a person or group of people about phenomena or problems based on research variables, which are then indicators of research variables used as a starting point for compiling questions or statements. The form of Likert scale answers used in this study are as follows:

SS= Strongly Agree                      scored                      5

S = Agree	scored	4
N = Neutral	scored	3
TS = Disagree	scored	2
STS= Strongly disagree	scored	1

## **Operational Definition of Variables**

### **Dependent Variable**

The dependent variable is the variable that is influenced by the independent variable and is the main center of attention in research. The dependent variable in this study is taxpayer compliance. Taxpayer compliance is an attitude that comes from conscience in paying or reporting taxes based on the need to fulfill rights as a citizen so that the benefits can be felt in the future. (Zaen et al., 2024).

There are five indicators according to (Maghriby and Ramdani, 2020)

1. Compliance in registering themselves as taxpayers
2. Compliance to make tax deposits
3. Compliance with tax reporting
4. Compliance to perform correct and complete calculations independently
5. Compliance with follow-up on outstanding tax arrears.

### **Independent Variable**

Independent variables are variables that affect or cause changes in other variables in the study. The independent variables in this study are taxation knowledge, tax socialization and tax morality.

### **Taxation Knowledge**

Tax knowledge is information about taxation that is used by taxpayers as a basis for action and decision-making regarding the implementation of their rights and obligations in the field of taxation (Wijayanti and Ekowati, 2022)

There are three indicators of taxation knowledge according to (Mulyati & Ismanto, 2021)

1. Knowledge of the general provisions and procedures of taxation.
2. Knowledge of the taxation system in Indonesia.
3. Knowledge of the function of taxation.

### **Tax socialization**

Tax socialization is an effort made so that taxpayers and people who have not yet become taxpayers can find out and deepen their knowledge about taxation (Wardani and Wati, 2018).

There are three indicators of tax socialization according to (Wardani and Wati, 2018)

1. Socialization service
2. Media in socialization
3. The role of socialization

### **Tax Morality**

Tax morality is an individual norm owned by someone in carrying out their taxation (Supriono et al., 2015).

There are five indicators of tax morality according to (Sularsi and Wikardojo, 2021)

1. Violating Ethics
2. Guilt
3. Life Principles
4. Level of trust in the legal system and government
5. Perception of the effectiveness of the tax system

## **Data Analysis Technique**

### **Normality Test**

The normality test aims to test whether, in the regression model, confounding or residual variables have a normal distribution. The normality test in this study used Kolmogorov-

Smirnov. The basis for decision-making in the normality test using the Kolmogorov-Smirnov test is as follows:

1. if the sig value > 0.05 the residual data is normally distributed.
2. If the sig value < 0.05 the residual data is not normally distributed

### **Heteroscedasticity Test**

The heteroscedasticity test aims to test whether, in the regression model, there is an inequality of variance and residuals from one observation to another (Ghozali, 2016). This research heteroscedasticity test was carried out using the Glejser test. The basis for decision-making in the heteroscedasticity test using the Glejser test is as follows:

1. If the significance value (Sig.) > 0.05, the conclusion is that there are no symptoms of heteroscedasticity in the regression model.
2. If the significance value (Sig.) < 0.05 then the conclusion is that there are symptoms of heteroscedasticity in the regression model

### **Multicollinearity Test**

The multicollinearity test aims to test whether the regression model found a correlation (strong relationship) between the independent variables. A good regression model should not correlate with the independent variables (Ghozali 2016). Multicollinearity can be seen from the tolerance value and variance inflation factor (VIF).

The basis for decision-making in the multicollinearity test with Tolerance is as follows:

1. If the Tolerance value is greater than 0.10, it means that there is no multicollinearity in the regression model.
2. If the Tolerance value is smaller than 0.10, it means that there is multicollinearity in the regression model

Decision guidelines based on the VIF (Variance Inflation Factor) value:

1. If the VIF value is greater than 10.00, it means that there is multicollinearity in the regression model.
2. If the VIF value is smaller than 10.00, it means that there is no multicollinearity in the regression model

### **Multiple Linear Regression Analysis**

Multiple linear regression analysis is a regression model that involves more than one independent variable. This analysis is used to determine the direction and how much influence the independent variable has on the dependent variable (Ghozali, 2016). The analysis used is testing using multiple regression analysis with the following equation:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Description:

Y	= Taxpayer Compliance
a	= Constant
$\beta_1, \beta_2, \beta_3$	= Amount of the Coefficient of Each Variable
X1	= Taxation Knowledge
X2	= Tax Socialization
X3	= Tax Morality
e	= Error

### **T-test (Partial)**

The t-test aims to determine whether the independent variable or independent variable partially (individually) affects the dependent variable or independent variable. The basis for decision-making in the t-test is looking at the significance value (Sig) and comparing the calculated t value with the t table.

Decision guidelines are based on the significance value (Sig.):

1. If the Significance value (Sig.) > probability 0.05 then there is no effect of the independent variable on the dependent variable or the hypothesis is rejected.

2. If the Significance value (Sig.) < probability 0.05 then there is an influence of the independent variable on the dependent variable or the hypothesis is accepted.

Decision guidelines based on the value of  $t_{\text{count}}$  with  $t_{\text{table}}$  :

1. If the  $t_{\text{count}} > t_{\text{table}}$  then there is an influence of the independent variable on the dependent variable or the hypothesis is accepted,
2. If the value of  $t_{\text{count}} < t_{\text{table}}$  then there is no effect of the independent variable on the dependent variable or the hypothesis is rejected

### **F-test (Simultaneous)**

The F-test aims to find whether the independent variables together (simultaneously) affect the dependent variable. The F-test is conducted to see the effect of all independent variables together on the dependent variable. The level used is 0.5 or 5%.

The decision guideline is based on the significance value (Sig.) of the Anova output:

1. If the Significance value (Sig.) > 0.05 then the independent variables simultaneously do not affect the dependent variable or the hypothesis is rejected.
2. If the Significance value (Sig.) < 0.05 then the independent variables simultaneously affect the dependent variable or the hypothesis is accepted.

The decision guideline is based on the calculated  $F_{\text{count}}$  with the  $F_{\text{table}}$  :

1. If the value of  $F_{\text{count}} > F_{\text{table}}$  then there is an influence of the independent variable on the dependent variable or the hypothesis is accepted.
2. If the value of  $F_{\text{count}} < F_{\text{table}}$  then there is no effect of the independent variable on the dependent variable or the hypothesis is rejected

### **Determination Coefficient Test**

The Coefficient of Determination ( $R^2$ ) is used to see how much the independent variable explains the dependent variable. This value can be seen from the model summary table above through R square

$$D = R^2 \times 100\%$$

Description:

D = Determination

$R^2$  = Multiple Correlation Value

100% = Contrary Presentation

## **RESEARCH RESULTS AND DISCUSSION**

### **Validity Test**

**Table 1**  
**Validity Test Results**

Variable	Item	$r_{\text{count}}$	$r_{\text{table}}$	Description
Taxation Knowledge	X1.1	0,662	0,196	Validity
	X1.2	0,841	0,196	Validity
	X1.3	0,878	0,196	Validity
	X1.4	0,852	0,196	Validity
	X1.5	0,761	0,196	Validity
	X1.6	0,460	0,196	Validity
Tax socialization	X2.1	0,686	0,196	Validity
	X2.2	0,749	0,196	Validity
	X2.3	0,751	0,196	Validity
	X2.4	0,856	0,196	Validity
	X2.5	0,791	0,196	Validity
	X2.6	0,631	0,196	Validity
Tax Morality	X3.1	0,753	0,196	Validity
	X3.2	0,841	0,196	Validity
	X3.3	0,880	0,196	Validity
	X3.4	0,829	0,196	Validity

	X3.5	0,688	0,196	Validity
	X3.6	0,486	0,196	Validity
	X3.7	0,694	0,196	Validity
	Y.1	0,771	0,196	Validity
	Y.2	0,800	0,196	Validity
Taxpayer	Y.3	0,777	0,196	Validity
Compliance	Y.4	0,469	0,196	Validity
	Y.5	0,696	0,196	Validity
	Y.6	0,517	0,196	Validity

The validity test in this study used the Pearson correlation test. Before calculating this validity test, first look for  $R_{table}$  with the formula  $df = (N-2)$  then the value of  $df = (100-2) = 98$ , then the value of  $R$  table is 0.196. Data or a statement is declared valid if  $r_{count} > r_{table}$ .

### Reliability Test

**Table 2**  
**Reliability Test Results**

Variable	Cronbach's Alpha value	Description
Taxation Knowledge (X1)	0.841 > 0,60	Reliable
Tax socialization (X2)	0.839 > 0,60	Reliable
Tax Morality (X3)	0.866 > 0,60	Reliable
Taxpayer Compliance (Y)	0.763 > 0,60	Reliable

The reliability test in this study used Cronbah's alpha test. This test is used to interpret the correlation between the scale made with all existing variable scales. If Cronbah's alpha coefficient > 0.60 then the instrument is said to be reliable

### Normality Test

**Table 3.**  
**Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.79349006
Most Extreme Differences	Absolute	.064
	Positive	.064
	Negative	-.058
Test Statistic		.064
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on Table 3, it is known that the significance value is 0.200. So it can be concluded that the residual value is normally distributed because the significance value is  $0.200 > 0.005$ .

### Heteroscedasticity Test

**Table 4**  
**Heteroscedasticity Test Results**

Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T Sig.
1	(Constant)	3.469	.738		4.700 .000
	Taxation Knowledge	.013	.047	.041	.273 .785
	Tax socialization	-.050	.050	-.161	-1.003 .318
	Tax Morality	-.024	.033	-.094	-.723 .472

a. Dependent Variable: abs\_RES

Based on Table 4, it can be seen that the significance value of the tax knowledge variable (X1) is 0.785, tax socialization (X2) is 0.318, and tax morality is 0.472. It can be concluded that the results of the significance value of the three variables are greater than 0.05. Based on this, it can be concluded that there are no symptoms of heteroscedasticity with the Glacier test.

### Multicollinearity Test

**Table 5**  
**Multicollinearity Test Results**

Coefficients <sup>a</sup>							
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	T Sig.	Tolerance	VIF
1	(Constant)	3.727	1.193		3.125 .002		
	Taxation Knowledge	.277	.076	.319	3.631 .000	.433	2.309
	Tax socialization	.162	.081	.187	2.012 .047	.386	2.589
	Tax Morality	.312	.054	.439	5.808 .000	.585	1.710

a. Dependent Variable: Taxpayer Compliance

Based on Table 5, it can be seen that the tolerance value of the taxation knowledge variable (X1) is 0.433 tax socialization (X2) is 0.386 and tax morality (X3) is 0.585. it can be seen that the tolerance value is more than 0.10. While for the VIF value on the taxation knowledge variable (X1) of 2.309, tax socialization (X2) of 2.589, tax morality (X3) of 1.710. It can be seen that the VIF value is smaller than 10. Based on the results of the multicollinearity test with the tolerance and VIF tests, it can be concluded that there are no multicollinearity symptoms in the regression model.



## Multiple Linear Regression Analysis Test

**Table 6**  
**Multiple Linear Regression Analysis Test Results**

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	3.727	1.193		3.125	.002
	Taxation Knowledge	.277	.076	.319	3.631	.000
	Tax socialization	.162	.081	.187	2.012	.047
	Tax Morality	.312	.054	.439	5.808	.000

a. Dependent Variable: Taxpayer Compliance

The results obtained using the SPSS 25 program are as follows:

Constant : 3.727

Taxation Knowledge : 0,277

Tax Socialization : 0,162

Tax Morality : 0,312

So the multiple linear regression equation on the variables of taxation knowledge, tax socialization and tax morality is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 3.727 + 0,277 + 0,162 + 0,312 + e$$

From the equation, it can be explained that

- 1) The constant value is 3.727 which means that if there is no change in the variable taxation knowledge, tax socialization and tax morality is zero then taxpayer compliance is worth 3.727.
- 2) The regression coefficient value of taxation knowledge is positive, namely 0.277, which means that every 1% increase in taxation knowledge will increase taxpayer compliance by 27.7%. Assuming other variables do not change.
- 3) The tax socialization regression coefficient value is positive, namely 0.162, which means that every 1% increase in tax socialization will increase taxpayer compliance by 16.2%. Assuming other variables do not change.
- 4) The tax morality regression coefficient value is positive, namely 0.312, which means that every 1% increase in tax morality will increase taxpayer compliance by 31.2%. Assuming other variables do not change

## T-test (Partial)

**Table 7**  
**T-test Results**

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	3.727	1.193		3.125	.002
	Taxation Knowledge	.277	.076	.319	3.631	.000
	Tax socialization	.162	.081	.187	2.012	.047
	Tax Morality	.312	.054	.439	5.808	.000

a. Dependent Variable: Taxpayer Compliance

Based on Table 7 with 100 respondents, it can be explained as follows:

1. The tax knowledge variable (X1) on taxpayer compliance (Y)  $t_{\text{count}}$  value 3.631 >  $t_{\text{table}}$  1.984 with a significance value of  $0.000 < 0.05$ . So it can be concluded that the regression analysis on the tax knowledge variable partially has a significant effect on taxpayer compliance.
2. The tax socialization variable (X2) on taxpayer compliance (Y)  $t_{\text{count}}$  value 2.012 >  $t_{\text{table}}$  1.984 with a significance value of  $0.047 < 0.05$ . So it can be concluded that the regression analysis on the tax socialization variable partially has a significant effect on taxpayer compliance.
3. The Tax morality variable (X3) on taxpayer compliance (Y)  $t_{\text{count}}$  value 5.808 >  $t_{\text{table}}$  1.984 with a significance value of  $0.000 < 0.05$ . So it can be concluded that the regression analysis on the tax socialization variable partially has a significant effect on taxpayer compliance.

### F-test (Simultaneous)

**Table 8**  
**F-Test Results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1635.555	3	545.185	67.746	.000 <sup>b</sup>
	Residual	772.555	96	8.047		
	Total	2408.110	99			
a. Dependent Variable: Taxpayer Compliance						
b. Predictors: (Constant), tax morality, tax knowledge, tax socialization						

Based on the F-test test, it is known that the  $F_{\text{count}}$  value is 67,749 >  $F_{\text{table}}$  value 2,699 with a significant value of  $0.000 < 0.05$ . It can be concluded that the variable taxation knowledge (X1), tax socialization (X2), and tax morality (X3) simultaneously affect taxpayer compliance (Y). It can be interpreted that taxation knowledge, tax socialization and tax morality can simultaneously affect the level of compliance of MSME taxpayers in Deli Serdang Regency.

### Coefficient of Determination Test

**Table 9**  
**Coefficient of Determination Test Results**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824 <sup>a</sup>	.679	.669	2.83680
a. Predictors: (Constant), tax morality, tax knowledge, tax socialization				
b. Dependent Variable: Taxpayer Compliance				

Based on Table 9, it can be explained that the coefficient of determination value found in the R Square value is 0.679. This means that tax knowledge, tax socialization, and tax morality together have an influence of 67.9% on the compliance of MSME taxpayers, while the remaining 32.1% of MSME taxpayer

## RESEARCH DISCUSSION

### The Influence of Tax Knowledge on the Compliance of MSME Taxpayers

The results of the t-test for the tax knowledge variable show that  $t_{\text{count}} 3.631 > t_{\text{table}} 1.98$  with a significance value of  $0.000 < 0.05$ , which means the hypothesis is accepted. It can be concluded that tax knowledge has a significant influence on the compliance of MSME taxpayers. This means that if taxpayers have good tax knowledge, it will increase the compliance of MSME taxpayers. This is in agreement with the research conducted by Putra (2020), which shows that tax knowledge has a positive influence on the compliance of MSME taxpayers. The research conducted by Asyhari and Aryati (2023) also shows that tax knowledge significantly affects the compliance of taxpayers in the micro, small, and medium enterprise sectors. The research conducted by Salsabila and Furqon (2020) shows that tax knowledge has a positive and significant influence on the compliance of MSME taxpayers.

Based on the analysis of research data from 100 respondents on the tax knowledge variable, which consists of 6 statement items, the majority of respondents provided positive responses. This shows that tax knowledge can influence the compliance of MSME taxpayers in Deli Serdang Regency. This is because the majority of micro-entrepreneurs start their businesses using creditors, and one of the requirements to obtain capital from creditors is to have a Tax Identification Number (NPWP) and a Business License. Additionally, there is a background of micro-entrepreneurs with higher education levels and those who are technologically savvy, so micro-entrepreneurs already have sufficient knowledge about taxation.

### The Influence of Tax Socialization on the Compliance of MSME Taxpayers

The results of the t-test show that  $t_{\text{count}} 2.012 > t_{\text{table}} 1.98$  with a significance value of  $0.047 < 0.05$ , which means the hypothesis is accepted. It can be concluded that tax socialization has a significant influence on the compliance of MSME taxpayers. With tax socialization, taxpayers' understanding of paying taxes can be improved, thereby increasing taxpayer compliance. This research agrees with the study by Aldianto et al., (2023). The results of this study state that tax socialization has a positive effect on the compliance of MSME taxpayers. The research conducted by Hidayat & Dewayanto (2024) shows that tax socialization has a positive and significant effect on the tax compliance of MSMEs among business operators using e-commerce services. The research conducted by Aldianto et al., (2023) shows that tax socialization has a positive effect on MSME tax compliance.

Based on the analysis of data from 100 respondents on the tax socialization variable, which consists of 6 statement items, the majority of respondents gave positive responses. This shows that tax socialization can influence the compliance of MSME taxpayers in the Deli Serdang Regency. This is because micro-entrepreneurs attended a tax socialization event to learn in detail about taxes, such as the 0.5% tax rate and the importance of having a Tax Identification Number (NPWP), as well as understanding the benefits of having business legality, how to calculate taxes and the tax reporting deadlines. Additionally, they can understand the sanctions and fines that may be imposed for not complying with tax regulations.

### The Influence of Tax Morality on the Compliance of MSME Taxpayers

The results of the t-test show that  $t_{\text{count}} 5.808 > t_{\text{table}} 1.98$  with a significance value of  $0.000 < 0.05$ , which means the hypothesis is accepted. It can be concluded that tax morality has a significant influence on the compliance of MSME taxpayers. The motivation among taxpayers to pay taxes correctly and on time can enhance the compliance of MSME taxpayers. This research aligns with the study conducted by Sularsih and Wikardojo (2021), which states that tax morality positively affects the compliance of MSME taxpayers. The research conducted by Surjadi (2023) indicates that tax morality has a significant and positive impact on taxpayer compliance. The research conducted by Mukoffi et al. (2023) shows that morality has a significantly positive effect on the compliance of MSME taxpayers during the COVID-19 pandemic.

Based on the analysis of data from 100 respondents on the tax morality variable, which consists of 7 statement items, the majority of respondents gave positive responses. This shows that tax morality can influence the compliance of MSME taxpayers in Deli Serdang Regency.

Several factors can influence micro-entrepreneurs' tax morality, such as education level and awareness of the importance of taxes for national development, which encourages micro-entrepreneurs to voluntarily pay taxes and feel proud for participating in the country's development.

### **The Influence of Tax Knowledge, Tax Socialization, and Tax Morality on the Compliance of MSME Taxpayers**

Based on the F-test, it is known that the value  $F_{\text{count}}$  is 67.749 > the table  $F_{\text{table}}$  of 2.699 with a significance value of  $0.000 < 0.05$ . It can be concluded that the variables of tax knowledge (X1), tax socialization (X2), and tax morality (X3) simultaneously influence taxpayer compliance (Y). This means that tax knowledge, tax socialization, and tax morality together can affect the level of compliance of MSME taxpayers in Deli Serdang Regency.

It can be noted that tax knowledge, tax socialization, and tax morality can increase taxpayer compliance; in this study, all independent variables have a positive effect on the dependent variable. This is also obtained from an R square value of 0.679 or 67.9%. This means that the variables of tax knowledge (X1), tax socialization (X2), and tax morality (X3) together have an influence of 67.9% on the compliance of MSME taxpayers, while the remaining 32.1% of MSME taxpayer compliance is influenced by other variables not examined in this study.

### **CONCLUSION**

From the results of the research, data analysis, and discussion in the previous chapters, it can be concluded as follows:

1. Tax knowledge has a positive and significant impact on the compliance of MSME taxpayers in micro-business entities in Deli Serdang Regency.
2. Tax socialization has a positive and significant impact on the compliance of MSME taxpayers in micro-business entities in Deli Serdang Regency.
3. Tax morality has a positive and significant impact on the compliance of MSME taxpayers in micro-enterprises in Deli Serdang Regency.
4. Tax knowledge, tax socialization, and tax morality simultaneously influence the compliance of MSME taxpayers in micro-enterprises in the Deli Serdang Regency.

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