

## How is the Compliance of Micro, Small and Medium Taxpayers (Case Study on MSME in the City of Mataram)

Sofhia<sup>1</sup>, Wahidatul Husnaini<sup>2\*</sup>

Fakultas Ekonomi dan Bisnis, Universitas Mataram

**Corresponding Author:** Wahidatul Husnaini [wahidatul.husnaini@unram.ac.id](mailto:wahidatul.husnaini@unram.ac.id)

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### ARTICLE INFO

*Keywords:* Tax Digitalization, MSME, Taxpayer Compliance, Tax Socialization

*Received :* 14, August

*Revised :* 26, August

*Accepted:* 27, September

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### ABSTRACT

This study aims to analyze in depth how taxpayer compliance in fulfilling tax obligations in the era of digitalization. This study uses qualitative with a case study approach. Researchers conduct data collection techniques through interviews (semi-structured), observation, and documentation. 9 MSME informants and two large business informants were selected using purposive sampling. The study results show that 3 out of 9 MSMEs remain compliant despite experiencing difficulties operating digital electronic systems by utilizing available services. Meanwhile, one MSME was identified as non-compliant because they needed to understand the concept of taxation and the digital tax system. One other MSME was identified as non-compliant even though they understood the electronic tax system. The Digital Empowerment Theory is supported, which shows the need for comprehensive socialization in various business fields.

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## **INTRODUCTION**

Taxes are the largest source of state cash revenue compared to non-tax revenues and grants (Rahmadini & Cheisviyanny, 2019). Tax revenue for three consecutive years has consistently exceeded the target, namely in 2021 by 107,1%, in 2022 by 115,6%, and in 2023 by 102,8% if following the revised target according to Presidential Regulation Number 75 of 2023 with total tax revenue of IDR 1.869,2 Trillion (Santia, 2024). During 2023, the primary source of tax revenue comes from Non-Oil and Gas Income Tax, which includes contributions from the MSME sector with the achievement of 101,5% of the target (Oktaviyoni, 2024). Around 64,2 Million MSMEs recorded in 2023 have attracted the government's attention because they have good potential and opportunities for tax revenue (Hariani, 2021). However, with this great potential, there are also enormous challenges. One of them is the awareness of MSMEs to obey tax provisions. To raise taxpayer awareness, the government provides solutions such as reducing the MSME tax rate by 0,5% based on Government Regulation 55 of 2022, initially the initial rate of 1% based on Government Regulation Number 43 of 2013. Of course, this tax incentive policy is the most appropriate policy to encourage the development of MSMEs in Indonesia. However, from the government's side, it hurts state revenue, so this effort is expected not to be in vain due to the lack of response from MSMEs to take advantage of this tax incentive policy (Safrina et al., 2018). Research by Adzillah et al. (2023), Harlim & Oktavini (2024), and Rahmadini & Cheisviyanny (2019) shows that the tariff reduction has been a relief, but there is still hope from taxpayers that MSMEs are not taxed. Because the community considers the imposition of this tax to hinder MSMEs from developing, research conducted by Husin et al. (2023), Leo & Alimuddin (2023), and Putri & Trisnaningsih (2023) support this obstacle by showing that tax rates do not affect the compliance of MSME taxpayers because taxpayers feel that changes in tax rates do not provide large enough incentives.

Then, Law 7 of 2021 concerning the Harmonization of Tax Regulations (Indonesia) also provides tax incentives for MSMEs. If the turnover of MSMEs is less than 500 Million per year, they are exempt from the imposition of MSME Final Income Tax. In addition, the Directorate General of Taxes provides convenience for all taxpayers in reporting and paying taxes by switching from a manual approach to online-based digital systems such as E-Filling, E-Bupot, and E-Billing. Tax digitalization transformation will be more straightforward and will require little time. Henriette & Erasashanti (2023), Putra (2020), and Wulandari & Dasman (2023) believe that system modernization has a positive effect on taxpayer compliance because taxpayers will be more motivated in carrying out their tax obligations if supported by a system that is easy to run and fast without the need to waste time queuing at the Tax Service Office. However, the digitization system only sometimes runtimes runs smoothly without any obstacles. For example, errors or system-down e-filling hinder filling out tax returns (SPT) and tax data input (Leo & Alimuddin, 2023). Other obstacles include not receiving the payment activation links, the system needing help finding the NPWP, and the system's incompatibility with SPT

reporting (Ramadhan & Nurhayati, 2023). Research conducted by Harji et al. (2021) and Octaviana & Halimatusadiah (2023) showed that the modernization of the tax administration system did not have a significant effect on the compliance of MSME taxpayers due to the lack of socialization provided by the government and the understanding of MSME taxpayers themselves regarding digital tax administration procedures. These two things are still a challenge for the government every year because some MSMEs feel that taxes are scary and that imposing this tax is an obstacle to development. A similar condition also occurs in Mataram, West Nusa Tenggara. This city has the potential for rapid economic growth because it has areas that support this, such as strategic areas in the field of tourism, trade, and services, environmental carrying capacity, and strategic regions from the perspective of socio-cultural interests (DPMPTSP Kota Mataram). Due to these areas, Mataram City has the most significant number of MSMEs compared to other cities or districts in the surrounding area. 22.473 MSMEs have been registered with the West Nusa Tenggara Cooperative and MSME Office, with details of 15.746 micro businesses, 6.194 small businesses, and 533 medium businesses (Satu Data NTB, 2023). However, tax revenue from the MSME sector is still relatively low compared to other total tax revenue (Hariani, 2021). Researchers' data from the Regional Office of the DJP Nusa Tenggara (2024) supports that SPT's realization in 2023 was 2.525, and SPT in 2024 was 2.757. Although there was an increase of 232 MSMEs that have reported tax returns, this figure differs from the large number of MSMEs registered at the West Nusa Tenggara Cooperative and MSME Office. Sintia et al. (2023) research found that many taxpayers still need help understanding the electronic tax system's application, especially in reporting, paying tax bills, and other aspects related to their tax obligations. Sari and Tambunan (2023) added that MSMEs in Mataram City need more understanding and knowledge about tax incentive policies and online tax reporting, thus affecting taxpayer compliance. The next factor is the need for more awareness of taxpayers because many MSMEs still need to be open in reporting their finances, and some even only do simple recording.

Based on the findings obtained from research and field observations, there are indications of a low level of compliance among MSME taxpayers in Mataram City regarding tax obligations. Therefore, this study aims to analyze in depth how taxpayer compliance in fulfilling tax obligations in the era of digitalization.

## **THEORETICAL REVIEW**

### ***Digital Empowerment Theory***

This theory, according to Maarit Mäkinen in 2006. Digital empowerment is a process that increases citizens' participation in the information society (Mäkinen, 2006). With information technology, people gain new abilities and skills to participate in a networked society. Mäkinen believes that app creators and developers should pay attention to their users to improve the use of information. However, according to him, the community is not involved in the system. It is not involved in the sense that the creator or application developer

may not pay attention to the needs of society in the development process, so there is a difference in understanding between developers and users about what users need or want. This results in the system being unable to fulfill user needs optimally, thus reducing its effectiveness and level of use. Digital empowerment aligns with e-government initiatives that aim to provide government services online. So, if it is associated with the tax payment and reporting system, taxpayers must be fully involved. Because the Directorate General of Taxes requires taxpayers to pay and report the tax return through the website, digital empowerment in taxation is not just about providing online services and making it easier for taxpayers but also ensuring that taxpayers can utilize these services.

### ***Tax Digitalization***

Tax digitization involves digital technology transforming tax administration activities from manual or conventional processes to more computerized ones. Wardhani et al. (2020) argue that tax digitization is a program launched to optimize the performance and tax administration system to become more practical, efficient, and economical in its implementation.

Digital tax transformation began in 2015 to increase tax ratios, minimize tax avoidance and evasion, and increase taxpayer compliance by releasing several policies, one of which is providing DJP Online services that can be accessed online via the internet (Fatimah, 2023). Then, in 2018, the DJP of the Ministry of Finance released a policy, namely Minister of Finance Regulation Number 9/PMK.03/2018, as amended by Minister of Finance Regulation Number 18/PMK.03/2021, that mandatory tax reporting online through e-Filing of Tax Return (SPT) Income Tax (PPH) and Value Added Tax (VAT) (Nababan, 2018). This policy emphasizes that taxpayers cannot submit electronic documents directly to the tax office. So, taxpayers must be capable of mastering and operating the electronic tax system. The Directorate General of Taxes also developed the [www.pajak.go.id](http://www.pajak.go.id) website to disseminate tax information and services online to facilitate free access to tax information to the public (Yosefin & Anjelika, 2022). Updating the tax system with an e-system is expected to increase tax compliance, public confidence in tax administration, and high productivity of tax employees (Aini & Nurhayati, 2022).

Now, the government and the Directorate General of Taxes are focusing on preparing the Core Tax Administration System (CTAS) to reform tax volume III (Oktaviyoni, 2023). Presidential Regulation Number 40 of 2018 regulates CTAS concerning the Core Tax Administration System (Indonesia). The Core Tax Administration System update will take effect on July 1, 2024 (Madjid, 2023). The update services developed in CTAS are (1) Taxpayer Account Management (TAM) application which provides access to tax information including tax payment transaction history, annual tax return reporting history, debt and tax receivable status; (2) Services that provide convenience for taxpayers, namely the preparation and submission of integrated tax returns, automation of filling in tax invoice serial numbers and certificate of withholding, and simplification of e-Faktur, e-NOFA, and e-Bupot applications into one integrated taxpayer portal; and (3) The tax deposit feature allows

taxpayers to make tax payment that does not tie to a specific tax type (Oktaviyoni, 2023). Therefore, the CTAS program encourages taxpayer compliance and creates accessible, fast, and certain tax services to optimize state revenue (pajak.go.id, n.d.).

### *Taxpayer Compliance*

Tax compliance is ideal for taxpayers to report income accurately and honestly; tax collection is also based on regulations or laws and aims for economic balance (Zelmiyanti & Suwardi, 2019). Tax authorities divide tax compliance into two categories: non-coercive compliance and compliance, which consider other factors, such as sanctions that require taxpayers to comply with the regulation (Putra, 2020).

Taxpayers will be defined compliant if they fulfill the criteria contained in PMK Number 209/PMK.03.2021 concerning the Second Amendment to PMK Number 39/PMK.03.2018 concerning Producers for Preliminary Refund of Overpayment of Tax (Indonesia), that is :

- a. On-time in submitting tax returns;
- b. Do not have tax arrears for all types of taxes unless they have obtained permission to installment or postpone tax payments;
- c. ever been convicted of committing a criminal act in the field of taxation based on a court decision that has had permanent legal force in the last five years

In increasing taxpayer compliance, the government has changed the tax administration process, which was carried out manually, into a fully integrated system based on digital technology. Services provided by the government, such as e-registration, e-filing, e-billing, and e-faktur, make it easier for taxpayers to carry out their tax obligations. Based on the results of research by Dewi & Supadmi (2019), Sukiyarningsih (2020), and Supriatiningsih & Jamil (2021), the electronic tax system has a positive effect on taxpayer compliance. Supriyadi et al. (2023) added that an e-system helps taxpayers report their annual tax returns without wasting time and saving costs that taxpayers must incur. Thus, the tax system using this e-system aims to increase public confidence in the management of tax administration and optimize the productivity of employees or tax officers (Aini & Nurhayati, 2022). The existence of facilities provided by the government encourages increased community compliance in fulfilling their tax obligations (Sinuhaji et al., 2024). Tambun and Ananda (2022) support this by stating that tax digitization increases taxpayer compliance because it makes it easier for taxpayers to calculate and report their taxes. Thus, the modernization of the tax system not only simplifies the administrative process but also provides significant benefits for taxpayers in fulfilling their tax obligations (Supriyadi et al., 2023).

### *Micro, Small, and Medium Enterprises*

Micro, Small, and Medium Enterprises (MSMEs) are businesses owned by individuals and entities that have met the criteria as a business. The criteria for MSMEs are regulated in Government Regulation Number 7 of 2021

concerning the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises in Article 35 (Indonesia), namely :

- a. Microbusinesses have a business capital of up to a maximum of Rp1.000.000.000, excluding land and buildings where they do business;
- b. Small businesses have a business capital of more than Rp1.000.000.000, excluding land and buildings where they do business;
- c. Medium enterprises have a business capital of more than Rp5.000.000.000 to a maximum of Rp10.000.000.000, excluding land and buildings where they do business.

Based on Law Number 7 of 2021 in Article 4 paragraph (2), taxpayers are subject to final tax on certain other income, including business income earned by taxpayers with an inevitable gross turnover (Indonesia). Before the change in tax rates, MSMEs were subject to a Final Income Tax of 1% based on Government Regulation No. 46 of 2013. Then, the Final Income tax rate changes to 0,5% as regulated in Government Regulation No. 23 of 2018, and there is no minimum limit on turnover subject to tax. The HPP Law provides incentives to MSMEs, further regulated in Government Regulation No. 55 of 2022, namely if they have a gross turnover of up to Rp. 500.000.000 in one tax year, they are not subject to income tax, while MSMEs with a turnover above Rp500.000.000 also get a reduction in non-taxable turnover of Rp500.000.000 (Indonesia, 2022).

## **METHODOLOGY**

This research method is qualitative. According to Cooper and Schindler (2017), qualitative research utilizes interpretation methods that define, categorize, and analyze phenomena. This method involves researchers in the phenomenon that is the object of study. This study uses a case study approach. According to Yin (2009), the case study approach is the right research strategy when the main question focuses on 'how' or 'why'. This approach allows researchers to explore and analyze current events in a natural context. This case study aims to reveal how taxpayer compliance in fulfilling tax obligations is in the era of digitalization. In connection with the phenomenon of low levels of taxpayer compliance, the researcher explores in depth the perceptions, attitudes, and experiences of taxpayers related to their tax obligations.

The data sources used in this study are primary data and secondary data. The researchers obtained primary data through interviews with MSMEs (informants). Meanwhile, secondary data includes official documents such as laws and regulations, news articles, and other supporting materials. The type of interview used in this study is semi-structured, asking questions prepared in advance. However, the interviewer can ask questions beyond those they have prepared to learn more about the topic.

The selection of informants used a purposive sampling method. This technique helps researchers ensure that the informant has relevant characteristics to the research objectives. The criteria for selecting informants include businesses operating in the Mataram City area and having a turnover by the MSME category based on Government Regulation 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises. Based on these criteria, the researcher selected nine

informants who could provide information in line with the research. The researcher also interviewed two informants who had large businesses to find out the difference in the level of compliance and understanding of the electronic tax system between MSMEs and large businesses. Furthermore, researchers will triangulate the interview results with interviews of DJP Regional Office employees. This triangulation stage aims to validate whether the results of interviews with MSMEs are correct from the perspective of Regional Office employees.

## RESULTS AND DISCUSSION

This research involved nine informants of MSMEs and two informants of large business actors in Mataram City with various enterprise backgrounds and experiences. The following are the profiles of the eleven informants :

Table 1. Profile of MSMEs and Large Businesses

Informant's Number	Name	Business Criteria	Length of Business	Date of The Interview
1	FJ	Micro	Twenty years	February 21 <sup>st</sup> , 2024
2	AN	Micro	Thirteen years	February 22 <sup>nd</sup> , 2024
3	PS	Micro	Three months	September 8 <sup>th</sup> , 2023
4	MA	Small	Eight years	February 29 <sup>th</sup> , 2024
5	SM	Small	Six years	September 13 <sup>th</sup> , 2023
6	EI	Small	Thirty years	September 14 <sup>th</sup> , 2023
7	AB	Medium	Twenty-nine years	March 23 <sup>rd</sup> , 2024
8	AG	Medium	Six months	March 8 <sup>th</sup> , 2024
9	VL	Medium	Eight years	March 7 <sup>th</sup> , 2024
10	TN	Large	Five years	April 19 <sup>th</sup> , 2024
11	IW	Large	Twenty-four years	March 7 <sup>th</sup> , 2024

Eleven informants were selected using the purposive sampling method with the criteria that MSMEs are in the Mataram City area and have a turnover by the MSMEs category based on Government Regulation Number 7 of 2021 concerning the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises, to obtain an in-depth perspective on MSME tax compliance in the Mataram City area.

### *Taxpayer Compliance*

In this study, the researcher used four indicators: registering with the tax office, timely submission of tax returns, no tax arrears, and no legal problems related to taxation (Ariyanto & Nuswantara, 2020).

Based on the interviews, nine MSMEs and two Large Businesses registered themselves as taxpayers and have a Taxpayer Identification Number (NPWP) made offline and online. In addition to the NPWP, six businesses admitted to

being designated as Taxable Entrepreneurs (PKP). However, five other businesses provided statements regarding PKP as follows:

*"... I even just found out that there is a term PKP. That is because of the inequality of information provided to the DJP; for example, there is something like that..."* (Mr. SM, informant 5).

*"We did, but we revoked it again. This PKP is specifically for those above 5 Billion. The second one applies to project activities with income or costs above 5 Billion, so we revoked it because we are not above 5 Billion and have nothing to do with projects"* (Mr. EI, informant 6).

From the statements of the two informants above, there are indications that the lack of knowledge and understanding of taxes makes them unaware of the intention of PKP. Based on the Regulation of the Minister of Finance Number 164 of 2023 in Article 17 paragraph (1), entrepreneurs are required to report their business to be confirmed as a Taxable Entrepreneur (PKP) if up to one month in the financial year has a gross turnover and gross receipts exceeding the limit of small entrepreneurs (Indonesia). Based on the interview results, the two businesses reported that the business turnover obtained during one financial year was less than 4,8 Billion, meaning that these two businesses are not required to be confirmed as PKP but can still choose to be confirmed as PKP if desired. However, for Mr. EI (informant 6), his business should still be confirmed as PKP because, in terms of the type of goods produced, the product falls into the category of Taxable Goods (BKP). After all, it belongs to the group of packaged consumer goods.

Regarding this, the Regional Office of the DJP Nusa Tenggara stated that if taxpayers have an income above 4,8 Billion, then the Account Representative in the area will remind the Regional Office of the DJP Nusa Tenggara. According to the results of the interview with the Regional Office of the DJP Nusa Tenggara, *"well, for example, if the taxpayer has exceeded the limit of 4,8 billion. Usually, the account representative reminds us that, for example, we have data findings."*

Then, to increase taxpayers' understanding of PKP, the Regional Office of the DJP Nusa Tenggara conveyed education related to PKP when taxpayers registered as PKP. According to the results of the interview with the Regional Office of the DJP Nusa Tenggara, *"... for example, it has been confirmed as a PKP, when the inauguration is confirmed, we explain tax obligations because, unlike before, there is an additional VAT period tax return, there are sanctions if not reported .. there are consequences, for every sales activity or delivery of goods, the taxpayers must create an invoice, so the difference is there, right? When the taxpayer confirms the PKP, they receive information that there is no such thing, so we are also responsible. The education is there."*

The reality that happened to the informants is that there are still MSMEs who do not understand Taxable Entrepreneurs (PKP). *"maybe it is normal for us to be like that because we already have laws; yes, if we close our eyes, indeed there should be laws, all citizens should know .. they should .. but we cannot like that, we also must socialize it"* (informant of Regional Office of the DJP Nusa Tenggara). This statement underlines the importance of the proactive role of tax authorities in carrying out comprehensive and sustainable socialization.

The informant further revealed, *"Oh, we have not PKP yet because this is a new institution, and our institution is still small. We were also still trial and error at that time, so we are still trying it out first, and then in the future, we will decide how to develop it."* (Ms. PS, informant 3). This informant has yet to decide to be inaugurated as a PKP and has not fulfilled its tax obligations because the institution has only been operating for about three months.

The following informant, Ms. AN (informant 2,) stated that she did not know whether her business qualified as a PKP, but the informant always obeyed to pay taxes. In contrast to informant 9, who said, *"As far as I know, personal business .. sorry not to taxed because of this store is not a store .. sorry does not cooperate with others, only has my father"* (Ms. VL, informant 9). Informant 9 said that she had registered her business with the NPWP. However, due to limited knowledge about tax obligations that apply to their businesses, there are indications of a need for more awareness of taxpayers to carry out their obligations.

Based on the results of an interview with the Regional Office of DJP Nusa Tenggara, during the COVID-19 pandemic, the Regional Office of Taxes directed taxpayers to make an NPWP online through the [e-reg.pajak.go.id](http://e-reg.pajak.go.id) website. The advantage of making an NPWP online is that MSMEs can apply for Non-Effective (NE) directly if their business has an income below non-taxable income. When registering for an online NPWP, the system asks taxpayers to confirm their understanding of tax obligations at the end of the form. However, there are still many taxpayers who only tick without really understanding how to continue the process. Then, taxpayers will receive a Tax Registration Certificate (SKT) containing their NPWP and other identities and tax obligations. According to the results of the interview with the Regional of DJP Nusa Tenggara, *"If the NPWP registration is online, when they do the registration, at the end of the registration there is (do you already know the tac obligation), if they have not ticked it, they cannot continue, most taxpayers just check it, there are actually tax obligations and there are also in the SKT what are the tax obligation."* He continued, *".. usually, even if it is manual, we will ask what the need is..."*

Although taxpayers have expressed their understanding of tax obligations when registering for the NPWP and receiving the SKT, the reality of the informant shows that there are still taxpayers who need to fully fulfill their responsibilities regarding tax payment and Annual Tax Return reporting. Mr. SM (informant 5) stated, *"..Yesterday, in the last one in 2023, in April, I did not have time to fill out my tax return"*. He continued, *"If I am honest, I have not.. not tax-compliant if I think so. Because I have not reported, but if I pay taxes, yes, I often do. It is just the SPT reporting that I do not do."*

Informant 5 stated that he needed more time to submit the Tax Return on time because he had to return to the tax office to take care of related files. The lack of taxpayer initiative in reporting taxes raises doubts about the level of compliance of the taxpayer concerned.

This finding is different from research conducted by Fitria (2017), Octaviana & Halimatusadiah (2023), and Supriatiningsih & Jamil (2021), that taxpayer awareness has a positive effect on taxpayer compliance. Fitria (2017) added that there is a reciprocal relationship between taxpayer understanding and taxpayer

awareness. The better taxpayers understand tax aspects, the greater their awareness of complying with paying taxes according to applicable regulations. On the other hand, the higher the level of awareness of taxpayers to comply with their tax obligations, the more motivated they will be to learn to understand the tax system more deeply.

Regarding this problem, the Regional Office of DJP Nusa Tenggara considers that taxpayers' knowledge of their tax obligations needs significant improvement. Optimizing them is essential to intensifying socializing taxpayers' tax obligations. According to the results of the interview with the Regional Office of DJP Nusa Tenggara, "*Sometimes people just tick without reading. That is what is on our list. The education must continue to be delivered.*"

### ***Tax Digitalization***

In this study, the researcher used the theory of Digital Empowerment, which Mäkinen put forward. Digital empowerment refers to a person's ability to use digital technology. This study uses four indicators: awareness, motivation, technical access, and empowerment. According to Akkoyunlu & Yilmaz (2011), 1) Awareness is a person's understanding of digital technology, such as the benefits of digital technology, the risks that may arise, and how to use it; (2) Motivation is a person's desire to use digital technology responsibly and the desire to continue learning and developing digital skills to understand new technologies; (3) Technical access is the availability and ability of a person to access digital technology supported by hardware and software as well as good internet access; and (4) Empowerment is the ability of a person to use digital technology, including digital literacy, to overcome existing problems.

The interviews revealed that nine MSMEs and two large businesses know digital technology, have cellphones, laptops, computers, sufficient internet access, and other things that support the implementation of digital technology, and know how to use it. This situation means that all informants must be technology literate and can keep up with the times. They answered that digital technology makes it easier because it is faster, easier, and does not need to waste much time. However, what about their understanding as taxpayers in carrying out their tax obligations using digital electronic systems?

The study results showed that out of eleven informants, only 6, 4 MSMEs and two large businesses understood and knew how to use the electronic tax system. The informant revealed the following: "*Yes, I use that e-Faktur, we report VAT, and then we report taxes also for billing all kinds of things.*" (Ms. TN, informant 10)

*"Yes, I am using it now"* (Mr. AB, informant 7)

These statements contrast with the other two MSMEs who are familiar with the electronic tax system but need to improve using it. The following was revealed by the informant when the researcher asked if he had ever used the electronic tax system:

*"Never, we pay through the post office"* (Mr. FJ, informant 1). He continued, "*There are brokers; he comes here directly and takes care of it.*"

The informant further added the reason for not being proficient in using the electronic tax system, “... *It is just that what makes it difficult is the first code, there is coding there, then there are types of invoices, there are more numbering types, and thirdly we have to fill in many fields. Well, that is the third thing that makes us use consultant services for reporting ...*” (Mr. EI, informant 6)

Both MSMEs are familiar with the electronic tax system but must maintain awareness of their tax obligations. To overcome these problems, they use consultant services to pay and report taxes. Meanwhile, the next MSME needs to understand the electronic tax system better. It is not proficient in using it: “*That is not yet, because usually for any system, we go directly to the tax office*” (Ms. AN, informant 2).

There is one other MSME that knows the electronic tax system but has not tried to use it, “*I know the term of e-Filling, I know it, but I have not practiced it yet; I have not directly tried filling in any of the required components than how to do it ..*” (Mr. SM, informant 5)

The statements of Informant 2 and Informant 5 are related to motivation indicators, namely, not wanting to learn digital electronic systems based on factors such as being accustomed to paying taxes offline and the lack of education provided by the DJP regarding the electronic tax system. These findings are evident from the interviews with the Regional Office of DJP Nusa Tenggara, which showed that the tax authorities only reached a few taxpayers during socialization related to tax obligations. According to the results of the interviews from the Regional Office of DJP Nusa Tenggara, “*Most of the time, we do not directly invite the taxpayers. Usually, we cooperate with the association to cover a large scale..*”

Research conducted by Fakhruddin & Ernandi (2023) shows that the low level of access and use of technology to register, pay taxes, and report tax returns is due to people who need to take advantage of modernized tax facilities. This situation causes some people to need to be made aware of the benefits and efficiency of modernization in tax administration. Octaviana & Halimatusadiah (2023) and Primastiwi & Dwi C (2021) also have the same research results that the modernization of the tax administration system hurts taxpayer compliance.

In contrast, research conducted by Dewi and Supadmi (2019), Henriette and Erasashanti (2023), and Susilawaty and Damanik (2021) show that the tax system has a positive effect on taxpayer compliance. These findings are due to the convenience provided by the advancement of digitalization in services in the field of taxation.

Based on the discussion results, 2 MSMEs only have a basic understanding of the electronic tax system but must be proficient in using it. However, this problem does not reduce their compliance with tax obligations, namely using consultant services. Then, there is 1 MSME who needs help understanding the electronic tax system but remains compliant in carrying out tax obligations by taking care of taxes directly to the tax office. They feel the electronic tax system is more complex than digital daily applications.

KPP West Mataram provides direct payment services using EDC machines to help taxpayers who need to be proficient in paying or reporting their taxes

online. According to the results of an interview with the Regional Office of DJP Nusa Tenggara, *"There is an EDC machine at the KPP; bring a card, and then we will guide the reporting."* In addition, the KPP West Mataram also provides self-service services for taxpayers with technological constraints or who need more internet access. *"We provide self-service services, so there are computers for taxpayers to access billing there; we facilitate taxpayers who may not have a laptop at home or have internet difficulties."* (informant from the Regional Office of DJP Southeast Nusa)

Even though the KPP West Mataram has provided various services, taxpayers must still comply with their tax obligations. Interviews with MSME (informant 9) revealed this issue, showing that she did not comply with her tax obligations and indicated her ignorance of the electronic tax system. Henriette and Erasashanti (2023) argue that the higher the taxpayer's understanding of digitalization, the higher their level of compliance in fulfilling tax obligations. Thus, the need for more understanding and the ability of taxpayers to use the electronic tax system can impact taxpayer compliance.

However, looking at the reality in the informant, there is an MSME who understands the concept of tax digitalization but needs to be more compliant in carrying out tax obligations. The results of an interview with Informant 5, who admitted that he understood the electronic tax system but needed to be more proficient in using it, showed that he was negligent in reporting his taxes. Despite comprehending the system, this negligence in tax reporting indicates that a taxpayer's understanding of the electronic tax system does not guarantee increased taxpayer compliance. Therefore, increasing taxpayer compliance must be supported by understanding the electronic tax system and taxpayers' awareness of the importance of paying and reporting taxes.

### *Taxpayers' Perception of Tariff Changes*

Based on the results of the interviews we conducted, ten MSMEs are already aware of changes in tariffs and incentives provided by the government, including the basis for imposing taxes. Only one MSME has made a statement at the beginning that, according to her, her business is not subject to tax because it is private. Meanwhile, other MSMEs gave different responses to the question asked by the researcher regarding this tariff change. The informant revealed the following:

*"It is still burdensome .."* (Mr. FJ, informant 1)

*"It is the same"* (Ms. MA, informant 4)

*"If it is lightening, it is enough.."* (Mr. AG, informant 8)

*"That is enough.. it is a relief if it could be 0%"* (Mr. EI, informant 6)

*"Yes, it is a relief"* (Mr. AB, informant 7)

In contrast to large businesses, which researchers interviewed, their businesses are no longer subject to Final Income Tax. However, they are subject to a corporate income tax of 22% and an incentive of 50%, according to Article 31E of the Income Tax Law. The informant revealed the following:

*"Yes, not a little bit. If it is ... not bad if we can say lighten ... not bad if it is 50%."* (Ms. TN, informant 10)

*"If you say it relieves it, yes, it relieves it because it is smaller to pay the fall."* (Mr. IW, informant 11)

Based on the answers given by the informant, all MSMEs and large businesses responded positively to the change in the Final Income Tax rate. They agree that this tariff change does not burden the company. For informant 3, whose income has yet to reach the minimum turnover limit determined, the informant is willing to pay Final Income Tax if they have reached the turnover in the future. In line with research conducted by Ananda et al. (2015) and Harlim and Oktavini (2024), tax rates significantly influence taxpayer compliance. Similarly, research conducted by Aini and Nurhayati (2022) and Dewi et al. (2023) shows that tax incentives positively affect taxpayer compliance. A reduction in tax rates that are lighter than the previous rate and the provision of incentives that ease the burden on MSMEs in paying taxes will encourage taxpayers to carry out their tax obligations so that the determination of applicable rates and incentives makes taxpayers obedient and compliant with applicable tax provisions (Ariyanto & Nuswantara, 2020).

### ***Tax Socialization***

According to Susilawaty & Damanik (2021), tax socialization is an effort made by the Directorate General of Taxes (DJP) to provide understanding, information delivery, and guidance to the public, especially taxpayers related to all matters related to taxation and tax laws and regulations. Socialization activities can be carried out by going directly to counsel taxpayers or using media such as advertisements, billboards, radio, and websites that can be accessed online anytime. If taxpayers are given a reasonable and appropriate understanding through socialization activities, they will know the urgency of paying taxes, and this will increase taxpayer compliance (Listiyowati et al., 2021).

Based on the interview results, only five MSMEs and one large business received socialization from the DJP. The following informant revealed the following:

*"Previously, it was directly from the DJP.."* (Mr. EI, informant 6)

*"Initially, the tax office must socialize us. If there are regulations or tax changes, we will still be informed"* (Mr. AB, informant 7)

*"Once, we followed it all from the beginning of the socialization."* (Ms. TN, informant 10)

These findings are in line with research conducted by Adawiyah et al. (2023), Arif et al. (2023), and Harlim & Oktavini (2024), which shows that tax socialization has a positive and significant influence on taxpayer compliance. In contrast to four MSMEs and one large business that has never received socialization, including large businesses that gave the following statement:

*"If I am not mistaken, the last socialization was in 2018, and the tax socialization related to the 1% tax from the DJP"* (Mr. IW, informant 11). He continued, *"From there, there is no more at all..."*

The lack of socialization provided will undoubtedly affect taxpayer compliance. This finding is in line with research conducted by Dewi et al. (2023), Hutapea et al. (2023), and Listiyowati et al. (2021), which showed that socialization did not affect taxpayer compliance. Winerungan (2013) argues that the lack of intensity of socialization will impact the low level of understanding

owned, which will affect the decline in taxpayer compliance in fulfilling their obligations.

Informant 3 added, *"Tax authorities often seek out some MSMEs when they are supposed to report or pay taxes but have not yet done so. They often pursue these MSMEs, but it seems the authorities still lack in their efforts to socialize and engage them from the beginning."* (Ms. PS, informant 3)

Seeing the reality that occurred to the informant, socialization about this electronic tax system is still relatively low because many MSMEs still do not know how to use electronic tax systems such as e-filing, e-billing, and others. This situation is reflected in an interview with the Regional Office of DJP Nusa Tenggara, indicating the need to reach taxpayers during socialization related to direct tax obligations. The Regional Office of DJP Nusa Tenggara is active in socialization through Instagram, radio, and articles published on the website ([pajak.go.id](http://pajak.go.id)). According to the results of the interview with the Regional Office of DJP Nusa Tenggara, *"We are often on Instagram, it is announcements like that because we think that now there are more intense on Instagram. "Usually, there are tax classes for taxpayers, so they can register later and maybe convey their obligations; try looking at the KPP West Mataram; in each region, there is a live Instagram, too." He continued, "We are on the radio .. we have surveyed several radios that should be listened to."*

In their research, Sari and Tambunan (2023) explained that education delivery through social media still needs to be an entirely adequate way of conveying information due to MSMEs' limited ability to use these media. However, the Regional Office of DJP Nusa Tenggara continues to carry out face-to-face socialization related to the tax obligations of MSMEs by collaborating with the Ministry of Law and Human Rights at the end of May 2024. In addition to the Ministry of Law and Human Rights, the Regional Office of DJP Nusa Tenggara collaborates with the Ministry of Finance and other organizations that need resource persons. Currently, the Regional Office of DJP Nusa Tenggara is massively carrying out socialization to MSMEs because this year is the last year that taxpayers can use the 0.5% rate if they registered in 2018. As the results of the interview with the Regional Office of DJP Nusa Tenggara, *"Why did we choose MSMEs yesterday, because this year ... if MSMEs are from the previous PP 23 46 2013, then after that, it was replaced by PP 23 in 2018, then now PP 55. In PP 23, this year is already the seventh year, so if individuals registered before 2018 or in 2018 are registered ... this year is the last year to use the 0.5% MSME rate. So that is why we try to socialize so that taxpayers ... yes, we net those who listen to the radio and Live IG so they know that, for example, this year is the last year to use the MSME scheme, so next year they can no longer use the 0.5%."*

The socialization carried out by the Regional Office of DJP Nusa Tenggara has not been comprehensive to all MSME business fields, judging from the statements of several MSMEs who have never received socialization from the DJP. However, if the DJP provides socialization related to the final income tax imposed on MSMEs or income tax imposed on large businesses to all businesses, eleven informants responded positively, saying that they would be willing to follow it and comply with tax obligations.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the discussion conducted by the researcher, the researcher concludes that nine MSMEs have registered with Taxpayer Identification Number (NPWP) for their businesses. These findings mean that all MSMEs must make timely tax payments and reporting. The reality that informants encounter is that there needs to be more formal status and actual compliance. The researchers identified two of the nine MSMEs as non-compliant in carrying out tax obligations due to the low taxpayer awareness of the importance of fulfilling their tax obligations. The change in the rate from 1% to 0.5% and the provision of tax incentives received a positive response because taxpayers considered it would ease the tax burden.

In the context of tax digitization, there was a variation in the understanding and ability level among five of the nine MSMEs. Two MSMEs have a basic understanding of the electronic tax system but need help with it effectively. In addition, the researcher identified one MSME that needs a greater understanding and more skills in using the electronic tax system. However, when viewed from the aspect of compliance, the limited understanding and abilities possessed by the three MSMEs are sufficient for their compliance in fulfilling tax obligations. They overcome this obstacle by using consultant services or services that have been provided by the KPP West Mataram, in contrast to one other MSME that the researcher identified as not understanding the concept of tax digitization as well as indicating taxpayer's non-compliance in fulfilling tax obligations and one other MSME that the researcher identified as understanding the tax electronic system but had never tried to use it, so it was negligent in reporting their taxes. These findings show that a taxpayer's understanding of the electronic tax system does not guarantee increased taxpayer compliance. Therefore, increasing taxpayer compliance needs awareness from taxpayers of the importance of paying and reporting their taxes.

Compared to large businesses, some differences show that they have met all taxpayer compliance indicators, understand the electronic tax system, know which taxes the government imposes on their businesses, and know how to use it. Meanwhile, many MSMEs still need to be more obedient in paying taxes, understand the electronic tax system, and have limited ability to operate it. We can see this contrast between large businesses and MSMEs in that some MSMEs have yet to receive socialization from the DJP, even though the DJP has tried to provide education through various media. The results of this study support the Digital Empowerment Theory, which emphasizes that tax digitization not only provides online services and makes it easier for taxpayers but also ensures that taxpayers can take advantage of these services. The study proves that all MSMEs are familiar with digital technology and have electronic devices and sufficient internet access to keep up with the times. However, in tax digitization, most MSMEs only have a basic understanding of tax electronic tax systems. However, they must be proficient in using them because electronic tax systems are more complex than daily digital applications. In this case, the Regional Office of DJP Nusa Tenggara needs to increase socialization about a comprehensive and sustainable tax system to cover more MSME taxpayers in all business fields. In

addition, the Regional Office of DJP Nusa Tenggara needs to carry out periodic monitoring and evaluation to ensure the effectiveness of the efforts made to increase taxpayer awareness and compliance as a whole.

### FURTHER STUDY

For the following study, the researcher suggests digging deeper into the economic education background of MSME owners, their knowledge and understanding of tax sanctions, and the time limits MSMEs give regarding the Final Income Tax.

### ACKNOWLEDGMENT

In closing, the researcher expresses her deepest gratitude to the supervisor, who has provided direction, input, and support during the research process. The researcher would also like to thank the MSME informants, who have been willing to take the time to help with this research. The researcher would also like to thank her family and colleagues, who have provided moral support and enthusiasm to complete this research correctly.

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