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The Effect of Taxpayer Awareness, Modernization of the Tax System, and Tax Amnesty on Taxpayer Compliance for Micro, Small and Medium Enterprises (MSMEs)

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Abstract: In this study, the degree of tax compliance among Indonesian micro, small, and medium-sized businesses will be assessed in relation to taxpayer awareness, tax system modernization, and tax amnesty. The South Tangerang District's MSME taxpayers served as the study's subjects. A straightforward random selection technique combined with probability sampling was used to choose 100 responders in total. A quantitative methodology backed by descriptive statistical analysis was used in the investigation. SPSS version 25 was used to process the data, and the findings indicate that modernization of the tax system, tax amnesty, and taxpayer comprehension have a positive and significant influence on taxpayer compliance. It can be said that improving taxpayer comprehension, making it easier to obtain information through a modernized tax system, and enacting tax amnesty laws may all help increase MSME taxpayers' tax compliance.

Keywords: Taxpayer Awareness, Tax System Modernization, Tax Amnesty, Tax Compliance, MSMEs.

INTRODUCTION

Indonesia is a developing country and has various efforts and developments in various sectors that support economic growth to continue to increase (Putri Mardhatilla et al., 2023). A country's ability to operate often depends on tax revenue, which has an important role in state financing. According to (Aldianto et al., 2023) taxes are one of the main foundations in government financing. Without taxes, the state would have difficulty functioning properly. We can feel the benefits of taxes in our daily lives through the provision of public facilities. Nonetheless, tax compliance is an issue that practically every nation, including Indonesia, experiences. Indonesia continues to have a poor degree of taxpayer compliance (Cynthia, 2024). The disparity between the number of taxpayers who submit their taxes and those who are registered is indicative of this (Anjelina et al., 2023). Consequently, it is the duty of the Tax Service Office to offer sufficient direction, oversight, and services (Yunia et al., 2021).

One of the efforts to support economic growth is through MSMEs, which contribute significantly to the economy (Atichasari et al., 2024). However, most MSME players have not

complied with applicable tax provisions (Musah et al., 2025), although the number of MSMEs continues to grow every year (Syaharah & Widyanti, 2023). Low tax literacy causes the contribution of MSMEs in taxation to remain low (Jayanti & Suryarini, 2023). In 2034 MSMEs are projected to reach 83.3 million actors. In 2022, there were 8.71 million MSME units, mostly in West Java and Central Java (Aldianto et al., 2023). The government conducted tax reforms to ensure greater contributions from MSMEs (Cahyaning et al., 2024). In 2023, MSMEs going digital reached 21.8 million. The government also reduced the MSME tax rate from 1% to 0.5% to increase tax awareness (Aldianto et al., 2023).

This study uses Compliance Theory which describes individuals following regulations as a moral responsibility to God, government, and society to fulfill tax obligations and optimize taxation rights (Anjelina et al., 2023), and states that individuals are naturally risk-averse so they do not pay taxes voluntarily (Pangestu & Hanifia, 2024). The main elements that influence intentions are behavioral control and attitudes toward conduct, according to the Theory of Planned conduct (TPB). It explains that individual behavior is influenced by planned personal reasons, and that tax compliance increases if people feel that the benefits of paying taxes are genuine (Wulandini & Srimindarti, 2023).

The Effect of Taxpayer Awareness on MSME Taxpayer Compliance

Understanding the importance of taxes as a source of state funding is known as taxpayer awareness, and it is crucial to increase taxpayer compliance (Suryanto & Fitri, 2024). The government may raise this awareness by providing quality education and socialization programs, but this does not ensure that taxpayers will always pay their taxes (Antameng et al., 2024). Taxpayer awareness reflects the understanding and willingness to carry out tax obligations voluntarily and correctly (Madjodjo & Baharuddin, 2022; Kase et al., 2024). Knowing taxes encourages taxpayers to follow the law out of moral principles rather than for immediate financial gain (Hidayat & Dewayanto, 2024). Previous research by Kase et al. (2024), Suryanto & Fitri (2024), and Nabilla et al. (2024) shows that taxpayer awareness has a favorable and substantial influence on tax compliance.

H1 : Taxpayer Awareness has a Positive Effect on MSME Taxpayer Compliance

The Effect of Tax System Modernization on MSME Taxpayer Compliance

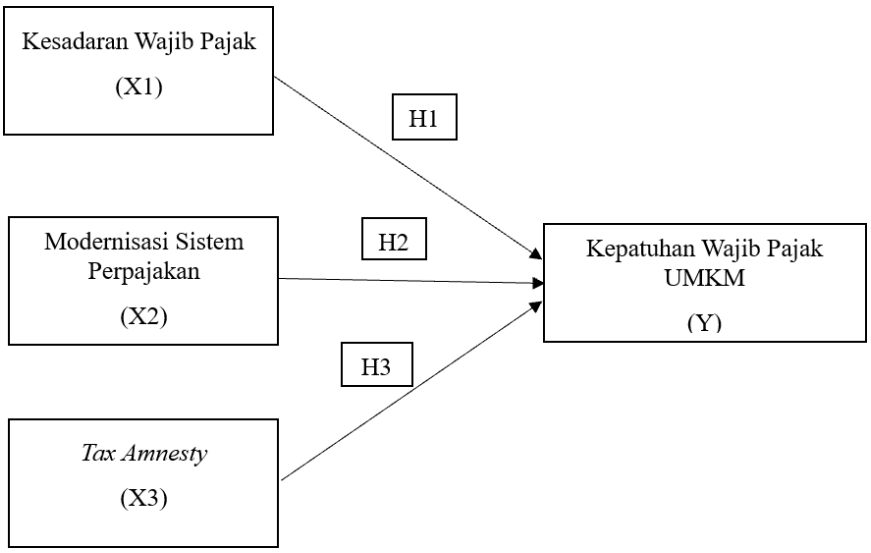
One of the elements influencing the degree of taxpayer compliance is the modernization of the tax code. This is because ongoing improvements in tax administration and services are necessary to ensure that tax policy is successful (Fernanda et al., 2024). It has been demonstrated that modifications to the tax administration system, such as enhancing services, streamlining procedures, and integrating information technology, positively affect MSME players' tax compliance (Nisaak & Khasanah, 2022). It is simpler for taxpayers to perform their responsibilities when digital elements like e-registration, e-payment, and e-filing are available (Pratama & Urumsah, 2024). Business process reform is a key component of the modernization effort. By reducing the use of paper, information technology helps make business processes more accurate, efficient, quick, accessible, and environmentally friendly (Putra, 2020). The Theory of Planned Behavior suggests that the revised system acts as an outside force that might encourage taxpayer compliance. Previous studies by Kusumadewi & Dyarini (2022), Putri et al. (2023), Fernanda et al. (2024), and Atichasari et al. (2024) have found that an administrative system that is technology-based, useful, and simple to use has a significant impact on increasing tax compliance, especially for MSME players.

H2 : Modernization of the Tax System has a Positive Effect on MSME Taxpayer Compliance

The Effect of Tax Amnesty on MSME Taxpayer Compliance

The tax amnesty program is a government step to provide opportunities for the public to disclose the assets they have, both at home and abroad, which were previously not reported in the Annual Tax Return (SPT) and may become tax objects (Januanisa & Budiyarti, 2024). Many nations have used tax amnesty schemes as a short- and medium-term tax revenue-raising tactic. For instance, since 1980, over 110 amnesty schemes have been put into place in the US. Despite the fact that each program is unique, they are all comparable in that amnesty offers relief in the form of immunity from criminal prosecution and the removal of administrative penalties rather than the reduction of the underlying tax burden (Koch & Müller, 2024). The goal of the tax amnesty program is to motivate taxpayers including MSMEs to discharge their tax responsibilities with more honesty and voluntariness. Among the advantages are the removal of tax obligations and the exemption from both administrative and criminal tax penalties for the years prior to the program's implementation (Mardiana, 2021). By offering incentives to taxpayers who were previously non-compliant, tax amnesty seeks to enhance compliance (Pranandika & Jaeni, 2023). According to studies by Panjaitan & Jayakusukmana (2021), Pranandika & Jaeni (2023), and Putri & Yuliati (2024), tax amnesty improves tax compliance. Additionally, this initiative promotes open asset reporting and a rise in the number of registered taxpayers.

H3 : Tax Amnesty has a Positive Effect on MSME Taxpayer Compliance



METHOD

The quantitative methodology of this work makes use of descriptive statistical tools. Finding the relationship and impact between the independent and dependent variables is the goal of quantitative research. The basic data that was used is examined using software known as SPSS version 25. The study's population consisted of all MSME participants who filed taxes in the South Tangerang District. One hundred respondents were chosen as samples using the probability sampling approach and a simple random sampling process. The partial t test, coefficient of determination, multicollinearity, and heteroscedasticity normality test are all used in the data analysis procedure to evaluate the study hypothesis.

RESULTS AND DISCUSSION

Descriptive Statistics

Tabel 1. Descriptive Statistics Results

Descritive Statistics					
	N	Min	Max	Mean	Std. Deviation
Taxpayer Awareness (X1)	100	14	32	27.11	4.301
Tax System Modernization (X2)	100	16	32	25.83	4.144
Tax Amnesty (X3)	100	12	32	24.55	4.217
MSME Taxpayer Compliance (Y)	100	17	32	25.69	4.014
Valid N (listwise)	100				

Sources: Research Result, 2025

In order to evaluate hypotheses, this study uses quantitative approaches, which are frequently employed to analyze a population or sample. One hundred MSME players who were enrolled as taxpayers in the South Tangerang District region made up the study's demographic. Probability sampling combined with a straightforward random sample strategy was the sampling method employed. Respondents were given questionnaires in order to gather data. One hundred samples were utilized, according to the analytical results in Table 1. The variable that displays the lowest value, 14, and the greatest value, 32, is taxpayer awareness. With a standard deviation of 4.301 and an average value of 27.11, the data shows variation and adequate quality. Descriptive statistical analysis shows that the tax system modernization variable has a range of values from 16 to 32, with an average of 25.83 and a standard deviation of 4.144. The data has a constant variance, a stable distribution, and acceptable quality with no notable deviations, as indicated by the standard deviation being less than the average. With a standard deviation of 4.217, the average value for the tax amnesty variable is 24.55. The minimum and maximum values of this variable are 12 and 32, respectively. A standard deviation below the average value indicates a stable and trustworthy data distribution. Furthermore, the findings of descriptive statistics also demonstrate that MSME actors' opinions on tax compliance vary from 17 to 32. This variable has a standard deviation of 4.014 and an average of 25.69. With a standard deviation below the average, this indicates that the data is uniformly distributed.

Data Quality Test Resuolt

Classical Assumtion Test

Before running a regression analysis, it is important to conduct a classical assumption test to ensure that the regression results obtained are valid and reliable.

Normality Test

Tabel 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.84871973
Most Extreme Differences	Absolute	.080
	Positive	.080
	Negative	-.077
Test Statistic		.080
Asymp. Sig. (2-tailed)		.117[c]
a. Test distribution is Normal.		
b. Calculated from data.		

c. Lilliefors Significance Correction.

Source: Research Result, 2025

Data normalcy was examined in this work utilizing the Kolmogorov-Smirnov (K-S) technique. The two-way Asymp. Sig. two-way is considered to be normal if it exceeds the significance level of 0.05. According to the test findings in Table 2, the two-way Asymp. Sig. two-way value is 0.117, which is higher than the 0.05 cutoff. Thus, it may be said that the findings in this study support the normalcy assumption.

Multicolinearity Test

Tabel 3. Multicolinearity Test Results

Coefficients[a]		
	Collinearity Statistics	
Model	Tolerance	VIF
Taxpayer Awareness (X1)	0.743	1.346
Tax System Modernization (X2)	0.412	2.427
Tax Amnesty (X3)	0.401	2.494

Source: Research Result, 2025

Table 3 presents the results of the multicollinearity test, which show that each independent variable has a tolerance value larger than 0.1. The tolerance levels for tax amnesty, taxpayer awareness, and tax system modernization are, in particular, 0.401, 0.412, and 0.743. Meanwhile, each of the three variables' corresponding Variance Inflation Factors (VIF) 2.427 for modernizing the tax system, 2.494 for tax amnesty, and 1.346 for taxpayer awareness remain below the maximum of 10. It may be concluded, then, that there are no signs of multicollinearity in this regression model.

Heteroscedasticity Test

Table 4. Heteroscedasticity Test Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.085	.885		2.357	.020
Taxpayer Awareness (X1)	.041	.032	.143	1.269	.208
Tax System Modernization (X2)	.052	.045	.176	1.160	.249
Tax Amnesty (X3)	-.128	.045	-.442	-2.879	.005

Source: Research Result, 2025

Every variable has a significance value (Sig.) more than 0.05, according to the findings of the heteroscedasticity test, which are shown in Table 4. This suggests that heteroscedasticity issues are not present in the regression model that was employed.

Hypothesis Testing Results

Multiple Linear Regression Analysis

Table 5. Results of Multiple Linear Regression Analysis

Coefficients[a]					
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1		B	Std. Error	Beta		
	(Constant)	1.839	1.403		1.310	0,193
	Taxpayer Awareness (X1)	0.108	0,051	0,115	2.116	0,037
	Tax System Modernization (X2)	0.304	0,071	0.314	4.290	0,000

Tax Amnesty (X3)	0.532	0,071	0.559	7.536	0,000

Source: Research Result, 2025

Based on the data in Table 5, the regression equation is obtained as follows

$$Y = 1{,}839 + 0{,}108X1 – 0{,}304X2 – 0{,}532X3 + e$$

The interpretation of the equation is as follows:

1. In line with the constant value in this research model, the dependent variable's value is 1.839 if the variables of taxpayer awareness, tax system modernization, and tax amnesty are regarded as zero or fixed.
2. The taxpayer awareness variable's regression coefficient value is 0.115, suggesting that a rise in taxpayer awareness will promote a rise in tax compliance. The effect's significance is further supported by the significance value of 0.037, which is less than the 0.05 cutoff. As a result, the first hypothesis that taxpayer knowledge significantly and favorably affects MSME tax compliance can be accepted.
3. Moreover, Table 5 demonstrates that, with a regression coefficient of 0.314, the modernization of the tax system also favorably influences MSME tax compliance. The effect is significant since the obtained significance is 0.000, which is less than 0.05. As a result, the second hypothesis that modernizing the tax system greatly and favorably boosts MSME tax compliance is accepted.
4. Taxpayer compliance is positively impacted by the tax amnesty variable, as indicated by its regression coefficient of 0.559. Additionally, the significance value is 0.000, suggesting a noteworthy impact. Therefore, the third hypothesis that tax amnesty significantly and favorably increases MSME taxpayer compliance is taken into consideration.

Hypothesis Test

Coefficient of Determination Test (R2 Test)

Table 6. Results of the Coefficient of Determination Test

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.888[a]	.788	.781	1.87738

a. Predictors: (Constant), Tax Amnesty, Taxpayer Awareness, Tax System Modernization

b. Dependent Variable: MSME Taxpayer Compliance

Source: Research Result, 2025

The Adjusted R Square value of 0.781 shows that the factors of taxpayer awareness, tax system modernization, and tax amnesty together account for 78.1% of MSMEs' tax compliance level. Other factors not covered in this study, however, account for the remaining 21.9%.

Individual Significance Test (t-Test)

Table 7. Partial t-Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1		B	Std. Error	Beta		
	(Constant)	1.839	1.403		1.310	0,193
	Taxpayer Awareness (X1)	0.108	0,051	0,115	2.116	0,037
	Tax System Modernization (X2)	0.304	0,071	0.314	4.290	0,000
	Tax Amnesty (X3)	0.532	0,071	0.559	7.536	0,000

Based on the t-test results in Table 7, taxpayer awareness (t = 2.116, p = 0.000), tax system modernization (t = 4.290, p = 0.000), and the tax amnesty program (t = 7.536, p = 0.000) all have significant positive effects on MSMEs' tax compliance, as their t-values exceed the t-table value of 1.9849 and p-values are below 0.05.

Discussion of Research Results

Taxpayer Awareness

The first hypothesis in this study was evaluated to see if taxpayer knowledge significantly increases MSMEs' compliance with tax requirements. The findings of the partial research show that MSME compliance with regard to fulfilling their tax duties is positively and significantly impacted by tax awareness. Because it is backed by empirical evidence, the first hypothesis (H1), according to which tax knowledge promotes a rise in MSME compliance, may be accepted. This research shows that MSME actors are more likely to comply with their tax-related duties when they have a solid grasp of the purpose and advantages of taxes. Usually, the taxpayer's own consciousness is the source of this awareness. The degree of conformity demonstrated increases with awareness. Additionally, this study demonstrates that taxpayers understand the significance of doing their civic duties, which helps the state accomplish its objectives and improves the viability of MSME enterprises. This result is consistent with earlier study by Ramdania & Yoshida (2025), which also discovered that tax compliance is greatly impacted by taxpayer awareness.

Tax System Modernization

The second hypothesis in this study was examined in order to determine how modernizing the tax system affected MSME taxpayer compliance. According to the analysis's findings, people are more likely to pay taxes on time if they think the tax system has been properly run and is backed by a range of government-provided amenities and services brought about by the modernization of tax administration. The quality of tax services is raised as a result of this modernization, which helps taxpayers meet their tax responsibilities more quickly. One significant element that promotes taxpayer compliance is the services' accessibility.

This indicates that MSME actors' degree of compliance increases with the quality of government services and facilities provided through a modernized taxation system. Evidence supports hypothesis number two (H2), which states that MSME taxpayer compliance is impacted by the modernization of the tax system. This particular conclusion is corroborated by Anggraeni and Lenggono's study results (2021). According to the study, modernizing the tax administration system has a favorable effect on taxpayer compliance. An efficient and well-organized system facilitates tax filing and audits, which encourages taxpayers to comply more.

Tax Amnesty

Finding out if the tax amnesty policy has an impact on MSME players' tax compliance is the third hypothesis in this study. According to the research, the tax amnesty program increases compliance, particularly for MSMEs that have not yet fulfilled their tax responsibilities in full. This policy provides an opportunity for taxpayers to improve their compliance without being penalized, thus encouraging sustainable compliance in the long run. Thus, the third hypothesis (H3), namely that tax amnesty contributes to the improvement of MSME tax compliance, can be accepted. This tax amnesty program is considered effective because it provides incentives in the form of elimination of administrative sanctions and tax burden relief. The existence of these incentives encourages taxpayers who were previously hesitant or reluctant to fulfill tax obligations for fear of being sanctioned, to become more open and motivated to comply after being given the opportunity through the tax amnesty policy.

CONCLUSION

After testing the variables of taxpayer awareness level, tax system modernization, and tax amnesty on MSME taxpayer compliance, the following conclusions are obtained:

1. MSME taxpayer compliance is significantly impacted by the degree of taxpayer comprehension (X1). shows that there is sufficient data on taxpayers to motivate them to fulfill their tax responsibilities.
2. According to the study's findings, the modernization of the tax administration system has a good and substantial influence on MSME taxpayer compliance (X2). The development of the current technology-based tax administration system is demonstrated by the ease with which MSME taxpayers may accomplish administrative chores related to their tax rights and obligations with the aid of E-Registration, E-Filing, E-SPT, and E-Banking. This administrative change may help MSME taxpayers comply more effectively.
3. There is a correlation between tax amnesty and the degree of taxpayer compliance, according to the effect of tax amnesty (X3) on taxpayer compliance, which yields noteworthy findings. These results suggest that the government's tax amnesty program, particularly that of the Directorate General of Taxation (DGT), has been successful in boosting taxpayer compliance by allowing them to report assets that were previously hidden in their most recent Annual Tax Return. This finding is consistent with the author's original hypothesis, which holds that tax amnesty increases taxpayer compliance. The goal of the government's implementation of this strategy is to improve compliance and raise tax income. Furthermore, tax amnesty helps maximize tax income, prevent penalties for taxpayers without an NPWP, and raise the taxation ratio.

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