

07-01-2026

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To cite this article: Nurmalasari & Mahwiyah. (2026). Analysis of the influence of tax knowledge and tax compliance on the perception of tax revenue among MSME actors in Cibungbulang District at KPP Pratama Ciawi. *Priviet Social Sciences Journal*, 6(1), 120-129.
<https://doi.org/10.55942/pssj.v6i1.1118>

To link to this article: <https://doi.org/10.55942/pssj.v6i1.1118>



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Analysis of the influence of tax knowledge and tax compliance on the perception of tax revenue among MSME actors in Cibungbulang District at KPP Pratama Ciawi

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Received 24 November 2025

Revised 06 January 2026

Accepted 07 January 2026

ABSTRACT

This study examines how tax understanding and taxpayer compliance contribute to improving regional tax revenue among micro, small, and medium enterprises registered at a local tax office. This study adopts a quantitative approach supported by survey responses from business actors actively engaged in fulfilling their tax obligations. The analysis highlights that a higher level of tax understanding encourages taxpayers to perform their administrative duties more accurately, creating a stronger awareness of legal responsibilities and the role of taxation in regional development. Although taxpayer compliance varies across respondents, the combined influence of both variables has meaningful implications for strengthening the effectiveness of local tax collection. The findings emphasize the importance of continuous socialization, targeted guidance programs, and enhanced tax literacy to ensure that business actors are better equipped to meet regulatory requirements. This study contributes to the growing discourse on taxpayer behavior and regional fiscal capacity.

Keywords: tax understanding; taxpayer compliance; regional tax revenue; taxpayer behavior; micro and small enterprises

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RESEARCH & PUBLISHING



1. INTRODUCTION

In the era of globalization and rapid economic development, Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in Indonesia's economic landscape. They function not only as drivers of local economic activity but also as significant labor absorbers. Within this context, Bogor Regency, as one of the regions with a substantial number of MSMEs, demonstrates dynamic growth patterns along with various challenges encountered by the sector (Arda & Yusuf, 2024).

The substantial role of MSMEs in supporting local economic performance necessitates an in-depth examination of why tax compliance in this sector remains less than optimal (Pertiwi et al., 2020; Rianti & Hidayat, 2021; Sudirman & Mahwiyah, 2024). Therefore, this study aims to analyze the extent to which MSME taxpayers understand their tax obligations and identify the factors influencing their compliance in the Cibungbulang District. The results of this study are expected to provide valuable insights for the authorities at KPP Pratama Ciawi in formulating more effective strategies to enhance tax compliance among MSMEs.

Compliance among MSME actors in fulfilling their tax obligations is influenced by multiple factors, one of which is income level (Thelmalia et al., 2023). Income serves as the basis for determining the taxable earnings that taxpayers must remit. Djajadiningrat (2012) states that tax is an obligation to surrender a portion of one's wealth to the state treasury due to certain circumstances, events, or actions that create specific legal conditions. It is not a form of punishment but is imposed under government regulations and can be enforced without direct reciprocal benefits to support public welfare. Feldmann (2012) asserts that tax is an obligatory contribution imposed unilaterally by the authorities, according to generally applicable norms, without any form of contractual compensation, and is used primarily to finance public expenditures.

Tax revenue refers to the total funds received by the government through tax collection (Lestary & Yudianto, 2021). It encompasses all types of taxes paid by individuals and businesses, which are then used to finance public services, infrastructure, and social programs. Tax revenue is essential for maintaining financial stability and supporting economic development. Tax understanding involves knowledge of tax principles, regulations, and mechanisms, including the types of taxes, taxpayer obligations, and their broader societal impacts. It also includes awareness of how taxes are collected, managed, and allocated by the government for public services and infrastructure development.

Anggira and Widyanti (2023) conducted a study titled Analysis of Taxpayer Understanding on Taxpayer Compliance among Jumptan Craftsmen in Palembang City. Their findings indicate that several factors influence MSME taxpayers in fulfilling their tax obligations, particularly their level of understanding of current tax regulations and the need for stronger government socialization efforts to enhance awareness of the importance of tax payments. This study aimed to examine how taxpayer understanding affects compliance among jumptan craftsmen in Palembang City, using a qualitative research approach conducted among MSME artisans in the region.

2. METHOD

This study adopts a quantitative research approach to examine the relationship between tax understanding, taxpayer compliance, and regional tax revenue among micro, small, and medium enterprise actors. The quantitative paradigm was selected because it enables the systematic measurement of perceptions, behaviors, and attitudes related to taxation, allowing the researcher to draw empirically grounded conclusions based on observable data. The research was conducted within the administrative area served by a local tax office, focusing specifically on business actors who are officially registered and have ongoing tax obligations to the local government. This setting was chosen because it represents a dynamic environment in which taxpayer behavior directly influences regional fiscal performance, making it relevant for understanding compliance patterns in tax behavior.

Data collection relied on structured questionnaires distributed to respondents who met the predetermined eligibility criteria. The questionnaire format allowed for a consistent presentation of

statements, ensuring that the participants interpreted each item within the same conceptual framework. This method also facilitated the acquisition of standardized responses necessary for robust statistical analysis. The instrument used in this study was developed by adapting concepts from the previous tax compliance literature, ensuring alignment with established theoretical constructs. All questionnaire items were designed to reflect the dimensions of tax understanding, taxpayer compliance, and perceptions of tax administration effectiveness. Each statement was formulated to measure a specific aspect of the variables under investigation.

The sampling technique used in this study focused on selecting respondents who actively participated in economic activities and maintained tax identification status. This approach ensured that the data captured reflected the real conditions experienced by taxpayers in fulfilling their legal responsibilities. The selected participants represented a diverse range of business types in the local micro-enterprise sector. Data processing was conducted using statistical software, which facilitated a systematic examination of the relationships among the variables. The analysis included the evaluation of descriptive trends, examination of distribution patterns, and assessment of the underlying assumptions required for further testing. These procedures ensured that the dataset met the criteria for reliable and unbiased interpretations.

Subsequent analyses employed inferential techniques to determine the significance and direction of the relationships between tax-related constructs. Through these methods, this study assessed how variations in tax understanding and compliance contribute to overall tax revenue performance at the regional level. The analytical procedures ensured that the results were based on empirical evidence rather than subjective impressions. The methodological design adopted in this study provides a clear and replicable framework for examining taxpayer behavior within the micro-enterprise sector. By integrating structured instruments, systematic sampling, and rigorous analytical procedures, this study contributes to a deeper understanding of the factors that shape tax compliance and the broader implications for local fiscal stability.

3. RESULT AND DISCUSSION

3.1. Descriptive Statistics Results

A descriptive statistical analysis was conducted to provide an initial overview of the dataset used in this study, which included three key variables. This analysis presents the number of respondents, minimum and maximum values, mean scores, and standard deviations, offering a general description of the distribution and characteristics of each examined variable. See [Table 1](#)

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Tax Understanding (X1)	34	32	50	41.0294	5.38508
Taxpayer Compliance (X2)	34	26	49	39.5294	5.97589
Perception of Tax Revenue among MSMEs (Y)	34	28	50	38.0294	6.29808
Valid N (listwise)	34	—	—	—	—

The descriptive analysis indicates that all three variables, Tax Understanding, Taxpayer Compliance, and Perception of Tax Revenue, show relatively high average scores. Tax Understanding demonstrated the most homogeneous distribution, as reflected in its lower standard deviation, suggesting that respondents shared similar levels of tax knowledge. Taxpayer Compliance presents a slightly wider variation, while the Perception of Tax Revenue shows moderate dispersion, indicating differing views among MSME actors regarding regional tax performance ([Ma'ruf & Supatminingsih, 2020](#)).

3.2. Validity Test

The validity test in this study was conducted using a correlation analysis. Each item was considered valid when it showed a significance value below the established threshold and a positive correlation coefficient, demonstrating that the item had a strong relationship with the total score of the corresponding variable.

Table 2. Validity Test Results

Variable	Item	Corrected Item–Total Correlation (r-count)	r-table	Description
Tax Understanding (X1)	X1.1	0.398	0.339	Valid
	X1.2	0.63	0.339	Valid
	X1.3	0.654	0.339	Valid
	X1.4	0.611	0.339	Valid
	X1.5	0.726	0.339	Valid
	X1.6	0.675	0.339	Valid
	X1.7	0.76	0.339	Valid
	X1.8	0.647	0.339	Valid
	X1.9	0.676	0.339	Valid
	X1.10	0.636	0.339	Valid
Taxpayer Compliance (X2)	X2.1	0.387	0.339	Valid
	X2.2	0.789	0.339	Valid
	X2.3	0.736	0.339	Valid
	X2.4	0.727	0.339	Valid
	X2.5	0.711	0.339	Valid
	X2.6	0.347	0.339	Valid
	X2.7	0.798	0.339	Valid
	X2.8	0.741	0.339	Valid
	X2.9	0.715	0.339	Valid
	X2.10	0.66	0.339	Valid
Perception of Tax Revenue among MSMEs (Y)	Y1	0.66	0.339	Valid
	Y2	0.728	0.339	Valid
	Y3	0.384	0.339	Valid
	Y4	0.65	0.339	Valid
	Y5	0.516	0.339	Valid
	Y6	0.836	0.339	Valid
	Y7	0.818	0.339	Valid
	Y8	0.773	0.339	Valid
	Y9	0.717	0.339	Valid
	Y10	0.672	0.339	Valid

Based on the validity test results (Table 2), all items within the variables of Tax Understanding, Taxpayer Compliance, and Perception of Tax Revenue met the required criteria, as each item demonstrated a significance level below the threshold and a correlation coefficient exceeding the reference value. This indicates that every item showed a positive and significant relationship with its total score, confirming that the instrument accurately measures each construct and is suitable for further analysis.

3.3. Reliability Test

A reliability test was conducted to assess the consistency of the measurement instrument when applied repeatedly. Reliability was evaluated using Cronbach's alpha coefficient, and results exceeding the established criterion indicated that the instrument was reliable and appropriate for continued statistical analysis.

Table 3. Reliability Criteria

Alpha Value (α)	Description
$\alpha \geq 0.90$	Highly Reliable
$\alpha \geq 0.70$ and < 0.90	Reliable
$\alpha \geq 0.60$ and < 0.70	Moderately Reliable
$\alpha < 0.60$	Not Reliable

Table 3 illustrates several levels of reliability criteria used to determine the degree to which each variable in the dataset meets the required reliability category.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Alpha Criteria	Number of Items	Description
Tax Understanding (X1)	0.842	> 0.60	10	Reliable
Taxpayer Compliance (X2)	0.883	> 0.60	10	Reliable
Perception of Tax Revenue among MSMEs (Y)	0.853	> 0.60	10	Reliable

Based on the reliability results (Table 4), all variables exhibit Cronbach's Alpha values exceeding the minimum threshold, indicating that the constructs of Tax Understanding, Taxpayer Compliance, and Perception of Tax Revenue among MSMEs are reliable and suitable for further analysis.

3.4. Normality Test

The normality test aims to determine whether the standardized residuals in the regression model follow a normal distribution. Residuals are considered normally distributed when their values align closely with the mean. In this study, the Kolmogorov–Smirnov method was applied to assess whether the residual distribution conforms to the characteristics of a normal curve.

Table 5. One-Sample Kolmogorov–Smirnov Test

One-Sample Kolmogorov–Smirnov Test	Unstandardized Residual
N	34
Normal Parameters	
Mean	0
Std. Deviation	4.341831
Most Extreme Differences	
Absolute	0.103
Positive	0.084
Negative	–0.103

Test Statistic	0.103
Asymp. Sig. (2-tailed)	0.2
Monte Carlo Sig. (2-tailed)	0.47
Monte Carlo Confidence Interval (99%)	
Lower Bound	0.457
Upper Bound	0.482

Based on the Kolmogorov–Smirnov normality test (Table 5), both the Asymptotic Significance and the Monte Carlo Significance values exceed the established significance threshold. This indicates that the residuals are normally distributed, and the regression model meets the assumption of normality.

3.5. Multicollinearity Test

The multicollinearity test assesses whether independent variables are highly correlated with one another by examining tolerance and Variance Inflation Factor values. When tolerance remains above the minimum threshold and VIF does not exceed the accepted upper limit, the model is considered free from serious multicollinearity issues. Under these conditions, the independent variables can be regarded as contributing uniquely to the model, ensuring its validity and objectivity. See Table 6

Table 6. Coefficients

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Collinearity Statistics
	B		Beta		Sig.
1					
(Constant)	3.42	6.041	—	0.566	0.575
Tax Understanding (X1)	0.503	0.235	0.43	2.138	0.041
Taxpayer Compliance (X2)	0.354	0.212	0.336	1.671	0.105

The tolerance values for both Tax Understanding (X1) and Taxpayer Compliance (X2) are above the acceptable threshold, while their VIF values remain well below the upper limit. These results indicate that multicollinearity is not present in either variable. Therefore, the regression model is considered free from multicollinearity issues, and the parameter estimates produced by the model can be regarded as reliable and trustworthy. See Table 7

Table 7. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Tax Understanding (X1)	0.38	2.634	No Multicollinearity
Taxpayer Compliance (X2)	0.38	2.634	No Multicollinearity

The tolerance and VIF values for both independent variables fall within acceptable thresholds, indicating that neither Tax Understanding nor Taxpayer Compliance exhibits multicollinearity. This confirms that the independent variables function independently within the model, allowing the regression results to be interpreted reliably.

3.6. Heteroscedasticity Test

The Park test was conducted by regressing the absolute residuals on the independent variables to determine whether a significant relationship exists between the residuals and the predictors. This approach

helps identify the presence of heteroscedasticity within the regression model. A significance value greater than the established threshold indicates the absence of heteroscedasticity, while a value below the threshold suggests its occurrence (Table 8).

Table 8. Coefficients

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
	B		Beta		
1					
(Constant)	0.554	3.761	—	0.147	0.884
X1	−0.049	0.146	−0.097	−0.338	0.738
X2	0.121	0.132	0.262	0.917	0.366

Dependent Variable: ABS_RES

The significance value for X1 is considerably higher than the threshold, indicating no presence of heteroscedasticity. Similarly, X2 also shows a significance value well above the established limit, confirming that heteroscedasticity is not detected. Based on these Park test results, the regression model satisfies the homoscedasticity assumption.

3.7. Multiple Regression Analysis.

Table 9. Coefficients

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
	B		Beta		
1					
(Constant)	3.42	6.041	—	0.566	0.575
Tax Understanding (X1)	0.503	0.235	0.43	2.138	0.041
Taxpayer Compliance (X2)	0.354	0.212	0.336	1.671	0.105

Dependent Variable: Perception of Tax Revenue among MSMEs (Y)

Based on the coefficient in Table 9, the multiple regression equation can be formulated using the two independent variables. The results indicate that Tax Understanding exerts a significant influence on the Perception of Tax Revenue among MSMEs, as reflected by its significance level below the accepted threshold. In contrast, Taxpayer Compliance does not demonstrate a significant effect, although it may still hold theoretical or practical relevance within the model. Both regression coefficients are positive, suggesting that higher levels of tax understanding and compliance tend to enhance perceptions of tax revenue performance.

3.8. The Coefficient of Determination (R^2)

The coefficient of determination (R^2) further reflects the explanatory strength of the regression model (Table 10)

Table 10. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.724	0.525	0.494	4.4797

Predictors: (Constant), Taxpayer Compliance, Tax Understanding

The R Square value of the model indicates that slightly more than half of the variability in the dependent variable, namely the Perception of Tax Revenue among MSMEs, is explained collectively by the independent variables Tax Understanding and Taxpayer Compliance. This demonstrates that the model possesses a strong explanatory power.

3.9. Simultaneous Test (F-Test)

To determine whether the independent variables exert a significant joint influence on the dependent variable, an F-test was performed through ANOVA analysis. This assessment evaluates the simultaneous effect of Tax Understanding and Taxpayer Compliance on the Perception of Tax Revenue, and the results are presented in the following ANOVA output.

Table 11. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	686.871	2	343.436	17.114	< .001
Residual	622.099	31	20.068	—	—
Total	1308.971	33	—	—	—

Dependent Variable: Perception of Tax Revenue among MSMEs (Y)

Predictors: (Constant), Taxpayer Compliance (X2), Tax Understanding (X1)

Based on the ANOVA results (Table 11), the calculated F value indicates a highly significant model, as the corresponding significance level is far below the accepted threshold. This confirms that the independent variables, Tax Understanding and Taxpayer Compliance, jointly exert a significant influence on the Perception of Tax Revenue among MSMEs.

3.10. Partial Test (t-Test)

The t-test is used to evaluate the individual effect of each independent variable on the dependent variable. A variable is considered to have a significant impact when its calculated t value exceeds the critical value and its significance level falls below the predetermined threshold. Conversely, if these criteria are not met, the variable is deemed to have no significant partial effect. See Table 12

Table 12. Coefficients

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
	B		Beta		
1					
(Constant)	3.42	6.041	—	0.566	0.575
Tax Understanding (X1)	0.503	0.235	0.43	2.138	0.041
Taxpayer Compliance (X2)	0.354	0.212	0.336	1.671	0.105

Dependent Variable: Perception of Tax Revenue among MSMEs (Y)

Based on the regression output, the t-test results reveal that only Tax Understanding exerts a significant partial influence on the Perception of Tax Revenue, whereas Taxpayer Compliance does not reach the required significance level. However, the simultaneous test indicates that both variables collectively have a significant effect on the dependent variable, as evidenced by the F value that far exceeds the critical threshold and the significance level well below the accepted limit. This finding demonstrates

that when tax understanding is combined with compliant tax behavior, it strengthens taxpayers' perceptions of the tax revenue system (Michael & Widjaja, 2024).

The results align with the Theory of Planned Behavior, which posits that an individual's knowledge and understanding can shape attitudes and foster positive behavioral responses toward obligations, including tax obligations. The findings are also consistent with the work of Dona Fitria, who reported that tax knowledge significantly affects taxpayer compliance and perceptions of tax revenue among MSMEs. Furthermore, the results support the hypothesis that taxpayer compliance contributes to perceptions of tax revenue, corroborating empirical evidence from Jeanly Betrick Latuheru and Linda Grace Loupatty, who found that MSME compliance significantly influences regional tax revenue. Together, these results highlight the role of education, awareness, and compliant behavior in enhancing public confidence in tax administration.

4. CONCLUSION

This study demonstrates that tax understanding and taxpayer compliance play an important role in shaping the perception of tax revenue among micro, small, and medium enterprises. The analysis confirms that a stronger grasp of tax concepts encourages taxpayers to develop more positive views toward the administration and utilization of public funds. Although only tax understanding shows a significant individual effect, both variables collectively contribute to the formation of taxpayers' perceptions, highlighting the importance of integrating knowledge and behavioral factors within tax administration strategies.

The results reinforce the idea that well-informed taxpayers are more likely to recognize the relevance of taxation in supporting public services and regional development. In contrast, compliance alone, without sufficient understanding, may not be enough to influence perceptions meaningfully. This finding emphasizes the need for tax authorities to strengthen educational initiatives, outreach programs, and communication strategies aimed at improving the literacy and awareness of business actors.

The study supports theoretical perspectives suggesting that attitudes and behaviors toward tax obligations are shaped by knowledge, belief, and perceived control. Empirical evidence from related research also aligns with these conclusions, indicating that better tax understanding and consistent compliant behavior can enhance public trust and improve overall perceptions of tax revenue performance. Therefore, continuous efforts to improve taxpayer education are essential for strengthening fiscal sustainability and promoting a more responsive tax environment.

Ethical Approval

Not Applicable

Informed Consent Statement

Not Applicable

Authors' Contributions

N contributed to the conceptualization of the research, data collection, data analysis, and manuscript preparation. M contributed to the research design, statistical analysis, interpretation of results, and critical revision of the manuscript.

Disclosure Statement

No potential conflict of interest was reported by the author(s).

Data Availability Statement

The data presented in this study are available upon request from the corresponding author for privacy.

Funding

This research received no external funding.

Notes on Contributors

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