

KEY DETERMINANTS OF MSME TAX COMPLIANCE IN INDONESIA: A SYSTEMATIC REVIEW

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Abstract : This research is useful in identifying determinants that affect the compliance of MSME taxpayers. The Systematic Literature Review method was used in this study, which analyzed 30 articles published between 2019-2023 using Harzing Publish or Perish 8 Software on Google Scholar. The findings reveal 23 factors that determine taxpayer compliance, where tax sanctions, tax knowledge, and service quality are the most dominant factors that contribute to influencing taxpayer compliance among MSMEs. Opportunities for further research can add research objects in the field of MSMEs taxpayer compliance that have not been explored, such as factors of religiosity, environmental culture, tax audits, and trust in the government. The results of this study contribute to understanding the determinants that influence taxpayer compliance among MSMEs in Indonesia and provide insights for policymakers to develop effective tax policies.

Keywords: tax compliance, taxpayers, MSMEs, systematic literature review

Code JEL : H26, H25, M41, M48, D91

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are one of the fundamental pillars of the Indonesian economy. Their development contributes to economic growth, employment creation, innovation, market competition, and income equality, thereby helping to reduce unemployment and poverty [1]. MSMEs have consequently become an important focus of national economic development. As economic activity expands, adequate government revenue is also required to finance public expenditure and support sustainable economic growth [2]. Data published by Indonesia's Ministry of Cooperatives and SMEs indicate that the number of MSMEs continued to increase during the 2015–2019 period, highlighting their growing significance in the national economy [6].

Beyond their contribution to economic activity, MSMEs are also important in the context of Indonesia's taxation system. Taxes constitute a major source of government revenue and finance infrastructure development, public services, and other programs that support economic growth and public welfare [3]. Tax revenue can also help reduce the government's dependence

on alternative financing sources, including debt. Although individual MSMEs may generate relatively lower turnover and profits than large enterprises, they remain important to the tax system because of their substantial role in the national economy [4]. Therefore, improving tax revenue from the MSME sector requires greater attention to taxpayer awareness, tax compliance, and the fulfilment of tax obligations.

However, an increase in the number of MSMEs and potential taxpayers does not necessarily translate into a proportional increase in tax compliance. Previous reports indicate a substantial gap between the number of MSMEs and those fulfilling their tax obligations. Palupi and Arifin reported that, among approximately 67 million small and medium enterprises, only 2.3 million had fulfilled their tax payment obligations [5]. This reported disparity highlights the importance of understanding the factors that may influence MSME taxpayer compliance. Tax compliance involves taxpayers' willingness and ability to fulfil their tax obligations in accordance with applicable regulations, including paying and reporting taxes accurately and on time.

Understanding the determinants of MSME taxpayer compliance is therefore essential for identifying the factors associated with taxpayers' decisions to fulfil their obligations. However, evidence concerning tax compliance may be distributed across studies examining different explanatory factors and research settings. A systematic synthesis of existing studies can help organize the available evidence, identify the factors most frequently examined, and highlight areas requiring further investigation. Accordingly, this study employs a systematic literature review to examine the determinants of MSME taxpayer compliance in Indonesia. Specifically, it reviews relevant studies published between 2019 and 2023 to identify the factors associated with compliance and summarize the patterns emerging from the existing literature. The findings are expected to provide an evidence-based overview that can inform future research and support the development of policies and initiatives to improve MSME taxpayer compliance.

1. LITERATURE REVIEW

Compliance Theory

Compliance theory explains how individuals respond to rules, regulations, and directives established by an authority. In the context of taxation, this theory provides a basis for understanding taxpayer behavior in fulfilling tax obligations in accordance with applicable laws and regulations [1]. Tax compliance is associated not only with the existence of formal regulations but also with taxpayers' internal motivation and awareness of the importance of fulfilling their fiscal responsibilities. Taxpayers are considered compliant when they understand the applicable tax provisions, calculate their tax liabilities accurately, complete tax returns appropriately, and pay their taxes within the prescribed deadlines [2]. Accordingly, compliance theory provides a conceptual foundation for examining the behavior of micro, small, and medium-sized enterprise (MSME) taxpayers in meeting their tax obligations.

MSME Taxpayer Compliance

Micro, small, and medium-sized enterprises (MSMEs) contribute to economic development by creating employment opportunities and supporting national income, including through their participation in the tax system. In Indonesia, Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises provides the regulatory framework for MSME

development and classification. Within this context, taxpayer compliance refers to the extent to which taxpayers fulfill their tax obligations in accordance with prevailing tax regulations. Specifically, MSME taxpayer compliance concerns the extent to which business owners classified as MSMEs register, calculate, report, and pay their taxes in accordance with applicable requirements [3]. Therefore, MSME taxpayer compliance is an important aspect of understanding the relationship between taxpayer awareness, knowledge of taxation, and the fulfillment of tax obligations among MSME operators.

2. METHODS

This study employed a Systematic Literature Review (SLR) to identify, examine, evaluate, and synthesize previous research on the determinants of micro, small, and medium-sized enterprise (MSME) taxpayer compliance in Indonesia. The SLR approach provides a structured procedure for searching and reviewing relevant studies, thereby supporting a systematic synthesis of the available literature [1].

The literature search was conducted using Google Scholar, with Harzing's Publish or Perish version 8 as the bibliographic search and retrieval tool. The search focused on publications published between 2019 and 2023. Articles were selected based on their relevance to the following keywords: tax compliance, taxpayers, MSMEs, and systematic literature review. The selection process resulted in 30 journal articles considered relevant to the research topic.

After collecting the articles, the researchers reviewed and grouped the studies according to their discussion of MSME taxpayer compliance and its associated determinants. The selected articles were then examined to identify recurring factors reported in the literature. This process enabled the researchers to organize the findings and synthesize the determinants of MSME taxpayer compliance discussed across the reviewed studies.

3. RESULTS AND DISCUSSION

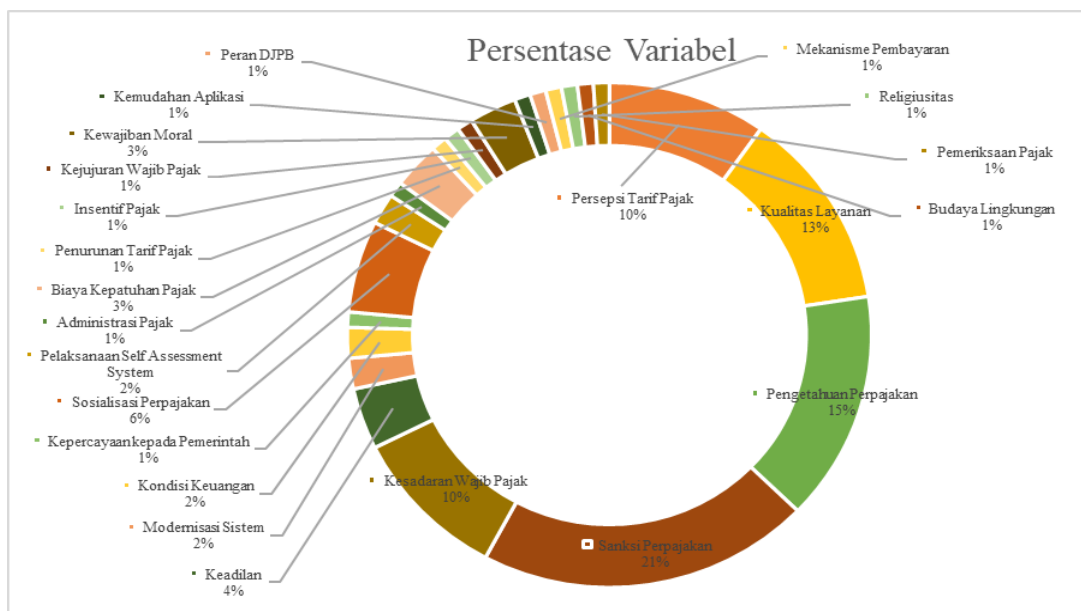


Figure 2. Independent Variable Prosentase Diagram

The results of this study are based on a systematic review and synthesis of articles examining MSME taxpayer compliance in Indonesia. The review covered 30 articles published between 2019 and 2023 and identified 23 factors associated with taxpayer compliance. Figure 2 presents the percentage distribution of these factors based on their representation in the reviewed literature.

The most frequently reported factor was tax sanctions (21%), followed by tax knowledge (15%) and tax service quality (13%). Taxpayer awareness and perceptions of tax rates each accounted for 10%, while tax socialization accounted for 6%. Tax fairness represented 4%, and moral obligation and tax compliance costs each accounted for 3%. Self-assessment, financial condition, and system modernization each accounted for 2%. The remaining factors—DJPb's role, application convenience, honesty, tax incentives, tax rate reductions, tax administration, trust in government, environmental culture, tax audits, religiosity, and payment mechanisms—each accounted for 1%, except where the original review assigned a different percentage to a factor.

These percentages indicate how frequently the factors were represented in the reviewed articles; they should not be interpreted as estimates of causal effect size or as evidence that a factor has a stronger statistical effect than another. The findings also reveal that several factors have produced inconsistent results across studies. This suggests that MSME taxpayer compliance may be associated with a combination of individual, institutional, administrative, and economic conditions rather than a single determinant.

The Role of the Directorate General of Treasury

The role of the Directorate General of Treasury (DJPb) accounted for 1% of the factors identified in the review. Harjowiryo's study reported that DJPb's role was not statistically associated with the tax compliance of local-government treasurers, potentially because coordination between DJPb and local tax offices was insufficient [30]. In contrast, Andhika and Putra reported a positive contribution of the Directorate General of Taxes to taxpayer compliance [2]. These findings suggest that institutional support may be more effective when responsibilities, coordination, and taxpayer guidance are clearly established. However, the different institutional contexts of these studies should be considered when interpreting their results.

Application Convenience

Application convenience accounted for 1% of the identified factors. Wijayani examined the implementation of electronic filing and reported that e-filing did not significantly affect individual taxpayer reporting compliance [15]. This result indicates that the availability of a digital platform alone may not be sufficient to improve compliance when taxpayers have difficulty understanding or using the system. In contrast, the original review reports that Ridhotin and Ardini found a positive relationship between payment convenience and MSME taxpayer compliance; however, their complete reference details must be verified in the reference list before the corresponding IEEE citation can be assigned. Overall, digital tax services may support compliance when they are accessible, understandable, and easy to operate.

Moral Obligation

Moral obligation accounted for 3% of the factors identified in the review. The studies by Juliantari and Sudiartana and by Rahayu and Suaidah were reported as finding no significant relationship between moral obligation and taxpayer compliance, whereas Ahmad Mukoffi et al. reported a positive relationship between morality and MSME taxpayer compliance [1], [27], [36]. These mixed findings suggest that moral considerations may not consistently translate into compliant behavior. A taxpayer's sense of ethical responsibility may encourage compliance, but its influence can depend on other personal and institutional circumstances.

Tax Honesty

Tax honesty accounted for 1% of the identified factors. Arviana and Djeni reported a positive relationship between taxpayer honesty and MSME taxpayer compliance [7]. Honesty may support accurate tax calculations, timely payments, and proper reporting. Nevertheless, because the review identifies only limited evidence for this factor, further studies are needed to establish how honesty relates to specific dimensions of tax compliance.

Tax Incentives

Tax incentives accounted for 1% of the identified factors. Andreansyah and Farina reported that tax incentives were positively associated with MSME taxpayer compliance [3]. Incentives may reduce the financial burden of taxation and encourage eligible taxpayers to fulfil their obligations. However, Dewi et al. reported a negative relationship between incentives and compliance [11]. The conflicting findings suggest that the effect of incentives may depend on taxpayers' awareness of the available facilities, eligibility requirements, and implementation of the incentive policy. The evidence does not support the conclusion that incentives automatically increase compliance in every setting.

Tax Rate Reductions

Tax rate reductions accounted for 1% of the identified factors. Widodo reported that reductions in the final income tax rate were associated with MSME taxpayer compliance [43]. In contrast, Fadilah et al. found that tax rate reductions did not significantly affect compliance [12]. These findings suggest that lowering tax rates may not be sufficient to encourage compliance when taxpayers face other constraints or do not perceive the reduction as meaningful. Tax rate policy should therefore be considered alongside tax knowledge, administrative convenience, and enforcement.

Tax Compliance Costs

Tax compliance costs accounted for 3% of the identified factors. Pratama and Mulyani and Budiman et al. reported a negative relationship between compliance costs and MSME taxpayer compliance [8], [33]. These costs may include the time and resources required to understand tax regulations, prepare documentation, calculate liabilities, and submit tax reports. When compliance imposes a substantial burden, taxpayers may experience greater difficulty fulfilling their obligations. The original review also cites Joman et al. as examining this relationship, but the corresponding reference details need to be checked against the final

reference list. Reducing unnecessary administrative burdens may therefore help facilitate compliance.

Tax Administration

Tax administration accounted for 1% of the identified factors. Zulma reported a positive relationship between tax administration and taxpayer compliance [45]. Transparent procedures, clear requirements, and accountable administration may help taxpayers understand and fulfil their obligations. The reviewed literature also suggests that improvements in the tax administration system may support compliance [45]. These findings highlight the importance of administrative arrangements that are accessible and predictable, particularly for MSMEs with limited accounting and tax resources.

The Self-Assessment System

The self-assessment system accounted for 2% of the identified factors. Arviana and Djeni reported a positive relationship between the tax system and MSME taxpayer compliance [7]. Conversely, Dewi and Susanto reported that the self-assessment approach did not significantly affect compliance [10]. Under a self-assessment system, taxpayers are responsible for calculating, paying, and reporting their tax liabilities. Its effectiveness may therefore depend on taxpayers' knowledge, willingness to comply, and ability to complete the required procedures correctly.

Tax Socialization

Tax socialization accounted for 6% of the identified factors. Muhamad et al., Juliantari and Sudiartana, Budiman et al., and Yulianti reported positive relationships between tax socialization and taxpayer compliance [8], [20], [23], [27]. Effective socialization can improve taxpayers' awareness of regulations, deadlines, payment procedures, and reporting requirements. However, Dewi and Susanto found that tax socialization did not significantly affect MSME taxpayer compliance [10]. This inconsistency suggests that the impact of socialization may depend on the relevance, clarity, reach, and practical usefulness of the information provided. Information campaigns may be more effective when they address the specific needs of MSME taxpayers rather than merely communicating general regulations.

Trust in Government

Trust in government accounted for 1% of the identified factors. Toniarta and Merkusiwati reported a positive relationship between trust in government and individual taxpayer compliance [41]. Trust may encourage taxpayers to fulfil their obligations when they believe that public funds are managed fairly and transparently. In contrast, Nik Amah et al. reported that trust in government did not significantly affect taxpayer compliance [26]. These findings suggest that trust may be relevant to tax compliance but should not be considered sufficient on its own. Its contribution may depend on taxpayers' perceptions of public accountability and the fairness of tax administration.

Financial Condition

Financial condition accounted for 2% of the identified factors. Hendrawati et al. reported a positive relationship between MSMEs' financial condition and taxpayer compliance [14]. The financial capacity of a business may affect its ability to meet tax obligations while maintaining operational activities. However, Budiman et al. reported that financial condition did not significantly affect compliance [8]. This difference indicates that financial capacity may not consistently determine compliance, particularly when taxpayers' decisions are also influenced by their knowledge, attitudes, and perceptions of tax enforcement. Further research could distinguish between the ability to pay and the willingness to comply.

System Modernization

System modernization accounted for 2% of the identified factors. Hendrawati et al. and Putra reported that modernization of the tax system was associated with MSME taxpayer compliance [14], [35]. Modernized systems may simplify administrative procedures and make tax-related services more accessible. Their contribution to compliance, however, depends on whether taxpayers can use the available systems effectively. The findings support continued attention to usability and accessibility when digital tax administration is developed for MSMEs.

Tax Fairness

Tax fairness accounted for 4% of the identified factors. Rahayu and Suaidah, Farida and Irawati, and Soda et al. reported positive relationships between tax fairness and taxpayer compliance [13], [36], [40]. Taxpayers may be more willing to comply when they perceive that tax rules are applied consistently and that their obligations are fair. In contrast, Anggraini and Khairunnisa found no significant relationship between fairness and compliance [4]. These inconsistent results suggest that perceptions of fairness may vary across taxpayers and settings. Further research should distinguish between perceived fairness of tax rates, fairness of administrative treatment, and fairness of enforcement.

Taxpayer Awareness

Taxpayer awareness accounted for 10% of the identified factors. Ristanti et al., Irmawati and Hidayatulloh, and Lumban Gaol and Sarumaha reported positive relationships between taxpayer awareness and compliance [21], [37]. Awareness may encourage taxpayers to recognize their obligations and understand the importance of timely payment and reporting. The findings indicate that awareness is a frequently examined factor in the reviewed literature. Nevertheless, awareness should be distinguished from actual compliance: knowing that a tax obligation exists does not necessarily ensure that a taxpayer has the resources, knowledge, or intention to fulfil it.

Tax Sanctions

Tax sanctions were the most frequently represented factor, accounting for 21% of the identified factors. Ristanti et al., Hendrawati et al., and Sabila and Furqon reported positive relationships between tax sanctions and MSME taxpayer compliance [14], [25], [37]. Sanctions may discourage non-compliance by increasing the potential consequences of late payment or inaccurate reporting. However, Muhamad et al. found that tax sanctions did not significantly

affect individual taxpayer compliance [23]. The original article attributes this result, in part, to the perception that the applicable late-payment administrative penalty was not sufficiently burdensome. Taken together, the findings suggest that sanctions are a prominent theme in the literature, but their effectiveness may depend on taxpayers' awareness of the rules, perceptions of enforcement, and the credibility of implementation. The frequency of research on sanctions should not be interpreted as proof that sanctions are always the strongest causal determinant of compliance.

Tax Knowledge

Tax knowledge accounted for 15% of the identified factors, making it the second most frequently represented factor in the review. Ariyanto and Nuswantara, Ristanti et al., Sabila and Furqon, Zulma, Putra, Wijaya and Yanti, and Wulandari and Sinaga reported positive relationships between tax knowledge and taxpayer compliance [2], [5], [25], [35], [37], [44], [45]. Tax knowledge can help taxpayers understand applicable regulations, calculate liabilities, and comply with payment and reporting procedures. However, Hendrawati et al. reported that tax knowledge did not significantly affect compliance [14]. This result indicates that knowledge alone may not guarantee compliant behavior. Taxpayers must also be willing and able to apply their knowledge in practice. Accordingly, tax education may be more effective when combined with accessible administrative services and clear guidance.

Tax Service Quality

Tax service quality accounted for 13% of the identified factors. Ariyanto and Nuswantara, Toniarta and Merkusiwati, Dewi and Susanto, Pratama and Mulyani, Andreansyah and Farina, Arviana and Djeni, Puspanita et al., and Budiman et al. reported positive relationships between service quality and taxpayer compliance [3], [5], [7], [8], [10], [33], [39], [41]. Helpful, timely, and accessible tax services may reduce procedural difficulties and support taxpayers in fulfilling their obligations. However, Juliantari and Sudiartana reported that service quality did not significantly affect compliance [27]. This finding suggests that other factors may also shape taxpayer behavior. Service improvements should therefore be accompanied by tax education, clear procedures, and effective communication.

Perceptions of Tax Rates

Perceptions of tax rates accounted for 10% of the identified factors. Ariyanto and Nuswantara, Toniarta and Merkusiwati, Zulma, Muhamad et al., Arta and Alfasadun, and Widodo reported relationships between tax rates and taxpayer compliance [5], [6], [23], [41], [43], [45]. Taxpayers' perceptions of whether tax rates are reasonable may influence their willingness to fulfil their obligations. However, Permata and Zahro reported that tax rates did not significantly affect compliance [32]. The mixed evidence indicates that perceptions of tax rates should be considered alongside tax knowledge, financial capacity, perceived fairness, and the credibility of enforcement. The reviewed studies do not establish that a particular tax rate will uniformly produce higher compliance among MSMEs.

Environmental Culture

Environmental culture accounted for 1% of the identified factors. Ahmad Mukoffi et al. reported a positive relationship between environmental culture and MSME taxpayer compliance [1]. In contrast, Kumala and Junaidi found that the surrounding environment did not significantly affect compliance [18]. The influence of social norms may depend on the nature of interaction among business owners and whether compliant behavior is visible and encouraged within their communities. Because the reviewed evidence is limited and inconsistent, environmental culture remains a relevant area for further investigation rather than an established determinant.

Tax Audits

Tax audits accounted for 1% of the identified factors. Lumban Gaol and Sarumaha reported a positive relationship between tax audits and individual taxpayer compliance [21]. In contrast, Lesmana and Setyadi reported that tax audits did not significantly affect MSME taxpayer compliance [19]. The differences may reflect variations in taxpayer groups, audit exposure, or perceptions of enforcement. These findings indicate that the relationship between audits and compliance warrants further investigation, particularly in the MSME context. Conclusions drawn from individual taxpayers should not automatically be generalized to MSMEs.

Religiosity

Religiosity accounted for 1% of the identified factors. Ahmad Mukoffi et al. reported a positive relationship between religiosity and MSME taxpayer compliance [1]. Religious and ethical values may encourage individuals to act honestly and fulfil obligations they consider morally important. However, Mufarrokhah et al. reported that religiosity did not significantly affect taxpayer compliance [24]. These findings suggest that the relationship between religiosity and tax behavior is not uniform. Future research should examine whether religiosity operates directly or through related factors such as moral obligation, honesty, and perceptions of the legitimacy of tax rules.

Payment Mechanisms

Payment mechanisms accounted for 1% of the identified factors. Wijaya and Yanti reported a positive relationship between tax payment mechanisms and MSME taxpayer compliance [44]. Convenient payment options may reduce the time and effort required to fulfil tax obligations. This finding is consistent with the broader theme that administrative accessibility may support compliance. However, the availability of convenient payment mechanisms should be accompanied by clear instructions and reliable systems to ensure that taxpayers can complete transactions correctly.

4. CONCLUSION

The systematic review identifies 23 factors associated with MSME taxpayer compliance, with tax sanctions, tax knowledge, service quality, taxpayer awareness, and perceptions of tax rates receiving the greatest representation in the reviewed literature. These findings highlight the importance of enforcement, taxpayer capability, administrative support, and perceptions of the

tax system. At the same time, the inconsistent findings across several factors indicate that their relationships with compliance may depend on the research setting, taxpayer characteristics, and how each construct is measured.

The main contribution of this review is to consolidate a broad range of factors examined in Indonesian MSME tax compliance research and to identify areas where findings remain inconclusive. The percentages reported here describe the representation of factors in the reviewed articles rather than the magnitude of their effects. Therefore, the results should be interpreted as a synthesis of the existing literature, not as a statistical ranking of causal importance.

Future research could examine factors that remain underexplored, including religiosity, environmental culture, tax audits, and trust in government. Researchers could also investigate how tax knowledge interacts with service quality, digital administration, financial capacity, and enforcement practices. Such studies would help clarify why findings differ across settings and identify approaches to tax administration that are responsive to the needs of MSMEs.

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