Politeknik Caltex Riau

FINAL PROJECT REPORT

The Effect of Tax Rates, Tax Knowledge, and Digital Literacy on Tax Compliance among Micro, Small, and Medium Enterprises (MSMEs)

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The Effect of Tax Rates, Tax Knowledge, and Digital Literacy on Tax Compliance among Micro, Small, and Medium Enterprises (MSMEs)

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This Final Project Report is prepared to fulfill one of the requirements for obtaining the degree of **Bachelor of Applied Accounting (S.Tr.Ak)** at Politeknik Caltex Riau

Pekanbaru, 24 July 2026

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PREFACE

All praise and gratitude are rendered to God Almighty, whose grace and blessings have enabled the author to complete this research proposal entitled "The Effect of Tax Rates, Tax Knowledge, and Digital Literacy on Tax Compliance among Micro, Small, and Medium Enterprises (MSMEs)", submitted as one of the requirements for completing the D4 degree in the Accounting and Taxation Study Program at Politeknik Caltex Riau.

The author acknowledges that this research proposal remains far from perfect. Therefore, all forms of constructive criticism and suggestions are greatly welcomed for future improvement. The author hopes that this proposal may provide benefit and insight to its readers, and serve as a reference for the development of subsequent research.

Pekanbaru, 24 July 2026

Steffi

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ABSTRACT

This study aims to determine the effect of Tax Rate, Tax Knowledge, and Digital Literacy on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan. This study uses a quantitative method. Data collection methods used are questionnaires and documentation. This research was conducted on 98 MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan. The sampling technique used was purposive sampling. Research data obtained from questionnaires were analyzed using multiple linear regression with the aid of IBM SPSS Statistics 32. The test show four results: (1) Tax Rate has a positive and significant effect on MSME Taxpayer Compliance, indicating a fair and transparent tax rate encourages taxpayers to fulfill their tax obligations; (2) Tax Knowledge does not have a significant effect on MSME Taxpayer Compliance, suggesting the level of tax knowledge alone is insufficient to drive compliance behavior among MSME taxpayers; (3) Digital Literacy has a positive and significant effect on MSME Taxpayer Compliance, reflecting that the ability to utilize digital technology facilitates the tax reporting and payment process; and (4) simultaneously, Tax Rate, Tax Knowledge, and Digital Literacy have a positive and significant effect on MSME Taxpayer Compliance, explaining 60.8% of the variation in compliance behavior, while the remaining 39.2% is explained by other variables not included in this study.

Keywords *: Digital literacy; MSME; Tax compliance; Tax knowledge; Tax rates*

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INTRODUCTION

1.1 Background

Micro, Small, and Medium Enterprises (MSMEs) occupy a central position in Indonesia's national economy. According to data from the Ministry of Cooperatives and SMEs, as cited by *Kantor Pelayanan Perbendaharaan Negara* (KPPN) Mukomuko (2023), there are currently 64.2 million MSMEs in Indonesia, accounting for 61.07% of the GDP, valued at 8,573.89 trillion rupiah, while simultaneously absorbing 117 million workers, accounting for 97% of the country's total workforce. These figures affirm the MSME sector's role not only as a primary driver of economic growth, but also as a cornerstone of social stability for the broader Indonesian population (Rafah Ramadhan et al., 2025). The scale of this contribution has prompted the Indonesian government to treat the MSME sector as a priority in national policy, leading to the establishment of a regulatory framework specifically governing the rights, obligations, and tax treatment of MSME actors in a manner proportionate to their economic capacity.

MSMEs are productive business units operated by individuals, households, or small business entities, classified under Law Number 20 of 2008 on Micro, Small, and Medium Enterprises using two main indicators: net asset value and annual sales revenue (Tambunan, 2019). Micro enterprises have net assets of no more than Rp50,000,000 and annual revenue of no more than Rp300,000,000; small enterprises have net assets between Rp50,000,000 and Rp500,000,000 with annual revenue between Rp300,000,000 and Rp2.5 billion; and medium enterprises have net assets between Rp500,000,000 and Rp10 billion with annual revenue between Rp2.5 billion and Rp50 billion (UU No. 20/2008). These classifications form the foundation upon which the government determines the tax scheme applicable to each business scale. Accordingly, PP No. 23 of 2018 stipulates a Final Income Tax (*PPh Final*) rate of 0.5% for MSME taxpayers with an annual gross turnover not exceeding Rp4.8 billion (Juniarti & Anggrahini, 2020) which was subsequently followed by PP No. 55 of 2022, under which MSME taxpayers with an annual turnover below Rp500 million are exempted from income tax obligations altogether.

In Pekanbaru City, MSMEs are growing rapidly. Currently, the number of MSMEs under the Pekanbaru City Administration has reached 26,684 enterprises. This sector serves as the main economic pillar for the city (mediacenter.riau). However, this impressive growth does not appear to be reflected in a proportional level of tax compliance among MSME actors. Despite the large number of enterprises operating across the city, a significant gap remains between the actual scale of the MSME sector and its participation in the formal tax system.

Pekanbaru City has two tax offices administering taxpayers across distinct jurisdictional areas: KPP Pratama Pekanbaru Senapelan, which covers seven sub-districts, and KPP Pratama Pekanbaru Tampan, which covers five sub-districts (DJP, 2024). This study focuses specifically on KPP Pratama Pekanbaru Senapelan, whose jurisdiction spans seven sub-districts, namely Senapelan, Limapuluh, Sail, Pekanbaru Kota, Sukajadi, Payung Sekaki, and Rumbai. These sub-districts collectively form the historical and commercial core of Pekanbaru City, with several areas, particularly Senapelan and Pekanbaru Kota, widely recognized as the oldest and most established trading centers in the city. This character is reflected in the dense concentration of markets, retail businesses, and informal commercial activity across the territory, making the area a historically significant base for MSME operations in Pekanbaru.

Table 1.1 MSME Taxpayer Registration and Annual Tax Returns Submission

Years	Number of Active MSME Taxpayers		Total	Number of MSME Taxpayers Who Submitted Annual Tax Returns (*SPT Tahunan*)		Total
	Individual	Corporate		Individual	Corporate	
2021	5.024	1.889	6.913	4.004	1.204	5.208
2022	5.935	2.340	8.275	4.594	1.308	5.902
2023	7.432	2.841	10.273	5.314	1.359	6.673
2024	12.386	3.611	15.997	4.939	1.268	6.207
2025	13.098	4.269	17.367	4.044	1.225	5.269

Source : KPP Pratama Pekanbaru Senapelan

Data from KPP Pratama Pekanbaru Senapelan reveals that while active MSME taxpayer registrations have grown substantially, from 6,913 in 2021 to 17,367 in 2025, the submission of Annual Tax Returns (*SPT Tahunan*) has failed to keep pace. In 2021, only 5,208 of 6,913 registered MSME taxpayers submitted their annual returns, representing a compliance rate of approximately 75.3%. Rather than improving over time, this rate has declined sharply, falling to merely 30.3% in 2025 when only 5,269 of 17,367 registered taxpayers fulfilled their reporting obligations, a persistent and worsening gap that reflects a structural failure across the fundamental dimensions of taxpayer compliance as outlined by Azzahra et al. (2025), encompassing registration, calculation, and reporting obligations. This deteriorating trend is further evidenced by the escalating issuance of Tax Collection Letters (*Surat Tagihan Pajak/STP*) targeting MSME taxpayers, instruments typically issued in response to late filing, calculation errors, or underpayment, which surged from 1,343 in 2021 to a peak of 11,971 in 2023, before declining to 3,716 in 2024 and 5,616 in 2025. Such figures underscore that despite the sector's significant economic contribution, the MSME sector continues to face substantial challenges in meeting its taxation obligations proportional to its role in the national economy.

Tax rates represent one of the key structural factors that shape taxpayer behavior, particularly among MSME actors whose compliance decisions are closely tied to their perception of the tax burden relative to their income capacity. In the context of MSMEs, the applicable tax rate under PP No. 23 of 2018 is set at 0.5% of gross turnover, a rate specifically designed to be proportionate and accessible for small-scale businesses. When taxpayers perceive this rate as fair and manageable, they are more likely to fulfill their obligations voluntarily, as the financial burden is not seen as disproportionate to the benefits of operating within the formal economy. Attribution Theory further illuminates this dynamic: when tax rates are viewed as equitable, taxpayers are inclined to attribute their compliance to an internal sense of civic responsibility, thereby reinforcing voluntary behavior. Sianturi et al. (2024) confirmed this, finding that tax rate has a positive and significant effect on MSME taxpayer compliance in Kabupaten Bekasi, suggesting that a fair rate structure actively encourages formal participation. In contrast, Zhafira & Agustina (2025) found that tax rates do not yield a significant effect on compliance, indicating that rate levels alone may be insufficient to drive behavioral change without the support of other factors. Given that the 0.5% Final Income Tax rate under PP No. 23 of 2018 was specifically designed to be proportionate to MSME income capacity, this study is directed toward examining whether such a rate structure produces a positive effect on taxpayer compliance within the context of KPP Pratama Pekanbaru Senapelan, an office that has experienced a sharp and sustained decline in compliance despite the relatively low rate being in effect.

Beyond the rate structure, the level of tax knowledge possessed by MSME taxpayers is equally critical in determining compliance behavior. Tax knowledge refers to the extent to which taxpayers understand their rights, obligations, calculation procedures, and the regulatory framework governing their tax liabilities. In Indonesia's self-assessment system, this understanding is especially important because taxpayers are independently required to calculate, remit, and report their own tax liabilities without direct guidance from tax authorities. When MSME actors possess sufficient knowledge of applicable tax regulations, they are better equipped to comply accurately and consistently. Grounded in Attribution Theory, as reviewed by Martinko & Mackey (2019), taxpayers who attribute their obligations to internal factors, such as their own knowledge and capability, are more likely to act responsibly and fulfill those obligations voluntarily. Both Sianturi et al. (2024) and Zhafira & Agustina (2025) confirmed that tax knowledge has a positive and significant effect on MSME taxpayer compliance, reinforcing the position that knowledge-building is one of the most reliable drivers of voluntary compliance. In contrast, Anggraini & Novitasari (2025) found that tax knowledge does not have a significant effect on sustainable MSME performance in Bengkulu City, a related but distinct outcome from tax compliance, suggesting that the strength of this relationship may vary depending on the taxpayer profile, outcome measure, and regional context. This inconsistency in findings underscores the need to re-examine the effect of tax knowledge specifically within the context of KPP Pratama Pekanbaru Senapelan.

Apart from tax rates and tax knowledge, the level of digital literacy among MSME taxpayers is increasingly recognized as a significant factor shaping compliance behavior in the era of digital tax administration. Digital literacy refers to the ability of individuals to effectively access, operate, and utilize digital tools and platforms, including those specifically designed for tax reporting and payment such as e-Filing and e-Billing (Sholihah & Nugroho 2025). This positions digital literacy as a distinct construct from tax knowledge: where tax knowledge reflects a taxpayer's understanding of regulations, calculation procedures, and reporting obligations, digital literacy reflects their technical readiness to execute those obligations through digital platforms. The two do not necessarily move together, a taxpayer well-versed in tax regulations may still fail to comply on time simply because they struggle to operate e-Filing or e-Billing systems, just as a taxpayer comfortable with digital platforms may still miscalculate or misreport due to gaps in regulatory understanding. As Indonesia's Directorate General of Taxes continues to shift toward fully digital systems, the capacity of taxpayers to engage with these platforms directly determines their ability to comply in a timely and accurate manner. This relationship is theoretically grounded in the Technology Acceptance Model (TAM) introduced by Davis (1989), which identifies Perceived Ease of Use (PEOU) as a primary determinant of technology adoption. A higher level of digital literacy reduces the perceived effort required to navigate digital tax platforms, thereby lowering administrative barriers and increasing the likelihood of consistent compliance. Sholihah & Nugroho (2025) found that digital literacy has a positive and significant effect on MSME taxpayer compliance, demonstrating that technological competence directly supports fulfillment of tax obligations. However, digital literacy remains an underexplored variable in the MSME tax compliance literature, with very few studies having directly tested its effect as an independent determinant of compliance, particularly within the Indonesian MSME context. This scarcity of evidence makes further investigation not only relevant but necessary, especially given the increasing reliance of Indonesia's tax administration system on digital infrastructure.

Taken together, these three factors, namely tax rates, tax knowledge, and digital literacy, are each considered to play a meaningful role in shaping the compliance behavior of MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan. However, the extent to which these factors influence compliance remains an ongoing subject of debate among researchers, as existing studies have not always produced consistent findings. Sianturi et al. (2024) found that both tax rate perception and tax knowledge have a positive and significant effect on MSME taxpayer compliance in Kabupaten Bekasi, while Zhafira & Agustina (2025) found that tax rates do not yield a significant effect, though tax knowledge retained its positive and significant influence. Zhafira & Agustina (2025) further confirmed that tax knowledge has a positive and significant effect on MSME taxpayer compliance, reinforcing the consistency of this variable across different study contexts. In contrast, Anggraini & Novitasari (2025) found that tax knowledge does not have a significant effect on sustainable MSME performance, indicating that this relationship is not universally consistent and may be sensitive to contextual differences such as taxpayer profile, outcome measure, and geographical setting. For digital literacy, Sholihah & Nugroho (2025) confirmed a positive and significant effect on MSME taxpayer compliance, yet the variable has been examined by only a limited number of studies, leaving its effect across different taxpayer populations and regional contexts insufficiently established.

Therefore, MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan serve as the primary subject of this study. Pekanbaru City has experienced rapid MSME growth, with the local administration actively supporting the development of the sector through various programs and facilities. Despite this, tax compliance among MSMEs in the area has shown a persistent and worsening decline, as evidenced by data from KPP Pratama Pekanbaru Senapelan. This context provides both the empirical motivation and the practical relevance for re-examining the determinants of compliance in this specific setting. Notably, the majority of prior studies have examined taxpayer compliance among either individual or corporate MSME taxpayers in isolation. In contrast, this study integrates both categories within a single unified analytical framework, encompassing all MSME actors, whether individual business operators or legally established business entities, registered at KPP Pratama Pekanbaru Senapelan and subject to the Final Income Tax scheme under PP No. 23 of 2018. Against this background, this study was conducted under the title: "The Effect of Tax Rates, Tax Knowledge, and Digital Literacy on Tax Compliance among Micro, Small, and Medium Enterprises (MSMEs)."

1.2 Problem Statement

Based on the background described above, the research questions in this study are as follows:

1. Does tax rate have a positive effect on taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan?
2. Does tax knowledge have a positive effect taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan?
3. Does digital literacy have a positive effect taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan?
4. Do tax rates, tax knowledge, and digital literacy simultaneously have a significant effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan?

1.3 Scope of The Study

In order to ensure that the scope of the research remains focused and manageable, the following limitations have been established:

1. Variable Limitation. This study is limited to examining three independent variables, namely tax rates (X1), tax knowledge (X2), and digital literacy (X3), and their effect on one dependent variable, namely tax compliance (Y). Other potential factors that may influence taxpayer compliance, such as taxpayer awareness, tax service quality, organizational culture, or macroeconomic conditions, are not included within the scope of this study.
2. Geographical Limitation. This study is conducted exclusively within the jurisdiction of KPP Pratama Pekanbaru Senapelan, Pekanbaru City, Riau Province. Therefore, the findings and conclusions of this research are specifically applicable to this geographical area and may not be directly generalized to other regions with different economic characteristics.
3. Respondent Limitation. This study specifically targets MSME taxpayers who are actively registered at KPP Pratama Pekanbaru Senapelan and have an annual gross turnover exceeding Rp500,000,000. This criterion is applied because, under Government Regulation (PP) Number 55 of 2022, MSME actors with a turnover below this threshold are fully exempt from income tax obligations and therefore do not carry the formal tax compliance duties that this study seeks to examine.

4. Regulatory Limitation. The tax policy examined in this study is specifically focused on the Final Income Tax (PPh Final) scheme for MSMEs as regulated under Government Regulation (PP) Number 23 of 2018, which established the 0.5% tax rate, and Government Regulation (PP) Number 55 of 2022, which introduced the Rp500 million non-taxable turnover threshold. Tax obligations outside of this scheme, such as Value Added Tax (VAT) or general income tax under Article 17, are beyond the scope of this study.
5. Methodological Limitation. This study employs a strictly quantitative approach using a structured questionnaire as the primary data collection instrument. The research is cross-sectional in nature, meaning that data is collected at a single point in time and represents a snapshot of current conditions. Consequently, this study does not capture longitudinal changes in taxpayer behavior over time.
6. Data Source Limitation. Primary data in this study is obtained through questionnaires distributed directly to MSME taxpayers. Secondary data is sourced from official records provided by KPP Pratama Pekanbaru Senapelan for the period of 2021–2025. Data from other tax offices or government institutions outside of KPP Pratama Pekanbaru Senapelan is not included in the analysis.

1.4 Research Objectives and Benefits

1.4.1 Research Objectives

The objectives of this research are as follows:

1. To determine the effect of tax rates on taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan.
2. To determine the effect of tax knowledge on taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan.
3. To determine the effect of digital literacy in influencing taxpayer compliance among MSMEs at KPP Pratama Pekanbaru Senapelan.
4. To determine the effect of tax rates, tax knowledge, and digital literacy simultaneously influencing taxpayer compliance among at KPP Pratama Pekanbaru Senapelan.

1.4.2 Research Benefits

The Benefits of this research are as follows:

1. Theoretical Benefits

   This study is expected to contribute theoretical references and scientific input regarding the factors that influence MSME taxpayer compliance, particularly in relation to tax rate, tax knowledge, and digital literacy. The findings are expected to enrich the existing literature on taxpayer compliance and serve as a reference for future studies in the field of taxation.

2. Practical Benefits

   a) For MSME Taxpayers

      This study is expected to serve as a source of knowledge for MSME taxpayers regarding the factors that influence their tax compliance. The findings indicate that digital literacy is the most decisive factor in supporting compliance through digital platforms such as e-Filing and e-Billing. It is therefore hoped that MSME taxpayers will be encouraged to actively develop their digital competence in order to fulfill their tax obligations more easily, accurately, and on time.

   b) For KPP Pratama Pekanbaru Senapelan and the Directorate General of Taxes (DGT)

      This study is expected to provide useful input for tax authorities in designing more targeted compliance improvement programs. Given that digital literacy and tax rate are confirmed as significant determinants of MSME taxpayer compliance, tax authorities are encouraged to expand digital assistance programs for MSME operators and intensify socialization efforts that clearly communicate the fairness and proportionality of the applicable tax rate structure under PP No. 23 of 2018.

   c) For Academic Readers and the Development of Knowledge

      This study is expected to contribute empirical evidence to the literature on MSME tax compliance in Indonesia. The findings provide one of the few direct empirical tests of digital literacy as an independent determinant of compliance, and help clarify the inconsistent findings in prior studies regarding the role of tax knowledge when modeled alongside other compliance determinants.

d) For Future Researchers

This study is expected to serve as a reference and baseline for subsequent research seeking to examine MSME taxpayer compliance under Indonesia's increasingly digitalized self-assessment tax system. Future researchers are encouraged to explore additional variables not covered in this study, expand the geographical scope to other KPP jurisdictions, and consider alternative analytical methods to further develop understanding in this field.

CHAPTER II
LITERATURE REVIEW

2.1 Previous Research

Table 2.1 presents the relevant previous studies that serve as references and the foundation for this study.

Table 2.1 Comparison of Research Variables

No	Researcher (Year)	Variables	Analysis Tool	Results	Differences
1	Gustini Sianturi, Sumarno Manrejo, Dewi Puspaningtyas Faeni (2024)	Y=MSME Taxpayer Compliance X1=Tax Knowledge X2=Tax Sanctions X3=Tax Rate Perception	Quantitative; SmartPLS (Outer Model & Inner Model)	Tax Knowledge, tax sanctions, and tax rate perception each have a positive and significant effect on MSME taxpayer compliance.	Uses tax Sanctions as independent variables, which are not examined in the current study. Study was conducted at UMKM Kabupaten Bekasi, not Pekanbaru City. Does not include Digital Literacy.
2	Zhafira & Agustina (2025)	Y = MSME Taxpayer Compliance X1 = Tax Rates X2 = Tax Sanctions X3 = Taxpayer Awareness X4 = Tax Knowledge	Quantitative; Questionnaire-based Survey	Tax rates do not have a significant effect on MSME taxpayer compliance. Tax knowledge has a positive and significant	Includes Tax Sanctions and Taxpayer Awareness as independent variables instead of Digital Literacy. Study does not

No	Researcher (Year)	Variables	Analysis Tool	Results	Differences
	Zhafira & Agustina (2025)			effect on MSME taxpayer compliance.	examine the role of digital literacy in compliance behavior.
3	Anggraini & Novitasari (2025)	Y = MSME Performance X1 = Tax Knowledge X2 = Tax Incentives X3 = Digital Literacy	Quantitative; Multiple Linear Regression	Tax knowledge does not have a significant effect on MSME. Tax incentives and digital literacy each have a positive and significant effect on sustainable MSME performance.	Includes Tax Incentives as an independent variable, which is not examined in the current study. Tax Rates is not examined. Study was conducted in Bengkulu City, not Pekanbaru City.
4	Sholihah & Nugroho (2025)	Y = MSME Taxpayer Compliance X1 = Tax Literacy X2 = Digital Literacy X3 = Tax Stereotypes	Quantitative; Partial Least Square (PLS)	Digital literacy has a positive and significant effect on MSME taxpayer compliance.	Uses Tax Literacy and Tax Stereotypes instead of Tax Rates and Tax Knowledge. Study conducted in Cirebon, West

Based on Table 2.1, the previous studies reviewed in this section have examined factors relevant to MSME taxpayer compliance, particularly in relation to tax rates, tax knowledge, and digital literacy. All three studies employed a quantitative approach, primarily using survey-based questionnaires as the main data collection instrument. Their findings collectively indicate that MSME taxpayer compliance is shaped by a combination of structural, cognitive, and technological factors. While the studies differ in their variable combinations, geographical settings, and analytical methods, each contributes meaningful insight into the mechanisms through which taxpayer behavior is formed and sustained. Reviewing these studies side by side reveals both points of convergence and notable inconsistencies, particularly across different regulatory environments and taxpayer segments, which together underscore the importance of contextualizing compliance research within specific local conditions.

Regarding tax rates, the evidence across studies points in different directions, reflecting the complexity of how taxpayers perceive and respond to the rate structure imposed on them. Sianturi et al. (2024) found that tax rate perception has a positive and significant effect on MSME taxpayer compliance in Kabupaten Bekasi, suggesting that when the applicable rate is perceived as fair and proportionate to taxpayers' actual economic capacity, it encourages rather than discourages voluntary participation in the formal tax system. This finding aligns with the broader premise that a well-calibrated rate structure reduces the perceived burden of compliance and strengthens taxpayers' internal motivation to fulfill their obligations. In contrast, Zhafira & Agustina (2025) found that tax rates do not yield a significant effect on MSME taxpayer compliance, indicating that for some taxpayer segments, the rate level alone may be insufficient to drive behavioral change without being accompanied by other supporting factors such as awareness or enforcement. This divergence in findings across two studies targeting the same taxpayer category highlights the sensitivity of the tax rate variable to contextual differences, and reinforces the need to re-examine its effect specifically within the regulatory and economic environment of Pekanbaru City.

On tax knowledge, the evidence across the reviewed studies is comparatively more consistent. Both Sianturi et al. (2024) and Zhafira & Agustina (2025) confirmed that tax knowledge has a positive and significant effect on MSME taxpayer compliance, indicating that a stronger and more comprehensive understanding of tax regulations directly translates into higher levels of compliance behavior. Sianturi et al. (2024) specifically demonstrated this relationship in the context of MSME taxpayers in Kabupaten Bekasi, finding that taxpayers who better understood applicable tax provisions were more likely to fulfill their reporting and payment obligations in a timely and accurate manner. Zhafira & Agustina (2025) reinforced this finding, showing that even when other variables in their model failed to reach significance, tax knowledge remained a robust and statistically meaningful predictor of compliance. However, a contrasting result was reported by Anggraini & Novitasari (2025), who found that tax knowledge does not have a significant effect on MSME in Bengkulu City, suggesting that the strength of this relationship may be conditioned by contextual factors such as taxpayer profile, outcome measure, and the presence of other compliance-driving mechanisms. This divergence in findings reinforces the need to re-examine the effect of tax knowledge within the specific context of KPP Pratama Pekanbaru Senapelan.

On digital literacy, Sholihah & Nugroho (2025) found that digital literacy has a positive and significant effect on MSME taxpayer compliance, demonstrating that taxpayers who are capable of navigating digital platforms and utilizing technology effectively are better positioned to fulfill their tax obligations consistently and on time. Their study highlighted that digital access and competence reduce the perceived complexity of tax administration systems, making compliance more achievable for MSME actors who might otherwise be deterred by the technical demands of platforms such as e-Filing and e-Billing. However, their study was conducted in Cirebon, West Java, using Partial Least Square (PLS) analysis, and examined digital literacy alongside tax literacy and tax stereotypes rather than tax rates and tax knowledge, which limits the direct comparability of their findings with the present study. More broadly, digital literacy remains one of the least examined variables in the MSME tax compliance literature. Very few studies have tested it directly as an independent determinant of compliance, particularly within the Indonesian MSME context, and existing findings are not yet sufficient to establish a definitive pattern. This scarcity of empirical evidence makes digital literacy a variable that warrants further and more targeted investigation, especially as Indonesia's tax administration continues to shift toward fully digital systems that demand a baseline level of technological competence from all registered taxpayers.

Taken together, these studies collectively point to a gap that this research seeks to fill. No prior study has simultaneously examined the effects of tax rates, tax knowledge, and digital literacy on MSME taxpayer compliance within a single unified model, particularly in the context of Pekanbaru City and under the current regulatory framework established by PP No. 23 of 2018. This study addresses that gap by integrating all three variables within a multiple linear regression framework, applied specifically to MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan, encompassing both individual and corporate taxpayer categories within a single analytical scope. Consequently, this research is expected to contribute empirical evidence that both addresses the existing research gap and complements and extends the findings of previous studies, while offering practical insight for tax authorities seeking to strengthen MSME compliance in the Pekanbaru City area.

2.2 Theoretical Foundation

This section discusses the theoretical framework that serves as the foundation of the research, integrating fundamental concepts related to the research topic to provide a more profound understanding of the variables under study.

2.2.1 Attribution Theory

Attribution Theory describes the cognitive process by which individuals interpret and assign causes to their behavior and the behavior of others. As reviewed by Martinko & Mackey (2019), this theory was originally pioneered by the Austrian psychologist Fritz Heider (1958), who argued that individuals act as "naive psychologists" who seek to understand whether a behavior is driven by internal (dispositional) or external (situational) factors.

This framework was further refined by Harold Kelley (1967) through the covariation model and Bernard Weiner (1985), who integrated the theory into human motivation and achievement. According to the dimensions discussed by (Martinko & Mackey, 2019), there are three causal dimensions often used to explain outcomes: Locus of Causality (internal vs. external), Stability, and Controllability.

In the context of this study, Tax Knowledge and Digital Literacy are analyzed as internal attributes (internal locus). When an MSME owner attributes their tax compliance to their own proficiency, such as having high tax knowledge and digital skill, they develop a sense of internal control and personal responsibility (Weiner, 1985). According to Martinko & Mackey (2019), internal attributions for success lead to higher motivation and consistent behavior, which in this case results in higher voluntary compliance. Conversely, if a taxpayer perceives the tax system as too complex (external attribution of difficulty), they may justify non-compliance as a result of systemic flaws rather than their own effort.

2.2.2 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), is one of the most influential theories for explaining how users come to accept and use a specific technology. According to Davis, an individual's decision to utilize a new system is determined by two primary cognitive beliefs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

a) Perceived Usefulness (PU): The degree to which a person believes that using a particular system would enhance their job performance (Davis, 1989). In the context of MSME taxation, PU means the digital system provides tangible benefits such as accelerating the tax payment process, increasing operational effectiveness, and making the overall tax procedure significantly easier for taxpayers. In this study, if MSME owners believe that the Coretax system or the NIK-NPWP integration simplifies their reporting and reduces administrative errors, their PU will be high.
b) Perceived Ease of Use (PEOU): The degree to which a person believes that using a particular system would be free of effort (Davis, 1989). A tax administration system has high PEOU when it is easy to learn, easy to control, and can be flexibly accessed from anywhere.

Digital Literacy acts as a crucial external variable that directly influences PEOU. High digital literacy ensures that the transition to a digitized tax environment is not perceived as a complex hurdle, but rather as a streamlined tool for efficiency. When the tax authority provides high-quality digital services that are easy to navigate, it fosters a sense of professionalism and support. This reinforces the "Trust" dimension, as taxpayers feel the authority is providing them with the necessary tools to succeed, ultimately leading to higher voluntary tax compliance. This theoretical integration is empirically supported by Sholihah & Nugroho (2025), who found that digital literacy has a positive and significant effect on MSME taxpayer compliance, demonstrating that higher digital competence directly reduces the perceived complexity of digital tax platforms, consistent with the PEOU construct within the TAM framework.

2.2.3 Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are productive business units operated by individuals, households, or small business entities that play a strategic role in sustaining the national economy. According to Tambunan (2019), MSMEs are small-scale economic activities that have consistently shown resilience across various economic crises while also absorbing large numbers of workers. This was clearly demonstrated during the 1998 monetary crisis, when many large enterprises collapsed while MSMEs managed to survive and even continue to grow.

Legally, the classification of MSMEs is governed by Law Number 20 of 2008 on MSMEs, using two main indicators: net asset value and annual sales revenue. The three categories are as follows:

a) Micro Enterprise: Net assets of no more than Rp50,000,000 (excluding land and buildings), with annual revenue of no more than Rp300,000,000.
b) Small Enterprise: Net assets between Rp50,000,000 and Rp500,000,000, with annual revenue between Rp300,000,000 and Rp2.5 billion.
c) Medium Enterprise: Net assets between Rp500,000,000 and Rp10 billion, with annual revenue between Rp2.5 billion and Rp50 billion

Together, these three categories cover a wide range of businesses, from small informal operators to more structured business entities with established production and distribution activities.

2.2.4 Tax Rates

The tax rate is a crucial fiscal element that shapes how MSME taxpayers calculate, justify, and ultimately act on their compliance decisions. When the rate structure is perceived as rational and proportionate to a business's income capacity, the financial burden imposed on taxpayers becomes more measurable and predictable, which in turn fosters a more supportive business climate and encourages business actors to voluntarily transition into the formal tax system. In this study, the tax rate is defined as a statutory provision or percentage based on prevailing laws, used to calculate and determine the amount of tax that must be paid, remitted, and/or collected by the taxpayer (Azzahra et al., 2025). Under Government Regulation No. 23 of 2018, this rate was set at a Final Income Tax of 0.5% of gross turnover for MSME taxpayers with annual turnover not exceeding Rp4.8 billion (Juniarti & Anggrahini, 2020), and was subsequently complemented by Government Regulation No. 55 of 2022, which exempts MSME taxpayers with an annual turnover below Rp500 million from income tax obligations altogether a provision intended to provide meaningful fiscal relief for micro-scale business actors.

The tax rate functions as a fiscal policy instrument that bridges the interests of state revenue and business sustainability. It involves not only a fixed deduction percentage but also affirmative, adaptive policies that give taxpayers room to grow before being fully taxed. In the context of MSMEs, the low Final Income Tax rate of 0.5% combined with the Rp500 million non-taxable turnover threshold reflects an effort to strengthen taxpayers' trust toward tax authorities while easing their transition into the formal tax system. Setting a fair and proportionate rate is therefore essential to building a transparent fiscal ecosystem, one that encourages voluntary compliance without imposing a burden heavy enough to discourage small business growth. Given these regulatory developments, it becomes relevant to assess how taxpayers themselves perceive both the fairness of the applicable rate and the extent to which it eases their tax burden.

The indicators used to measure tax rate in this study are adapted from Sianturi et al. (2024), as follows:

a) Reduces tax burden, refers to the taxpayer's perception that the applicable tax rate does not impose an excessive financial obligation relative to their business scale and income capacity, making compliance feel financially manageable rather than burdensome.
b) Provides a sense of fairness, refers to the taxpayer's perception that the tax rate imposed is equitable and proportionate, meaning that the amount required to be paid aligns with what they consider a just contribution given their level of income and business activity.
c) The tax imposed is simpler, refers to the taxpayer's perception that the tax calculation mechanism under the applicable rate is straightforward and easy to understand, reducing the administrative complexity involved in fulfilling their tax obligations.

2.2.5 Tax Knowledge

Tax knowledge is a fundamental element underlying taxpayer compliance behavior, particularly within Indonesia's self-assessment system, in which taxpayers are independently responsible for calculating, remitting, and reporting their own tax liabilities without direct guidance from tax authorities. Tax knowledge refers to the level of understanding possessed by MSME taxpayers regarding the function of taxation, their tax obligations, and the procedures required for proper reporting (Azzahra et al., 2025). This understanding is not merely theoretical but practical, since most MSME owners manage their own tax affairs without the assistance of a dedicated accounting department. A taxpayer who possesses adequate tax knowledge is better equipped to interpret regulations correctly, avoid miscalculations, and recognize the deadlines and procedures required for proper reporting, including the completion of the Annual Tax Return (SPT). Such knowledge also shapes taxpayers' attitudes toward compliance: individuals who understand the rationale and mechanics of taxation tend to view their obligations as manageable rather than burdensome, whereas a lack of information often leads to administrative errors, unintentional non-compliance, or, in some cases, avoidance born out of confusion rather than deliberate dishonesty. This issue is particularly relevant for MSMEs, many of which operate informally and have limited exposure to structured tax education. Given the importance of this variable, the indicators of tax knowledge used in this study are adapted from Sianturi et al. (2024), as follows:

a) Knowledge of general tax provisions and procedures (KUP), refers to the taxpayer's understanding of the fundamental legal framework governing taxation in Indonesia, including their rights, obligations, and the administrative procedures required to register, calculate, pay, and report their taxes.
b) Knowledge of the tax system currently in effect, refers to the taxpayer's familiarity with the self-assessment system adopted in Indonesia, whereby taxpayers are independently responsible for calculating, remitting, and reporting their own tax liabilities without direct intervention from tax authorities.
c) Knowledge of the functions of taxation, refers to the taxpayer's awareness that taxes serve not only as a primary source of state revenue but also as an instrument for regulating economic activity and financing public goods and services that benefit society as a whole.

2.2.6 Digital Literacy

Digital literacy is a fundamental adaptation element that bridges taxpayers with the ongoing modernization of tax administration. When taxpayers possess adequate digital literacy, technological barriers can be effectively overcome, making the process of fulfilling tax obligations significantly more efficient. This creates an environment of ease of use, where individuals feel capable of navigating digital platforms independently, which in turn improves the overall smoothness of the tax reporting process. In general terms, digital literacy is defined as an individual's ability to safely and effectively find, evaluate, use, and operate information and communication technology, including those specifically designed for tax reporting and payment such as e-Filing and e-Billing (Sholihah & Nugroho, 2025).

Referring to the Technology Acceptance Model (Davis, 1989), digital literacy functions as a crucial external variable that directly shapes Perceived Ease of Use (PEOU) the belief that using a particular system will be free of excessive effort. When MSME taxpayers possess sufficient digital literacy, they tend to perceive digital tax platforms as easier to learn, more controllable, and flexible enough to be accessed anytime and anywhere, rather than as a complex technological hurdle. This technical proficiency is not merely a basic operational skill; it also encompasses competence in navigating specific features within digital tax systems, such as independently generating a billing code through the relevant online application.

The indicators of digital literacy used in this study refer to Sholihah & Nugroho (2025), namely:

a) Ability to use digital tax services, the taxpayer's capability to operate and navigate digital tax platforms required for fulfilling their tax obligations.
b) Familiarity with e-filing and e-payment, the extent to which the taxpayer is accustomed to and comfortable using e-filing and e-payment systems specifically.
c) Trust in digital tax systems, the taxpayer's confidence in the reliability and security of digital tax platforms when used to report and pay taxes.

2.2.7 Tax Compliance

a) Definition of Tax Compliance

Tax compliance is one of the central concepts in taxation studies, reflecting the extent to which taxpayers fulfill their tax obligations in accordance with the applicable laws and regulations. This concept encompasses not only the technical and administrative dimensions but also the behavioral, cognitive, and social dimensions of taxpayers in their interaction with the tax system. According to Azzahra et al. (2025), tax compliance refers to a condition in which taxpayers fulfill all of their tax obligations and exercise their tax rights. This definition emphasizes that compliance is bidirectional: taxpayers are not only required to fulfill their obligations, but are also entitled to exercise the rights embedded within the tax system, such as the right to tax refunds or objections.

Grounded in Attribution Theory, as reviewed by Martinko & Mackey (2019), taxpayer compliance behavior can be understood through the lens of how individuals interpret the causes of their own actions. Taxpayers who attribute their compliance to internal factors such as a sense of personal responsibility and civic duty are more likely to fulfill their obligations voluntarily, while those who attribute non-compliance to external factors such as the perceived burden of the tax system are more inclined to justify avoidance as a situational response rather than a deliberate violation.

In the context of Indonesia's self-assessment system, taxpayer compliance constitutes a highly critical element. This system places full trust in taxpayers to independently calculate, remit, and report their own tax liabilities. Consequently, the level of understanding and awareness among taxpayers becomes the primary determinant of this system's success (Azzahra et al., 2025).

b) Indicators of Tax Compliance

Azzahra et al. (2025), outlines that tax compliance is manifested through a series of formal obligations that must be fulfilled by taxpayers. These compliance dimensions include:

1) Timeliness of tax reporting, refers to whether the taxpayer submits

their tax returns within the deadlines established by tax regulations, reflecting punctuality and consistency in fulfilling reporting obligations.

2) Accuracy in tax payment, refers to whether the taxpayer correctly calculates the amount of tax owed and pays it in full, without underreporting or miscalculating their tax liability.
3) Adherence to tax regulations, refers to the taxpayer's general conformity with applicable tax laws, rules, and administrative procedures beyond just reporting and payment, reflecting overall compliance with the legal framework.

These three dimensions serve as the primary reference in this study for measuring the level of tax compliance among MSME taxpayers in Pekanbaru City, particularly with respect to the Final Income Tax regulated under Government Regulation (PP) Number 23 of 2018 and PP Number 55 of 2022.

2.3 Conceptual Framework

The conceptual framework constitutes a logical elaboration of arguments aimed at clarifying the relationships among the variables under study, which consist of the Dependent Variable (MSME Taxpayer Compliance) and the Independent Variables (Tax Rates, Tax Knowledge, and Digital Literacy).

2.3.1 The Effect of Tax Rates on MSME Taxpayer Compliance

The tax rate constitutes a fundamental fiscal instrument that directly shapes the perception and behavioral response of taxpayers toward their obligations. Grounded in Attribution Theory as reviewed by Martinko & Mackey (2019), a tax rate that is perceived as proportionate and fair encourages taxpayers to attribute their compliance behavior to an internal sense of fairness and civic responsibility, rather than to external compulsion. In the context of MSMEs in Indonesia, the Final Income Tax rate of 0.5% of gross turnover under PP No. 23 of 2018, applicable to MSME taxpayers with annual turnover not exceeding Rp4.8 billion (Juniarti & Anggrahini, 2020), was subsequently complemented by PP No. 55 of 2022, which exempts taxpayers with an annual turnover below Rp500 million from income tax obligations altogether. This reflects a deliberate governmental effort to align the tax burden with the financial capacity of small business actors. Empirically, Harmana (2023) found that tax rate changes have a positive and significant effect on MSME taxpayer compliance, both partially and simultaneously, suggesting that a rate perceived as fair and proportionate encourages voluntary participation in the formal tax system. In contrast, Zhafira & Agustina (2025) found that tax rates do not yield a significant effect on MSME taxpayer compliance, indicating that rate levels alone may be insufficient to drive behavioral change without the support of other factors such as awareness or enforcement. This inconsistency in findings underscores the need to re-examine the effect of tax rates specifically within the context of KPP Pratama Pekanbaru Senapelan. Based on these theoretical and empirical foundations, the following hypothesis is proposed:

H1: Tax rates have a positive effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan.

2.3.2 The Effect of Tax Knowledge on MSME Taxpayer Compliance

Tax knowledge represents an internal cognitive resource that enables taxpayers to correctly interpret, calculate, and report their tax obligations. Drawing upon Attribution Theory as reviewed by Martinko & Mackey (2019), taxpayers who attribute their compliance behavior to internal factors, such as the possession of sufficient tax knowledge, tend to develop a stronger sense of personal responsibility and self efficacy, which systematically drives voluntary compliance. Tax knowledge itself is defined as the process by which taxpayers acquire knowledge in the field of taxation and subsequently apply that knowledge for the purpose of fulfilling their tax obligations (Azzahra et al., 2025). In the MSME context, a comprehensive understanding of tax functions, regulations, and reporting procedures significantly reduces administrative confusion and minimizes errors in tax reporting. This theoretical premise is empirically supported by Harmana (2023) and Zhafira & Agustina (2025), both of whom demonstrated that tax knowledge has a positive and significant effect on MSME taxpayer compliance, indicating that a stronger and more comprehensive understanding of tax regulations directly translates into higher levels of compliance behavior. However, a contrasting result was reported by Anggraini & Novitasari (2025), who found that tax knowledge does not have a significant effect on MSME in Bengkulu City, suggesting that the strength of this relationship may be conditioned by contextual factors such as taxpayer profile, outcome measure, and geographical setting. Accordingly, the following hypothesis is proposed:

H2: Tax knowledge has a positive effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan.

2.3.3 Digital Literacy on MSMEs Taxpayer Compliance

Digital literacy constitutes a critical determinant of taxpayers' capacity to effectively engage with digitalized tax administration systems, including e-Filing, e-Billing, and the Coretax platform. Grounded in the Technology Acceptance Model introduced by Davis (1989), digital literacy directly influences both Perceived Ease of Use and Perceived Usefulness, the two primary cognitive determinants of technology acceptance. MSME owners who possess adequate digital literacy are more likely to perceive online tax systems as accessible and operationally efficient, thereby reducing technological barriers and facilitating more consistent compliance behavior. Digital literacy itself is defined as an individual's ability to safely and effectively find, evaluate, use, and operate information and communication technology in the context of fulfilling tax obligations. This theoretical argument is empirically corroborated by Sholihah & Nugroho (2025), who found that digital literacy has a positive and significant effect on MSME taxpayer compliance, demonstrating that taxpayers capable of accessing and using digital platforms with confidence tend to fulfill their reporting and payment obligations more consistently and on time. However, digital literacy remains one of the least examined variables in the MSME tax compliance literature, with very few studies having tested it directly as an independent determinant of compliance, particularly within the Indonesian MSME context. In light of these findings, the following hypothesis is proposed:

H3: Digital literacy has a positive effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan.

2.3.4 The Simultaneous Effect of Tax Rates, Tax Knowledge, and Digital Literacy on MSME Taxpayer Compliance

The three independent variables examined in this study, namely tax rates, tax knowledge, and digital literacy, do not operate in isolation; rather, they collectively constitute an integrated system of fiscal, cognitive, and technological determinants that jointly shape MSME taxpayer compliance behavior. Grounded in Attribution Theory (Martinko & Mackey, 2019), when taxpayers perceive the applicable tax rate as fair, possess adequate tax knowledge, and are capable of navigating digital tax platforms, they are more likely to attribute their compliance behavior to internal factors; such as personal responsibility, competence, and civic awareness, thereby reinforcing voluntary fulfillment of tax obligations. Conversely, when any of these dimensions is deficient, taxpayers tend to externalize non-compliance as a response to systemic burdens or complexity. Attribution Theory (Martinko & Mackey, 2019) thus suggests that the simultaneous presence of these three variables is theoretically expected to produce a stronger and more sustained compliance outcome than any single variable could achieve independently. Empirically, the studies summarized in Table 2.1 each modeled MSME taxpayer compliance using a combination of structural, cognitive, and technological determinants. Harmana (2023) confirmed that tax socialization, tax rate changes, and tax understanding jointly produce a significant effect on compliance, while Zhafira & Agustina (2025) likewise confirmed that tax rates, tax penalties, taxpayer awareness, and tax knowledge jointly produce a significant effect on compliance. By contrast, Sholihah & Nugroho (2025) using a Partial Least Square approach, found that digital literacy together with tax literacy and tax stereotypes explain only a modest share of the variance in compliance, suggesting that no single combination of determinants has yet provided a comprehensive explanation of MSME taxpayer compliance behavior. Based on these theoretical and empirical considerations, the following hypothesis is proposed:

H4: Tax rates, tax knowledge, and digital literacy simultaneously have a positive and significant effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan.

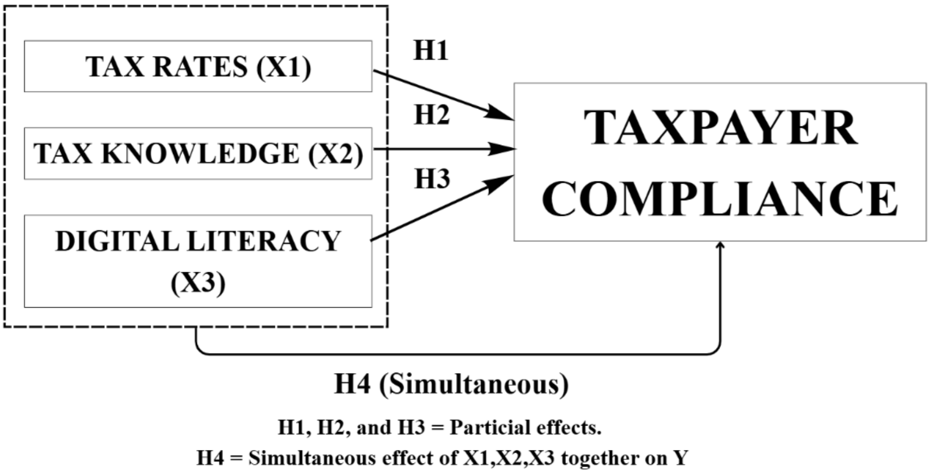


Figure 2.1 Conceptual Framework

CHAPTER III
RESEARCH METHODOLOGY

3.1 Population and Sample

Population refers to a generalization area consisting of objects or subjects that possess certain qualities and characteristics determined by the researcher to be studied, from which conclusions are subsequently drawn (Sekaran & Bougie, 2016). The population in this study consists of all MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan in 2025, totaling 5,269 taxpayers. The population in this study is bounded to active MSME taxpayers who have fulfilled the obligation to register their tax identification number (NPWP/NITKU) and are subject to the final income tax rate as stipulated under PP No. 23/2018.

A sample is a subset of the population that possesses the same qualities and characteristics as the population from which it is drawn (Sugiyono, 2019). The sampling technique used in this study is purposive sampling, a non-probability sampling method in which samples are selected based on specific criteria determined by the researcher (Sekaran & Bougie, 2016). The criteria applied in this study are as follows:

a) MSME taxpayers who are actively registered at KPP Pratama Pekanbaru Senapelan;
b) Taxpayers who have an annual gross turnover not exceeding Rp4.8 billion, thereby qualifying as MSMEs under PP No. 7/2021;
c) Taxpayers who have been in operation for at least one tax year and have experience fulfilling MSME tax obligations.

The sample size in this study was determined using the Slovin formula, a widely applied sampling formula in quantitative social science research that calculates the minimum representative sample size from a known population based on a predetermined tolerable margin of error (Sekaran & Bougie, 2016). A margin of error (e) of 10% was selected for this study, consistent with the methodological conventions adopted by prior quantitative research on tax compliance conducted in Indonesia. Listiyowati et al. (2021), in their study of MSME taxpayer compliance during the COVID-19 pandemic in Semarang City, applied the Slovin formula with a 10% margin of error to a population of 2,129 registered MSME taxpayers, obtaining a sample of 95 respondents. Similarly, Rahmadianti & Saepudin (2021), in examining the effect of tax socialization on taxpayer compliance among 1,419 residents in Solokan Jeruk Village, Bandung Regency, applied the same error tolerance level, yielding a sample of 93 respondents. The consistent adoption of this tolerance level across studies with populations in a comparable range to the present study affirms that a 10% margin of error represents an accepted and defensible standard in Indonesian tax compliance research, where the priority is practical feasibility and representative sampling rather than statistical precision at the 5% level. This choice is further justified by the practical constraints inherent in the present study, namely limitations in time and in the ability to access the entire registered population of MSME taxpayers at KPP Pratama Pekanbaru Senapelan. The Slovin formula is expressed as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = Number of samples
- N = Total population
- e = Margin of error (tolerable error rate)

Based on the formula above, the sample size calculation in this study is as follows:

$$n = \frac{5{,}269}{1 + 5{,}269(0{,}1)^2}$$

$$n = \frac{5{,}269}{1 + 52.69}$$

$$n = 98{,}13 \approx 98$$

Based on this calculation, the total number of samples used in this study is **98 respondents**.

3.2 Research Type

This research employs a quantitative approach. Ishtiaq (2019), defines quantitative research as an inquiry approach for testing objective theories by examining the relationships among variables, where these variables can be measured typically using instruments, so that numbered data can be analyzed using statistical procedures. This approach was selected because the primary objective of this study is to measure and test the causal relationships between the independent variables, namely tax rates, tax knowledge, and digital literacy and the dependent variable, namely MSME taxpayer compliance, through structured data collection and inferential statistical testing, consistent with the methodological framework adopted by prior studies such as Harmana (2023), Zhafira & Agustina (2025), and (Sholihah & Nugroho, 2025).

3.3 Research Variable Operationalization

In this study, the independent variables examined consist of three variables, namely Tax Rates (X_1), Tax Knowledge (X_2), and Digital Literacy (X_3). Meanwhile, the dependent variable that is influenced by these independent variables is Tax Compliance (Y). The operationalization of each variable, including its indicators and corresponding questionnaire item numbers, is presented in Table 3.1 below.

Table 3.1 Variable Operationalization

No.	**Variable**	**Source**	**Indicator**	**Item No.**	**No. of Items**	**Measurement Scale**
1.	Tax Rate (X_1)	Anggraini & Novitasari (2025)	a. Reduces tax burden	1, 2	2	Likert Scale 1-5
			b. Provides a sense of fairness	3, 4	2	
			c. The tax imposed is simpler	5, 6	2	
2.	Tax Knowledge (X_2)		a. Knowledge of general tax provisions and procedures (KUP)	7, 8	2	

No.	Variable	Source	Indicator	Item No.	No. of Items	Measurement Scale
			b. Knowledge of the tax system currently in effect	9, 10	2	Likert Scale 1-5
			c. Knowledge of the functions of taxation	11,12	2	
3.	Digital Literacy (X_3)	Sholihah & Nugroho (2025)	a. Ability to use digital tax services	13, 14	2	
			b. Familiarity with e-filing and e-payment	15, 16	2	
			c. Trust in digital tax systems	17, 18	2	
4.	MSME Tax Compliance (Y)	Azzahra et al. (2025)	a. Timeliness of tax reporting	19, 20	2	
			b. Accuracy in tax payment	21, 22	2	
			c. Adherence to tax regulations	23, 24	2	
Total Number of Items					**24**	

Each item in the questionnaire is measured using a five-point Likert Scale, where a score of 1 represents "Strongly Disagree" and a score of 5 represents "Strongly Agree." This measurement scale enables the quantification of respondents' subjective perceptions across all variables, thereby allowing for the application of parametric statistical analysis.

3.4 Types and Sources of Data

The type of data used in this study is quantitative data. The sources of data used in this study consist of both primary data and secondary data. Primary data was obtained directly from the original source through questionnaires distributed to MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan. Secondary data was obtained from existing sources such as official records, publications, and relevant documents related to MSME taxpayer compliance.

3.5 Data Collection Technique

The data collection techniques used in this study consist of two methods, namely questionnaires and documentation. The primary instrument used is a structured questionnaire, which was distributed directly to MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan. The questionnaire was designed based on indicators derived from the theoretical frameworks discussed in Chapter II, with responses measured using a five-point Likert Scale, where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree," enabling the quantification of respondents' perceptions across all variables. Finally, supporting secondary data was gathered through the documentation method, which involved collecting official documents, annual reports, and published records from relevant government institutions, including taxpayer registration data, compliance rate statistics, and applicable tax regulations governing the MSME sector in Indonesia.

3.6 Data Analysis Technique

The data analysis in this study is conducted using quantitative statistical methods with the aid of IBM SPSS Statistics software. The analytical procedures are carried out sequentially, covering instrument testing, regression analysis, and hypothesis testing, as elaborated in the subsections below.

3.6.1 Respondent Characteristics Analysis

This analysis is conducted to identify the characteristics of the respondents involved in this study. Respondent characteristics are presented in the form of frequency distributions and are classified based on the following criteria: gender, type of business, and annual business turnover. This descriptive analysis provides a general profile of the survey sample and contextualizes the interpretation of subsequent statistical findings.

3.6.2 Validity and Reliability Test

The validity and reliability tests are conducted to ensure that the questionnaire instrument used in this study is both accurate and consistent in measuring the intended constructs (Ghozali, 2016). The validity test is used to measure whether each questionnaire item is capable of measuring what it is intended to measure. An instrument is considered valid if the Pearson Product Moment correlation coefficient (r-count) of each item exceeds the r-table value at a significance level of 5%. In this study, an item is declared valid if r-count > r-table (or r-count ≥ 0.30). Conversely, items with r-count < r-table are declared invalid and must be excluded from further analysis. The reliability test, on the other hand, is conducted to assess the consistency and stability of the measurement instrument. A questionnaire instrument is considered reliable if respondents' answers to the same statements remain consistent across time and conditions. Reliability is measured using the Cronbach's Alpha coefficient. An instrument is considered reliable if the Cronbach's Alpha value exceeds 0.6. Conversely, an instrument with a Cronbach's Alpha below 0.6 is deemed unreliable and requires revision before use in further analysis.

3.6.3 Normality Test

The normality test is conducted to determine whether the residuals in the regression model are normally distributed (Ghozali, 2016). In this study, the normality test is carried out using the Kolmogorov-Smirnov (K-S) test. The criterion applied is that if the significance value is above 0.05, the data are considered to be normally distributed. Conversely, if the significance value falls below 0.05, the data do not meet the normality assumption.

3.6.4 Heteroscedasticity Test

One way to determine whether heteroscedasticity exists in a multiple linear regression model is by looking at the scatterplot graph, or by examining the predicted values of the dependent variable (SRESID) against the residual error (ZPRED). A good research model is one that does not contain heteroscedasticity

(Ghozali, 2016). In addition, the Glejser Test can also be used, where if the significance value > 0.05, heteroscedasticity does not occur. Conversely, if the significance value < 0.05, heteroscedasticity is present.

3.6.5 Multicollinearity Test

The presence or absence of multicollinearity in the regression model can be identified from the Tolerance value and the Variance Inflation Factor (VIF). If the Tolerance value > 0.10 or the VIF value < 10, it means there is no multicollinearity. Conversely, if the Tolerance value < 0.10 or the VIF value > 10, it means multicollinearity is present. A good regression model should not have correlation among the independent variables.

3.6.6 Multiple Linear Regression Analysis

This analysis is used to determine the direction of the relationship between the independent variables, namely tax rates, tax knowledge, and digital literacy, and the dependent variable, namely tax compliance. It identifies whether each independent variable has a positive or negative relationship, and is also used to predict the value of the dependent variable when the independent variable values increase or decrease. The regression equation in this study is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y = Tax Compliance
- α = Constant
- β_1–β_3 = Regression coefficients
- X_1 = Tax Rates
- X_2 = Tax Knowledge
- X_3 = Digital Literacy
- ε = Error term

3.6.7 Model Testing

1. F-Test

   The F-test analysis is carried out to compare the F-count with the F-table. In this study, the significance level α is set at 5%. If the F-count < F-table or the p-value > α, it is considered not significant, meaning that the independent variables simultaneously do not have an effect on the dependent variable. Conversely, if the F-count > F-table or the p-value < α, it is considered significant, meaning that the independent variables simultaneously have a significant effect on the dependent variable.

2. Coefficient of Determination (R^2)

   The coefficient of determination test is used to measure how far the model is able to explain the variation in the dependent variable (Kuncoro, 2013). The value of R^2 ranges between zero and one. A small R^2 value indicates that the ability of the independent variables to explain the variation in the dependent variable is very limited, while a value closer to one indicates a stronger explanatory power of the model.

3. Hypothesis Test (t-Test)

   The t-test in this study uses a significance level of $\alpha = 5\%$. The test is carried out by comparing the t-count value with the t-table value, or by examining the p-value of each variable, in order to determine whether the proposed hypotheses are significant. If the t-count > t-table or the p-value < α, the independent variable has a significant effect on the dependent variable. Conversely, if the t-count < t-table or the p-value > α, the independent variable does not have a significant effect on the dependent variable.

CHAPTER IV
RESULTS AND DISCUSSION

4.1 Overview of the Research Object

4.1.1 Profile of KPP Pratama Pekanbaru Senapelan

KPP Pratama Pekanbaru Senapelan is a primary tax service office operating under the Directorate General of Taxes (DGT), located at Jalan Jenderal Sudirman Number 247, Simpang Empat, Pekanbaru Kota District, Pekanbaru 28116. The office was officially established in 2008, previously known as the Pekanbaru Tax Service Office. The formation of KPP Pratama Pekanbaru Senapelan cannot be separated from the broader institutional history of the Regional Office of DGT Riau and Kepri, which began with the establishment of Regional Office XIX of the DGT based on the Decree of the Minister of Finance Number 65/KMK.01/2002 dated February 27, 2002, concerning the organization and work procedures of the Regional Office of the Directorate General of Taxes for Large Taxpayers and the Tax Service Office for Large Taxpayers. Subsequently, based on the Decree of the Minister of Finance Number 587/KMK.01/2003 dated December 31, 2003, Regional Office XIX DGT for Large Taxpayers was restructured into the Regional Office of DGT for Large Taxpayers, which later became the institutional umbrella under which KPP Pratama Pekanbaru Senapelan now operates.

Since its establishment, KPP Pratama Pekanbaru Senapelan has gone through several periods of institutional development in line with the broader modernization of tax administration carried out by the Directorate General of Taxes. This modernization was initiated as early as 1983, when the DGT began reforming its administrative structure by transforming the Tax Inspection Office into the Tax Service Office, shifting the institutional focus toward taxpayer service. KPP Pratama Pekanbaru Senapelan today has become one of the primary tax service offices in Pekanbaru City and serves as an important pillar in supporting domestic tax revenue collection in the Riau region.

4.2 Characteristics of Respondents

This section presents the demographic profile of respondents in this study. Data collection was carried out by distributing a structured questionnaire directly to MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan, with responses measured using a five-point Likert Scale, where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree." A total of 121 questionnaires were distributed, of which 98 were returned in a completed and usable condition and subsequently used as the basis for analysis. Respondents are classified based on three demographic categories: gender, type of business, and monthly or annual business turnover.

Table 4.1 Characteristics of Respondents by Gender

No	Gender	Frequency	Percentage (%)
1	Male	54	55.10%
2	Female	44	44.90%
TOTAL		98	100%

Based on the table and figure above, it can be seen that male respondents numbered 54 people (55.10%), while female respondents numbered 44 people (44.90%). This indicates that the majority of MSME taxpayers registered at KPP Pratama Pekanbaru Senapelan who participated in this study were male.

Table 4.2 Characteristics of Respondents by Age

No	Age	Frequency	Percentage (%)
1	18-30 Years	50	51.02%
2	30-55 Years	42	42.86%
3	>55 Years	6	6.12%
TOTAL		98	100%

Based on the table and figure above, it can be seen that respondents aged 18–30 years numbered 50 people (51.02%), respondents aged 30–55 years numbered 42 people (42.86%), and respondents aged over 55 years numbered 6 people (6.12%). This indicates that the majority of respondents in this study were in the productive age group of 18–30 years.

Table 4.3 Characteristics of Respondents by Type of Business

No	Type of Business	Frequency	Percentage (%)
1	Trade (shop, stall, retail, etc.)	51	52.04%
2	Culinary (restaurant, café, catering, etc.)	25	25.51%
3	Services (salon, laundry, workshop, etc.)	8	8.16%
4	Industry/Production (handicraft, garment, manufacturing, etc.)	8	8.16%
5	Agriculture/Livestock/Fishery	5	5.10%
6	Other	1	1.02%
TOTAL		98	100%

Based on the table and figure above, it can be seen that respondents engaged in trade (shop, stall, retail, etc.) numbered 51 people (52.04%), followed by culinary businesses (restaurant, café, catering, etc.) with 25 people (25.51%), services (salon, laundry, workshop, etc.) with 8 people (8.16%), industry or production (handicraft, garment, manufacturing, etc.) with 8 people (8.16%), agriculture, livestock, or fishery with 5 people (5.10%), and other types of business with 1 person (1.02%). This indicates that the majority of respondents operated businesses in the trade sector.

Table 4.4 Characteristics of Respondents by Length of Business Operation

No	Length of Business Operation	Frequency	Percentage (%)
1	1–3 Years	69	70.41%
2	>3 Years	29	29.59%
TOTAL		98	100%

Based on the table and figure above, it can be seen that respondents who had been operating their business for 1–3 years numbered 69 people (70.41%), while respondents who had been operating for more than 3 years numbered 29 people (29.59%). This indicates that the majority of respondents were relatively new business operators with less than 3 years of operational experience.

Table 4.5 Characteristics of Respondents by Length of Annual Business Turnover

No	Annual Turnover	Frequency	Percentage (%)
1	> Rp500 Million – Rp2.5 Billion	76	77.55%
2	> Rp2.5 Billion – Rp4.8 Billion	22	22.45%
TOTAL		98	100%

Based on the table and figure above, it can be seen that respondents with an annual business turnover of more than Rp500 million up to Rp2.5 billion numbered 76 people (77.55%), while respondents with a turnover of more than Rp2.5 billion up to Rp4.8 billion numbered 22 people (22.45%). This indicates that the majority of respondents fell within the small business turnover category under the applicable tax regulations.

4.3 Validity and Reliability Test

4.3.1 Validity Test

The validity test are conducted to ensure that the questionnaire instrument used in this study is both accurate and consistent in measuring the intended constructs (Ghozali, 2016). The validity test is used to measure whether each questionnaire item is capable of measuring what it is intended to measure. An instrument is considered valid if the Pearson Product Moment correlation coefficient (r-count) of each item exceeds the r-table value at a significance level of 5%. For a sample of n = 98, the degrees of freedom (df = n – 2 = 96) yields an r-table value of approximately 0.1986, An item is declared valid if r-count > r-table.

Table 4.6 Validity Test

Item	r-count	r-table	Result
X1.1	.689	0.1986	Valid
X1.2	.744	0.1986	Valid
X1.3	.702	0.1986	Valid
X1.4	.648	0.1986	Valid
X1.5	.671	0.1986	Valid
X1.6	.724	0.1986	Valid
X2.1	.624	0.1986	Valid
X2.2	.640	0.1986	Valid
X2.3	.672	0.1986	Valid
X2.4	.735	0.1986	Valid
X2.5	.699	0.1986	Valid
X2.6	.633	0.1986	Valid
X3.1	.803	0.1986	Valid
X3.2	.729	0.1986	Valid
X3.3	.561	0.1986	Valid
X3.4	.766	0.1986	Valid
X3.5	.664	0.1986	Valid
X3.6	.609	0.1986	Valid
Y.1	.766	0.1986	Valid
Y.2	.762	0.1986	Valid
Y.3	.763	0.1986	Valid
Y.4	.767	0.1986	Valid
Y.5	.817	0.1986	Valid
Y.6	.707	0.1986	Valid

Source: IBM SPSS Statistics 32, processed 2026

Based on the validity test results, all questionnaire items across all variables, namely Tax Rate (X1), Tax Knowledge (X2), Digital Literacy (X3), and MSME Taxpayer Compliance (Y), are declared valid, as the r-count value of each item exceeds the r-table value of 0.1986.

4.3.2 Reliability Test

The reliability test is conducted to ensure that the questionnaire instrument used in this study is both accurate and consistent in measuring the intended constructs (Ghozali, 2016). A questionnaire is considered reliable if respondents' answers to the same statements remain consistent across time and conditions, which is assessed using the Cronbach's Alpha coefficient. An instrument is deemed reliable if its Cronbach's Alpha value exceeds 0.6, while a value below this threshold indicates unreliability and necessitates revision prior to further analysis.

Table 4.7 Reliability Test Results

Variable	**Cronbach's Alpha**	**Criterion**	**Result**
Tax Rate (X1)	.784	> 0.60	Reliable
Tax Knowledge (X2)	.748	> 0.60	Reliable
Digital Literacy (X3)	.773	> 0.60	Reliable
MSME Tax Compliance (Y)	.857	> 0.60	Reliable

Source: IBM SPSS Statistics 32, processed 2026

Based on the reliability test results, all variables, namely Tax Rate (X1), Tax Knowledge (X2), Digital Literacy (X3), and MSME Taxpayer Compliance (Y), are declared reliable, as the Cronbach's Alpha value of each variable exceeds the minimum threshold of 0.6.

4.4 Classical Assumption Tests

4.4.1 Normality Test

The normality test is conducted to determine whether the residuals in the regression model are normally distributed (Ghozali, 2016). In this study, normality testing was conducted using the *One-Sample Kolmogorov-Smirnov* method. The decision criterion is as follows: if the Asymp. Sig. (2-tailed) value > 0.05, the residuals are normally distributed; conversely, if the Asymp. Sig. (2-tailed) value < 0.05, the residuals are not normally distributed. The results of the normality test are presented in the following table.

Table 4.8 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			98
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.74403748
Most Extreme Differences	Absolute		.062
	Positive		.062
	Negative		-.059
Test Statistic			.062
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.451
	99% Confidence Interval	Lower Bound	.438
		Upper Bound	.464

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

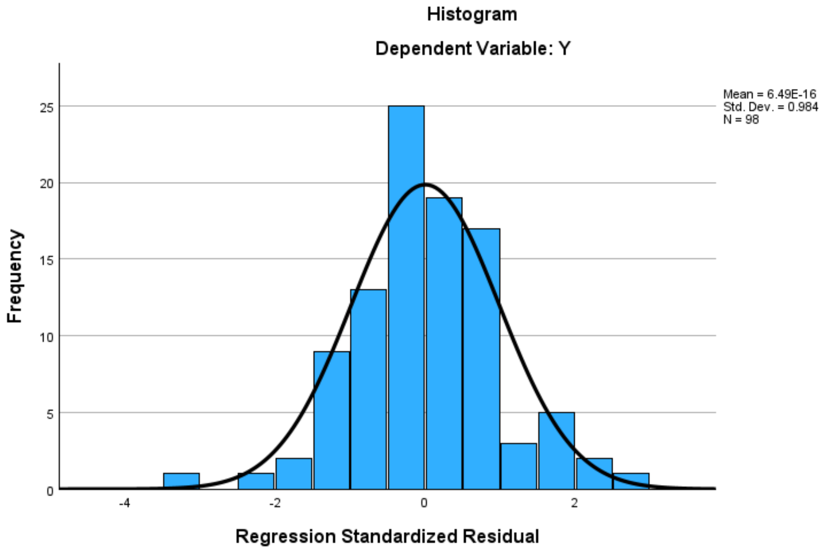
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: IBM SPSS Statistics 32, processed 2026

Based on the table above, the normality test results using the *One-Sample Kolmogorov-Smirnov* method show an Asymp. Sig. (2-tailed) value of 0.200 > 0.05. Therefore, it can be concluded that the residuals in the regression model are normally distributed and the normality assumption is met.

Normality testing was also conducted graphically through a histogram chart and a Normal P-P Plot of Regression Standardized Residual chart. Data is considered normally distributed when the histogram curve forms a bell-shaped pattern (Yang & Berdine, 2021) and the data points on the P-P Plot follow the diagonal line.

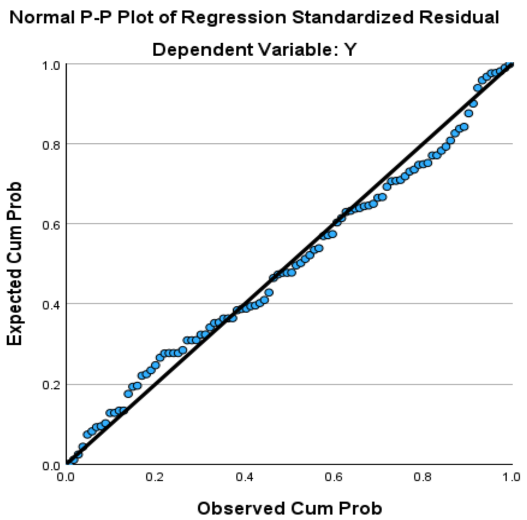
Figure 4.1 Normal Probability Histogram



Source: IBM SPSS Statistics 32, processed 2026

Based on the histogram above, the residual curve forms a symmetrical *bell-shaped* pattern with a mean value approaching 0 (6.49E-16) and a standard deviation of 0.984. This indicates that the residuals are normally distributed.

Figure 4.2 Normal Probability Plot (P-Plot)



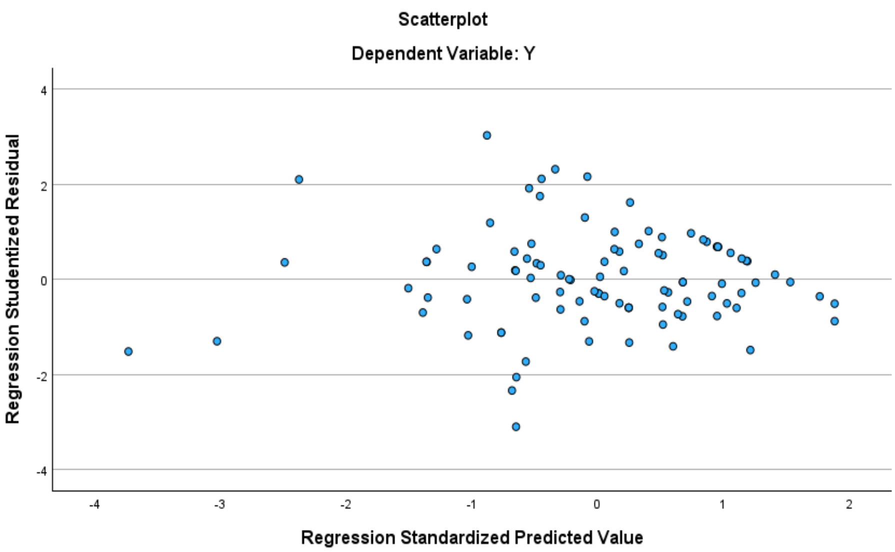
Source: IBM SPSS Statistics 32, processed 2026

In the *Normal P-P Plot* above, the data points spread along the diagonal line without significant deviation. Based on both the statistical and graphical test results, it can be concluded that the normality assumption has been met and the regression model is suitable for use.

4.4.2 Heteroscedasticity Test

The heteroscedasticity test aims to examine whether the regression model exhibits unequal variance in residuals across observations. When the variance of residuals remains constant across observations, the condition is called homoscedasticity; when it varies, it is called heteroscedasticity. A good regression model should not contain heteroscedasticity. In this study, heteroscedasticity was detected through two approaches: (1) graphical analysis of the *Scatterplot* between *Regression Studentized Residual* and *Regression Standardized Predicted Value*, and (2) the Glejser test, where the significance value of each independent variable against the absolute residual value must be > 0.05 to indicate the absence of heteroscedasticity (Ghozali, 2018).

Figure 4.3 Heteroscedasticity Test Results



Source: IBM SPSS Statistics 32, processed 2026

Based on the *Scatterplot* above, the data points spread randomly without forming any discernible pattern, and are distributed both above and below the value 0 on the Y-axis. This visually indicates that there is no heteroscedasticity in the regression model. To confirm the graphical findings, a Glejser test was also conducted by regressing the absolute residual values against all independent variables. The results of the Glejser test are presented in the following table.

Table 4.9 Glejser Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.538	1.189		4.656	<,001
	X1	-.101	.054	-.236	-1.883	.063
	X2	-.082	.063	-.178	-1.300	.197
	X3	.035	.058	.087	.615	.540

a. Dependent Variable: ABS_REG

Source: IBM SPSS Statistics 32, processed 2026

Based on the table above, the Glejser test results show that the significance value of the Tax Rate variable (X1) is 0.063, the Tax Knowledge variable (X2) is 0.197, and the Digital Literacy variable (X3) is 0.540. All significance values are greater than 0.05. Therefore, it can be concluded that there is no heteroscedasticity in the regression model and the model is suitable for use.

4.4.3 Multicollinearity Test

The multicollinearity test aims to examine whether the regression model contains high correlations among the independent variables. A good regression model should not contain multicollinearity. Multicollinearity was assessed by examining the *Variance Inflation Factor* (VIF) and *Tolerance* values. The criteria used are as follows: if the *Tolerance* value > 0.10 and VIF value < 10, then multicollinearity does not exist (Ghozali, 2018). The results of the multicollinearity test are presented in the following table.

Table 4.10 Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	2.687	1.923		1.398	.165		
	X1	.405	.087	.378	4.664	<,001	.615	1.625
	X2	.136	.102	.118	1.334	.185	.513	1.950
	X3	.416	.093	.409	4.454	<,001	.478	2.091

a. Dependent Variable: Y

Source: IBM SPSS Statistics 32, processed 2026

Based on the table above, all independent variables show *Tolerance* values greater than 0.10 and VIF values less than 10. Specifically, the Tax Rate variable (X1) has a *Tolerance* value of 0.615 and a VIF of 1.625, the Tax Knowledge variable (X2) has a *Tolerance* value of 0.513 and a VIF of 1.950, and the Digital Literacy variable (X3) has a *Tolerance* value of 0.478 and a VIF of 2.091. Since all *Tolerance* values > 0.10 and VIF values < 10, it can be concluded that there is no multicollinearity among the independent variables in the regression model and the model is suitable for use.

4.5 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the simultaneous effect of the independent variables on the dependent variable. In this study, the independent variables consist of Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3), while the dependent variable is MSME Taxpayer Compliance (Y). The results of the multiple linear regression analysis are presented below.

Table 4.11 Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.687	1.923		1.398	.165
	X1	.405	.087	.378	4.664	<,001
	X2	.136	.102	.118	1.334	.185
	X3	.416	.093	.409	4.454	<,001

a. Dependent Variable: Y

Source: IBM SPSS Statistics 32, processed 2026

Based on the table above, the multiple linear regression equation is as follows:

$$Y = 2.687 + 0.405X_1 + 0.136X_2 + 0.416X_3$$

Where:

- Y = Tax Compliance
- X_1 = Tax Rates
- X_2 = Tax Knowledge
- X_3 = Digital Literacy

The equation above can be interpreted as follows:

a) The constant value (a) of 2.687 indicates that if Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3) are all equal to zero, then MSME Taxpayer Compliance (Y) has a value of 2.687.
b) The regression coefficient of Tax Rate (X1) is 0.405. This means that for every one-unit increase in Tax Rate, MSME Taxpayer Compliance will increase by 0.405, assuming all other variables remain constant.
c) The regression coefficient of Tax Knowledge (X2) is 0.136. This means that for every one-unit increase in Tax Knowledge, MSME Taxpayer Compliance will increase by 0.136, assuming all other variables remain constant.
d) The regression coefficient of Digital Literacy (X3) is 0.416. This means that for every one-unit increase in Digital Literacy, MSME Taxpayer Compliance will increase by 0.416, assuming all other variables remain constant.

4.6 Hypothesis Testing

4.6.1 T-Test (Partial)

The t-test is used to determine whether each independent variable partially has a significant effect on the dependent variable. The significance level used in this study is 0.05. A variable is considered to have a significant effect if the t-value > t-table or the significance value < 0.05. Conversely, a variable is considered to have no significant effect if the t-value < t-table or the significance value > 0.05. To interpret the t-test results, the t-table value was first calculated using a significance level of 0.05/2 = 0.025 with the formula df = n-k-1, where df = 98-3-1 = 94, yielding a t-table value of 1.986. The partial hypothesis testing results for each variable are as follows.

a) Tax Rate (X1)

   Based on the table 4.11, the Tax Rate variable (X1) has a significance value of 0.000. The significance value 0.000 < 0.05, with t-value > t-table (4.664 > 1.986). Therefore, it can be concluded H1 is accepted, meaning that Tax Rate (X1) partially has a positive and significant effect on MSME Taxpayer

Compliance at KPP Pratama Pekanbaru Senapelan. The positive t-value indicates that the better the MSME taxpayers of tax rates, the higher their level of tax compliance.

b) Tax Knowledge (X2)

Based on the table 4.11, the Tax Knowledge variable (X2) has a significance value of 0.185. The significance value 0.185 > 0.05, with t-value < t-table (1.334 < 1.986). Therefore, it can be concluded H2 is rejected, meaning that Tax Knowledge (X2) partially does not have a significant effect on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan. This may be attributable to a *suppression effect* arising from the high intercorrelation between Tax Knowledge (X2) and Digital Literacy (X3), which causes the unique contribution of X2 to the dependent variable to become non-significant once the other variables in the model are controlled for.

c) Digital Literacy (X3)

Based on the the table 4.11, the Digital Literacy variable (X3) has a significance value of 0.000. The significance value 0.000 < 0.05, with t-value > t-table (4.454 > 1.986). Therefore, it can be concluded that H3 is accepted, meaning that Digital Literacy (X3) partially has a positive and significant effect on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan. The positive t-value indicates that the higher the digital literacy level of MSME taxpayers, the higher their level of tax compliance.

4.6.2 F-Test (Simultaneous)

The F-test aims to determine whether the independent variables, namely Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3), simultaneously have a significant effect on the dependent variable, MSME Taxpayer Compliance (Y). If the F-value exceeds the F-table value and the significance value is less than 0.05, the hypothesis is accepted, indicating that the independent variables simultaneously have a significant effect on the dependent variable. Conversely, if the F-value is less than the F-table value and the significance value exceeds 0.05, the hypothesis is rejected, indicating no simultaneous significant effect.

Table 4.12 F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1192.115	3	397.372	51.141	<,001[b]
	Residual	730.385	94	7.770		
	Total	1922.500	97			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: IBM SPSS Statistics 32, processed 2026

Based on the data above, the F-test was calculated using df1 = k = 3 and df2 = n-k-1 = 98-3-1 = 94. Referring to the F-distribution table at a significance level of 0.05 with df1 = 3 and df2 = 94, the F-table value is 2.70. The F-test results show an F-value of 51.141 and a significance value of 0.000 (0.000 < 0.05), with F-value > F-table (51.141 > 2.70). Therefore, it can be concluded that H4 is accepted, meaning that Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3) simultaneously have a significant effect on MSME Taxpayer Compliance (Y) at KPP Pratama Pekanbaru Senapelan.

4.6.3 Coefficient of Determination (R^2)

The coefficient of determination is used to measure how well the regression model explains the variation in the dependent variable. The R Square value indicates the proportion of variance in the dependent variable that can be explained by all independent variables in the model. The results of the coefficient of determination test are presented below.

Table 4.13 Coefficient of Determination (R^2) Test Results

Model Summary

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.787[a]	.620	.608	2.787	.620	51.141	3	94	<,001

a. Predictors: (Constant), X3, X1, X2

Source: IBM SPSS Statistics 32, processed 2026

Based on the table above, the R value of 0.787 indicates a strong relationship between the independent variables and the dependent variable. The R Square value of 0.620 shows that 62.0% of the variation in MSME Taxpayer Compliance (Y) can be explained by Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3).

The Adjusted R Square value of 0.608 is used as a more precise measure, as it accounts for the number of variables in the model. This value indicates that 60.8% of the variation in MSME Taxpayer Compliance (Y) can be explained by the three independent variables in this study, while the remaining 39.2% is explained by other variables not included in the model.

4.7 Discussion of Research Findings

4.7.1 The Effect of Tax Rate on MSME Taxpayer Compliance

Based on the research findings, the **Tax Rate variable (X1) has a positive and significant effect on MSME Taxpayer Compliance (Y).** This is indicated by a significance value of 0.000 < 0.05 and a t-value greater than the t-table (4.664 > 1.986), with a regression coefficient of 0.405. Therefore, it can be concluded that Tax Rate has a positive and significant effect on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan. These results indicate that the more positive MSME taxpayers toward the applicable tax rates, the higher their level of tax compliance. A positive perception of tax rates reflects taxpayers' view that the rates imposed are appropriate, fair, and not burdensome to their businesses, thereby encouraging a willingness to voluntarily fulfill their tax obligations. Conversely, if taxpayers perceive tax rates as too high or unfair, this may reduce their motivation to comply with tax payments.

This finding is consistent with Attribution Theory as proposed by Martinko and Mackey (2019), which states that individuals' perceptions of a given condition or policy will influence their behavior. In the context of taxation, taxpayers' perceptions of applicable tax rates constitute an external attribution that directly influences their decision to comply or not comply with their tax obligations.

This finding is consistent with the research conducted by Sianturi et al. (2024), which found that tax rate has a positive and significant effect on MSME taxpayer compliance. Furthermore, the result is also consistent with the findings of Azzahra et al. (2025), which showed that tax rate is one of the primary determinants of tax compliance among MSME taxpayers. Accordingly, hypothesis (H1) of this study is accepted.

4.7.2 The Effect of Tax Knowledge on MSME Taxpayer Compliance

Based on the research findings, the **Tax Knowledge variable (X2) does not have a significant effect on MSME Taxpayer Compliance (Y).** This is indicated by a significance value of 0.185 > 0.05 and a t-value less than the t-table (1.334 < 1.986), with a regression coefficient of 0.136. Therefore, it can be concluded that Tax Knowledge does not partially have a significant effect on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan, and hypothesis (H2) is rejected.

This finding reflects a broader phenomenon observed in the field, where many MSME taxpayers already possess basic awareness of tax regulations, yet this knowledge does not translate into actual compliance behavior. Based on the item-level analysis, respondents demonstrated the strongest understanding of how to calculate their tax obligations (X2.4), yet showed the weakest understanding of the broader purpose of taxation, particularly that taxes are used to fund public facilities and infrastructure (X2.6). This suggests while MSME taxpayers may be technically aware of their obligations, the absence of a deeper appreciation of why taxes matter reduces their intrinsic motivation to comply. In practice, knowing what to do is not the same as being willing and able to do it. Many MSME actors are aware of their obligations but still choose not to comply due to barriers such as the complexity of digital tax systems, limited capacity to operate platforms such as e-Filing and e-Billing, and the absence of sufficient environmental pressure or social norm within their business community to prioritize tax fulfillment. In other words, tax knowledge without the supporting capacity to execute obligations digitally remains insufficient to produce a meaningful change in compliance behavior.

These results indicate that, in the context of this study, the tax knowledge held by MSME taxpayers is not sufficient on its own to drive a significant increase in tax compliance after controlling for Tax Rate (X1) and Digital Literacy (X3). This phenomenon can be explained by the presence of a suppression effect arising from the high intercorrelation between Tax Knowledge (X2) and Digital Literacy (X3). MSME taxpayers with good tax knowledge tend to also be individuals with high digital literacy, causing the unique contribution of Tax Knowledge to the dependent variable to become non-significant once other variables in the model are controlled for.

This finding is consistent with the research of Anggraini & Novitasari (2025), who similarly found that tax knowledge did not significantly influence MSME outcomes. However, it contrasts with Sianturi et al. (2024) and Zhafira & Agustina (2025), who found tax knowledge has a positive and significant effect on MSME taxpayer compliance, suggesting that the effect of tax knowledge on compliance may vary depending on the regional context, taxpayer profile, and the presence of other dominant variables in the model. Although H2 is rejected, this finding provides an important contribution to understanding the dynamics of factors influencing MSME tax compliance in the digital era.

4.7.3 The Effect of Digital Literacy on MSME Taxpayer Compliance

Based on the research findings, the **Digital Literacy variable (X3) has a positive and significant effect on MSME Taxpayer Compliance (Y).** This is indicated by a significance value of 0.000 < 0.05 and a t-value greater than the t-table (4.454 > 1.986), with a regression coefficient of 0.416. Therefore, it can be concluded that Digital Literacy has a positive and significant effect on MSME Taxpayer Compliance at KPP Pratama Pekanbaru Senapelan.

These results indicate that the higher the digital literacy level of MSME taxpayers, the higher their level of tax compliance. MSME taxpayers with strong digital literacy are better equipped to utilize digital-based tax systems such as DJP Online, e-Filing, and e-Billing to fulfill their tax obligations more easily, quickly, and efficiently. The ability to access and operate digital technology reduces the technical barriers that often contribute to low taxpayer compliance. This finding is consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which states that technology acceptance is influenced by *perceived ease of use* and *perceived usefulness*. MSME taxpayers with high digital literacy tend to perceive digital tax systems as easier to use and more useful, thereby motivating them to more actively fulfill their tax obligations through the available digital platforms.

This finding is consistent with the research conducted by Anggraini & Novitasari (2025), which found that digital literacy has a positive and significant effect on MSME taxpayer compliance. It is also consistent with the findings of Sholihah & Nugroho (2025), which showed that taxpayers' ability to utilize digital technology is a significant factor driving tax compliance in the era of digital transformation. Accordingly, the third hypothesis (H3) of this study is accepted.

4.7.4 The Simultaneous Effect of Tax Rate, Tax Knowledge, and Digital Literacy on MSME Taxpayer Compliance

Based on the simultaneous F-test, the F-value obtained is 51.141, which is greater than the F-table value of 2.70. The significance value is 0.000 < 0.05, indicating that **Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3) simultaneously have a significant effect on MSME Taxpayer Compliance (Y)** at KPP Pratama Pekanbaru Senapelan.

The Adjusted R Square value of 0.608 indicates that 60.8% of the variation in MSME Taxpayer Compliance (Y) can be explained by the three independent variables in this study namely, Tax Rate (X1), Tax Knowledge (X2), and Digital Literacy (X3), while the remaining 39.2% is explained by other variables outside this research model. Other factors that may influence MSME tax compliance include taxpayer awareness, quality of tax authority services, tax penalties, and the financial condition of the business.

These results demonstrate that the research model used is capable of adequately explaining the majority of variation in MSME taxpayer compliance. The combination of a positive perception of tax rates, an understanding of tax regulations, and the ability to utilize digital technology together form a strong foundation for achieving optimal MSME tax compliance. This finding is consistent with the research of Anggraini & Novitasari (2025), and Sianturi et al. (2024) which found that tax-related factors and digital literacy simultaneously have a significant influence on taxpayer compliance behavior.

ssss

CHAPTER V
CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on the results of the research data collected by the researcher, the following conclusions can be drawn:

1. Tax Rate has a positive and significant effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan. This finding is consistent with Sianturi et al. (2024), who found that tax rate has a positive and significant effect on MSME taxpayer compliance, and is supported by the low Final Income Tax rate of 0.5% under PP No. 23 of 2018 and the full exemption for turnover below Rp500 million under PP No. 55 of 2022. When taxpayers perceive the applicable rate as fair and manageable, they are more inclined to comply voluntarily.
2. Tax Knowledge does not have a significant effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan. This finding is consistent with Anggraini & Novitasari (2025), who similarly found that tax knowledge did not significantly influence MSME outcomes. In contrast, digital literacy plays a more substantial role in shaping compliance behavior in this study. This suggests mere knowledge of tax regulations alone is insufficient to improve MSME taxpayer compliance levels. Instead, the ability to navigate and operate digital tax systems, such as e-Filing, e-Billing, and Coretax — holds greater significance in determining whether taxpayers actually fulfill their obligations. In other words, knowing what to do matters less than being able to do it through the digital platforms now central to Indonesia's tax administration system.
3. Digital Literacy has a positive and significant effect on MSME taxpayer compliance at KPP Pratama Pekanbaru Senapelan. This finding is consistent with Sholihah & Nugroho (2025), who confirmed a positive and significant effect of digital literacy on MSME taxpayer compliance, and is grounded in the Technology Acceptance Model (TAM) by Davis (1989), which holds that higher digital competence reduces the perceived effort of using digital

tax platforms such as e-Filing, e-Billing, and Coretax, thereby supporting timely and accurate compliance.

5.2 Recommendations

Based on the findings of this study, the following recommendations are proposed:

1. For KPP Pratama Pekanbaru Senapelan and Tax Authorities

   Tax rate was found to be a significant driver of compliance in this study, indicating that the current rate structure under PP No. 23 of 2018 and PP No. 55 of 2022 is working as intended and should be maintained. However, data from Chapter I shows that even after the implementation of PP No. 55 of 2022, compliance continued to decline from 6,673 SPT submissions in 2023 to only 5,269 in 2025. These findings suggest that while a supportive rate structure contributes to compliance behavior, its impact may be constrained by low reporting participation among registered taxpayers. Tax authorities are therefore encouraged to strengthen monitoring and enforcement efforts, particularly targeting registered MSME taxpayers who have not yet submitted their Annual Tax Returns (*SPT Tahunan*).
2. For MSME Taxpayers

   Tax knowledge was found to be non-significant in this study. This indicates that having an understanding of tax regulations alone is insufficient to drive compliance, what matters more is the ability to execute obligations through digital platforms. In practice, many MSME actors are already aware of their tax obligations but lack the practical capacity to act on that knowledge, as barriers such as complex digital systems, limited digital skills, and the absence of environmental pressure to comply remain prevalent. MSME taxpayers are therefore encouraged to actively develop their digital skills and treat tax compliance as an inherent responsibility of running a business, in accordance with PP No. 23 of 2018 and PP No. 55 of 2022.
3. For Academic Readers and Future Researchers

   Future researchers are encouraged to expand the variable set by incorporating constructs not examined in this study, such as tax sanctions, taxpayer awareness, or quality of tax authority services, examine whether digital literacy mediates the effect of tax knowledge on compliance, expand the research scope to other KPP jurisdictions, and consider SEM or PLS methods to capture more complex variable relationships. As Indonesia's tax administration continues to shift toward digital infrastructure, the role of digital literacy in shaping compliance behavior is expected to become even more critical.

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LAMPIRAN A

Research Questionnaire

Kepada Yth. Bapak/Ibu Responden

Dengan hormat, saya memohon kesediaan Bapak/Ibu untuk berpartisipasi sebagai responden dalam penelitian ini dengan menjawab seluruh pernyataan yang terdapat dalam kuesioner ini. Jawaban yang Bapak/Ibu berikan diharapkan bersifat objektif karena tidak akan memengaruhi kedudukan pribadi maupun profesional Bapak/Ibu.

Penelitian ini berjudul "Pengaruh Tarif Pajak, Pengetahuan Pajak, dan Literasi Digital terhadap Kepatuhan Wajib Pajak UMKM (Studi pada KPP Pratama Pekanbaru Senapelan)" dan merupakan bagian dari syarat penyelesaian tugas akhir pada Program Studi Akuntansi Perpajakan, Politeknik Caltex Riau. Seluruh data yang dikumpulkan akan diperlakukan secara rahasia dan hanya digunakan untuk kepentingan akademis.

Atas waktu dan kerja sama Bapak/Ibu, saya ucapkan terima kasih.

Hormat saya,

Steffi

NIM. 2262306056

PETUNJUK PENGISIAN KUESIONER

1. Bacalah setiap pernyataan dengan cermat sebelum menjawab.
2. Berikan tanda silang (✕) atau lingkaran (○) pada pilihan jawaban yang paling sesuai dengan kondisi Bapak/Ibu yang sebenarnya.
3. Setiap pernyataan hanya dijawab dengan SATU pilihan jawaban.
4. Tidak ada jawaban yang benar atau salah; jawaban yang jujur sangat diharapkan.
5. Skala penilaian yang digunakan dalam kuesioner ini adalah sebagai berikut:

Kode	Keterangan	Skor
SS	Sangat Setuju	5
S	Setuju	4
N	Netral	3
TS	Tidak Setuju	2
STS	Sangat Tidak Setuju	1

BAGIAN A: PROFIL RESPONDEN			
1.	Nama Wajib Pajak	:	
2.	Status Wajib Pajak	:	
3.	Jenis Kelamin	:	
4.	Usia	:	
5.	Jenis Usaha	:	
6.	Lama Usaha Beroperasi	:	
7.	Omzet Tahunan (Rp)	:	

Catatan: *Kuesioner ini ditujukan bagi pelaku UMKM dengan omzet tahunan melebihi Rp500.000.000 (dikenakan PPh Final 0,5% sesuai sesuai PP No. 23/2018 sebagaimana diubah dengan PP No. 55/2022).*

No.	Pernyataan	STS (1)	TS (2)	N (3)	S (4)	SS (5)
BAGIAN B: TARIF PAJAK (X_1) — Persepsi responden terhadap tarif pajak yang berlaku bagi UMKM						
1	Saya merasa tarif pajak UMKM yang berlaku saat ini tidak memberatkan saya dalam memenuhi kewajiban pajak.					
2	Saya merasa tarif PPh Final 0,5% masih dalam batas yang wajar bagi pelaku UMKM seperti saya					
3	Saya merasa tarif pajak 0,5% yang dikenakan kepada UMKM terasa adil bagi saya.					
4	Saya merasa tarif pajak yang berlaku saat ini proporsional dengan skala usaha saya.					
5	Saya merasa, akibat perubahan tarif pajak, jumlah pajak yang saya bayarkan menjadi semakin sedikit.					
6	Saya merasa cara penghitungan pajak UMKM dengan tarif 0,5% dari omset mudah saya pahami dan terapkan					
BAGIAN C: PENGETAHUAN PAJAK (X_2) — Pemahaman responden mengenai peraturan dan prosedur perpajakan UMKM						
1	Saya mengetahui cara mendaftarkan diri dan memiliki NPWP sebagai identitas wajib pajak.					

No.	Pernyataan	STS (1)	TS (2)	N (3)	S (4)	SS (5)
2	Saya mengetahui bahwa setelah memiliki NPWP, saya berkewajiban untuk menghitung, membayar, dan melaporkan pajak yang terutang.					
3	Saya memahami sistem perpajakan yang digunakan saat ini (mendaftar, menghitung, membayar, dan melaporkan sendiri).					
4	Saya mengetahui cara menghitung jumlah pajak yang saya tanggung berdasarkan tarif yang berlaku.					
5	Saya mengetahui bahwa fungsi pajak bukan hanya sebagai sumber penerimaan negara, tetapi juga untuk mengatur aktivitas ekonomi masyarakat.					
6	Saya memahami bahwa pajak yang saya bayarkan digunakan oleh pemerintah untuk menyediakan fasilitas dan infrastruktur yang saya nikmati.					
BAGIAN D: LITERASI DIGITAL (X_3) — Kemampuan digital responden dalam menggunakan sistem perpajakan elektronik						
1	Saya memahami bahwa pajak UMKM dapat dibayar secara digital melalui aplikasi DJP Online/Coretax atau website resmi pajak.					

No.	Pernyataan	STS (1)	TS (2)	N (3)	S (4)	SS (5)
2	Saya mampu menggunakan platform pajak digital untuk transaksi perpajakan saya tanpa bantuan orang lain					
3	Saya merasa nyaman menggunakan layanan digital untuk melaporkan pajak saya dibandingkan cara manual.					
4	Saya lebih memilih menggunakan layanan pembayaran pajak secara online dibandingkan datang langsung ke kantor pajak.					
5	Saya percaya bahwa secara umum sistem pajak digital merupakan cara yang dapat diandalkan untuk memenuhi kewajiban perpajakan saya.					
6	Saya percaya bahwa data perpajakan saya aman saat dilaporkan atau dibayar melalui sistem digital					
BAGIAN E: KEPATUHAN PAJAK (Y) — Perilaku nyata responden dalam memenuhi kewajiban perpajakan UMKM						
1	Saya menyetorkan surat pemberitahuan (SPT) secara tepat waktu.					
2	Saya melaporkan SPT masa tepat waktu sebelum batas akhir laporan.					

No.	Pernyataan	STS (1)	TS (2)	N (3)	S (4)	SS (5)
3	Saya patuh dalam menghitung pajak terutang atas penghasilan yang saya peroleh.					
4	Saya mengisi formulir SPT dengan benar, lengkap, dan jelas					
5	Saya secara sadar mendaftarkan diri sebagai wajib pajak sesuai dengan ketentuan yang berlaku					
6	Saya memastikan seluruh dokumen dan kewajiban administrasi perpajakan saya terpenuhi sesuai ketentuan yang berlaku.					

Terima kasih atas partisipasi dan kesediaan Bapak/Ibu dalam mengisi kuesioner ini.

Semoga Tuhan membalas kebaikan Bapak/Ibu.

LAMPIRAN B

Data Tabulation

Rspnd	*Tax Rate (X1)*						Total
	1	**2**	**3**	**4**	**5**	**6**	
1	3	4	4	4	2	2	19
2	5	5	5	5	5	5	30
3	5	5	5	5	5	5	30
4	2	2	2	3	3	3	15
5	4	4	4	4	5	5	26
6	5	5	5	1	5	5	26
7	5	5	4	5	5	5	29
8	4	3	3	3	2	3	18
9	5	4	4	5	4	5	27
10	4	3	2	2	3	3	17
11	4	5	5	4	4	5	27
12	4	4	3	3	3	3	20
13	5	3	3	4	4	3	22
14	4	4	4	4	4	4	24
15	4	5	5	4	4	4	26
16	4	4	4	5	5	4	26
17	4	4	5	4	4	5	26
18	4	4	4	3	4	4	23
19	2	3	4	4	4	2	19
20	3	3	4	4	4	5	23
21	4	5	4	3	3	4	23
22	5	5	5	5	5	5	30
23	5	4	4	4	3	5	25
24	3	2	3	3	3	3	17
25	4	4	4	5	4	4	25
26	3	3	3	3	4	4	20
27	4	5	5	4	4	5	27
28	5	5	5	5	5	5	30
29	5	5	5	5	5	5	30
30	4	4	5	1	4	4	22
31	3	4	3	4	3	2	19
32	4	4	3	4	4	4	23
33	3	4	3	3	4	4	21
34	5	5	5	5	5	5	30
35	4	4	4	4	4	4	24
36	3	3	3	3	3	3	18
37	4	4	4	4	4	4	24

38	5	5	5	4	3	5	27
39	4	4	4	4	5	4	25
40	4	4	3	3	3	5	22
41	4	4	4	4	4	4	24
42	5	4	4	3	4	3	23
43	5	5	5	3	4	5	27
44	4	4	4	4	5	4	25
45	4	4	3	4	5	5	25
46	5	5	4	5	5	5	29
47	4	4	4	4	4	4	24
48	4	5	5	4	4	4	26
49	5	4	4	3	4	3	23
50	5	4	4	5	5	3	26
51	3	3	3	3	3	3	18
52	5	5	5	4	4	5	28
53	3	4	4	4	3	5	23
54	2	2	2	1	2	2	11
55	5	5	5	3	3	3	24
56	3	3	4	4	5	3	22
57	4	4	4	5	4	2	23
58	5	4	3	3	5	4	24
59	4	3	3	3	3	4	20
60	4	3	3	4	3	4	21
61	4	4	4	5	5	3	25
62	5	2	5	5	5	5	27
63	4	4	3	3	4	3	21
64	4	4	4	3	4	4	23
65	4	4	5	4	5	5	27
66	3	4	5	4	3	4	23
67	5	5	5	5	5	5	30
68	4	3	4	3	4	4	22
69	4	4	4	4	4	4	24
70	4	3	3	5	4	3	22
71	4	5	4	5	5	4	27
72	3	3	4	3	4	4	21
73	4	5	4	5	5	4	27
74	4	5	4	5	3	4	25
75	5	5	4	4	4	5	27
76	3	5	3	3	4	3	21
77	4	5	4	4	3	3	23
78	4	4	4	3	4	4	23
79	4	3	4	4	3	3	21
80	3	4	4	3	4	4	22
81	1	1	2	1	2	2	9

82	3	4	2	5	3	3	20
83	3	4	2	5	3	3	20
84	5	2	2	2	1	3	15
85	3	2	3	1	2	4	15
86	3	4	2	5	4	3	21
87	2	2	5	4	3	2	18
88	4	5	4	3	1	5	22
89	3	3	5	2	2	3	18
90	2	4	2	4	4	5	21
91	3	4	2	1	5	2	17
92	5	2	2	2	5	4	20
93	4	4	5	1	2	5	21
94	3	4	2	4	2	3	18
95	4	1	2	4	5	3	19
96	5	4	4	1	2	3	19
97	2	5	5	4	3	2	21
98	3	4	5	5	3	5	25

Rspnd	***Tax Knowledge (X2)***						**Total**
	1	**2**	**3**	**4**	**5**	**6**	
1	5	5	5	5	5	5	30
2	5	5	5	5	4	3	27
3	5	5	5	4	4	2	25
4	4	4	4	5	2	5	24
5	5	5	5	5	5	3	28
6	3	4	2	4	5	1	19
7	5	5	5	5	5	5	30
8	3	3	3	2	2	1	14
9	5	5	5	4	5	4	28
10	4	4	4	4	4	4	24
11	5	5	4	5	5	4	28
12	4	4	4	4	4	4	24
13	4	3	5	5	5	5	27
14	4	4	4	4	4	4	24
15	5	4	5	2	4	4	24
16	5	5	4	4	4	4	26
17	3	4	4	4	4	3	22
18	5	5	4	5	5	3	27
19	5	5	2	4	2	1	19
20	5	4	4	4	3	2	22
21	4	5	5	5	5	4	28
22	5	5	5	5	5	5	30
23	4	5	3	4	3	4	23

24	3	3	3	3	3	3	18
25	4	4	4	5	5	4	26
26	3	3	2	4	4	3	19
27	5	4	4	5	4	5	27
28	5	5	5	5	5	5	30
29	5	5	5	5	5	5	30
30	5	3	4	4	4	1	21
31	4	3	2	4	4	3	20
32	4	4	4	5	5	5	27
33	4	4	3	4	3	4	22
34	5	5	5	5	5	5	30
35	4	4	4	4	4	4	24
36	3	3	3	3	3	3	18
37	4	4	4	4	4	4	24
38	5	5	5	5	5	4	29
39	4	4	4	4	5	5	26
40	4	3	5	5	4	4	25
41	4	4	4	4	4	4	24
42	5	3	4	3	4	4	23
43	4	4	4	5	4	4	25
44	4	4	4	4	4	4	24
45	5	5	5	5	4	4	28
46	4	5	5	5	5	5	29
47	3	4	4	4	4	4	23
48	4	4	2	2	2	2	16
49	4	4	5	3	2	4	22
50	5	5	5	5	5	4	29
51	5	4	4	3	5	3	24
52	5	5	4	4	4	3	25
53	5	3	4	4	5	5	26
54	1	1	1	1	1	1	6
55	5	5	5	5	5	5	30
56	3	5	4	3	3	4	22
57	5	4	5	4	2	1	21
58	5	4	3	5	4	3	24
59	4	4	3	4	4	3	22
60	4	5	4	5	3	3	24
61	5	4	3	5	4	4	25
62	5	5	5	5	5	5	30
63	5	5	4	5	4	4	27
64	3	4	4	4	4	3	22
65	5	4	4	4	5	4	26
66	4	4	4	4	3	3	22
67	5	5	5	5	5	3	28

68	5	4	4	3	4	5	25
69	4	4	4	4	4	4	24
70	5	5	5	5	4	3	27
71	4	4	4	5	4	3	24
72	5	4	5	5	4	4	27
73	4	5	3	5	4	3	24
74	4	5	3	4	5	3	24
75	4	5	4	4	5	4	26
76	4	4	4	3	4	3	22
77	5	5	5	3	2	3	23
78	4	5	4	3	3	4	23
79	4	4	4	4	3	3	22
80	5	5	5	5	4	3	27
81	5	3	4	2	5	5	24
82	3	5	4	2	3	5	22
83	3	5	4	2	3	5	22
84	2	5	5	3	4	5	24
85	5	3	4	2	2	4	20
86	4	4	5	3	2	3	21
87	4	5	2	5	3	5	24
88	3	4	5	3	1	2	18
89	5	5	4	5	4	5	28
90	1	3	4	2	5	5	20
91	5	5	4	3	2	3	22
92	5	3	4	2	5	5	24
93	3	3	4	2	5	2	19
94	4	5	4	3	2	3	21
95	3	4	4	3	4	4	22
96	4	3	5	5	3	5	25
97	5	3	4	2	4	4	22
98	5	3	4	2	2	3	19

Rspnd	***Digital Literacy (X3)***						**Total**
	1	**2**	**3**	**4**	**5**	**6**	
1	5	5	5	5	5	2	27
2	5	5	5	4	3	2	24
3	5	4	5	4	3	1	22
4	5	5	5	5	5	5	30
5	4	4	4	4	4	3	23
6	4	2	4	1	5	1	17
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Rspnd	***Taxpayer Compliance (Y)***						**Total**
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