
Assessing The Impact Of Self-Assessment, Tax Information Systems, And Tax Sanctions On Msme Tax Reporting Compliance In Yogyakarta City

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INFO ARTIKEL

Keywords:

Self-Assessment, Tax
Information System;
Tax Sanctions;
Tax Reporting Compliance;
MSME

Kata Kunci:

Self Assesment;
Sistem Informasi;
Perpajakan;
Sanksi Pajak;
Kepatuhan Pelaporan Pajak;
UMKM

ABSTRACT

The promotion of tax compliance within the micro, small, and medium enterprise (MSME) sector is a crucial component in the attainment of effective tax governance. This research seeks to examine and present empirical findings on how self-assessment, tax information systems, and tax sanctions influence tax reporting compliance among MSMEs in Yogyakarta City. Adopting a quantitative research design, the study gathered responses from 100 MSME participants. Data were collected via structured questionnaires and subsequently analyzed employing the Structural Equation Modeling-Partial Least Squares (SEM-PLS) methodology. The results demonstrate that self-assessment, tax information systems, and tax sanctions exert a significant and positive effect on tax reporting compliance. Self-assessment enhances awareness and a sense of responsibility in fulfilling tax obligations, while tax information systems facilitate access and streamline the reporting process. Furthermore, tax sanctions serve as a deterrent to non-compliance. These findings suggest that improvements in these three factors can significantly enhance tax compliance among MSME taxpayers.

ABSTRAK

Kepatuhan pajak di kalangan UMKM tetap menjadi isu krusial dalam mewujudkan administrasi perpajakan yang efektif. Penelitian ini bertujuan untuk menganalisis dan mengumpulkan bukti empiris mengenai pengaruh self-assessment, sistem informasi perpajakan, dan sanksi perpajakan terhadap kepatuhan pelaporan pajak pada UMKM di Kota Yogyakarta. Penelitian ini bersifat kuantitatif dan melibatkan 100 responden dari kalangan UMKM. Data diperoleh melalui kuesioner dan dianalisis menggunakan metode Structural Equation Modeling-Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa self-assessment, sistem informasi perpajakan, dan sanksi perpajakan memiliki pengaruh positif dan signifikan terhadap kepatuhan

pelaporan pajak. Self-assessment meningkatkan kesadaran serta rasa tanggung jawab dalam memenuhi kewajiban pajak, sementara sistem informasi perpajakan mempermudah akses dan proses pelaporan. Selain itu, sanksi perpajakan berperan sebagai alat pencegah terhadap ketidakpatuhan. Temuan ini menunjukkan bahwa perbaikan dalam ketiga faktor tersebut dapat secara signifikan meningkatkan tingkat kepatuhan pajak di kalangan pelaku UMKM.

INTRODUCTION

Tax revenue constitutes the primary source of state income in Indonesia., complemented by state income derived from non-tax sources and grants (Adhitama & Joshua, 2023). Currently, tax revenue remains the largest contributor among the three (Rusli & Nainggolan, 2021). As reported by the Central Bureau of Statistics, from 2022 to 2024, tax revenues have shown a significant increase. In 2024, the total tax revenue reached IDR 2,802,862.90 billion, a 6.3 percent increase from the previous year. This consistent growth indicates that the taxation sector holds great potential for revenue generation. Increased tax revenue directly contributes to higher state income, which can be maximized for national development (Yulianti & Satyawati, 2021). According to LKPP 2020 data, 78 percent of total state revenue came from tax contributions. In general, the state's income is used to support government operations and provide services to the public. Micro, Small, and Medium Enterprises (MSMEs) play an essential role in bolstering tax revenue in Indonesia (Maulida, 2018).

As of 2024, the Ministry of Cooperatives and MSMEs reports that Indonesia is home to 65 million MSMEs. In Yogyakarta City, there are 42,177 registered MSMEs. MSMEs are fundamental contributors to the advancement of Indonesia's economic development (Putri Utami et al., 2022), serving as a dominant economic force by creating employment and supporting entrepreneurial activities. To support this sector, the Directorate General of Taxes has implemented a range of policies aimed at alleviating the tax burden on MSMEs while enhancing compliance (Palalangan et al., 2019).

Tax compliance is shaped by a combination of internal and external influences (Fuadi & Mangoting, 2013). Internal factors stem from the attitudes and behaviors of taxpayers themselves regarding their commitment to meeting their obligations. Meanwhile, external factors include environmental influences and existing tax policies. Such factors, frequently stemming from insufficient tax literacy, may undermine public confidence in the government's tax administration. The lack of financial literacy and limited individual access to information on financial

products and services significantly affect MSMEs (Masrifah et al., 2021). This lack of trust is reflected in Indonesia's relatively low tax ratio (Dimetheo et al., 2023). The tax ratio, which compares tax revenue to Gross Domestic Product (GDP), measures how effectively a country collects taxes (Widodo et al., 2015)

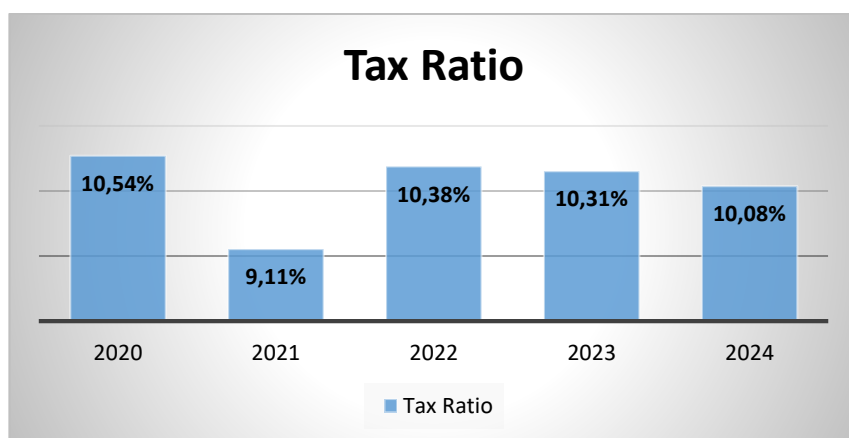


Figure 1 Tax Ratio 5 Years Last in Indonesia

Source : Data processed, 2025

Based on Figure 1, Indonesia's tax ratio was recorded at 10.54 percent in 2020. In 2021, it declined by 1.43 percent due to economic downturns caused by the COVID-19 pandemic. Nevertheless, following the implementation of the National Economic Recovery Program, the tax ratio rebounded to 10.38 percent in 2022. Although there was a slight decline in 2023 to 10.31 percent, this figure was still higher than the 2022 level. By 2024, the tax ratio had dropped again to 10.08 percent. If tax collection is conducted effectively, tax revenues will increase, and the tax ratio will also rise. Conversely, poor collection performance will reduce tax revenue, negatively affecting the tax ratio (Batubara et al., 2024). One of the government's strategies to enhance the tax ratio involves reforms in the tax administration system (Dimetheo et al., 2023).

Currently, Indonesia uses a self-assessment system for tax reporting (Sukiyaningsih, 2020), according to Law No. 7 of 2021, which addresses General Provisions and Tax Procedures, amendments have been made to Law No. 28 of 2007 (Hapsari Putri Pramudya et al., 2022). Under this system, taxpayers are fully responsible for calculating, paying, and reporting their tax liabilities independently. However, this system opens the possibility for individuals to commit fraud intentionally to avoid taxes. Non-compliance poses a serious challenge that can undermine tax administration performance and reduce tax revenue (Heenkenda, 2016). The effectiveness of the self-assessment system can be evaluated through the honesty of taxpayers in accurately calculating, paying, and reporting their tax

obligations (Damajanti, 2015). Since the self-assessment system relies heavily on taxpayer participation, it requires a high level of compliance and integrity from the taxpayers themselves (Dasuki, 2022). The government entrusts taxpayers with their tax responsibilities in hopes of fostering mutual trust between citizens and the state.

As technology continues to advance at a swift pace, the field of taxation has embraced tax information systems, enhancing public access to essential information. The adoption of Tax Information Systems (TIS) as part of tax reform initiatives reflects the government's strategy to enhance the quality of public service delivery. These systems are designed to store and validate data more efficiently and accurately. In Indonesia, the main platform for accessing tax information is managed by the Directorate General of Taxes and is commonly referred to as DJP Online. This system offers various tax-related services enabling taxpayers to meet their obligations digitally and from a distance.

The implementation of the TIS is anticipated to enhance taxpayer compliance. Overall, the Directorate General of Taxes (DJP) has continuously improved the accessibility of online tax administration services by introducing the DJP Online platform (Butarbutar, 2024). In addition, DJP has also developed supporting applications such as e-SPT and PPh 21 to complement its services (Rizki, Abdulwahid, 2022). In an effort to enhance technological efficiency within tax administration, the government launched the Core Tax Administration System (CTAS) as part of its latest reform agenda. CTAS was formalized under the Decree of the Minister of Finance No. 483/KMK.03/2020, aiming to support tax reform by offering a more practical and user-friendly service system. The CTAS is expected to enhance taxpayer compliance and reduce tax violations, thereby minimizing the imposition of tax sanctions.

Tax sanctions are intended to raise awareness about the importance of compliance in paying taxes. Every form of tax violation, from the least to the most severe, is accompanied by corresponding penalties (Rahayu, 2017). The public must understand the implications of late tax payments or incorrect tax reporting, as sanctions serve as a reminder of their responsibilities in meeting their tax obligations promptly and in accordance with the law. The Theory of Planned Behavior (TPB) is applicable in elucidating taxpayer behavior in meeting their obligations (Mandowally et al., 2020). The use of TPB in this study aims to measure taxpayers' responses regarding tax reporting under the self-assessment system. Positive or negative responses to these measurements can be used as an evaluation of the effectiveness of the reporting method. This theory can also assess the capability and resources available to TIS users in carrying out their reporting. Additionally, tax sanctions can

be assessed to gauge whether taxpayers feel obligated or pressured to adhere to tax regulations.

According to research by Nurlaela, (2017) indicated that self-assessment and tax sanctions significantly influence taxpayer compliance. Similarly, Mandowally et al., (2020) found that tax sanctions have a positive and substantial effect on compliance. However, a study by Manuel & Jonnardi, (2023) indicated that tax sanctions exert only a limited influence on taxpayer compliance. Other studies, such as those by Satyawati & Cahjono, (2017) and Pamungkas, (2015) it has been observed that tax information systems positively impact compliance rates. Research by Pamungkas, (2015) optimistically concluded that CTAS will enhance tax revenue due to its efficiency and integration within a unified system. This study seeks to investigate the effects of self-assessment, tax information systems, and tax sanctions on taxpayer compliance among micro, small, and medium enterprises (MSMEs) in Yogyakarta City. By employing the theoretical framework of the Theory of Planned Behavior, this research aims to generate new insights that may assist taxpayers in fulfilling their tax obligations more effectively.

THEORITICAL REVIEW

The main theoretical framework that underpins this study is the Theory of Planned Behavior. This theory explains the connection between beliefs, attitudes, intentions, and behavior (Ajzen, 1991). In general, the theory states that individuals tend to act when they perceive the action as positive and believe that others also expect it to be done. Many experts have conducted studies on tax compliance (Aryanti, 2020). This research measures taxpayers' attitudes toward self-assessment as either positive or negative. Regarding perceived behavioral control, it evaluates the ease or difficulty that taxpayers experience when navigating the tax information system (TIS). Tax obligations are perceived by society as a duty to contribute a portion of their wealth in accordance with applicable regulations. Non-compliance in this regard may result in the imposition of tax sanctions.

Self-Assessment

The self-assessment system is a method of tax collection that grants taxpayers the autonomy, confidence, and accountability to calculate, document, and disclose their own tax liabilities (Diana & Setiawati, 2014). This approach was initially introduced in 1984 through Law No. 6 of 1983 on General Provisions and Tax Procedures (UU KUP), which has since been amended multiple times and is now integrated into Law No. 7 of 2021 on the Harmonization of Tax Regulations (Hapsari Putri Pramudya et al., 2022). This implementation seeks to enhance trust within society, thereby increasing awareness and encouraging participation in the fulfilment

of tax obligations (Aryanti, 2020). Through this system, taxpayers are expected to fully understand the relevant tax provisions and regulations (Kirchler et al., 2008).

With the implementation of self-assessment, the responsibility for tax reporting now lies with the public. Reporting must be done accurately, honestly, and transparently to avoid suspicion of fraud. A positive outcome of this system is its potential to increase taxpayer compliance by influencing individual behavior. Research by Satyawati & Cahjono, (2017) it is evident that self-assessment significantly influences taxpayer compliance, as does research by Nurlaela, (2017), who emphasizes the importance of the active role of the taxpayer. Consequently, self-assessment plays a crucial role in enhancing taxpayer compliance with reporting requirements.

H1 : Self-assessment has a significant positive effect on taxpayer reporting compliance.

Tax Information System

The implementation of an information system may be regarded as a key indicator of its success, as delineated in the Information System Success Model (DeLone & McLean, 2003). The Tax Information System is a collection of methods designed to collect, input, process, and store information through structured facilities that manage, supervise, and report data to help organizations achieve their goals (Elia Rossa et al., 2023). In Indonesia, the system is administered by the Directorate General of Taxes (DJP), which has transformed into the Directorate General of Taxes Information System (SI-DJP). After 18 years of using the DJP as the TIS, a new application framework was developed to enhance technological efficiency: the Core Tax Administration System (CTAS). In 2024, Minister of Finance Regulation No. 81 was promulgated to implement the tax provisions within the CTAS framework.

This regulation aims to streamline business processes, improve IT systems, and enhance tax administration databases to become more transparent, efficient, effective, accountable, and flexible. Research by Dimetheo et al., (2023) supports the idea that CTAS will increase tax revenues by improving taxpayer compliance. Therefore, the Core Tax Administration System (CTAS) has a positive impact on taxpayer reporting compliance.

H2 : The Tax Information System has a significant positive effect on taxpayer reporting compliance.

Tax Sanctions

The Big Indonesian Dictionary (KBBI) defines sanctions as measures designed to ensure that individuals adhere to agreements or legal provisions. In the

context of taxation, sanctions act as a safeguard to promote compliance with tax regulations (Siamena et al., 2023). Under the self-assessment system, taxpayers bear the full responsibility for calculating and reporting their taxes, which can sometimes lead to violations in tax reporting. In this framework, tax sanctions serve as a crucial deterrent to non-compliance. There are two categories of tax sanctions, administrative and criminal. The effective enforcement of these sanctions is vital in promoting adherence to tax obligations among taxpayers.

The enforcement of tax sanctions must be consistent and fair to be effective (Mandowally et al., 2020). Research by Yulianti & Satyawati, (2021) shows that stricter sanctions lead to higher compliance levels. Nurlaela, (2017) it is observed that tax sanctions play a crucial role in encouraging taxpayer compliance, as they motivate individuals to fulfill their obligations. Consequently, these sanctions have a favorable influence on the accuracy of taxpayer reporting.

H3 : Tax sanctions have a significant positive effect on taxpayer reporting compliance.

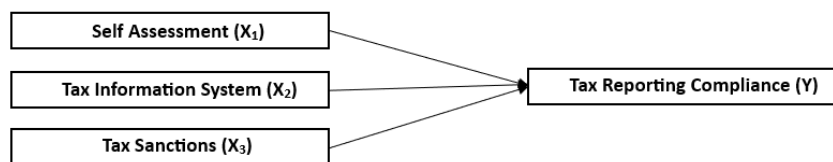


Figure 2 Theoretical Framework

RESEARCH METHOD

This study employs a quantitative research approach, which is grounded in the positivist philosophy and commonly applied to investigate a particular population or sample. Data collection in this method involves the use of structured research instruments, and the gathered data is analyzed through quantitative and statistical techniques. The main purpose of this approach is to test predetermined hypotheses (Denscombe, 1998).

The population in this research consists of Micro, Small, and Medium Enterprises (MSMEs) located in Yogyakarta City. A total of 100 questionnaires were distributed to MSMEs from diverse backgrounds within the area. Structural Equation Modeling-Partial Least Squares (SEM-PLS) was employed for data analysis, supported by the use of SmartPLS version 4.0 (Hair et al., 2017). SEM-PLS is well-suited for studies with relatively small sample sizes and complex models, offering more reliable analytical results. Respondent profiles are categorized based on the

business name, type of enterprise, and length of business operation. The objective of this research is to investigate the effects of the independent variables Self-Assessment, Tax Information System, and Tax Sanctions on the dependent variable, which is Taxpayer Reporting Compliance.

RESEARCH RESULT ND DISCUSSION

The respondents in this study consist of various MSMEs operating in diverse sectors such as arts and crafts, fashion, food and beverage (FnB), services, garment manufacturing, and other industries. Based on the data collected, the majority of participants were women (58 percent), while men made up 42 percent of the total respondents. In terms of income, 78 percent of respondents had an average monthly income of up to IDR 60,000,000, while the remaining 22 percent reported higher income levels.

Table 1 Respondent Characteristics

Respondent Profile		Frequency	Presentation
Gender	Man	42	42 percent
	Woman	58	58 percent
Type of business	Craft	6	6 percent
	Fashion	10	10 percent
	FnB	55	55 percent
	Service	7	7 percent
	Convection	1	1 percent
	Other	21	21 percent
Length of Business	0 - 1 year	4	4 percent
	13 years old	21	21 percent
	> 3 years	75	75 percent
Average Income/year	up to Rp. 60,000,000	78	78 percent
	Rp. 60,000,000 - Rp. 250,000,000	11	11 percent
	Rp. 250,000,000 - Rp. 500,000,000	5	5 percent
	Rp. 500,000,000 - Rp. 4,800,000,000	6	6 percent
NPWP	Have	89	89 percent
	Do not have	11	11 percent

Source: Data processing using Smart PLS

The outer model plays a crucial role in evaluating the reliability and validity of research instruments. Within this framework, convergent and discriminant validity are key components for assessing the overall validity of the outer model. Convergent validity focuses on the correlation between indicator scores and their associated latent variables. As detailed in Table 1, the loading factor values for each indicator have been calculated. The findings from the outer model test using SEM-PLS

indicate that all indicators exceed the established validity threshold, with loading factor values surpassing 0.6 (Chin & Newsted, 1998). This suggests that all indicators utilized in the study are both valid and appropriate for measuring their respective constructs. The loading factors were acquired through the algorithm technique in the SmartPLS application.

Table 2 Convergent Validity

Latent Variables	Reflective Indicator	Outer Loading	Conclusion
Self Assessment (X1)	SA1	0.777	Valid
	SA2	0.675	Valid
	SA4	0.848	Valid
	SA5	0.784	Valid
Tax Information System (X2)	TIS2	0.730	Valid
	TIS3	0.667	Valid
	TIS4	0.880	Valid
	TIS5	0.814	Valid
Taxation System (X3)	TS1	0.758	Valid
	TS2	0.782	Valid
	TS3	0.736	Valid
	TS5	0.766	Valid
Reporting Compliance (Y)	RC2	0.933	Valid
	RC3	0.893	Valid
	RC5	0.859	Valid

Source: Data processing using Smart PLS

Table 2 demonstrates that the outer model satisfies the validity criteria, with loading factor values exceeding 0.6. Consequently, the research model is deemed valid. Additionally, convergent validity was assessed using the Average Variance Extracted (AVE) method. The construct is deemed to exhibit adequate convergent validity if its Average Variance Extracted (AVE) value exceeds 0.5 (Haryono, 2016) and all constructs in this study fulfill this criterion

Table 3 Average Variance Extracted (AVE)

Variables	Average variance extracted (AVE)	Conclusion
Self Assessment (X1)	0.598	Valid
Tax Information System (X2)	0.603	Valid
Taxation System (X3)	0.579	Valid
Reporting Compliance (Y)	0.802	Valid

Source: Data processing using Smart PLS

Table 4 Composite Reliability and Cronbach Alpha Values

Variables	Cronbach's alpha	Composite reliability	Conclusion
Self Assessment (X1)	0.876	0.924	Reliable
Tax Information System (X2)	0.780	0.856	Reliable
Taxation System (X3)	0.798	0.858	Reliable
Reporting Compliance (Y)	0.761	0.846	Reliable

Source: Data processing using Smart PLS

To evaluate the reliability of the SEM model, two essential metrics are considered: Composite Reliability and Cronbach's Alpha. These metrics help determine the internal consistency of the indicators associated with each variable. A variable is considered reliable when its Cronbach's Alpha is greater than 0.7 and its Composite Reliability also surpasses 0.7. As shown in Table 4, all variables satisfy these criteria, confirming the model's strong reliability.

Table 5 R-Square

	R-square	R-square adjusted
Reporting Compliance (Y)	0.793	0.787

Source: Data processing using Smart PLS

The regression analysis results show that the independent variables explain approximately 79 percent of the variation in the dependent variable. This is corroborated by an R-squared value of 0.79, indicating that the remaining 21 percent of the variance is attributed to factors not encompassed within the scope of this model. Since the R-squared value surpasses the threshold of 0.50, it falls within the moderate category. Consequently, we can conclude that the independent variables Self-Assessment, Tax Information System, and Tax Sanctions have a moderate impact on explaining taxpayer reporting compliance.

Table 6 Result of Hypothesis Testing

Hypothesis	Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
H1	SA -> RC	0.444	0.427	0.112	3.97	0.000	Accepted
H2	TIS -> RC	0.84	0.827	0.098	8,604	0.000	Accepted
H3	TS -> RC	-0.338	-0.301	0.141	2.39	0.017	Accepted

Source: Data processing using Smart PLS

Hypothesis testing is performed using the bootstrapping method, focusing on the T-statistic and p-values. The hypothesis testing results, as shown in the relevant

table, indicate the strength of the relationship between the exogenous variables and the endogenous variable. The t-statistic values are as follows: X1 (Self-Assessment) to Y is 3.970, X2 (Tax Information System) to Y is 8.604, and X3 (Tax Sanctions) to Y is 2.390. Since all t-statistic values exceed the threshold of 1.96, this indicates that Hypotheses 1, 2, and 3 are accepted. Therefore, it can be concluded that the independent variables Self-Assessment, Tax Information System, and Tax Sanctions have a significant positive influence on the dependent variable, namely Taxpayer Reporting Compliance.

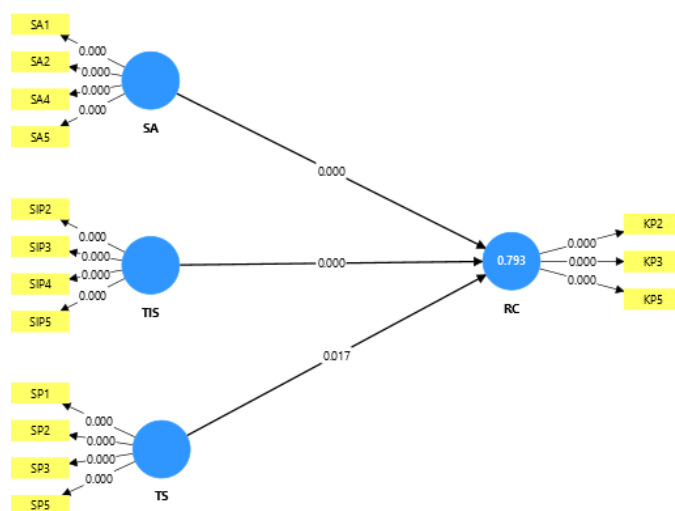


Figure 3 Path Coefficient Diagram

The Impact of Self-Assessment on Taxpayer Compliance in Reporting

The results of the hypothesis testing indicate that the implementation of the self-assessment system positively influences taxpayer reporting compliance. Through this system, MSME taxpayers become more aware of the applicable provisions for paying and reporting taxes. When taxpayers independently carry out the processes of payment and reporting, it fosters positive habits and a sense of responsibility. This condition is in accordance with the prevailing state system and the cultural elements that have been integrated into society (Hutauruk et al., 2019). As a result, we expect that increased adoption of the self-assessment system will improve taxpayer compliance.

The Theory of Planned Behavior suggests that taxpayers view possessing tax knowledge and meeting their tax obligations as positive actions that reflect their civic responsibilities. This study's findings are consistent with earlier research by Ramdania & Yoshida, (2025) which found that a self-assessment system positively and significantly influences taxpayer compliance.

The Impact of Tax Information Systems on Taxpayer Reporting Compliance

The results of the hypothesis testing indicate that the implementation of the tax information system positively influences taxpayer reporting compliance. With a modern tax information system in place, taxpayers now have easier access to tax guidance, up-to-date information, and consultation services needed to understand tax procedures more comprehensively (Paroli, 2023). It is hoped that this innovation will assist more taxpayers and promote equitable access to tax technology across the country.

In the context of the Theory of Planned Behavior, the findings indicate that enhanced information accessibility, process automation, and improved service delivery contribute to shaping positive taxpayer attitudes toward compliance behavior. Furthermore, these improvements strengthen perceived behavioral control and subjective norms by enabling easier information exchange among taxpayers. Collectively, these factors encourage the intention to comply with tax obligations. Therefore, the tax information system not only streamlines administrative processes but also reinforces taxpayers' commitment to fulfilling their tax reporting responsibilities. These results are consistent with prior research by Pamungkas, (2015), which found that the Tax Information System significantly affects taxpayer compliance.

The Impact of Tax Sanctions on Taxpayer Reporting Compliance

The results of the hypothesis testing suggest that implementing tax sanctions enhances taxpayer compliance. As a legal obligation, taxation is inherently coercive in nature, with tax sanctions serving as a vital mechanism to ensure taxpayer compliance with fiscal responsibilities (Larasdiputra & Saputra, 2021). When taxpayers understand the consequences associated with tax laws, they are more likely to follow the rules to avoid penalties that could negatively impact them. As a result, compliance levels tend to rise. Therefore, local government must conduct effective public outreach to ensure that taxpayers understand various aspect to fine implementation and the rationale behind their imposition.

This outcome aligns with the Theory of Planned Behavior, particularly regarding control beliefs, which emphasize how individuals' perceptions of external factors affect their ability to engage in specific behaviors. When taxpayers recognize the existence and implications of tax sanctions, they are driven to comply to avert any adverse consequences. In this way, sanctions reinforce the understanding that non-compliance can lead to serious repercussions, prompting more careful behavior. These findings are in line with the research conducted by Yulianti & Satyawati, (2021) which also concluded that tax sanctions significantly influence taxpayer compliance.

CONCLUSION, LIMITATIONS AND SUGGESTIONS

The findings of this study suggest that self-assessment, tax information systems, and tax sanctions have a positive effect on taxpayer reporting compliance. These three factors notably shape taxpayers' attitudes, perceptions, and intentions toward their tax obligations, as described by the Theory of Planned Behavior. Nonetheless, the study acknowledges certain limitations. One of the main limitations lies in the presence of several incomplete questionnaires, which could not be processed due to missing respondent data. This may have affected the comprehensiveness of the dataset. Based on the findings and limitations identified, future researchers are encouraged to narrow the scope of the tax information system variable to focus more specifically on digital aspects. This can provide a deeper understanding of how digitalization can further improve taxpayer reporting compliance.

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