



Determinants of tax compliance among MSMEs in the food and beverage sector: The role of knowledge, awareness, and sanctions

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ABSTRACT

Background: Micro, Small, and Medium Enterprises (MSMEs) in Indonesia's food and beverage sector often struggle with tax compliance, particularly regarding the 0.5% Final Income Tax (PPh Final). The complexity of tax regulations, limited knowledge, and negative perceptions contribute to low utilization of tax incentives and reduced compliance levels. Understanding the behavioral and structural factors that influence compliance is essential for developing effective tax policy interventions. **Methods:** The study employed a quantitative research method with a mixed-methods approach. It focused on analyzing the effects of three main variables—tax knowledge, taxpayer awareness, and tax sanctions—on MSME tax compliance. Data were collected from MSME taxpayers in Jakarta's food and beverage sector and analyzed using statistical techniques to assess both partial and simultaneous relationships. **Findings:** The findings reveal that tax knowledge has a significant positive effect on tax compliance. However, taxpayer awareness and tax sanctions individually do not significantly affect tax compliance. Simultaneously, tax knowledge, taxpayer awareness, and tax sanctions have a significant influence on tax compliance. **Conclusion:** The study concludes that tax education is the most crucial factor in increasing MSME compliance. Simply raising awareness or imposing sanctions is insufficient without trust, understanding, and fair policy application. Policymakers are encouraged to expand tax education programs, improve communication with taxpayers, and ensure consistent enforcement. **Novelty/Originality of this article:** This research provides a nuanced view of tax compliance behavior among MSMEs by integrating psychological, legal, and educational perspectives. Unlike previous studies, it highlights the ineffectiveness of sanctions and awareness when applied in isolation, and offers evidence for prioritizing tax knowledge as a primary compliance driver. Furthermore, it proposes future exploration of social norms and taxpayer perceptions—an area often overlooked in quantitative compliance studies—making it a valuable contribution to the literature on behavioral public finance.

KEYWORDS: tax knowledge; taxpayer awareness; tax sanction; tax compliance; msme food and beverage section

1. Introduction

Tax is one of the state revenues that has the largest percentage compared to non-tax state revenues and grants. State revenue in the form of tax itself can be divided into two, namely domestic tax revenue and international trade tax revenue. Domestic tax revenue is a source of revenue that supports the country's economic activities, government, and the provision of facilities for its citizens. The Directorate General of Taxes argues that every one

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million rupiah of tax money paid by taxpayers is used for public services, economy, social protection, order and security, education, health, defense, housing and public facilities, environmental protection, religion, and tourism. Starting from 2009 to 2020, the realization of net tax revenue never reached the target of the State Budget/*Anggaran Pendapatan dan Belanja Negara* (APBN) and in 2021 showed that the realization of net tax revenue reached the APBN target. However, in 2022, the third quarter showed a decrease in the percentage of net tax revenue realization and has not yet reached the 2022 state budget target. The non-achievement of the state budget target can come from several things. One of them is taxpayer compliance. If taxpayers are not compliant in completing their tax obligations, which causes reduced tax revenues, the provision of public services to the community can be hampered. Therefore, it can be seen that tax is an important state revenue in the continuity of the state itself.

According to the ASEAN Investment Report 2022 released by the ASEAN Secretariat in September 2022, Indonesia has the most micro, small, and medium enterprises (MSMEs) among ASEAN countries. The report also shows that the number of MSMEs in Indonesia will reach 65.4 million in 2021. Compared to other ASEAN countries, there is a very significant difference in the number of MSME units in Indonesia. The large difference in the number of MSMEs among ASEAN countries shows that MSMEs are the most desirable type of business in Indonesia. Various types of MSMEs are spread across Indonesia and each MSME has its own characteristics. Starting from food, drinks, wood, clothing, handicrafts, and others. Januaji (2022) explains that culinary MSMEs are the most numerous type of MSMEs in Indonesia with a percentage of around 60 percent of the total number of MSMEs in Indonesia. The number of MSMEs in ASEAN countries can be seen in Table 1.

Table 1. Number of MSMEs in ASEAN Countries

Country	Number of MSMEs (in thousands)
Brunei Darussalam	2.6
Cambodia	512.9
Indonesia	65,465.5
Lao People's Democratic Republic	133.7
Malaysia	1,226
Myanmar	72.7
Philippines	996.7
Singapore	279
Thailand	3,134.4
Viet Nam	651.1

(Secretariat ASEAN, 2022)

MSMEs play an important role in the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2021, the picture of MSMEs in Indonesia shows that MSMEs can create 99.9 percent of jobs and are able to absorb 96.9 percent of the workforce. This shows that MSMEs have an important role in employment because they provide job opportunities that can reduce unemployment in Indonesia. Although the Covid-19 pandemic hit in 2020 and increased the unemployment rate in Indonesia, 2021 showed that there was a decrease in the unemployment rate. In addition to employment opportunities, based on data from the Ministry of Cooperatives and Small and Medium Enterprises, the contribution of MSMEs to national GDP is 60.5 percent and total national MSME investment is 60 percent. In addition, MSMEs are also able to collect up to 60.4% of the total investment in Indonesia.

The contribution of MSMEs to GDP continues to increase from year to year. This shows that MSMEs have enormous potential to be developed and contribute even more to the Indonesian economy. Meanwhile, the contribution of large companies to GDP reached 38.9%. Although the number of large companies is only 0.01% of the total number of business actors, their contribution to GDP is still quite significant. However, when compared to MSMEs, the contribution of MSMEs to GDP is still greater. Thus, it can be concluded that the contribution of MSMEs to GDP is greater than that of large companies. The food and

beverage industry has a large contribution to Gross Domestic Product (GDP) at Constant Prices/*Atas Dasar Harga Konstan* (ADHK). The Central Bureau of Statistics/*Badan Pusat Statistik* (BPS, 2023) noted that there has been an increase in GDP in the past five years. In 2022, GDP in the food and beverage industry was recorded at IDR 813.06 trillion, which experienced an increase in GDP from 2021 of IDR 37.96 trillion. The GDP growth rate in the food and beverage industry also increased in 2022 by 2.36 percent from 2021. Despite the Covid-19 pandemic and the challenges of the uncertain global situation recently, the increase in GDP growth in the food and beverage industry continues to occur. The Minister of the Ministry of Industry of the Republic of Indonesia, Agus Gumiwang, stated that the food and beverage industry was able to grow 3.57 percent (year-on-year) and recorded itself as the subsector with the largest contribution to the GDP of the non-oil and gas processing industry in the third quarter of 2022, which amounted to 38.69 percent.

Indonesia adopts two taxation systems, self-assessment system and official assessment system. Self-assessment system is a collection system that gives authority, trust, responsibility to taxpayers to calculate, calculate, pay, and report their own taxes to be paid. (Waluyo, 2014). Income tax in Indonesia adheres to the self-assessment system. By definition, the self-assessment system requires a high level of compliance from taxpayers so that their tax obligations are fulfilled. Inasius (2019) argues that tax compliance has become an important subject for individual and corporate taxation in both developed and developing countries and this emphasizes the responsibility of taxpayers to report their income and determine the tax due.

With the increase in the number of MSMEs in Indonesia and the decrease in MSME income tax rates, the number of taxpayers from MSME actors has also increased. However, the increase in MSMEs and taxpayers is not in line with the increase in MSME taxpayer compliance. The number of MSME actors registered in the tax administration system and revenue is also still far from the conditions that should be. So far, only 2.31 million or 3.6 percent of MSMEs are registered as taxpayers, out of a total of 64.2 million MSME players. Meanwhile, the tax compliance is only 15 percent". The same thing is informed by the World Bank that the level of MSME tax compliance is around 15 percent due to several factors. Susila and Pope in Inasius (2019) also said that the contribution of MSME taxpayers to tax revenue is lower than that of large corporate taxpayers, which are the largest contributor to Indonesia's tax revenue. Seeing the low number of MSMEs registering as taxpayers, and the low MSME tax revenue, as well as the formal compliance ratio of taxpayers, shows that there are factors that affect taxpayer compliance, especially in the MSME sector.

Taxpayer awareness is also an important factor in taxpayer compliance. Taxpayer awareness is seen from taxpayers knowing their tax obligations in accordance with existing regulations and taxpayers realizing that tax regulations must be obeyed. If taxpayers are clear about tax knowledge and tax sanctions, it does not necessarily mean that taxpayer compliance will be implemented. Taxpayer awareness is also needed to improve taxpayer compliance. Public perception of tax itself also affects taxpayer awareness. A child molestation case led to the wealth of the perpetrator's parents being disseminated by the media. From the case, it was found that the father of the perpetrator was the Head of the General Section of the Directorate General of Taxes of the Ministry of Finance, South Jakarta Regional Office II.

Sanctions in tax are divided into two, namely administrative sanctions and criminal sanctions. Administrative sanctions given can be in the form of fines, interest, and increases. Administrative sanctions themselves are sanctions for paying losses to the state. Examples of administrative sanctions are fines for late reporting of Tax Return/*Surat Pemberitahuan* (SPT) as stipulated in Article 7 of the Law on General Provisions and Tax Procedures/*Undang-Undang Ketentuan Umum dan Tata Cara Perpajakan* (UU KUP), as well as interest for late payment or deposit of tax payable for a Tax Period or Tax Year as stipulated in Article 9 of UU KUP. However, taxpayers can also apply for a reduction or elimination of administrative sanctions. This application can reduce or eliminate fines, interest, and increases owed, which are imposed due to the taxpayer's mistake or not due to his/her fault. However, the public's perception of sanctions as a threat may hold them back from fulfilling

their tax obligations. Currently, with the development of tax laws, there are several tax sanctions that are updated from the previous tax laws.

2. Methods

2.1 Research paradigm and approach

This research is a quantitative research with mixed methods. Mixed methods research is research that involves collecting quantitative and qualitative data and integrating them with the aim of gaining greater insight beyond the information provided by quantitative or qualitative data alone (Creswell, 2018). Meanwhile, according to Sugiyono (2011), explaining that mix methods is a research method that combines two research methods at once, namely qualitative and quantitative simultaneously in one research activity to obtain more comprehensive, appropriate, more valid, reliable and objective data.

This research uses data in the form of cross-sectional data where the data collected for this research is only at one point in time (Neuman, 2014), namely from May to June 2024. Neuman (2014) divides research types into two based on data collection techniques, namely quantitative and qualitative. This research is quantitative research with primary data collection techniques in the form of questionnaires and interviews and secondary data in the form of literature and articles in other media.

2.2 Data collection techniques

This study uses primary data and secondary data. Primary data used in this study are questionnaires distributed to respondents and interviews with respondents. Secondary data used in this study are books, journals, scientific papers, articles, and data from related agencies such as the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the Ministry of Finance of the Republic of Indonesia, the Central Bureau of Statistics, and other related agencies.

In this study, the primary data collection technique applied is a survey, which uses written questionnaires or formal interviews to collect information about the background, behavior, beliefs, or attitudes of many people (Neuman, 2014). The questionnaire contains questions designed to answer simultaneously both confirmatory and exploratory research questions (Teddlie & Tashakkori, 2009). The objects used as questions in this study include questions about tax knowledge, taxpayer awareness, tax sanctions, and taxpayer compliance. The questionnaire will be distributed through the Google Form platform online and/or manually offline to respondents using a Likert scale.

2.3 Population and sample

Neuman (2014) explains that population is an abstract of a large group of many cases from which researchers take samples and the results of the samples are generalized. The population in this study are MSMEs operating in Jakarta. The reason Jakarta was chosen in this study is seen from the comparison of the number of pratama tax service offices to the number of MSMEs.

Table 2. Ratio of the number of primary tax service offices to the number of MSMEs

Province	Number of KPP Pratama	Number of MSMEs	Ratio
West Java	38	1,494,723	0.0000254
Central Java	29	1,457,126	0.0000199
East Java	44	1,153,576	0.0000381
Jakarta	70	658,365	0.0001063
North Sumatra	16	595,779	0.0000269

Based on the table above, although West Java has the highest number of MSMEs, Jakarta has the highest ratio of the number of pratama tax service offices to the number of MSMEs

compared to the other four regions included in the ranking of the five regions with the most MSMEs in 2022. In this study, the population for MSMEs in Jakarta province in 2022 amounted to 148,670.

With a margin of error of 10%, the number of samples required is 99.9 which is then increased to 100. Sampling techniques are divided into two types, probability sampling and nonprobability sampling (Neuman, 2014). The samples used in this study are MSMEs in the food and beverage sector that are active and operating in the Jakarta area using the accidental sampling method, which is a sampling technique based on convenience where the sample can be selected because it is at the right time, situation and place (Prasetyo & Jannah, 2019). The sample selection was carried out by visiting the MSME unit in the food and beverage sector, asking for approval to be used as a respondent, and giving a questionnaire sheet to the owner or person in charge of finance from the business. The sample selection was also carried out by distributing questionnaires in online form to MSME communities through the Whatsapp application group.

2.4 Data source

The data sources in this study used primary and secondary data sources. Primary data is data that researchers collect directly to answer research questions (Sugiyono, 2011). The primary data source in this study is a questionnaire. The questionnaire was distributed to respondents who fit the criteria. Secondary data is data collected by researchers based on existing information (Sugiyono, 2011). Secondary data sources used in this study are literature study data in the form of books, journals, scientific papers, data from related parties such as the Ministry of Cooperatives and MSMEs, the Central Bureau of Statistics, and other related data.

In this research, qualitative data is also needed as supporting and complementary data. This qualitative data was obtained through unstructured interviews as supporting and complementary information. Unstructured interviews were conducted with parties outside the respondents. Interviews were conducted with tax authorities, academics, and taxpayers related to the research. The results of these interviews are used as support and complement the quantitative data that has been collected.

2.5 Data analysis technique

The scale used in this research questionnaire is a Likert scale to represent the answers of respondents used to measure respondents' responses regarding tax knowledge, taxpayer awareness, tax sanctions, and taxpayer compliance. The Likert scale is a scale that is often used in survey research, where respondents express attitudes or other responses in ordinal level categories (such as agree or disagree) sorted on a continuum (Neuman, 2014). Likert-scale questionnaires have categories ranging from strongly agree, agree, undecided, disagree, and strongly disagree. Answers in these categories have their respective values according to the type of question, namely positive and negative questions. For positive questions, the scale values for strongly agree, agree, doubt, disagree, and strongly disagree categories are 5 (five) to 1 (one) respectively. As for negative questions, the scale values for the categories of strongly agree, agree, doubt, disagree, and strongly disagree are respectively 1 (one) to 5 (five). Data processing of the collected questionnaire results will be processed using Statistical Package for the Social Sciences (SPSS) version 23 software.

3. Results and Discussion

3.1 Data analysis

This study uses multiple linear regression analysis to identify whether there is an influence between tax knowledge, taxpayer awareness, and tax sanctions both individually and simultaneously on tax compliance. In addition, this method is also used to test the

research hypothesis. Data processing and analysis were carried out with the help of the SPSS version 23 program. Multiple linear regression results can be seen in Table 3.

Table 3. Multiple linear regression results.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14.73	3.29		4.47	0.000
Tax Knowledge (X1)	0.263	0.050	0.598	5.27	0.000
Taxpayer Awareness (X2)	-0.053	0.243	-0.022	-0.219	0.827
Tax Sanctions (X3)	0.119	0.096	0.131	1.24	0.217

a. Dependent Variable: Tax Compliance (Y)

Based on the multiple linear regression results table, it can be seen that the multiple linear regression model in this study is $Y = 14.736 + 0.263X_1 - 0.53X_2 + 0.119X_3 + e$. It is known that tax knowledge has a positive relationship with tax compliance. This can be seen from the positive regression coefficient value for tax knowledge (β_1) of 0.263. To test the first hypothesis in this study, based on the table above, it can be seen that the t value of the tax knowledge variable (X1) is 5.272 and the significance value is 0.000. Based on the provisions of the significance test, because the significance value is smaller than 0.05, this hypothesis testing meets the criteria for H (1) to be accepted. With the β_1 value of this regression model being positive, it can be concluded that there is a significant positive influence between taxation knowledge (X1) and tax compliance (Y). The value of β_1 of 26.3% indicates that every increase or decrease in tax knowledge (X1), it will increase or decrease tax compliance by 26.3%.

Based on the regression test results shown in the table above, it is known that taxpayer awareness has a negative relationship with tax compliance. This can be seen from the negative regression coefficient value for tax knowledge (β_2) of 0.053. To test the second hypothesis in this study, based on the table above, it can be seen that the t value of the taxpayer awareness variable (X2) is -0.219 and the significance value is 0.827. Based on the provisions of the significance test, because the significance value is greater than 0.05, this hypothesis testing meets the criteria for H (2) to be rejected. Therefore, it can be concluded that there is no significant influence between taxpayer awareness (X2) and tax compliance (Y).

Table 4. ANOVA result

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	1529.58	3	509.86	27.713	0.000 ^b
Residual	1766.20	96	18.39		
Total	3295.79	99			

a. Dependent Variable: Tax Compliance (Y)

b. Predictors: (Constant), Tax Sanctions (X3), Taxpayer Awareness (X2), Tax Knowledge (X1)

Based on the regression test results shown in the table above, it is known that sanctions have a positive relationship with tax compliance. This can be seen from the positive regression coefficient value for tax knowledge (β_3) of 0.119. To test the third hypothesis in this study, based on the table above, it can be seen that the t value of the tax sanction variable (X3) is 1.24 and the significance value is 0.217. Based on the provisions of the significance test, because the significance value is greater than 0.05, this hypothesis testing meets the criteria for H(3) to be rejected. Therefore, it can be concluded that there is no significant influence between tax sanctions (X3) and tax compliance (Y). Anova f test table can be seen in Table 4.

Based on the ANOVA f test table above, it can be seen that the significance value in the regression test is 0.000. Based on the significance test provisions, because the significance value is less than 0.05, this hypothesis testing meets the criteria for H 4 to be accepted.

Therefore, it can be concluded that together all independent variables, namely tax knowledge, taxpayer awareness, and tax sanctions, have a significant effect on the dependent variable, namely tax compliance.

3.2 The effect of tax knowledge on taxpayer compliance

Based on the results of multiple linear regression, it can be seen that the multiple linear regression model in this study is $Y = 14.736 + 0.263X(1) - 0.053X2 + 0.119X3 + e$ and the results of the significance test with the calculated t value of the tax knowledge variable (X1) of 5.27 and a significance value of 0.000 which shows a value smaller than 0.05 indicates that the first hypothesis testing meets the criteria H1 is accepted. Therefore, it can be concluded that there is a significant influence between tax knowledge (X1) and tax compliance (Y). With the β_1 value of this regression model being positive, it shows that there is a positive relationship between tax knowledge and tax compliance which can be interpreted that any increase or decrease in tax knowledge will increase or decrease tax compliance.

The results of the first hypothesis in this study are in line with the results of previous research from Inasius (2019) which states that tax knowledge has a significant effect on tax compliance. Research conducted by Inasius (2019) focuses on MSMEs in Indonesia which shows that high tax knowledge can increase tax compliance and conversely low tax knowledge can increase tax non-compliance. The results of this first research hypothesis are also in line with Sunanto (2021) which explains that tax knowledge has a significant effect on tax compliance, where any increase in tax knowledge will lead to an increase in tax compliance. The results of this study are also in line with the research of Anto et al (2021), Subadriyah & Harto (2021), and Mulyati (2021) which state that tax knowledge has a positive influence on tax compliance.

The results of the first hypothesis in this study explain that the tax knowledge factor is one of the most important factors in tax compliance, especially income tax on MSME players in the food and beverage sector in Jakarta. The results of this hypothesis are supported by the Theory of Planned Behavior. The intention for taxpayers to comply with taxes can be predicted by attitudes towards behavior, subjective norms, and perceived behavioral control. Tax knowledge directly affects taxpayers' belief that they are able to comply with taxes. By understanding tax rules, tax administration system procedures, and applicable sanctions, taxpayers feel more confident in carrying out their tax obligations so that the intention to comply arises. According to the Tax Authority, Ruben from the Directorate of Potential, Compliance, and Revenue, Directorate General of Taxes in 2024 explained that tax knowledge affects the level of tax compliance of taxpayers based on research conducted by the Directorate General of Taxes. Explained that the Directorate General of Taxes has made several efforts with the aim of increasing MSME tax compliance with the Business Development Service (BDS) program. The program is aimed at inviting MSME actors to be able to fulfill their tax obligations with reciprocity in the form of marketing products from MSME actors so that actors can also develop their businesses. With this program, the Directorate General of Taxes educates MSME players on their tax rights and obligations, such as how to register as a taxpayer, how to pay taxes, how to report taxes, what the report looks like, and so on.

There are several factors that can influence the increase and decrease in tax knowledge for MSME actors. According to academic These factors can be seen from several sides, namely the regulatory side, the entrepreneur side, and the government side. The complexity is caused by regulations that often change which require the regulations to accommodate many parties and interests. The government implements a tax policy that makes it easier for MSME actors to fulfill their tax obligations as stipulated in the Income Tax Law/*Undang-Undang Pajak Penghasilan* (UU PPh). MSME actors can choose to calculate income tax using the Net Income Calculation Norm stated in Article 14 of the Income Tax Law, a reduced tax rate in accordance with Article 31E of the Income Tax Law, or Article 4 paragraph (2) of the Income Tax Law which is then derived in Government Regulation No. 55 of 2022. The

complexity of choosing this policy for MSME players can affect the increase and decrease of their tax knowledge. From the entrepreneur's side, taxpayers have a resistant to change condition where taxpayers have a behavior or attitude of rejecting, inhibiting, or not supporting any changes that occur, in this case changes in tax regulations.

Factors that influence the increase and decrease of tax knowledge can also be seen from the government side. Lack of socialization of tax regulations is one of the factors that can affect tax knowledge. Socialization regarding frequent changes or changes in tax regulations has a balanced relationship. Every time there is a change or change in tax regulations, it needs to be conveyed to the public through socialization. There is a legal theory called the principle of legal fiction or *Recht Fictie*, where the principle assumes or assumes that all people know every regulation that is legislated (Hamdani et al, 2023), although in reality this is not the case. With this principle, the government assumes that all people know about the existence of the law because the law is made by the House of Representatives, which is a representative of the entire community. However, if the government is less than optimal in socializing tax regulations, taxpayers may not understand or even know the applicable rules. MSME taxpayer said in his interview that taxes will be easier to understand if the tax authority is directly involved in providing education on tax knowledge. This can lead to a decrease in tax knowledge in the community, which in turn triggers misunderstandings, such as the assumption that tax regulations are too complicated, unfair, or less transparent. For MSME players, this condition can prevent them from utilizing the tax incentives and facilities that are actually available, which aim to increase tax compliance. This can also be seen from the questionnaire results in this study which show that almost half of the taxpayers do not know that there is a reduction in the Final Income Tax rate for MSMEs from 1% to 0.5%, which is a facility provided by the government to make it easier for MSME players to fulfill their tax obligations. Therefore, this lack of tax knowledge contributes to the decline in the level of taxpayer compliance. Other factors such as business continuity can also affect the level of taxpayer tax knowledge. MSMEs tend to prioritize the continuity of business operations and fulfillment of obligations to employees, so their attention to tax obligations as MSME taxpayers is still limited.

However, the results of testing this first hypothesis are not in line with research conducted by Darmayanti (2019) which explains that tax knowledge has no significant effect on tax compliance. Another study that contradicts these findings is research by Nasution et al. (2020), where tax knowledge has no effect on tax compliance. Another study that has different results from this study is research by Fitria et al (2024) where tax knowledge has no effect on tax compliance without the intention to comply from the taxpayer itself. Research conducted by Saad (2014) on the contrary also explains that the level of tax knowledge possessed by taxpayers is the underlying reason for the tax non-compliance behavior of a taxpayer.

From the results of previous studies, it can be said that there are inconsistent results on the effect of tax knowledge on tax compliance. Inconsistencies can arise due to differences in research subjects, research models, research indicators, and/or time and place of research. The research states that tax knowledge can be a reason that makes taxpayers non-compliant due to the complexity of the tax system and the high cost of compliance. The difference in results that arise from this hypothesis can be a consideration for the government to take firmer steps in its tax policies, so that tax knowledge does not become a factor in reducing the level of tax compliance. However, in general, tax knowledge, one of which is knowledge of tax regulations, has a positive influence on formal and material tax compliance.

3.3 The effect of taxpayer awareness on taxpayer compliance

Based on the results of multiple linear regression, it can be seen that the multiple linear regression model in this study is $Y = 14.736 + 0.263X(1) - 0.053X2 + 0.119X3 + e$ and the results of the significance test with the calculated t value of the taxpayer awareness variable (X2) of -0.219 and a significance value of 0.827 which shows a value greater than

0.05 indicates that the second hypothesis testing meets the criteria H_2 is rejected. Therefore, it can be concluded that there is no significant influence between taxpayer awareness (X_2) and tax compliance (Y).

The results of the second hypothesis in this study are in line with research conducted by Meidiyustiani et al (2022) which explains that taxpayer awareness has no significant effect on tax compliance. Research by Meidiyustiani et al (2022) focuses on MSME taxpayers in the food and beverage sector in Tangerang which shows that the level of taxpayer awareness does not affect tax compliance. Other research results that are in line with the results of this second hypothesis are research by Hapsari & Ramayanti (2022) where taxpayer awareness has no significant effect on tax compliance. The results of this study are also in line with research conducted by Susyanti & Anwar (2020) which explains that taxpayer awareness has no significant effect on tax compliance.

However, the results of this study are not in line with the results of several previous studies. Research conducted by Sunanto (2021) shows different results where there is a significant positive effect between taxpayer awareness and tax compliance. Other research results that contradict the results of this study are research by Subadriyah & Harto (2021) which explain that taxpayer awareness affects tax compliance. Another study that has different results from this study is research by Anto et al (2021) which explains that taxpayer awareness has a significant positive effect on tax compliance. Research conducted by Mulyati (2021) shows that taxpayer awareness has a positive effect on tax compliance. The difference in research results is due to differences in focus, where the focus in this study is MSMEs in the food and beverage sector in Jakarta. MSMEs in the food and beverage sector generally often face financial and operational pressures, such as price fluctuations and competition. While they are aware of the importance of tax, they tend to prioritize their business needs. This condition explains why tax awareness is not strong enough to improve tax compliance. This is in accordance with what was conveyed where MSME actors are more concerned with their economic conditions than their tax compliance.

Taxpayer awareness can be explained through the theory of Planned Behavior (Ajzen, 1991). Based on this theory, taxpayer behavior is influenced by taxpayer intentions formed by attitudes, subjective norms, and behavioral control. Saputra (2019) explains in the theory of planned behavior, if taxpayers have a positive attitude towards taxes, the intention to comply with taxes will be stronger. In addition, the social pressure felt by taxpayers can also affect taxpayers' intention to comply with taxes and if taxpayers have the control to comply with taxes, the possibility of their intention to comply with taxes will be stronger. From this explanation, the three components are related to each other in influencing taxpayers' intention to comply or not comply. Taxpayer awareness in Theory of Planned Behavior can be explained through the attitude towards behavior component. Taxpayers who have good awareness of taxes lead to a positive attitude towards tax compliance so that the intention to comply arises. However, the intention to comply will not be fully formed if other components, namely subjective norms (social pressure) and behavioral control, are not fulfilled. If subjective norms, such as social environment, community, or business partners, do not provide encouragement or pressure that tax compliance is important, taxpayers may reduce their intention to comply with taxes because taxpayers tend to follow the behavior of their surroundings. It is the same with behavioral control. If taxpayers feel that the tax administration system is complex and complicated or do not have the ability to understand the tax administration system, their intention to comply with taxes may decrease despite having good awareness. A person's motivation to comply with their tax obligations tends to be low when they do not have a moral responsibility to pay taxes or consider the tax system unfair (Bobek & Hatfield, 2003; Mahendra & Oktaviani, 2022). Therefore, based on this explanation, it can be concluded that taxpayer awareness cannot fully shape tax compliance if there is no support or social pressure and low taxpayer behavioral control. Attribution theory also explains that a person's behavior that comes from a person's nature or attitude is a personal factor from a person's attribution and environmental factors are a person's behavior that comes from the surrounding environment such as events that are happening around him. Although taxpayers are aware

of their tax obligations, which is a personal factor, they cannot always attribute their tax compliance. Taxpayers can attribute their compliance to external factors such as the surrounding environment, such as the economic conditions being experienced, negative perceptions of tax authorities, weak supervision, and so on.

In addition, Trust is also one of the reasons why taxpayer awareness does not affect tax compliance. Taxpayer trust in tax authorities has an important role to increase taxpayer awareness to comply. Taxpayers are aware of taxes, but cases involving tax authorities committing violations such as corruption can discourage taxpayers from complying. With these cases, taxpayers feel that they do not benefit from the taxes paid. Taxpayers do not know the feedback or benefits that exist from the taxes paid so that taxpayers discourage their intention to pay taxes. Then, taxpayer awareness can also grow if the tax authority can respond to all complaints, provide a solution, provide an answer to what taxpayers want. This can increase taxpayer trust so that the taxpayer's intention to comply also increases.

From the results of previous studies, it can be said that there are inconsistent results on the effect of taxpayer awareness on tax compliance. This contradicts the concept explained where taxpayer awareness is a factor that affects tax compliance. High taxpayer awareness will have an influence on a better level of tax compliance. The results of the descriptive analysis in this study indicate that the level of taxpayer awareness is at a good level, which means that taxpayers are aware of the tax function, tax obligations and rights, and tax laws and regulations. However, the inconsistency of the results of this study indicates that there are other factors that can affect tax compliance itself.

The Directorate General of Taxes conducted a study in collaboration with the World Bank to increase the level of tax compliance by providing wall calendars to MSME players placed in their places of business. The provision of wall calendars is an approach that aims to provide reminders of deadlines for tax payments and tax return reporting. The results of the study show that these reminders increase the level of tax compliance by 4% to 5%. The form of providing wall calendars as reminders aims to provide awareness to taxpayers of their tax rights and obligations. Although there is an increase in tax compliance, these results cannot fully explain that taxpayer awareness affects tax compliance.

3.4 The effect of tax sanctions on taxpayer compliance

Based on the results of multiple linear regression, it can be seen that the multiple linear regression model in this study is $Y = 14.736 + 0.263X_1 - 0.053X_2 + 0.119X_3 + e$ and the results of the significance test with the t value of the taxpayer awareness variable (X_2) of 1.24 and a significance value of 0.217 which shows a value greater than 0.05 indicates that hypothesis testing when meeting the criteria H3 is rejected. Therefore, it can be concluded that there is no significant influence between tax sanctions (X_3) and tax compliance (Y).

The results of the third hypothesis in this study are in line with research conducted which explains that tax sanctions have no significant effect on tax compliance. Another study that has results in line with this research is research by Darmayanti (2019) where tax sanctions have no significant effect on tax compliance. The results of this study are also in line with research conducted by Noviana et al. (2020) which focuses on MSME taxpayers in Sampang Regency explaining that tax sanctions do not significantly affect tax compliance. Other research by Sari et. al (2019) also shows similar results that tax sanctions have no significant effect on tax compliance.

Behavioral economics theory explains that tax compliance cannot only be seen only from rational assessments but there are psychological factors that exist in taxpayer behavior which include cognitive biases, emotions, social preferences, and so on (Weber et al, 2014). Tax sanctions are instruments used to avoid unwanted behavior in taxation and provide a deterrent effect so as to increase tax compliance. Tax sanctions must also be given to those who make mistakes fairly. However, the results of this study indicate a complex taxpayer perception of tax sanctions. Based on descriptive statistics, the majority of taxpayers agree that tax sanctions are needed to create discipline and be able to prevent

behavior that violates tax norms. However, the cognitive bias factor that arises can affect taxpayers' perceptions of the tax sanction itself. Taxpayers can think their chances of being sanctioned are small so that taxpayers can reduce their willingness in tax compliance. In addition, descriptive statistics in this study also explain that there is a perception of discrimination in the application of tax sanctions, where not all violators get the same treatment. This perception can reduce taxpayer trust in tax authorities and the tax administration system which has a negative impact on tax compliance. Low law enforcement and lack of capability resources are one of the reasons tax sanctions do not affect tax compliance. This can be linked to the shadow economy. The shadow economy or underground economy is the market-based production of goods and services, both legal and illegal, which is not detected in official estimates of GDP (Smith in Schneider & Enste, 2000), which includes unreported income from the production of legal goods and services, both from monetary and barter transactions-thus, all economic activities that would generally be taxed if reported to the tax authorities (Schneider & Enste, 2000). Despite tax sanctions, the shadow economy actors, for example, business actors who do not have an NPWP, can still run their business and are not subject to sanctions. With this shadow economy, the government must improve law enforcement and resource limitation in order to apply tax sanctions strictly.

On the other hand, the government also has instruments or policies that contradict the purpose of the tax sanctions. Tax bleaching on Motor Vehicle Tax (PKB) and Voluntary Disclosure Program (PPS) are examples of government policies that contradict the purpose of tax sanctions. Tax bleaching is a policy term in providing relief, reduction, and exemption from the principal and/or tax and levy sanctions aimed at facilitating taxpayers in paying off their tax obligations without being subject to administrative sanctions. PPS is an opportunity for taxpayers to report/disclose tax obligations that have not been fulfilled voluntarily through income tax payments based on asset disclosure (pajak.go.id). Both policies are policies that can weaken the deterrent effect of the tax sanction itself. With the program, taxpayers can ignore their tax obligations and assume they will always be forgiven in the future. Injustice also arises in these programs because compliant taxpayers cannot participate in these programs.

However, the results of this study are not in line with research conducted by Subadriyah & Harto (2021) which shows that tax sanctions have a significant positive effect on tax compliance. Another study whose results are not in line with this study is research conducted by Anto et al (2021) where tax sanctions have a significant positive effect on tax compliance. Research conducted by Andreansyah & Farina (2022) and also Putra (2020) shows different research results, namely tax sanctions have a significant effect on MSME tax compliance. The difference in research results is due to differences in focus, where the focus in this study is MSMEs in the food and beverage sector in Jakarta. MSMEs in the food and beverage sector that tend to focus on business continuity can make them consider the risk of being sanctioned as something small or not urgent so that the deterrent effect on sanctions is not felt by MSME actors in the food and beverage sector.

Based on the description above, it can be concluded that there are inconsistent research results regarding the effect of tax sanctions on tax compliance. These inconsistencies arise as a result of differences in research subjects, research models, research indicators, and/or time and place of research. Tax sanctions that aim to avoid undesirable behavior in taxation and encourage tax compliance can also be a trigger for taxpayer non-compliance caused by negative taxpayer perceptions of the application of tax sanctions. In addition, government policies such as tax sanction elimination programs can give an indication that non-compliance will be forgiven, thus encouraging taxpayers to ignore their tax obligations. Therefore, the different results that arise from this hypothesis can be a consideration for the government to apply tax sanctions that are firmer, fairer, and more consistent so that taxpayers remain obedient and compliant in fulfilling their tax obligations.

3.5 The effect of tax knowledge, tax awareness, and tax sanctions together

Based on the multiple linear regression results, it can be seen that the multiple linear regression model in this study is $Y = 14.736 + 0.263X(1) - 0.053X2 + 0.119X3 + e$ and the significance test results in the ANOVA F test table, it is known that the significance value is 0.000. The significance value shows less than 0.05 so that this hypothesis testing meets the criteria for H4 to be accepted. Therefore, it can be concluded that together all independent variables, namely tax knowledge (X1), taxpayer awareness (X2), and tax sanctions (X3) have a significant effect on the dependent variable, namely tax compliance (Y). The coefficient of determination shows that the independent variables, tax knowledge, taxpayer awareness, and tax sanctions, are able to explain their influence on the dependent variable, tax compliance, by 44.7%. Meanwhile, the remaining 55.3% (100%-44.7%) is influenced by other independent variables that are not included in the model.

The results of the last hypothesis of this study are in line with research conducted by Subadriyah & Harto (2021) which discusses tax compliance and the results of the study show that tax knowledge, taxpayer awareness, and tax sanctions together affect tax compliance. The results of this study are also in line with research conducted by Anto et al (2021) which explains that there is a positive relationship between tax knowledge, taxpayer awareness, and tax sanctions on tax compliance. In addition, research conducted by Rikayana et. al (2023) explains that tax knowledge, taxpayer awareness, and tax sanctions together affect tax compliance.

The results of this study indicate that tax knowledge (X1) has the strongest influence among other independent variables. This can be seen from the multiple linear regression model in this study where the β coefficient value for tax knowledge is 0.263, which is greater than the β coefficient value of taxpayer awareness of 0.053 and the β coefficient value of tax sanctions of 0.119. This means that the increase in tax compliance is dominated by an increase in tax knowledge. The results of this last hypothesis support the behavioral economics theory where to improve tax compliance, it is important to strengthen taxpayers' knowledge and understanding of tax regulations, as well as create a supportive environment through social norms and trust in tax authorities. With this approach, it is expected that the level of tax compliance can increase significantly.

The importance of tax knowledge in improving tax compliance can be explained through Benjamin Bloom's cognitive learning theory as explained by Prianto (2024) in his interview. Bloom's Taxonomy theory first proposed by Bloom in 1956 includes six levels of cognitive skills: knowledge, understanding, application, analysis, synthesis, and evaluation with each having a carefully developed definition (Jaiswal & Al-Hattami, 2020). In terms of tax compliance, knowing the tax regulations is the first thing that taxpayers must do, which is then followed by understanding the concept and purpose of the tax itself, and applying the tax knowledge they know, so that taxpayers can apply their tax compliance. The results of this study indicate that the importance of the government, in this case the tax authority, in trying to improve tax knowledge in conjunction with increasing taxpayer awareness and strengthening the application of tax sanctions in improving tax compliance. These efforts need to be done simultaneously, because an integrated approach is proven to be more effective than if done separately.

The results of these research hypotheses indicate the importance of integrated efforts to improve tax compliance of MSME taxpayers in the food and beverage sector. These efforts include several strategic steps, such as increasing tax knowledge, strengthening taxpayer awareness, and evaluating tax sanction policies so that they are aligned with their original purpose, namely encouraging compliance. In addition, improvement measures are needed for indicators of the three variables that are still not optimal, while maintaining and strengthening indicators that have proven effective. Efforts can be made such as tax education programs specifically designed for MSME actors, working with MSME communities so that taxpayers better understand their tax rights and obligations, provision of interesting and relevant tax information delivered through media or platforms that match the behavior patterns of MSME taxpayers, strengthening the tax communication system to build trust between taxpayers and tax authorities, including the provision of clear information related to technology in the tax administration system, such as WhatsApp

blasts, email blasts, which have been carried out by DGT, affirmation of the fair and consistent application of tax sanctions to increase the deterrent effect without creating excessive intimidation, increased transparency in reporting tax revenue and usage to build taxpayer trust in tax management by the government, and persuasive reminders and notifications related to tax payment and reporting obligations, delivered in a firm but still educative manner are expected to increase tax compliance and also empower MSME taxpayers to better understand and actively participate in the tax system. With this comprehensive strategy, tax compliance is expected to increase sustainably.

4. Conclusions

There is a significant positive influence between tax knowledge and tax compliance of MSME taxpayers in the food and beverage sector in Jakarta. Tax compliance is influenced by how taxpayers understand the causes and reasons behind their behavior, especially from personal factors such as tax knowledge. Good tax knowledge allows taxpayers to better understand their obligations and rights, thus increasing tax compliance. However, the results of this study also highlight the differences in findings in previous studies, which indicate the need for attention to other factors, such as regulatory complexity and lack of socialization, which may affect the effectiveness of tax knowledge in improving compliance.

There is no significant influence between taxpayer awareness and tax compliance of MSME taxpayers in the food and beverage sector in Jakarta. Although good awareness can encourage a positive attitude towards taxes, the intention to comply is not fully formed without the support of subjective norms (such as the social environment) and behavioral control (ability to understand the tax administration system). Trust in tax authorities also plays an important role in influencing compliance intention. Thus, awareness alone is not enough to increase tax compliance.

There is no significant influence between tax sanctions and tax compliance of MSME taxpayers in the food and beverage sector in Jakarta. Tax compliance is not only influenced by rational factors, but also by psychological factors, such as cognitive bias, emotions, and social preferences. Cognitive bias, for example, may cause taxpayers to think that their chances of being penalized are small, thus reducing their willingness to comply with tax obligations. In addition, the perception of discrimination in the application of tax sanctions also reduces taxpayers' trust in the tax authority. The financial condition of MSME players, especially in the food and beverage sector, is the main reason why they prioritize business continuity over paying tax sanctions. Government policies such as tax bleaching and voluntary disclosure programs also weaken the deterrent effect of tax sanctions and create injustice for compliant taxpayers.

There is a significant influence of Tax Knowledge, Taxpayer Awareness, and Tax Sanctions simultaneously on Taxpayer Compliance of MSMEs in the food and beverage sector in Jakarta. Tax Knowledge has the most dominant influence compared to other variables, indicating the importance of tax education as the first step to building compliance. Integrated efforts from tax authorities, including BDS programs, tax education, and collaboration with local governments, have proven effective in improving tax compliance. These results support Bloom's Taxonomy theory and the Slippery Slope Model that emphasize the importance of a combination of education, trust, and law enforcement.

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