

# The Role Of Religiosity, Tax Knowledge, And Tax Sanctions On Tax Compliance Of MSMEs In Malang City

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## Keywords:

MSMEs, religiosity, tax knowledge, tax sanctions, tax compliance

## Abstract

*The purpose of the study was to test religiosity, knowledge and tax sanctions on taxpayer compliance of MSMEs. The study used a quantitative research method with multiple linear regression analysis in the influence test. The number of respondents in the study was 100 people. The sampling technique chosen was purposive sampling. Respondents were MSME owners in 5 sub-districts in Malang City. The findings of the study showed that religiosity, tax knowledge, and tax sanctions had an effect on taxpayer compliance of MSMEs in Malang City. The greatest influence was given by tax sanctions. MSME actors in Malang City are more tax compliant because of tax sanctions.*

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## INTRODUCTION

Indonesia has many development programs. The funds needed are not small. State spending funds come from several sources of income, namely taxes, state budgets other than taxes, and grants. Taxes are recorded as the largest state income, but at present state income from the tax sector is still far from the target. (Listiyowati, Samrotun, 2018).

Taxpayer compliance is an important component that has an influence on the tax revenue target. A high level of taxpayer compliance results in higher taxes, while a low level of taxpayer compliance results in lower taxes. Tax non-compliance can occur either intentionally or unintentionally. Therefore, to achieve the ideal tax ratio target, a voluntary tax compliance base is needed to generate sustainable tax revenue (Yuliansyah, R., Setiawan, D. A., & Mumpuni, 2019).

Many community-owned businesses in Indonesia, both small and medium, show the development of economic development. This makes micro, small and medium enterprises (MSMEs) have become the largest part of the Indonesian economy (Saraswati et al., 2018). In Indonesia, MSMEs occupy a dominant part in the economy, both in creating jobs, reducing poverty, and increasing economic growth. Therefore, if MSMEs are required to pay the same amount of tax as large companies, this can be a burden that is burdensome and hinders the development of MSMEs. However, because of the large number of MSME business actors, their tax potential will also increase (Pramukty & Eviyannanda, 2020).

The number of MSMEs in Malang City shows an increase every year. In 2021, there were 6,983 MSME units in Malang City, then in 2022 it was seen to increase to 7,920 MSME units, and in 2023 there was a very rapid increase, namely 29,058 MSME units in Malang City (Malang, 2024). However, unfortunately this is not comparable to the compliance of MSME actors in terms of taxpayer compliance (Wildan, 2022). To avoid business tax, these MSMEs do not register their

businesses. To improve taxpayer compliance from the MSME sector, the government issued a new regulation in July 2018 that regulates the reduction of the final income tax rate for MSMEs to 0.5%. This change is stated in Government Decree No. 23 of 2018.

Some factors that influence taxpayer compliance include religiosity. Indonesia has a variety of religions, tribes, races, and cultures in it, so religiosity is an important factor in determining decisions for citizens in Indonesia (Setyaningrum, 2023). Religious means religious in nature. In general, religion aims to direct and regulate human behavior, both in a positive and negative direction (Putri et al., 2022). Religiosity plays a role in encouraging the level of taxpayer compliance, because religious values often teach the importance of responsibility and obligations, including in terms of fulfilling tax obligations (Basri, 2016). Religiosity plays a role in encouraging the level of taxpayer compliance, because religious values often teach the importance of responsibility and obligations, included in terms of tax obligations (Ermawati, 2018).

Tax knowledge is an understanding or insight into various aspects related to taxes. This includes understanding tax regulations, including tax rates set by law and tax benefits that are beneficial to their lives. Mastery of tax regulations will increase taxpayer compliance with taxes (Rahayu, 2017). Better knowledge about taxation will also increase a person's compliance with their obligation to pay state taxes (Ristanti et al., 2022).

Tax law is part of public law, there are regulations that underlie it and sanctions that follow. Sanctions are punishments given to individuals who violate regulations. These sanctions aim to ensure taxpayer compliance with applicable regulations and prevent future violations. Tax sanctions will be a guarantee that tax laws are complied with. Administrative and criminal sanctions are legal consequences resulting from violating taxes (Perdana & Dwirandra, 2020)

## METHODS

The method used in this study is quantitative. With multiple regression analysis techniques. The data sources used in this study are primary data, where the data used are data obtained directly from respondents. Data collection through questionnaires. The variables in the study consist of dependent variables, namely taxpayer compliance, with independent variables, namely religiosity, tax knowledge, and tax sanctions.

The population of this study is all UMKM actors in the Malang City area. The sampling technique used in this study is purposive sampling, which is a sampling technique based on certain factors. The factors determined in this study are:

1. MSME owners in the Malang City area
2. MSME owners who understand their obligations as MSME actors and taxpayers
3. MSME owners who have a turnover of  $\leq$  Rp 4,800,000,000 per year

After being calculated using the Slovin formula, the sample size was found to be 100 MSMEs.

## RESULTS AND DISCUSSION

## Result

The following is a general description of the 100 samples presented in table 1.

**Table 1. Characteristics of The Respondent**

Category		Frequency	percent
Type of business	Fnb	75	75%
	Goods	21	21%
	Other	4	4%
	Total	100	100%
Length of Business	0-1 years	19	19%
	1-3 years	48	48%
	3-5 years	19	19%
	> 5 years	14	14%
	Total	100	100%
Region (District)	Kedungkandang	27	27%
	Blimbing	8	8%
	Lowokwaru	42	42%
	Klojen	14	14%
	Sukun	9	9%
	Total	100	100%

Source: Processed Data (2025)

**Table 2. Validity and Reliability**

Variabel	Indicator	Significant	Cronchbach Alpha
Tax Compliance (Y)	Y1	0,000	0,663
	Y2	0,000	
	Y3	0,000	
	Y4	0,000	
	Y5	0,000	
Religiosity (X1)	X1.1	0,000	0,650
	X1.2	0,000	
	X1.3	0,000	
Tax Knowledge (X2)	X2.1	0,000	0,639
	X2.2	0,000	
	X2.3	0,000	
	X2.4	0,000	
Tax Sanctions (X3)	X3.1	0,000	0,629
	X3.2	0,000	
	X3.3	0,000	

Source: Processed Data (2025)

Based on table 1, it can be explained that the majority of business types are FnB, length of business 3-5 years, district in Lowokwaru. For validity and reliability as presented in table 2, it can be explained that all variables are valid and reliable.

Based on table 3, it can be explained that the level of religiosity, tax knowledge, tax sanctions and tax compliance of respondents are at a high level.

**Table 3. Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity	100	3	5	4.200	0.5275
Tax Knowledge	100	3	5	4.305	0.4943
Tax Sanctions	100	3	5	4.257	0.5542
Tax Compliance	100	3	5	4.282	0.4531
Valid N (listwise)	100				

Source: Processed Data (2025)

### Classical Assumption Test

**Table 4. One-Sample Kolmogorov-Smirnov Test**

Unstandardized Residual	
N	100
Asymp. Sig. (2-tailed)	0,200

Source: Processed Data (2025)

**Table 5. Multicollinearity test results**

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Religiosity	0.938	1.066
	Tax Knowledge	0.911	1.098
	Tax Sanctions	0.940	1.064
	Tax Compliance		

a. Dependent Variable: Tax Compliance

Source: Processed Data (2025)

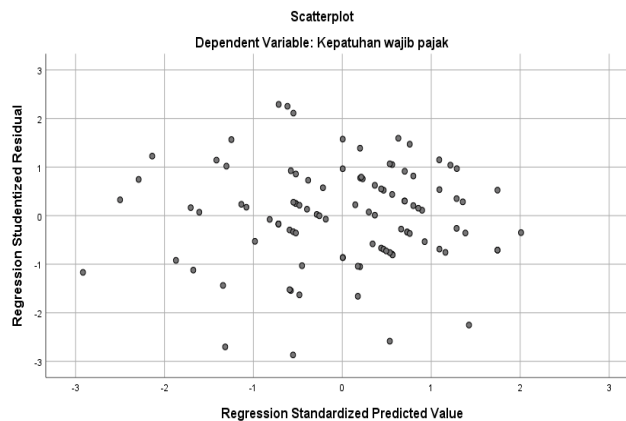


Figure 1. Scatterplot

The normality test based on table 4 shows that the data is normally distributed. The multicollinearity test based on table 5 shows that there are no multicollinearity problems in each variable. The heteroscedasticity test based on figure 1 shows that there is no heteroscedasticity.

**Table 6. F test results**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.761	3	3.254	29.563	.000 <sup>b</sup>
Residual	10.566	96	0.11		
Total	20.328	99			

a. Dependent Variable: Tax Compliance

b. Predictors: (Constant), Tax Sanctions, Religiosity, Tax Knowledge

Source: Processed Data (2025)

**Table 7. T-test results**

Model	Standardized Coefficients (Beta)	Sig.
1 (Constant)		0.116
Religiosity	0.214	0.006
Tax Knowledge	0.363	0.000
Tax Sanctions	0.416	0.000

a. Dependent Variable: Tax Compliance

Source: Processed Data (2025)

## F test results

Based on table 6, it can be explained that the regression equation model is suitable for use. The basis for the decision is because the significance value is  $\leq 0.05$ .

### **T-test results**

Based on table 7, it can be said that the three independent variables, religiosity, tax knowledge, and tax sanctions have an impact on taxpayer compliance of MSME actors in Malang City. The basis for consideration is because the significance value of each is  $\leq 0.05$ .

Religiosity, tax knowledge, and tax sanctions have a positive influence on tax compliance. The meaning is that the higher the religiosity, tax knowledge, and tax sanctions, the higher the tax compliance of MSME actors in Malang City.

Tax sanctions have the strongest influence compared to religiosity and tax knowledge. The Beta value of tax sanctions is 0.414.

## **Discussion**

### **Religiosity and Taxpayer Compliance Of MSMEs**

Religiosity affects MSMEs taxpayer compliance in Malang City because religiosity plays an important role in maintaining obedience, including compliance with tax regulations. The results of the study are in line with research conducted by Pertiwi (2017) and Putri et al. (2022) which showed that religiosity has an effect on the level of MSME taxpayer compliance. The stronger a person's level of religiosity, the more positive behavior will be formed, including in terms of tax compliance. Taxpayers who have high religiosity tend to feel guilty if they do not comply with tax regulations. By complying with tax regulations, they are also carrying out religious teachings that emphasize the importance of obedience to regulations.

### **Tax Knowledge and Taxpayer Compliance Of MSMEs**

Tax knowledge affects MSMEs taxpayer compliance in Malang City because taxpayers know the benefits of paying taxes, then taxpayers know the amount of tax. The results of this study are in line with research conducted by Wujarso & Napitupulu (2020) and Pratama & Fadli (2023) which show that tax knowledge affects MSME taxpayer compliance. If taxpayers know and understand tax regulations, it will make taxpayers more compliant in fulfilling their responsibilities in paying taxes. Taxpayers who have good tax knowledge can certainly follow the development of dynamic tax regulations, knowing that tax is a regulation that must be obeyed.

For MSME actors themselves, there are currently many facilities such as YouTube, online seminars that provide information on taxation and socialization from related institutions that can be used as learning media to increase tax knowledge (Nugraha et al., 2024).

## Tax Sanctions and Taxpayer Compliance Of MSMEs

Tax sanctions affects MSMEs taxpayer compliance in Malang City because severe tax sanctions are a means to educate taxpayers, and the existence of tax sanctions creates fear if they violate tax regulations. The results of this study are in line with research conducted by Zulma (2020) and Arisandy (2017) which show that tax sanctions affect the compliance of MSME taxpayers.

Strict and severe tax sanctions have been proven effective in preventing tax non-compliance. Consistent application of sanctions can encourage taxpayers to be more compliant in fulfilling their tax obligations. The deterrent effect caused by these sanctions is an important factor in increasing taxpayer awareness and compliance not to ignore their tax responsibilities (Nugraha et al., 2024).

In this study, tax sanctions have the strongest influence compared to tax knowledge and religiosity. This shows that MSME actors in the city of Makang are more tax compliant due to the existence of tax sanctions. As is known, news about entrepreneurs who are subject to tax sanctions continues to appear on social media. This can also confirm that tax sanctions are implemented by the government.

## CONCLUSION

Religiosity, Tax knowledge and tax sanctions have an effect on tax compliance of MSMEs in Malang City. Tax sanctions have the strongest influence in this study.

The government needs to provide more information about taxpayers who are subject to tax sanctions as a driver of tax compliance and the government needs to implement certain strategies to improve tax understanding.

The limitation of this study is that it cannot obtain a picture of the information media that best helps taxpayers to understand taxation. These limitations can be input for further researchers.

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