

# The Effect of Financial Literacy and Tax Sanctions on Taxpayer Compliance with Motivation to Pay Taxes as a Mediating Variable (Case Study of MSMEs in Karawang)

Qurotul Aini<sup>1\*</sup>, Karumiana Dianta Arfiando Sebayang<sup>2</sup>, Suparno<sup>3</sup>

<sup>1-3</sup>Universitas Negeri Jakarta, Indonesia

E-mail: <sup>1)</sup> [qrtl28@gmail.com](mailto:qrtl28@gmail.com), <sup>2)</sup> [dianta.sebayang@unj.ac.id](mailto:dianta.sebayang@unj.ac.id), <sup>3)</sup> [suparno@gmail.ac.id](mailto:suparno@gmail.ac.id)

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## ABSTRACT

This research seeks to assess how financial literacy and tax sanctions influence taxpayer compliance, with motivation to pay taxes serving as a mediating factor, focusing on micro, small, and medium enterprises (MSMEs) in Karawang. The study employs a quantitative research method, relying on primary data. Data is gathered through the use of questionnaires. The data after being collected is then processed using SEM PLS 4 tools. The data analysis techniques used are inner model, outer model and hypothesis testing (direct and indirect effects). The sample in this study were 150 respondents. The results of the analysis show that financial literacy has no effect on taxpayer compliance, tax sanctions affect taxpayer compliance, motivation to pay taxes affects taxpayer compliance, financial literacy affects motivation to pay taxes, tax sanctions affect motivation to pay taxes, financial literacy affects taxpayer compliance through motivation to pay taxes, tax sanctions affect taxpayer compliance through motivation to pay taxes.

Keywords: Taxpayer Compliance, Financial Literacy, Tax Sanctions, Motivation to Pay Taxes

## 1. INTRODUCTION

In the Indonesian context, taxes play a crucial role in supporting various government programs, from infrastructure development to financing social programs (Condro Widodo, 2022). Taxpayer compliance is very important to ensure that tax revenue can reach the predetermined target. According to the OECD (Organization for Economic Co-Operation and Development, 2023), Indonesia's tax-to-GDP ratio stood at 12.1% in 2022, which is 7.3 percentage points lower than the Asia and Pacific average of 19.3%. Additionally, it falls short of the OECD average by 22.0 percentage points, which is 34.0% (OECD, 2023). Tax ratio is the ratio between total tax revenue and Gross Domestic Product (GDP) in the same period (Gnangnon, 2022). Ministry of Finance (2024) shows, the government targets revenue of 2,309.9 trillion rupiah, growing 9.0% while tax revenue is set at 1,988.9 trillion rupiah, an increase of 9.4% from the previous year.

Indonesia's financial literacy rate in 2013 was 21.84%. After that, the figure rose to 29.70% in 2016, then rose again to 38.03% in 2019. Finally, there was a sharp increase to 49.68% in 2022 (Otoritas Jasa Keuangan, 2022). For Micro, Small and Medium Enterprises (MSMEs), good financial literacy can increase motivation to fulfill tax obligations, as they are better able to assess the positive impact of tax contributions on local economic development and access to public services (Zhafira, 2024). In addition to financial literacy, the existence of tax sanctions can also increase taxpayer compliance. The stricter the imposition of administrative and criminal sanctions for MSME business actors, the more compliance to pay, and report their taxes to the state (Farina, 2022). Taxpayer motivation is a key factor that can influence tax compliance (Stefanie & Sandra, 2020) This motivation can come from internal factors, such as awareness of the importance of taxes, or external factors, such as the threat of sanctions or incentives provided by the government (Kartikasari et al., 2022). A strong motivation to pay taxes can increase compliance, while a lack of motivation can lead to non-compliance. Gde Mantra Suarjana et al., (2020) explain that tax motivation can function as a mediating variable between service

quality and service satisfaction variables and taxpayer compliance. For example, taxpayers with good service quality may have stronger taxpayer motivation to comply because they better understand the benefits of taxes.

According to data from the Karawang Primary Tax Service Office (2023), the realization of tax revenue in 2023 was Rp1,869.2 trillion, reaching 108.8% of the 2023 State Budget and 102.8% of the target set by Perpres 75/2023. This research seeks to examine how financial literacy and tax penalties influence the compliance of individual business taxpayers who are registered with the Karawang Primary Tax Service Office. Additionally, it investigates the role of tax motivation as a mediating factor in this relationship. By identifying the factors that influence tax compliance, it is hoped that this study can provide useful recommendations for the government and related parties to improve tax compliance through increased education and effective enforcement of sanctions, as well as contribute to the literature on tax compliance behavior in Indonesia.

## **2. LITERATURE REVIEW**

### **2.1. Theory of Planned Behavior**

In 1967, the Theory of Planned Behavior was initially called the Theory of Reasoned Action (TRA). It was later on improved by Icek Ajzen and Martin Fishbein. The progression from the Theory of Reasoned Action (TRA) to the Theory of Planned Behavior (TPB) attempted to explain how human beings react to different stimuli. TPB is meant to predict and comprehend behavior at the individual level; it posits that there are three primary determinants of a person's behavior, namely attitude, subjective norm, and perceived behavioral control (Mahyarni, 2013).

### **2.2. Taxpayer Compliance**

When taxpayers make payments and reports on their taxes as required by law, it is a sign of compliance with tax obligations and an indication of submission and intelligence either for a certain or individual capital of a business as stipulated under the relevant tax legislation (Yimam, 2021). Tax compliance is a way of expressing one's conformity with the obligation to file taxes. This is whereby all necessary documents for tax payment are handed over on time; and the submitted report reflects the true state of affairs concerning tax liabilities under relevant tax legislation and statutes as at the time of reporting (Misra, 2019). There are two types of compliance that need to be considered, namely formal compliance and material compliance (Dewi et al., 2024). The tax collection system has three types, namely the Official Assessment System, Self Assessment System, With Holding System (Yasin & Mila Safitri, 2021). According to Mukarromah et al., (2023) indicators to measure taxpayer compliance, namely: (a) Taxpayer compliance in registering themselves, (b) Taxpayer compliance in depositing notification letters (SPT) on time, (c) Sensitivity in the calculation and payment of taxes payable on income earned.

### **2.3. Financial Literacy**

A professional writer Fernando (2024) states that financial literacy involves the capacity to apply different economic capabilities such as investment, budgeting, and personal financial control. The Financial Services Authority defines financial literacy as those pieces of information that one knows regarding money and can help him or her undertake some economic decisions. This includes knowledge, skills, and beliefs which when combined affect how one tries to use money, plans for future economic activities, takes advantage of investment options and overall enhances his well-being. To help promote public financial welfare, the Financial Services Authority has identified four levels of financial literacy among Indonesians (Afifah et al., 2021). First, Well Literate is an individual who has in-depth knowledge of various financial services and products. Second, Sufficient Literate is understanding and trusting financial institutions and products with a set of rights and obligations in addition to their features, benefits, and dangers. Third, Less Literate are those who only know about financial institutions and services. Fourth, Not Literate is people who do not understand or do not believe in financial institutions and services. According to Chen & Volpe in (Arianti, 2021), there are four indicators of financial literacy, as follows: (a) Basic Financial Knowledge, (b) Saving and Borrowing, (c) Protection or insurance, (d) Investment.

### **2.4. Tax Penalties**

Yuliatic & Fauzi (2020) explained that in tax legislation, everyone deliberately does not register themselves to be given a taxpayer identification number (NPWP), or misuses or uses without the right NPWP

which causes losses to state revenue will be subject to sanctions. Tax sanctions are a strict action based on the law given to taxpayers or parties related to taxes as a result of intentional violations or due to negligence (accident) (Nury Syaifunnisa Husaeri, 2023). There are two types of taxes, namely Administrative sanctions, which are intended for those taxpayers who violate tax laws that are administrative in nature, and criminal sanctions are the last resort to increase compliance. There are several indicators of tax sanctions according to Novandalina et al. (2022), namely: (a) Taxpayers know the purpose of imposing tax sanctions, (b) The imposition of severe sanctions is one way to educate taxpayers educate taxpayers, (c) Tax sanctions must be imposed on taxpayers who violate without tolerance.

## **2.5. Motivation to Pay Tax**

Bandhu et al. (2024) explain that motivation steers individuals to cooperate efficiently, take part actively and wholeheartedly in every task aimed at achieving contentment. According to Haryaningsih, (2018) motivation to pay taxes is an impulse that arises both from within and outside a person who moves a taxpayer to take an action, namely paying his tax obligations with certain intentions and objectives in accordance with the provisions stipulated by law. There are two indicators of motivation to pay taxes, namely as follows (Haryaningsih, 2018): (a) Intrinsic motivation, which comes from within the individual himself, (b) Extrinsic motivation, namely motivation that comes from outside the individual.

## **2.6. Previous Research**

Several prior studies have investigated factors influencing taxpayer compliance, including financial literacy, tax sanctions, and the motivation to pay taxes. Al-Ttaffi & Bin-Nashwan (2022) found that taxpayer compliance is negatively associated with religiosity but positively influenced by taxpayers' knowledge. Their study provides recommendations for tax authorities in developing countries, particularly in Yemen, to involve religious scholars in promoting the importance of tax payments. Pirri et al. (2023) discovered that a high level of financial literacy positively affects the compliance of online business taxpayers, and that financial technology also plays a role in enhancing compliance.

Similarly, Adhikara et al. (2022) showed that tax knowledge, tax sanctions, and the ability to pay taxes partially influence tax awareness and taxpayer compliance, especially during the COVID-19 pandemic. Their study emphasized the mediating role of awareness in enhancing compliance. Anggraini & Pravitasari (2022) found that tax sanctions, education level, and income significantly influence individual taxpayer compliance in Gampingrowo Village, Sidoarjo Regency.

Rahmayanti et al. (2020) revealed that tax penalties, tax audits, and taxpayer awareness positively affect corporate taxpayer compliance; however, compliant intention does not moderate the relationship between these variables and compliance. In contrast, Bangki & Dewi (2023) found that motivation has a significant effect on taxpayer compliance, while tax knowledge does not. In the context of motivation, Gorajodi Erling et al. (2022) indicated that taxpayer awareness, tax sanctions, tax service quality, and education level all positively affect the motivation of individual taxpayers in fulfilling their tax obligations.

On the other hand, Ari et al. (2021) concluded that tax sanctions and education level do not significantly influence taxpayer motivation, while tax knowledge and tax awareness do. Similarly, Saifudin et al. (2021) reported that tax knowledge, motivation to pay taxes, and education level all have a positive effect on taxpayer compliance. Lastly, Lutfillah & Ndapa (2022) found that taxpayer motivation, education level, and tax sanctions influence taxpayer compliance in West Surabaya. Their findings are relevant for tax authorities in shaping future tax policies for individual taxpayers.

Compared to these previous studies, most of which focused on the direct influence of financial literacy, tax sanctions, or motivation on taxpayer compliance, the current study offers a novel perspective by explicitly examining the mediating role of motivation to pay taxes in the relationship between financial literacy and tax sanctions with taxpayer compliance. Furthermore, this study is contextually specific to MSMEs in Karawang, a sector and location that have not been extensively explored in prior research. Using a quantitative approach and SEM PLS 4, this study investigates both direct and indirect effects and finds that motivation to pay taxes mediates the relationship between financial literacy and taxpayer compliance, as well as between tax sanctions and taxpayer compliance. This contributes a deeper understanding of the mechanisms linking these variables and provides practical implications for improving taxpayer behavior.

### 3. RESEARCH METHODS

#### 3.1. Research Design

This study uses quantitative methods. Research with a quantitative approach is usually carried out with a sample size determined based on the existing population. Calculation of the sample size is done using a certain formula. The choice of formula to be used is then adjusted to the type of research and population homogeneity (Ahyar et al., 2020).

#### 3.2. Research Sample

Data collection using surveys via google forms. The sampling technique chosen is purposive sampling, which is chosen deliberately with certain considerations by the researcher. This study uses the population of Micro, Small and Medium Enterprises in the Karawang area who have NPWP or who have an income of 4.8M/year. The data obtained from KPP Pratama Karawang, there are 176,940 MSME taxpayers from several districts and using the Yamane formula sample calculation (Imran, 2017) with an error rate of 8% with the result being 150 samples.

#### 3.3. Data Collection Tools and Procedure

This research utilizes primary data, which refers to information collected directly. In the context of quantitative research, primary data collection is done through surveys (Renggo, 2022). The researcher utilized questionnaires as a data collection technique. Using questionnaires as a data collection tool proved successful because respondents only needed to take the response options that had been prepared by the researcher. The questionnaire was distributed to respondents through a link provided in Google Form in the form of a statement with a Likert scale of 1-5 options, ranging from "Strongly Agree", to "Strongly Disagree", with variations between the two extreme answers such as the options "Agree", "Neutral", and "Disagree" (Suasapha, 2020). Analysis of research data using SEM (Structural Equation Modeling) 4 (empat).

#### 3.4. Data Analysis

The analysis method used is data description analysis, outer model (convergent validity, discriminant validity, and reliability), inner model (coefficient of determination, effect size and variance inflation factor (vif)) and hypothesis testing (direct and indirect effects or mediation) (Savitri et al., 2021).

### 4. RESULTS AND DISCUSSION

This study uses four variables for analysis, including financial literacy (X1), tax sanctions (X2), motivation to pay taxes (X3) and taxpayer compliance (Y). Respondents in this study were personal taxpayer MSMEs in the Karawang Regency area consisting of 30 sub-districts totaling 150 MSMEs.

#### 4.1. Research Results

##### 4.1.1. Data Analysis

The validity test in this study uses convergent validity analysis. indicators are said to be valid if the outer loading value shows  $> 0.7$  (Savitri et al., 2021). The invalid financial literacy variable (X1) has 5 items out of 15 items, the invalid tax sanction variable (X2) has 2 items out of 12 items, the invalid motivation variable to pay taxes (X3) has items out of 10 items and invalid taxpayer compliance (Y) has 8 items out of 18 items. the following are the results of convergent calculations and hypothesis testing.

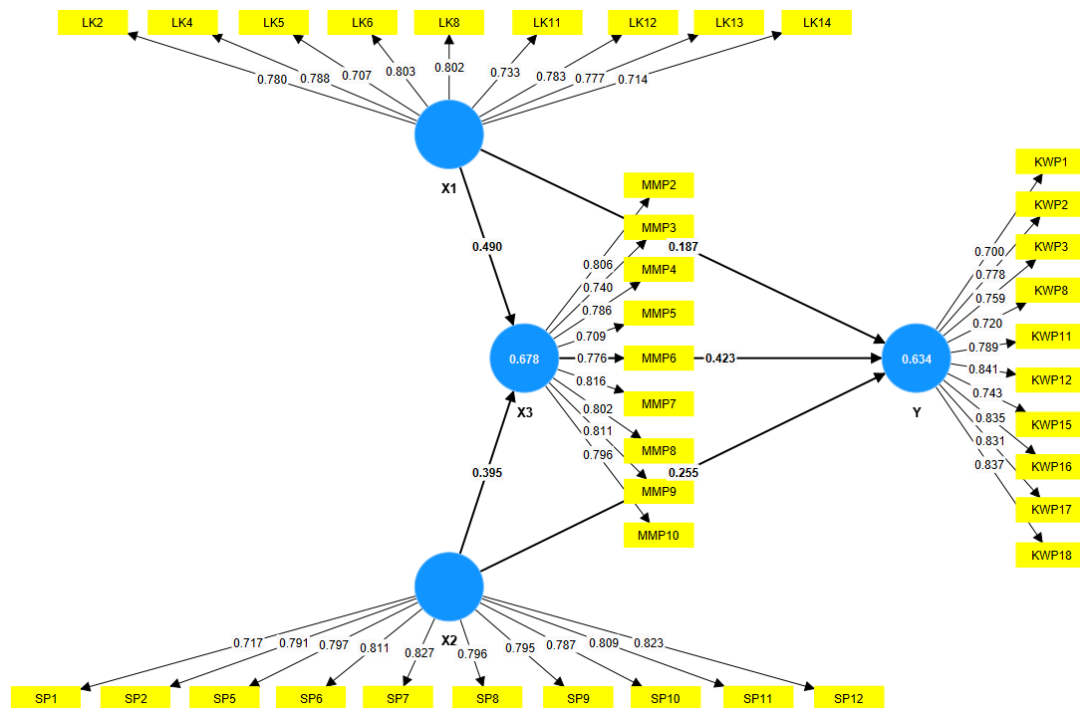


Figure 1. Structural Model Picture

Table 1. Hypothesis Testing of Direct and Indirect Effects

Direct						
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Description
LK -> KWP	0.187	0.205	0.137	1.371	0.085	Rejected
SP -> KWP	0.255	0.249	0.113	2.252	0.012	Accepted
MMP->KWP	0.423	0.412	0.133	3.171	0.001	Accepted
LK -> MMP	0.490	0.490	0.110	4.470	0.000	Accepted
SP -> MMP	0.395	0.399	0.124	3.175	0.001	Accepted
Indirect						
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Description
LK -> MMP -> KWP	0.207	0.196	0.065	3.182	0.001	Accepted
SP -> MMP -> KWP	0.167	0.170	0.087	1.923	0.027	Accepted

## 4.2. Discussions

In testing using PLS-SEM, it can be said that t-statistic is significant if  $t > 1.96$  and p-value must show  $< 0.05$  if it has a significant effect (Rahadi, 2023). Hypothesis testing aims to test the direct effect and indirect effect that exists in this study, as follows: The direct effect of financial literacy on taxpayer compliance was found to be statistically insignificant, as indicated by a t-statistic of 1.371 (below the threshold of 1.96) and a p-value of 0.085 (greater than 0.05). Therefore, Hypothesis 1 (H1) is rejected, suggesting that financial literacy does not have a direct impact on taxpayer compliance. The analysis revealed that tax sanctions significantly influence taxpayer compliance, with a t-statistic of 2.252 (exceeding 1.96) and a p-value of 0.012 (less than 0.05). Thus, Hypothesis 2 (H2) is accepted. Motivation to pay taxes was shown to have a significant effect on taxpayer compliance. This is supported by a t-statistic of 3.171 and a p-value of 0.001, both indicating strong significance. Consequently, Hypothesis 3 (H3) is accepted. Financial literacy was found to significantly influence the motivation to pay taxes, with a t-statistic of 4.470 and a p-value of 0.000. Therefore, Hypothesis 4 (H4) is accepted. The effect of tax sanctions on the motivation to pay taxes was also statistically significant, as indicated by a t-statistic of 3.175 and a p-value of 0.001. As a result, Hypothesis 5 (H5) is accepted. The mediating effect of motivation to pay taxes in the relationship between financial literacy and taxpayer compliance was confirmed, with a t-statistic of 3.182 and a p-value of 0.001. Hence, Hypothesis 6 (H6) is

accepted, indicating an indirect effect of financial literacy on compliance through motivation. Lastly, the mediating role of motivation to pay taxes in the relationship between tax sanctions and taxpayer compliance was also supported, with a t-statistic of 1.923 (slightly below 1.96) but a p-value of 0.027 (below 0.05). Thus, Hypothesis 7 (H7) is still accepted, indicating that tax sanctions indirectly affect taxpayer compliance through motivation to pay taxes.

## 5. CONCLUSIONS

This study aimed to examine the influence of financial literacy and tax sanctions on taxpayer compliance, with motivation to pay taxes acting as a mediating variable, using a case study of MSMEs in Karawang. A quantitative research design was adopted, and data were gathered through an online survey using Google Forms. The study population comprised 176,940 MSMEs registered with KPP Pratama Karawang. Based on the Yamane formula, a total of 150 MSMEs were selected as the sample.

The findings indicate that financial literacy does not have a direct impact on taxpayer compliance, whereas tax sanctions significantly influence it. Additionally, the motivation to pay taxes plays a crucial role in enhancing taxpayer compliance. Both financial literacy and tax sanctions were found to significantly influence the motivation to pay taxes. Furthermore, motivation to pay taxes serves as a mediating factor in the relationship between financial literacy and taxpayer compliance, as well as between tax sanctions and taxpayer compliance.

These findings have several practical and theoretical implications. For tax authorities, especially the Directorate General of Taxes and local offices such as KPP Pratama Karawang, the study suggests that improving tax sanctions and enhancing motivational factors can significantly increase taxpayer compliance among MSMEs. Since financial literacy alone does not directly impact compliance, tax education programs should be designed not only to improve knowledge but also to strengthen motivation to fulfill tax obligations. Theoretically, this study highlights the importance of considering psychological factors such as motivation as mediators in tax compliance models. This insight can be a valuable reference for future research and policymaking aimed at optimizing tax revenue collection from the MSME sector.

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