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Building Tax Awareness Among Msmes In Deli Tua District In The Era Of The Core Tax Administration System Through Tax Education, Tax Sanctions, And Tax Knowledge

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ABSTRACT

More openness and efficiency in the tax system is the goal of the Core Tax Administration System (CTAS). Nevertheless, challenges related to tax education, tax penalties, and tax expertise persist for MSMEs in Deli Tua District. Applying a quantitative approach, this study examines how Tax Education, Tax Sanctions, and Tax Knowledge affect MSME Tax Awareness. We used questionnaires to select a sample of 170 MSME taxpayers and compile their data. Multiple linear regression (including t-test, F-test, and coefficient of determination [R^2]) as well as descriptive statistics and classical assumption tests were employed in the data analysis conducted in SPSS. Tax Knowledge, Tax Sanctions, and Tax Education all significantly and positively affect Tax Awareness, according to the results. At the same time, tax awareness is positively and significantly affected by all three of these elements. An Adjusted R Squared score of 0.539 indicates that the model thoroughly accounts for 53.9% of the variation in Tax Awareness.

Keywords: Tax Awareness, Tax Education, Tax Sanctions, Tax Knowledge, Core Tax Administration System (CTAS), MSMEs

INTRODUCTION

The Core Tax Administration System (CTAS) has been implemented in Indonesia to streamline tax processes and increase efficiency, transparency, and taxpayer compliance (Mardiana et al., 2025; Purnama, 2022), thanks to developments in information and communication technologies. Small and medium-sized enterprises (SMEs) play an essential role in the state's tax system since they generate jobs, raise household incomes, and boost regional economies (Abdullah, 2023). Despite the district of Deli Tua's promising micro, small, and medium enterprise (MSME) climate, broad tax literacy has failed to materialize this promise. It is considered that keeping taxpayers informed about their tax responsibilities would increase the likelihood that they would comply with these obligations(Maulina et al., 2025). Nevertheless, there are a few MSME operators in Deli Tua who still see taxes negatively, which means they put firm profits ahead of precise and timely tax filing and payment (Razaq et al., 2021).

The researchers in Deli Tua District conducted a pilot study to find out how little MSME owners and operators knew about taxes. Some operators lacked an NPWP, were chronically late with their Annual Tax Returns (SPT), and exhibited a general lack of understanding when it came to tax reporting, payment, and other administrative necessities, according to the investigation. Core Tax Administration System (CTAS) digital tax services are accessible to encourage compliance, although they are

underutilized owing to a lack of knowledge and proficiency with information technology (Firdaus & Pratolo, 2020). This might make small and medium-sized enterprises (SMEs) less aware of their tax obligations (Shafira, 2021).

Tax education, which seeks to promote voluntary compliance by increasing taxpayers' knowledge of their tax rights, responsibilities, advantages, payments, and reporting procedures, is one component thought to increase MSME tax awareness (Direktorat Jenderal Pajak, 2024). Some micro, small, and medium-sized enterprise (MSME) owners in Deli Tua District rarely or never participate in tax counseling or outreach activities, according to a preliminary research. This leads them to erroneously believe the tax advice they get on social media or from other company owners, both of which can lead to confusion. Therefore, improving tax education is essential for increasing MSME tax literacy.

Tax fines are believed to have an effect on MSME tax awareness that is similar to that of tax education. By creating consequences for tax law violations, tax fines encourage compliance (Caroline et al., 2023). By introducing integrated penalty systems, technology has enhanced tax enforcement and monitoring in the digital era (N. K. Putri et al., 2023). Many micro, small, and medium-sized enterprises (MSME) operators in Deli Tua District are unaware of the various tax sanctions that can be imposed, including fines for non-compliance or late tax payments or reporting. On the other hand, other operators think that the likelihood of fines is low. Their motivation to pay their taxes on time may be reduced as a result of this, proving that tax penalties are necessary to increase tax consciousness (Pane & Simarmata, 2025).

Tax knowledge, which helps taxpayers understand and fulfill their tax responsibilities, is the second factor thought to impact MSME tax awareness(Pratiwi & Sinaga, 2023). Taxpayers can have a better understanding of the regulations around tax registration, payment, and reporting with more tax knowledge (Ananda et al., 2025). A number of MSME operators in Deli Tua District, however, were discovered to be in the dark regarding tax rates, electronic reporting procedures, and the present regulations, according to a preliminary investigation. It may be difficult to fulfill tax obligations because of this lack of knowledge, which hinders attempts to increase tax awareness.

The level of taxpayer awareness was significantly affected by tax education, tax knowledge, and tax fines, according to many previous studies (Alsyafira et al., 2025; Gulo & Purba, 2024; Ismantoro et al., 2025; Nugrahani & Suryaningrum, 2023). In the context of the Core Tax Administration System (CTAS), however, there is a dearth of study on all three of these aspects simultaneously, especially among district-level MSME operators. Consequently, this study looks into how MSME Tax Awareness in Deli Tua District is affected by Tax Education, Tax Sanctions, and Tax Knowledge. This study adds to the existing body of knowledge on micro, small, and medium enterprise (MSME) tax awareness and provides empirical data on the topic, all within the framework of CTAS, a novel approach to digitalised tax administration that aims to increase tax compliance.

LITERATURE REVIEW

Grand Theory

The Theory of Planned Behavior (TPB) provides the theoretical foundation for this investigation by outlining the interplay between an individual's attitudes, subjective norms, and perceived behavioral control. Tax fines, by stressing the consequences of noncompliance, can increase compliance in the context of MSME taxes, while tax education and information can enhance taxpayers' understanding and positive attitudes regarding tax responsibilities. Over the lifetime of the Core Tax Administration System

(CTAS), these factors are anticipated to enhance tax literacy among MSME operators in Deli Tua District.

Tax Awareness
To be tax conscious is to have the mindset, knowledge, desire, and moral obligation to willingly comply with one's tax obligations in accordance with current regulations. People need to know their tax responsibilities and how to file their taxes in order for the self-assessment system to work (Indrayani et al., 2022). To sum up, tax awareness may be defined as the preparedness of taxpayers to freely and accurately calculate, pay, and declare their tax responsibilities, grounded in an understanding of the importance of taxes. Signs of being tax-savvy include (Permana & Susilowati, 2021): (1) tax payments are detrimental to the state, (2) taxes contribute to national progress, (3) tax payments that are late are detrimental to the state, and (4) tax payments that are underpaid are detrimental to the state.

Tax Education
Tax education is an effort to raise taxpayer awareness and promote responsible tax compliance by regularly teaching people about their rights and responsibilities in relation to taxes (Alsyafira et al., 2025; Direktorat Jenderal Pajak, 2024; Fiatri & Hanatasari, 2026). Accounting and self-evaluation methods are part of tax education for micro, small, and medium-sized enterprises (Fuad et al., 2024; Iswediningrum & Andayani, 2024; Sudirman et al., 2021). Educational materials, educational media, educational target groups, and the competency of tax education officers are the four indicators of tax education that are listed by C. P. Putri (2022).

Tax Sanctions
As a deterrent against further infractions, taxpayers who do not pay their fair share of taxes may be subject to fines. In accordance with applicable regulations, sanctions may encompass both civil and criminal repercussions, including fines, interest, and other penalties(Caroline et al., 2023; Saputri et al., 2025). The use of a digitally-based tax administration system to apply tax penalties is characterized as such in this study. There are signs that (Octafiani et al., 2024; R. Putri et al., 2021): 1. Understanding; 2. Adherence to regulations; 3. Independence; 4. Trust; 5. Penalties at the criminal and administrative levels.

Tax Knowledge
To properly complete tax responsibilities, taxpayers need to have tax knowledge, which includes understanding the rules, procedures, rights, and purposes of taxes(Pratiwi & Sinaga, 2023). When taxpayers have sufficient tax knowledge, they are better equipped to understand and fulfill their tax responsibilities, including paying and reporting. Tax knowledge indicators consist of(Pratiwi & Sinaga, 2023): First, familiarity with basic tax principles; second, familiarity with SPT completion; and third, familiarity with tax penalties.

So, the following figure represents the conceptual framework that will be used in this study:

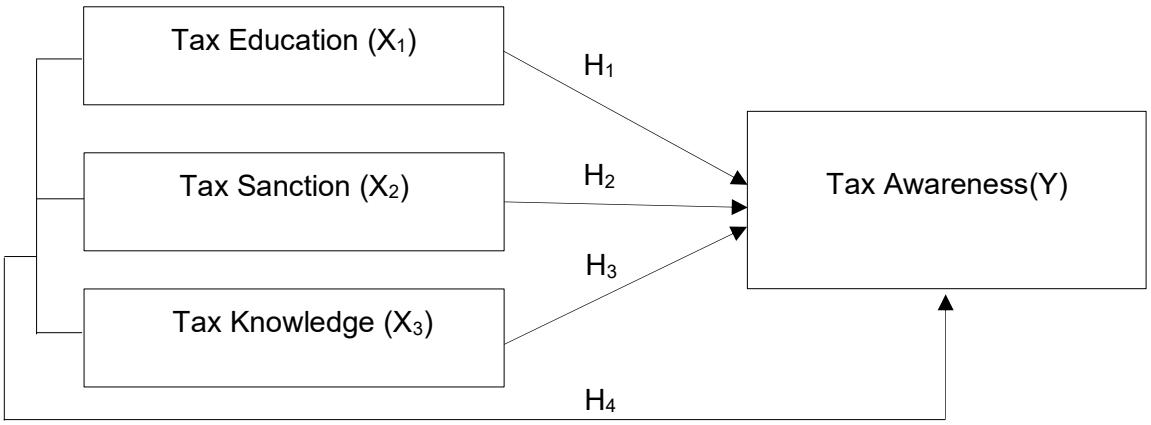


Figure 1. Conceptual Framework

Deli Tua District's Micro, Small, and Medium Enterprises (MSME) Tax Awareness in the Core Tax Administration System Era is Influenced by Tax Education. A better understanding of unpaid obligations and a more positive outlook on paying taxes might result from tax education programs, according to the Theory of Planned Behavior. Based on actual data, Alsyafira et al. (2025) Research shows that taxpayer awareness is significantly enhanced by tax education. Therefore, the following hypothesis is generated: that MSME tax awareness will be raised with increased tax education:

H_1: Tax Education has an effect on MSME Tax Awareness in Deli Tua District in the era of the Core Tax Administration System.

Micro, small, and medium companies (MSME) in the Deli Tua District may have a different understanding of taxes during the Core Tax Administration System's adoption due to penalty provisions. The Theory of Planned Behavior suggests that taxpayers' perceptions of the consequences of noncompliance might influence their behavioral intentions and encourage them to complete their responsibilities. Gulo & Purba (2024) It was demonstrated that tax fines significantly increased taxpayer awareness. Therefore, the following hypothesis is derived from the fact that effective tax sanctions are likely to enhance MSME tax knowledge:

H_2: Tax Sanctions have an effect on MSME Tax Awareness in Deli Tua District in the era of the Core Tax Administration System.

The Core Tax Administration System era impacts the tax knowledge of micro, small, and medium enterprises (MSME) in the Deli Tua District. Taxpayers can develop a more optimistic outlook and a sense of behavioral control over their tax compliance with the right information, according to the Theory of Planned Behavior. Ismantoro et al. (2025) learned that being well-versed in taxes really affects taxpayer awareness. The following hypothesis is thus derived from the expectation that MSME tax awareness will increase as a consequence of greater tax knowledge:

H_3: Tax Knowledge has an effect on MSME Tax Awareness in Deli Tua District in the era of the Core Tax Administration System.

During the Core Tax Administration System period, MSME tax awareness in Deli Tua District was influenced by tax education, tax sanctions, and general tax understanding. According to TPB, one's attitude, one's perception of social influences, and one's perception of one's own behavioral control all play a role in the consequences of one's actions. Knowledge about taxes can aid taxpayers in understanding and meeting their responsibilities, while tax penalties can heighten the perceived gravity of noncompliance. There is empirical evidence from previous studies that each of these criteria has an effect on taxpayer awareness (Alsyafira et al., 2025; Gulo & Purba, 2024; Ismantoro et al.,

2025). Therefore, this hypothesis is based on the assumption that all three of these variables will work together to raise MSME tax awareness:

H_4: Tax Education, Tax Sanctions, and Tax Knowledge simultaneously have an effect on MSME Tax Awareness in Deli Tua District in the era of the Core Tax Administration System.

RESEARCH METHOD

Tax Education, Tax Sanctions, and Tax Knowledge: How They Affect MSME Tax Awareness in Deli Tua District is a quantitative research that seeks to answer this question. Multi-Sector Small and Medium Enterprise (MSME) operators residing in the study area who are also holders of an NPWP make up the population. Using predetermined criteria, including being MSME operators with a NPWP, having active business activities in Deli Tua District, and being responsible for tax compliance, 170 respondents were selected by purposeful sampling. We used questionnaires to collect primary data, and we combined through books and government records to find secondary data. The survey made use of a Likert scale, where 1 indicates a strong disagreement and 5 means a strong agreement.

Using specific indicators, the study variables were made operational. The following four criteria were used to evaluate tax awareness: taxes provide the majority of a state's revenue, taxes promote economic growth across the country, tax payments made late are costly, and tax payments made insufficiently hurt the state. We looked at tax education via four lenses: instructional resources, dissemination channels, intended audiences, and the skills of tax education officers. Six factors were considered for assessing tax penalties: understanding, conformity with regulations, autonomy, trust, criminal penalties, and administrative fines. The three variables used to measure tax knowledge were familiarity with basic tax concepts, the ability to complete the SPT, and the severity of tax penalties. A five-point Likert scale was used to score the measurement items provided in the questionnaire for each indicator.

The research instrument's validity and reliability were checked before moving on to the main analysis to make sure the measuring items were valid and consistent. Classical assumption tests, descriptive statistics, and multiple linear regression were all part of SPSS's data analysis package. There were three tests for classical assumptions: heteroscedasticity, multicollinearity, and normalcy. We utilized multiple linear regression to look at how Tax Knowledge, Tax Sanctions, and Tax Education all affected Tax Awareness (Rezeki & Gustina, 2021). The total impact of all independent variables was determined using the F-test, and their partial impacts were assessed using the t-test. To determine the extent to which the independent factors accounted for the variation in Tax Awareness, the coefficient of determination (R^2) was utilized. A statistically significant outcome was shown by a p-value below 0.05, since all statistical tests used a 5% significance level ($\alpha = 0.05$).

RESULT AND DISCUSSION

Validity and Reliability

To make sure that all of the study instrument's measurement items were valid and consistent, we checked their validity and reliability before completing the standard assumption tests and regression analysis. All items on the questionnaire were determined to be valid according to the validity test results; this included questions on tax awareness, tax education, and the other research variables. Correlation coefficients range from 0.743 to 0.899, which is above the required level. All items were legal, as

shown by Tax Sanctions and Tax Knowledge having rcount values that surpassed the rtable value of 0.361. Results from the Cronbach's Alpha reliability test showed that the following items: Tax Knowledge (0.821), Tax Sanctions (0.878), Tax Education (0.856), and Tax Awareness (0.842). The reliability of the variables was confirmed by Cronbach's Alpha values that were more than 0.70. Therefore, the research tool meets the criteria for validity, reliability, and suitability for additional testing.

Normality Test

Finding out if regression model residuals follow a normal distribution is what the residual normality test is all about. It is possible to do this test using one-sample Kolmogorov-Smirnov, normal probability plot of regression, or histogram analysis. The residuals are said to be regularly distributed when they form a bell-shaped pattern on a histogram. At the same time, data points that are next to or on either side of the diagonal line indicate that the residuals in the Normal Probability Plot are normally distributed (Akbar et al., 2022). What follows are the outcomes of the normality test conducted using the Histogram:

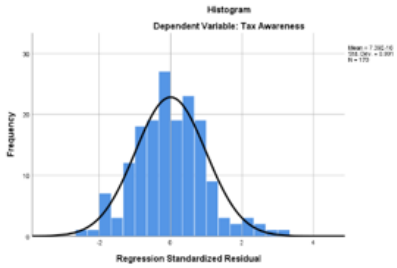


Figure 2. Histogram Graphic
Source: Processed Research Data, 2026

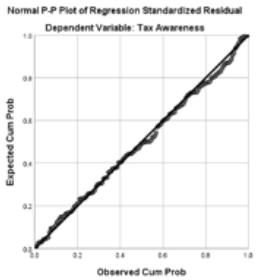


Figure 3. Normal Probability Plot Regression Graphic
Source: Processed Research Data, 2026

The residual histogram does not exhibit any left or right skewness, as shown in the graphic above; instead, it has a bell-shaped structure. Also, the remaining data points seem to be scattered all over the place on the Normal Probability Plot. Therefore, it is reasonable to assume that the residuals of the regression model are normally distributed and adhere to the assumption of regularity.

Below you can see the results of the One-Sample Kolmogorov-Smirnov test, which was used to check for normalcy:

Table 1.
One-Sample Kolmogorov Smirnov Test

		Unstandardized Residual
N		170
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.36314925
Most Extreme Differences	Absolute	.041
	Positive	.041
	Negative	-.027
Test Statistic		.041
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: Processed Research Data, 2026

The significance level is 0.200, which is more than 0.05, according to the results of the Kolmogorov-Smirnov normality test, as shown in the table above. As a result, the data is sent regularly.

Heteroscedasticity Test
If a regression model's residuals exhibit unequal variance, the heteroscedasticity test will reveal it. Homoscedasticity is an assumption that should be satisfied by every respectable regression model. This implies that the residual variance should be constant across all levels of the independent variables. Heteroscedasticity causes the model to face non-constant residual variance, which might change the accuracy of hypothesis testing and reduce estimated efficiency(Wahyuni & Pane, 2020). The outcomes of the test for heteroscedasticity are displayed in the table below.

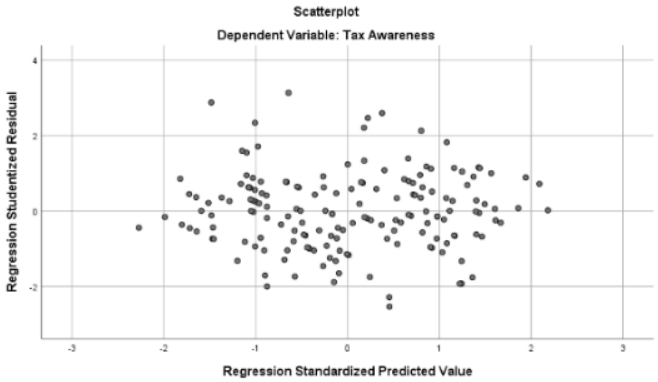


Figure 4. Scatterplot Graph
Source: Processed Research Data, 2026

There doesn't seem to be any pattern or distribution to the residual points, as shown in the scatterplot above. There is a wide range of values on the Y-axis, from zero to several points above and below it. Therefore, it is reasonable to assume that the regression model is not heteroscedastic and that the homoscedasticity requirement has been satisfied.

Multiple Linear Regression Analysis and t-Test
The table below presents the results of the regression analysis.

Table 2.
Multiple Linear Regression Analysis and t-Test

Coefficients[a]						
Variable	B	t-value	t-table	Sig.	Collinearity Statistics	
					Tolerance	VIF
Tax Education	.456	7.266	1.974	.000	.794	1.259
Tax Saction	.137	2.964	1.974	.003	.827	1.210
Tax Knowledge	.480	6.064	1.974	.000	.797	1.255

a. Dependent Variable: Tax Awareness
Source: Processed Research Data, 2026

The results of the t-test, multicollinearity, and regression analyzes are displayed in Table 2. There was no evidence of multicollinearity in the regression model, as all of the independent variables had tolerance values greater than 0.10 and the VIF values were below 10. Using multiple linear regression, we found that tax awareness = 0.407 + 0.456 + 0.137 + 0.480 + e for education taxes and sanctions. Tax Education, Tax Sanction, and Tax Knowledge all significantly and positively affect Tax Awareness, according to the t-test results (t = 7.266; p = 0.000, t = 2.964, p = 0.003, and t = 6.064, p = 0.000, respectively). Consequently, throughout the era of the Ore Tax Administration System, these three separate elements significantly add to the MSME Tax Awareness in Deli Tua District.

Simultaneous Hypothesis Test (F-Test)
To find out if the independent factors have a combined effect on the dependent variables, the simultaneous F-test (F-test) is utilized. If the dependent variable is affected by each of the independent variables in the model simultaneously, then the F-test will find that out. According to Pie and Simarmata (2025), the F-test takes a look at the dependent variable and how all the independent factors affect it at the same time. This is the outcome of the tests:

Table 3.
Simultaneous Hypothesis Test (F-Test)

Model		F-value	F-table	Sig.
1	Regression	66.836	2.659	.000[b]

a. Dependent Variable: Tax Awareness
b. Predictors: (Constant), Tax Knowledge, Tax Saction, Tax Education
Source: Processed Research Data, 2026

In accordance with the tabled data, the significance level is 0.000, which is lower than 0.05, and the calculated F-value (66.836) surpasses the F-table value (2.659). Therefore, it is reasonable to assume that increasing tax awareness is a result of increased tax knowledge, increased tax sanctions, and more tax education.

Coefficient of Determination
The coefficient of determination is a statistical metric that assesses the ability of the independent variables to account for the variance in the dependent variable in a regression model. Coefficients of determination can take on values between zero and one; those closer to one suggest that the model provides a more satisfactory explanation for the dependent variable(Rezeki et al., 2022). Below you can see the findings of the coefficient of determination.

Table 4.

Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740[a]	.547	.539	3.393

a. Predictors: (Constant), Tax Knowledge, Tax Saction, Tax Education
b. Dependent Variable: Tax Awareness
Source: Processed Research Data, 2026

According to the data in the table, the corrected R-squared value is 0.539. It seems that 53.9% of the variation in tax awareness is explained by differences in knowledge, punishments, and education on taxes. Excluded from the research model are the variables responsible for the remaining 46.1%.

DISCUSSION

Results show that tax education, tax sanctions, and tax knowledge all significantly impact tax awareness in a favorable way (t-values of 7.266, 2.964, and 6.064, respectively), with significance values less than 0.05 and t-table values over 1.974. As a result, we accept the first three hypotheses. Tax education, tax penalties, and taxpayer knowledge all contribute to heightened taxpayer awareness; this is in line with the results published by Alsyafira et al. (2025), Ramadhani & Umaimah (2023) and Zaikin et al. (2023). The F-value is 66.836 > 2.659 and the significance value is 0.000 < 0.05, indicating that all three factors significantly impact Tax Awareness in a favorable way, lending credibility to the fourth hypothesis. This shows that throughout the Core Tax Administration System era, MSMEs in Deli Tua District had heightened tax awareness, which is linked to better tax education, clearer tax sanctions, and greater tax understanding.

CONCLUSION

According to the study's results, tax education, tax sanctions, and tax knowledge all had a role in raising tax awareness among MSMEs in Deli Tua District during the Core Tax Administration System era. Partially and simultaneously, this effect was felt. With a significance level of 0.000 (less than 0.05), the calculated t-value for Tax Education is 7.266, surpassing the t-table value of 1.974. There is a significance threshold of 0.003 < 0.05, since the calculated t-value of 2.964 for Tax Sanctions is more than the t-table value of 1.974. The correlation between Tax Knowledge and a t-value of 6.064 (more than the t-table value of 1.974) and a significance value of 0.000 (less than 0.05) is significant. The three variables have an estimated F-value of 66.836, which is more than the F-table value of 2.659, and the significance threshold is 0.000 < 0.05. These three factors explain 53.9% of the variance in Tax Awareness, with other factors accounting for the remaining 46.1% (adjusted R Squared value = 0.539).

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