A STUDY OF MSME TAXPAYERS' BEHAVIOR IN THE IMPLEMENTATION OF THE SELF-ASSESSMENT SYSTEM IN GORONTALO CITY

STUDI PERILAKU WAJIB PAJAK UMKM DALAM IMPLEMENTASI SISTEM PENILAIAN DIRI DI KOTA GORONTALO

Nur Hayani[1*]

[1*]Gorontalo State University, Email: nurhayanihadinda@gmail.com

*email koresponden: nurhayanihadinda@gmail.com

Abstract

This study aims to examine the behavior of micro-enterprise taxpayers in the implementation of the Self-Assessment System in Gorontalo City. The method used is descriptive qualitative with five informants. The results show that taxpayers' behavior in calculating, paying, and reporting taxes is still not optimal due to low tax understanding and limited tax outreach provided by the authorities.

Keywords : Taxpayer Behavior, Self-Assessment System, MSMEs, Tax Compliance, Tax Authorities.

Abstrak

Penelitian ini bertujuan untuk mengkaji perilaku Wajib Pajak Usaha Mikro dalam implementasi Sistem Self-Assessment di Kota Gorontalo. Metode yang digunakan adalah deskriptif kualitatif dengan lima informan. Hasilnya menunjukkan bahwa perilaku wajib pajak dalam menghitung, membayar, dan melaporkan pajak masih belum optimal karena pemahaman pajak yang rendah dan terbatasnya penyuluhan pajak yang diberikan oleh pihak berwenang.

Kata Kunci : Perilaku Wajib Pajak, Sistem Penilaian Diri, UMKM, Kepatuhan Pajak, Otoritas Pajak.

1. INTRODUCTION

Taxation plays an important role in financing national development. To enhance the effectiveness of tax revenue, the government applies the Self-Assessment System, a system that grants full trust to taxpayers to independently calculate, pay, and report their tax obligations. This concept requires taxpayers to possess adequate understanding of tax regulations so that the fulfillment of obligations can be carried out in accordance with applicable rules.

In the context of micro, small, and medium enterprises (MSMEs), the implementation of the Self-Assessment System presents unique challenges (Al-ghifary et al., 2025). MSMEs are a dominant business sector within regional economic structures, including in Gorontalo City.

However, tax literacy among MSME actors tends to be low, which affects their compliance in fulfilling tax obligations. Many MSME taxpayers do not understand how to calculate their taxable income, do not submit periodic reporting, and rely heavily on assistance from others in carrying out their tax duties.

Aside from knowledge factors, the effectiveness of the Self-Assessment System is also influenced by the outreach, supervision, and services provided by tax officers. In practice, tax outreach activities in Gorontalo City are considered uneven and not conducted regularly. As a result, many taxpayers do not receive updated or accurate information regarding tax regulations. Supervision by the authorities is also more reactive than proactive, making it less effective in encouraging independent compliance among MSMEs.

Low understanding and tax awareness among MSMEs lead to the suboptimal implementation of the Self-Assessment System. The success of this system heavily depends on taxpayers' willingness and ability to achieve self-compliance. Therefore, it is important to examine how MSME taxpayers behave in implementing the system and identify obstacles that influence their compliance.

Ideally, the implementation of the Self-Assessment System should be accompanied by high tax awareness. However, a gap still exists between the ideal concept and practical application. MSMEs, as a dominant sector, often face limitations in understanding tax regulations, even though they are a primary target of government policy to improve national revenue. Limited access to tax information, low administrative capacity, and high operational burdens contribute to the low level of MSME tax compliance. Therefore, an in-depth evaluation of the behavior of MSME taxpayers is necessary to identify weaknesses that must be strengthened in the implementation of this modern tax system.

Based on this background, this study aims to analyze the behavior of MSME taxpayers in the implementation of the Self-Assessment System in Gorontalo City. The study also seeks to investigate taxpayers' level of understanding, the outreach and supervision they receive, and the quality of services provided by tax authorities. The findings are expected to contribute to the development of strategies to improve MSME tax compliance in Gorontalo City and other regions.

2. RESEARCH METHOD

This study employs a descriptive qualitative approach to gain an in-depth understanding of MSME taxpayer behavior in implementing the Self-Assessment System in Gorontalo City (Nugraha, 2025). This approach was chosen because the research focuses on the meanings, experiences, and perceptions of taxpayers regarding the processes of calculating, paying, reporting, outreach, supervision, and tax services. The data collected are not numerical but consist of verbal information describing real field conditions.

a. Research Location and Subjects

The study was conducted in Gorontalo City, with MSME actors who are registered taxpayers and have fulfilled tax obligations for at least one year as research subjects. These

subjects were selected to obtain a real picture of the implementation of the Self-Assessment System among small and medium business actors who play an essential role in the regional economy.

b. Informant Selection Technique

Informants were selected using purposive sampling, which involves selecting individuals based on criteria relevant to the research objectives. The criteria included: (1) MSME actors who possess a Taxpayer Identification Number (NPWP); (2) have made tax payments or submissions; and (3) are willing to provide information openly. Based on these criteria, five main informants from various MSME business types in Gorontalo City were selected. This number is considered sufficient because qualitative research emphasizes depth over quantity.

Table 1. Summary of MSME Profiles

No.	Type of Business	Years Operating	Tax Status	Notes
1.	Culinary business	>3	Has NPWP	Does not calculate tax independently
2.	Fashion/Boutique	>2	Has NPWP	Never attended outreach
3.	Services	>1	Has NPWP	Rarely reports taxes
4.	Small shop	>3	Has NPWP	Tax payment assisted by officer
5.	Mixed MSME	>2	Has NPWP	Does not understand tax rates

Source: Processed by researcher, 2025

c. Data Collection Techniques

1) Observation – conducted to directly observe taxpayers' activities in fulfilling tax obligations, including their interactions with tax officers and habits in calculating, paying, and reporting taxes.
2) In-depth Interviews – conducted using semi-structured interview guidelines covering indicators such as calculating, paying, reporting, outreach, supervision, and services. This method allows informants to respond openly while maintaining research focus.
3) Documentation – including proof of tax payments, observation photos, taxpayer documents, and research notes supporting the analysis process.

d. Data Analysis Techniques

Data analysis followed the steps of data reduction, data display, and conclusion drawing as proposed by Miles & Huberman.

✓ Data reduction involved selecting important information from interviews, observations, and documentation.
✓ Data display was conducted through narrative descriptions and thematic tables based on six main indicators of taxpayer behavior.
✓ Conclusion drawing was conducted through repeated verification until consistent patterns were found.

e. Validity of Data

Data validity was tested using source triangulation and technique triangulation. Source triangulation compared information from informants of different business backgrounds. Technique triangulation compared interview, observation, and documentation data. This ensured the credibility, consistency, and accuracy of the data obtained.

3. RESULT AND DISCUSSION

Table 2. Summary of Taxpayer Performance by Indicator

Indicator	Field Findings	Conclusion
Calculating Tax	All informants do not calculate independently; rely on officers	Low tax knowledge
Paying Tax	All informants can pay via official channels	Fairly good tax compliance
Reporting Tax	Most informants do not report regularly	Low reporting awareness
Outreach	Informants rarely or never attend outreach	Very limited tax education
Supervision	Supervision is passive; occurs only upon request	Ineffective supervision
Services	Officers responsive but long queues	Fairly good service

Source: Processed by researcher, 2025

a. Research Findings

1) Tax Calculation Function

Interviews indicate that most MSME taxpayers are unable to calculate their owed taxes independently. They remain confused about tax rates, tax bases, and calculation methods. Taxpayers therefore often request assistance from tax officers or others who understand the process. This reflects low tax literacy among MSME actors in Gorontalo City.

2) Tax Payment Function

Although unable to calculate taxes themselves, most informants can make payments independently through banks or official payment channels. This shows that payment procedures are understood, even though knowledge of calculation remains weak. Payments are made after taxpayers are informed of the amount owed.

3) Reporting Function

Reporting is the weakest indicator. Almost all informants admitted to never or rarely reporting taxes that they have paid. They assume that payment alone is sufficient, leading them to neglect reporting. This indicates that MSMEs do not fully understand the Self-Assessment System workflow.

4) Outreach Function

Informants stated that tax outreach is rarely provided. Some have never attended outreach sessions conducted by tax authorities. This lack of access to outreach results in inadequate tax education.

5) Supervision Function

Supervision by authorities is reactive rather than proactive. Officers generally respond only when contacted, though their responses are considered good.

6) Service Function

Most taxpayers view tax services as fairly good, describing officers as friendly and responsive. However, long queues and limited staff create service constraints.

b. Discussion

The findings show that MSME taxpayer behavior in implementing the Self-Assessment System has not reached optimal compliance. Low tax knowledge leads to an inability to independently calculate and report taxes. This aligns with previous studies concluding that MSME tax literacy strongly influences compliance.

Limited outreach worsens the problem. Outreach is essential in increasing taxpayer awareness, but in Gorontalo City, it is not conducted regularly or extensively. The passive attitude of taxpayers—waiting for instructions rather than acting independently—also shows that the Self-Assessment System is not being implemented as intended. While tax service quality is relatively good, it is not sufficient to significantly improve understanding and awareness. Enhanced education and continuous support are needed.

Table 3. Summary of MSME Constraints in the Self-Assessment System

No.	Constraint	Impact on Compliance
1	Lack of knowledge about tax calculation	Inability to calculate independently
2	Limited outreach	Lack of reporting knowledge
3	High dependence on officers	Lack of independence in self-assessment
4	Limited active supervision	Reporting often neglected
5	Perceived administrative complexity	Reluctance to report regularly

Source: Processed by researcher, 2025

Table 4. Analytical Findings

Aspect	Key Findings	Implication
Tax Knowledge	Low among all informants	Need for intensive education
Taxpayer Attitude	Passive, waits for instructions	Self-assessment not functioning ideally
Compliance Behavior	Only paying, not reporting	Compliance not comprehensive
Role of Authorities	Good service, limited outreach	Requires proactive approach

Source: Processed by researcher, 2025

4. CONCLUSION

This study shows that MSME taxpayer behavior in implementing the Self-Assessment System in Gorontalo City has not been optimal. Most taxpayers cannot independently calculate their owed taxes, are passive in reporting, and have limited understanding of tax procedures.

Minimal and uneven outreach is a major barrier to tax literacy. Supervision is reactive and does not effectively encourage independent compliance, though service from tax officers is considered good.

The findings also reveal that MSME taxpayers' orientation toward tax obligations is more administrative than substantive. They focus on paying taxes but lack understanding of the calculation and reporting processes, which form the core of the Self-Assessment System. This indicates that formal compliance is higher than material compliance. Success of the Self-Assessment System relies heavily on tax authorities' roles in providing systematic education and supervision.

5. REFERENCES

Amaliah, T.H., & Badu, R.S. (2020). Makrifat Accounting. C.V Atha Samudra: Bone Bolango–Gorontalo.

Ananda, D.R.P. (2015). The Influence of Tax Socialization, Tax Rates, and Tax Understanding on the Compliance of MSME Taxpayers Registered at the Badu Primary Tax Office. Journal of Taxation, 6(2), 1–9.

Cahyo, D.S. (2021). Analysis of Accounting Practices in Coffee Shops in Pekanbaru. Thesis. Islamic University of Riau, Pekanbaru.

Lomagio, A. (2019). Study of MSME Taxpayer Behavior in North Gorontalo Regency. Journal of Islamic Economics, 15(1), 108–122.

Marasabessy, L. (2020). The Effect of MSME Tax Rate Reduction on MSME Taxpayer Compliance. Thesis. UIN Jakarta.

Paramarta, V., & Budiana, R. (2019). Analysis of Individual Taxpayer Behavior Toward the Implementation of the Self-Assessment System in Bandung City, Andir District. Technosocio Ekonomika Journal, 11–23.

Putra, F.A. (2020). Taxpayer Compliance, Tax Sanctions, and System Modernization. Journal of Accounting and Taxation Research, 7(1), 1–12.

Sari, D.A.N. (2020). The Influence of Taxpayer Awareness, Trust in Government, and Tax Sanctions on MSMEs in Pakal District. Thesis. Wijaya Putra University, Surabaya.

Sari, K.I., & Saryadi. (2018). The Influence of Tax Socialization and Tax Knowledge on Taxpayer Compliance Through Taxpayer Awareness as an Intervening Variable Among MSME Actors at the East Semarang Primary Tax Office.

Setyani, D.M. (2019). The Influence of Inflation, Tax Audits, and the Number of Income Taxpayers. Thesis. Faculty of Economics, Universitas Negeri Semarang.

Setyaningsih, E.D., & Harsono, M. (2021). MSME Behavior Toward the Implementation of MSME Tax Collection Using the Self-Assessment System. Journal of Accounting and Finance, 8(1), 51–55.

Sihaloho, N.E., Kewo, L.C., & Mundung, B. (2021). Analysis of Taxpayer Behavior Using the Self-Assessment System in Tomohon City. Manado Accounting Journal, 3(1), 89–99.

Sofianti, M., & Wahyudi, D. (2022). Factors Affecting MSME Taxpayer Compliance.

Scientific Journal of Computerized Accounting, 13(1), 180–192.

Tanilasira, Y., & Gunarso, P. (2017). The Influence of Taxpayer Awareness and Quality of Tax Services on Individual Taxpayer Compliance at the South Malang Primary Tax Office. Journal of Accounting and Taxation, 3(1), 1–9.

Umar, Z.A. (2021). MSME/SMI Management and Competitiveness. Gorontalo: Tahta Media Group.

Waluyo. (2017). Indonesian Taxation. Jakarta: Salemba Empat.

Zakia, A.F., Sugiarti, & Siddiq, R.F. (2022). Analysis of understanding level of tax regulation and taxpayer compliance in Kudus City. Journal of Economics and Banking, 7(2), 208–218.