

## **SOCIAL AND CULTURAL CONTEXT ANALYSIS OF TAXPAYER COMPLIANCE BEHAVIOR OF MSME ACTORS**

**Didik Riyanto<sup>1</sup>, Aliy Rasyid<sup>2</sup>, Agnia Juliyanti<sup>3</sup>**

<sup>1,2,3</sup>**Universitas Pertiwi Indonesia**

<sup>1</sup> [didik.riyanto@pertiwi.ac.id](mailto:didik.riyanto@pertiwi.ac.id), <sup>2</sup> [aliy.rasyid@pertiwi.ac.id](mailto:aliy.rasyid@pertiwi.ac.id), <sup>3</sup> [23110068@pertiwi.ac.id](mailto:23110068@pertiwi.ac.id)

### **Abstract**

This study aims to analyze the extent to which social and cultural contexts influence the tax compliance behavior of Micro, Small, and Medium Enterprises (MSMEs) in Rengasdengklok District. The research is motivated by national survey findings indicating low tax contributions from the MSME sector, often associated with limited awareness and understanding of tax obligations despite various government incentives and simplified services. This research employed a quantitative approach using primary data collected through structured questionnaires distributed to MSMEs operating in Rengasdengklok District. The sample was selected using purposive sampling based on the study's relevant criteria. Data analysis included classical assumption tests and multiple regression analysis to assess the effects of the social and cultural context variables on tax compliance. The results indicate that the social context, measured by descriptive, subjective, deferral, and personal norms, positively influences tax compliance among MSMEs. Likewise, cultural context variables also demonstrate a positive and significant impact on MSME tax compliance in the studied area. This study provides empirical evidence on how social norms and cultural characteristics shape tax compliance behavior within local MSME communities. The findings enrich the behavioral tax compliance literature in the Indonesian context and offer practical insights for policymakers to design more culturally aligned approaches to improve MSME tax compliance.

**Keywords:** Social Context, Culture, Tax Compliance

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<sup>1,2,3</sup>Universitas Pertiwi Indonesia and Jl. Ir. H. Juanda No. 133, Bekasi Jaya, Kecamatan Bekasi Timur, Bekasi, Jawa Barat

E-mail: <sup>1</sup>[didik.riyanto@pertiwi.ac.id](mailto:didik.riyanto@pertiwi.ac.id), <sup>2</sup>[aliy.rasyid@pertiwi.ac.id](mailto:aliy.rasyid@pertiwi.ac.id), <sup>3</sup>[23110068@pertiwi.ac.id](mailto:23110068@pertiwi.ac.id)

## INTRODUCTION

The phenomenon of low tax contributions from the Micro, Small, and Medium Enterprises (MSMEs) sector has drawn the attention of policymakers in Indonesia, given its significant revenue potential but suboptimal realization. National tax administration reports and sector studies indicate that, despite the government's introduction of incentives and streamlined tax services, contributions from MSMEs remain relatively low, often due to a lack of awareness, understanding, and reporting behavior. This raises the question of why administrative policy reforms have not fully encouraged voluntary compliance among this group (Nawangsih et al., 2024).

This research was conducted in the Rengasdengklok area, a region renowned for its rich history and relatively preserved cultural heritage. Rengasdengklok was selected as the research site. The area provides a distinctive context due to its historical and cultural significance, characterized by a strong respect for local values and more robust social interactions among MSMEs. This setting supports the hypothesis that social and cultural contexts will possess greater predictive capacity concerning tax compliance behavior.

Another non-economic factor requiring attention is the social context. Social context can be characterized by measurable phenomena such as social norms. A social norm is defined as an individual's perception of behavior that is regarded as normal and acceptable within their group. When an MSME owner observes that fellow entrepreneurs in their vicinity tend to comply with tax obligations, the probability that they will do so likewise tends to increase. Many entrepreneurs who commit violations do not pay taxes (Samudra et al., 2020). This is due to entrepreneur A's influence on entrepreneur B. This shows that subjective norm standards play an essential role in tax compliance. Suppose there is no public pressure to follow or comply, even if there are norms that support tax avoidance, which can ultimately affect everyone's behavior (Payrena, 2025). Every individual will comply with the expectations of the individuals closest to them as a form of obedience, which is essential for maintaining good relationships with those individuals (Budiningrum, 2019). Micro, Small, and Medium Enterprises (MSME) actors, when making decisions regarding tax compliance, take into account the expectations of their close associates, such as friends and family. Beyond social context variables, cultural factors are also of considerable significance. In this study, proxies such as tax morale and trust in government are employed to measure cultural variables.

Taxation is considered a central pillar of economic development in Indonesia; however, moral and ethical issues remain significant challenges that must be addressed (Ermawati, 2024). Low levels of tax awareness among taxpayers, particularly among Micro, Small, and Medium Enterprises (MSMEs), constitute a critical problem, with cultural factors playing a key role in shaping

compliance behavior. Meanwhile, an effective and sustainable taxation system is viewed as a manifestation of noble values that are deeply internalized within the cultural philosophy of “siri na pacce, which fosters a strong sense of continuity, responsibility, and enduring commitment to collective welfare (Mariani, 2024).

Prevailing social norms can influence tax compliance through two main mechanisms: descriptive norms, which refer to individuals’ perceptions of how others behave, and injunctive norms, which relate to perceptions of what is socially approved or considered appropriate behavior (Baier, 2016:28). When individuals observe others complying with their tax obligations, they tend to behave similarly to maintain social status and avoid social sanctions. In line with this view, it emphasizes that societal moral norms and social pressure significantly shape individual tax morale (Torgler, 2007:125). He contends that perceptions of tax fairness and observing others’ compliance influence how individuals form their intentions and willingness to follow tax laws. This perspective is consistent with the findings of in their Slippery Slope Framework, which explains that harmonious social interactions between taxpayers and tax authorities, combined with mutual trust within the community, create an environment that supports voluntary tax compliance (Kirchler et al., 2008). Therefore, it can be concluded that the social context plays a crucial role in enhancing tax compliance by fostering social norms, strengthening tax morale, and promoting positive social relationships.

Culture is also a critical component influencing tax compliance. All values, beliefs, norms, and patterns of thinking adopted by individuals and societies in their interactions with the environment, including taxpaying behavior, constitute elements of culture. Cultural dimensions such as individualism, collectivism, power distance, and uncertainty avoidance affect how individuals perceive authority and their obligations to the state, including their willingness to pay taxes. Societies characterized by collectivist cultures tend to prioritize collective interests and demonstrate higher adherence to rules to maintain social harmony, including compliance with tax obligations (Hofstede, 2001:126).

Cultural factors, such as increased trust in government, social solidarity, and strong civic norms, significantly influence a country’s tax compliance (Cummings et al., 2009). Countries that value togetherness, fairness, and collective responsibility tend to exhibit higher tax compliance, as taxpayers perceive tax payment as a means of promoting public welfare. Additionally, show that personal attitudes toward taxation are influenced by cultural values such as moral responsibility and adherence to social norms (Hammar et al., 2009). In societies with strong moral obligation and integrity, paying taxes is seen as a normal and expected behavior.

The combined influence of social and cultural contexts on tax compliance is further elucidated by an assertion that social norms, both descriptive (indicative of others' behaviors) and injunctive (reflecting societal approval), can motivate individuals to modify their behavior, including their taxpaying conduct, to align with the expectations and practices of their social groups (Baier, 2016:28). The stronger the social norms supporting compliance, the greater the likelihood that individuals will comply with tax obligations. On the other hand, culture also shapes perceptions and actions related to taxation. Cultural dimensions such as collectivism, power distance, and uncertainty avoidance influence how societies perceive their obligations toward the state (Hofstede, 2001). Supporting this argument, higher tax morale and compliance emerge from a potent combination of social and cultural values, including solidarity, fairness, and trust in government (Cummings et al., 2009).

The gap between the availability of tax services and compliance levels suggests that non-economic factors, particularly social and cultural factors, play a significant role. The international literature on tax compliance positions social norms as a powerful informal determinant: social interaction, peer pressure, collective shame or pride, and internalization of moral norms can influence an individual's propensity to comply with tax regulations. A study (Bobek et al., 2013) confirms that social norms have several dimensions (e.g., descriptive, injunctive/subjective, personal norms) that vary in their impact on compliance intentions and behavior. International experiments and field studies have also found that factors such as national pride or social framing can enhance tax honesty under certain conditions. These findings suggest that the study of social norms is relevant for understanding the behavior of MSMEs

Theoretically, two psychosocial frameworks are often used to explain how socio-cultural contexts influence tax compliance behavior: the Theory of Planned Behavior (TPB) and the Norm Activation Model (NAM). The TPB explains that planned action (behavioral intention to behavior) is influenced by attitudes toward the behavior, subjective norms (perceptions of what significant others expect), and perceived behavioral control (perceived ability). In the tax context, the TPB helps map how attitudes (e.g., views on taxes), subjective norms (family/community influence), and perceived control (access to services, administrative capabilities) contribute to compliance intentions. The NAM, on the other hand, emphasizes the role of personal norms (an internalized sense of moral obligation) activated by awareness of consequences and by ascription of responsibility; this model helps explain why some taxpayers view compliance as a moral obligation despite external oversight. Combining the TPB and the National Accounting Model (NAM) allows research to capture both the influence of social norms and the internalization of moral norms on tax compliance behavior (Rusdini et al., 2020).

Empirical evidence from the Indonesian context indicates patterns consistent with international findings. Multiple quantitative and experimental studies suggest that social norms and tax morality significantly influence compliance among individual taxpayers and MSMEs. Furthermore, local investigations also reveal that factors such as tax literacy, perceived fairness, and community norms contribute to MSME compliance. Laboratory and experimental studies conducted in Indonesia additionally demonstrate that social norms can enhance the impact of economic sanctions on compliance. Accordingly, a systematic analysis of the local social and cultural context, including descriptive, subjective, differential, and personal norms, is essential for designing policies that are both effective and contextually appropriate (Anggraeni et al., 2023).

Building upon this background, the present study concentrates on MSMEs in Rengasdengklok District to: (1) quantify the impact of social context variables, constructed through indicators such as descriptive norms, subjective norms, deferral norms, and personal norms, and cultural context on tax compliance, and (2) offer contextual evidence to assist tax authorities in designing socialization strategies and norm-based interventions that are harmonious with local community values and structures.

## **METHODS**

This research is quantitative. Data analysis is conducted using quantitative and statistical methods to test the formulated hypothesis (Sugiyono & Noeraini, 2019). This research emphasizes Micro, Small, and Medium Enterprises (MSMEs) within the Rengasdengklok sub-district, located in Karawang Regency, West Java Province. Rengasdengklok has been selected as the study site due to its substantial MSME growth and its role as a primary catalyst for the local economy. The data utilized in this study comprises primary data, acquired directly from respondents through the administration of a questionnaire. The population under investigation consisted of all Micro, Small, and Medium Enterprises (MSMEs) within the Rengasdengklok sub-district. This research adopted a purposive sampling technique, an approach based on specific criteria aligned with the research objectives. Additionally, a multiple linear regression analysis was employed to evaluate the relationship between the independent and dependent variables, using primary data. SPSS software was used to facilitate data analysis.

To determine the minimum sample size that could represent the population in the Rengasdengklok sub-district, the Slovin formula was used. Considering that the population of MSME actors in Rengasdengklok sub-district is 2,540 people, and the researcher sets the error rate ( $e$ ) at 10% (0.10), the calculation of the number of samples is as follows:

$$n = \frac{N}{1 + N \cdot e^2}$$

$$n = \frac{2.540}{1 + 2.540 \cdot (0,10)^2} = \frac{2.540}{1 + 2.540 \cdot 0,01} = \frac{2.540}{1 + 25,4} = \frac{2.540}{26,4} \approx 96,21$$

Based on these calculations, the minimum number of respondents in this study was 97. The criteria used to select the sample include:

1. Taxpayer Status
2. Sustainable Business Activities
3. Information Disclosure

The variables used in this study were social context as the independent variable (X1), culture as the dependent variable (X2), and taxpayer compliance as the dependent variable (Y). Data analysis is conducted to organize data and identify patterns or relationships that answer the research objectives. This study uses multiple linear regression to test the effects of independent variables on the dependent variable in SPSS.

**Table 1. Research Operations**

Variable	Operational Definition	Dimension	Indicator	Reference
X1: Social Context	Social environmental conditions influence the perceptions, attitudes, and behavior of MSME taxpayers in fulfilling their tax obligations through the influence of family, friends, community, and business partners. This role is reflected in social norms, support, and social pressure related to tax obligations.	Social interaction	1. Descriptive norms 2. Suspension norms 3. Subjective norms 4. Personal norms	(Budiningrum, 2019)
X2: Cultural Context	Local values, norms, customs and beliefs shape the mindset and behavior of taxpayers in viewing tax obligations as part of moral and social responsibility	Cultural values	1. Tax morality 2. Mutual cooperation 3. Local socio-cultural values (silih asah, silih asuh, silih asih)	(Nawangsih et al., 2024)
Y: Tax compliance	The level of taxpayer compliance in fulfilling their tax rights and obligations is demonstrated through correct, complete and timely tax reporting and	Administrative compliance and tax obligations	1. Timely tax return reporting 2. Tax payments in accordance	(Setyowati et al., 2025)

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payment in accordance with the provisions.	with regulations
	3. No tax arrears

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Sumber: Data diolah oleh penulis, 2025

The analysis steps include:

1. Validity Test

Used to ensure each instrument item is capable of measuring the intended construct. The test is conducted using Pearson correlation between item scores and the total score. An item is declared valid if the calculated  $r$  value is greater than the table  $r$  value (Sugiyono, 2015).

2. Reliability Test

Aims to test the consistency of the instrument using the Cronbach's Alpha coefficient. The instrument is declared reliable if the alpha value is  $\geq 0.70$  (Sugiyono, 2015).

3. Classical Assumption Tests

These tests ensure that the regression model meets statistical requirements is Normality Test, assessed through a Normal Probability Plot. Data are usually distributed when the points lie on a straight line. Heteroscedasticity Test, assessed using a scatterplot. Heteroscedasticity is absent when the residual points spread randomly above and below the Y-axis (Sari & Sugiyono, 2016).

4. Multiple Linear Regression Analysis

This method measures the influence of two independent variables on the dependent variable using the following model:

5. Coefficient of Determination ( $R^2$ )

This coefficient indicates the extent to which the independent variables explain variations in the dependent variable. A value closer to 1 signifies better model performance (Sugiyono, 2015)

6. Hypothesis Testing is a t-test (Partial Test) determines the effect of each independent variable separately. A significant effect is indicated when the Sig. value is  $< 0.05$ . F-test (Simultaneous Test) evaluates the combined influence of independent variables on the dependent variable. A significant effect occurs when the Sig. Value is  $< 0.05$  in the ANOVA table (Sugiyono, 2015)

## RESULT AND DISCUSSION

The results are expected to provide a comprehensive understanding of the phenomena under study and to serve as a basis for drawing appropriate conclusions and recommendations:

### Validity Test

Based on the results of the questionnaire on social context in the appendix, the author conducted a validity test using SPSS version 27, with the output shown in the appendix. The basis for making decisions regarding the validity test, according to is as follows (Sujarweni, 2019:239) is if the

calculated  $r$  value is greater than the table  $r$  value, then the question or statement in the questionnaire is declared valid. If the calculated  $r$  value is less than the table  $r$  value, then the question or statement in the questionnaire is declared invalid. Data declared invalid should be discarded and not used for further calculations to improve the written results.

The calculated  $r$  value can be seen in the total score column and the Pearson correlation row for each question item number. The table  $r$  value is 0.186 (obtained by considering  $n = 112$ ,  $df = n - 2 = 110$ ; therefore,  $\alpha = 0.05$ ). The following are the results of the validity test for variable X1 (social context) based on the validity test decision-making basis above:

**Table 2. Variable Validity Test Results**

Item Soal	Uji Validitas - Variabel X1		
	$r$ hitung	$r$ tabel	Hasil
KS1	0,695	0,186	Valid
KS2	0,706	0,186	Valid
KS3	0,727	0,186	Valid
KS4	0,639	0,186	Valid
KS5	0,500	0,186	Valid
KS6	0,520	0,186	Valid
B1	0,500	0,186	Valid
B2	0,727	0,186	Valid
B3	0,502	0,186	Valid
B4	0,635	0,186	Valid
B5	0,586	0,186	Valid
KP1	0,726	0,186	Valid
KP2	0,632	0,186	Valid
KP3	0,606	0,186	Valid
KP4	0,544	0,186	Valid
KP5	0,420	0,186	Valid

Source: Results of SPSS 27 data processing, 2025

Based on the validity test results above, all calculated  $r$  values are greater than the table  $r$  value. Therefore, it can be concluded that all questionnaire items are valid. Therefore, they can be used in further research.



**Reliability Test**

Researchers conducted a reliability test to determine the accuracy of the measuring instrument, and whether the instrument used (in this case, the questionnaire) was reliable and consistent when measurements were repeated. The decision-making guidelines for the reliability test used, according to, are as follows to (Sujarweni, 2019:239) is if the Cronbach's Alpha value is  $>0.60$ , then the question or statement in the questionnaire can be declared reliable. If the Cronbach's Alpha value is  $<0.60$ , then the question or statement in the questionnaire is declared unreliable.

The following are the results of the reliability test using the Cronbach's Alpha method using SPSS version 27 software:

**Table 3. Reliability Statistics**

Variable	Cronbach's Alpha	Keterangan
Social Context	0,702	Reliabel
Culture	0,522	Reliabel
Tax Compliance	0,639	Reliabel

Source: Results of SPSS 27 data processing, 2025

Based on the reliability test results above, the Cronbach's Alpha value is greater than 0.6. Therefore, it can be concluded that the questionnaire items for all research variables are reliable, as the Cronbach's Alpha value of 0.865 exceeds 0.60.

**Normality Test**

The following are the results of the Kolmogorov-Smirnov Normality Test calculated using SPSS software version 27:

**Table 4. Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		82
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,62282352
Most Extreme Differences	Absolute	,083
	Positive	,083
	Negative	-,046
Test Statistic		,083
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>d</sup>

Source: Results of SPSS 27 data processing, 2025

Based on the results of the normality test in the table above, the Asymp. Sig. (2-tailed) value is 0.200, which is greater than 0.05. This shows that the residual data follows a normal distribution.

## Hypothesis Test

### T-Test

The t-test is used to test each variable partially. The results of the t-test are shown in the coefficient table, in the Sig (significance) column. If the probability of the t-value or significance is  $<0.05$ , then there is a partial influence between the independent variables on the dependent variable. If the probability of the t-value or significance is  $>0.05$ , then it can be said that there is no significant influence of each independent variable on the dependent variable. (Sari & Sugiyono, 2016).

**Table 5. Variable t-test results**

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,770	1,640		,001
	Socio-cultural	,451	,064	,560	,000
	Culture	,417	,095	,350	,000

a. Dependent Variable: Compliance

Source: Results of SPSS 27 data processing, 2025

The t-test table shows that the social context variable (X1) in Table 4.16 above obtained a t-value of 6.993 with a significance level of 0.000, indicating a value below 0.05. Therefore, H1 is accepted, indicating a significant positive effect of social context on tax compliance. The following cultural variable showed a t-value of 4.374, with a significance level of  $0.000 < 0.05$ . Therefore, H2 also has a positive effect on tax compliance, as its significance level is below 0.05.

### F-Test

The F-test is employed to assess the joint influence of independent variables on the dependent variable. A significant result indicates that the observed relationship can be generalized to the population. The selection of significance levels varies according to the researcher's preference, commonly set at 0.01 (1%), 0.05 (5%), and 0.10 (10%). The outcomes of the F-test are presented in the ANOVA table, in the significance column, using a significance level of 5% (0.05). If the p-value is less than 0.05, it can be concluded that there is a statistically significant joint influence of the independent variables on the dependent variable. Conversely, if the p-value exceeds 0.05, it indicates that there is no statistically significant joint influence (Sari & Sugiyono, 2016).

**Table 6. F-Test**

ANOVA <sup>a</sup>						
		Sum of				
	Model	Squares	Df	Mean Square	F	Sig.
1	Regressio	417,462	2	208,731	77,301	,000 <sup>b</sup>
	n					
	Residual	213,318	79	2,700		
	Total	630,780	81			

a. Dependent Variable: KEPATUHAN

Sumber : Hasil olah data SPSS 27, 2025

Based on the results above, the sig value for the social and cultural context variables combined on tax compliance is  $0.000 < 0.05$ . The calculated F value (77.301) is greater than 3.08 (F table), so it can be concluded that the social and cultural context has a significant influence on tax compliance; H3 is accepted.

## Discussion

### The Influence of Social Context on Tax Compliance

Based on the research results, there is an influence of social context on tax compliance, as evidenced by the t-test, which shows a significance level of 0.000, which is lower than the significance level of 0.05. The results of this study support those of previous research. (Budiningrum, 2019) and (Nawangsih et al., 2024), which states the influence of social norms on tax compliance. The above results demonstrate that social context plays a significant role in decision-making and in building social relationships with influential individuals, thereby fostering compliance among others.

This phenomenon aligns with classical and contemporary literature (Bobek et al., 2013). Analyzing the Role of Social Norms in Tax Compliance Behavior shows that subjective norms (expectations of close others) and personal norms (ethical beliefs) directly influence tax decisions. In contrast, descriptive and injunctive norms often exert an indirect influence. Likewise, the research Tax Education and Social Norms Shape Taxpayer Compliance in Indonesia shows that social norms, together with tax education, significantly influence compliance, more strongly than just religious or moral appeals (Anggraeni et al., 2023)

### The Influence of Culture on Tax Compliance

Research indicates that culture influences tax compliance, as shown by a t-test with a p-value of 0.000, which is below the 0.05 threshold. This suggests that culture positively affects the community's willingness to comply with tax laws. The daily cultural practices of the

Rengasdengklok community, such as cooperation and the local values of *silih asah, silih asuh, silih asih*, also encourage taxpayers, including MSMEs, to pay taxes as a way to contribute to the nation. The results of this study are in line with studies conducted (Ermawati, 2024), who analyzed tax compliance from a Javanese cultural perspective. They revealed that MSME entrepreneurs in Java demonstrate tax compliance, emphasizing cultural values such as cooperation, *kepitadosan*, and *kepradilen*.

Cultural values, along with long-term moral foundations, help shape personal norms and moral perceptions of obligations to the state and society. Within theoretical frameworks such as the Theory of Planned Behavior (TPB) and the Norm Activation Model (NAM), these internal cultures and norms provide an ethical foundation and moral identity, which, in the long run, support consistent compliance. Research in Indonesia shows that when social norms are strong, culture, as a collective value, also strengthens business actors' moral commitment to their tax obligations (Anggraeni et al., 2023).

### **The Influence of Social and Cultural Context on Tax Compliance**

According to the F-test results, social and cultural contexts influence tax compliance. This can be seen from the F-value of 77.301, which is greater than the F-table value of 3.08, with a significance level of  $0.000 < 0.05$ . This is similar to the research conducted by (Nawangsih et al., 2024) that in the context of compliance, social and cultural factors also influence people's perspectives in carrying out their tax obligations.

From an Islamic economic perspective, these findings resonate strongly. Tax compliance—when understood as part of efforts to safeguard the common good—aligns with the principle of collective social responsibility (*maslahah umum*). Social norms within Muslim communities, which prioritize solidarity, mutual assistance, and justice, can strengthen individuals' moral commitment to fulfilling fiscal obligations as a form of *fardhu kifayah*: that is, when a portion of the community fulfills an obligation, the collective obligation is fulfilled, and individual contributions become part of a shared responsibility. Personal norms arising from religious beliefs and moral identity foster the awareness that paying taxes is not merely a legal obligation but a social act of worship that supports the common good. In this context, the dominance of social norms suggests that community and social interaction, as well as moral-religious identity, are determinants of compliance rather than mere administrative regulations or economic incentives.

## **CONCLUSION**

Based on the hypothesis testing results presented in the previous chapter, this study concludes that social context positively influences tax compliance, thereby confirming the acceptance of the first

hypothesis (H1). Similarly, culture is found to positively affect tax compliance, thereby supporting the second hypothesis (H2). Furthermore, the combination of social context and culture also positively influences tax compliance, confirming the acceptance of the third hypothesis (H3). These findings indicate that social and cultural aspects play an essential role in encouraging tax compliance, particularly within the scope of the study.

In line with these conclusions, several recommendations can be made. Future research is advised to increase the sample size and expand the geographical scope to generalize the findings more broadly, especially within the MSME sector. Moreover, it is suggested to include additional variables, such as understanding of digitalization and psychological factors, for example, trust in the government, as these are significant in previous literature. Further studies may also adopt a comparative approach across districts or cities with different levels of tax compliance to gain deeper insights into the varying factors that influence tax compliance. Lastly, field studies using a qualitative approach are recommended to directly examine the influence of these variables on tax compliance, providing richer empirical evidence to support theoretical development and policy formulation in taxation.

From an Islamic economic perspective, these findings are even more meaningful. Tax compliance can be positioned as a form of social worship, in line with the concept of *maslahah* (benefit) and collective responsibility (*fardhu kifayah*), an obligation aimed at maintaining the welfare of the community through the distribution of public resources. When communities emphasize that paying taxes is part of their social and moral contribution, these norms are more readily accepted by individuals. In other words, social norms within Muslim communities serve as a bridge between religious values, culture, and the state's legal obligations, thereby encouraging compliance not simply out of fear of sanctions but also out of ethical impulses and social faith.

These findings have substantial practical implications for the government, tax authorities, and MSME associations. Compliance-enhancing strategies cannot focus solely on administrative aspects, providing incentives, or enforcing sanctions. A more effective approach is to strengthen tax education grounded in socio-community values, for example, through moral campaigns at the MSME community level, collaboration with religious leaders, role-model-based outreach, and narratives that emphasize the benefits of taxes for community prosperity. MSME associations can serve as agents of positive norm dissemination, highlighting compliance practices as part of professional identity and social respect.

Academically, these findings open the door to developing a compliance behavior model grounded in Islamic values that examines not only behavioral intentions but also moral factors, awareness of brotherhood, and orientation toward the greater good. The scientific contribution of this research

is that it demonstrates that tax compliance in a Muslim-majority context has unique dynamics that conventional economic-rationality-based models cannot fully explain.

For further research, it is recommended to include mediating and moderating variables, such as religiosity, trust in the government, the credibility of tax authorities, and digital tax literacy, to understand the underlying psychological mechanisms better. Future research could also expand the study area across regions or compare business sectors to identify differences in the influence of social and cultural norms on groups with different community structures. Thus, the research findings will further enrich theory development and form the basis for more precise policy interventions to improve tax compliance among MSMEs in Indonesia.

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