



## Opennes of MSMEs Operators Towards Financial And Tax Reporting: A Perspective From The Theory Of Planned Behavior

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### Information Article

*History Article*

*Submission: 11-06-2025*

*Revision: 07-07-2025*

*Published: 02-08-2025*

**DOI Article:**

**10.24905/permana.v17i3.959**

### ABSTRACT

Financial record-keeping and taxation have become strategic priorities amid the high investment opportunities in the Metropolitan City. MSMEs are prime examples of business entities reliant on funding accessibility. The importance of financial record-keeping and taxation for MSMEs hinges on the awareness and readiness of MSMEs operators. This study aims to achieve the following objectives: (1) Understand the perspectives of MSMEs operators in Semarang City regarding financial record-keeping, (2) Explore how MSMEs operators use financial information in their business decisions, and (3) Provide an overview of MSMEs operators' perspectives in Semarang City regarding taxation. The research employs a qualitative approach with semi-structured interviews and utilizes snowball sampling for data collection. Data analysis is conducted using NVIVO software, grounded in the Theory of Planned Behavior as the analytical framework. The study reveals that MSMEs in Semarang City consider financial record-keeping and taxation fundamental, yet the utilization of financial information by MSMEs operators remains suboptimal. Key challenges include insufficient understanding of proper financial record-keeping practices, irregular and undisciplined recording habits, limited proficiency in using modern technology, and a lack of ongoing training for MSMEs operators.

**Key words:** MSMEs, Financial Record-keeping, MSMEs Taxation, Theory of Planned Behavior

### Acknowledgment

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### INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in economic growth, societal welfare, and economic resilience during crises and pandemics (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2022; Kadeni dan Ninik Sriyani, 2020;

Wahyuti, 2020). Nationally, MSMEs are significant employers, absorbing up to 97 percent of the workforce (*Great MSMEs, National Economy Increases*, 2023). Not only at the national level, but MSMEs also play a significant role in regional economies. MSMEs operators increasingly influence urban areas, which are recognized as hubs of economic activity within cities.

In contrast to other metropolitan cities in Indonesia, Semarang City's economic structure is primarily characterized by Gross Fixed Capital Formation (PMTB) (Matitaputty, 2022). Figure 1 vividly displays the comparison of PDRB distribution across major Indonesian cities based on expenditure. Semarang City stands out as the sole city where PMTB accounts for more than 50 percent.

**Table 1. Distribution of Gross Regional Domestic Product Based on Constant Prices of 2010 by Expenditure (Million Rupiah) Year 2023**

Gross Regional Domestic Product Distribution at Constant 2010 Prices by Expenditure (Million Rupiah) in 2023	Semarang City	Surabaya City	Medan City	DKI Jakarta	Bandung City	Makasar City
Household Consumption Expenditure	40,97	56,80	42,61	58,45	60,97	46,86
Non-Profit Institution Serving Households (NPISH) Consumption Expenditure	0,80	0,72	0,43	2,23	0,65	1,52
Government Consumption Expenditure	10,28	3,02	3,05	10,97	9,79	6,64
Gross Fixed Capital Formation	59,68	25,74	39,63	37,19	25,35	47,22
Changes in Inventories	0,55	1,12	1,14	0,25	0,37	-0,04
Net Exports of Goods and Services	-12,28	12,60	13,15	-9,10	2,87	-2,21
GROSS DOMESTIC REGIONAL PRODUCT	100,00	100,00	100,00	100,00	100,00	100,00

Source: Various editions of BPS (Statistics Indonesia), processed, 2024

This makes Semarang City an attractive destination for investors. The city's high level of investment involvement suggests access to substantial financing, from both external investors beyond the region and local financial institutions within Semarang City. Enhanced financial access is expected to stimulate inclusive economic growth (Pellu, 2024). Improved financing opportunities allow MSMEs to enhance their development and increase production capacity (Ministry of Trade, 2013; Rifa'i, 2017). On the other hand, a strong emphasis on investment highlights the competitiveness of the local market. This requires MSMEs operators in Semarang City to be more innovative and adept at adaptation. Further analysis is needed to assess the conditions of MSMEs operators in Semarang City in light of these potentials and challenges.

Semarang City ranks among the top 5 districts/cities with the highest number of MSMEs in Central Java (Pemerintah Kota Semarang, 2023). According to data from the Department of Cooperatives and MSMEs, Semarang City is home to 29,869 MSMEs (Pemerintah Kota Semarang, 2023). MSMEs operators in Semarang City contend with various financial and human resources challenges (Astohar et al., 2023; Hafsa & Khairani, 2023; N. A. Rachmawati et al., 2021; Sinta & Zulfa Naftali, 2024). Studies by Rachmawati et al., (2021) and Hafsa & Khairani, (2023) highlight that MSMEs operators exhibit relatively low awareness and preparedness in financial reporting and tax compliance (Hafsa & Khairani, 2023; N. A. Rachmawati et al., 2021). Concurrently, research indicates that understanding financial aspects and the capacity of human resources to manage them significantly influence business success (Pratiwi, 2023; N. A. Rachmawati et al., 2021; Yulianto & Rita, 2023).

Practical understanding of financial aspects is exemplified by the ability to effectively prepare financial reports. The presence and quality of these reports are crucial for MSMEs seeking access to capital sources. This perspective aligns with Ajzen, (1991) Theory of Planned Behavior (TPB), which suggests that individual behavior is influenced by their intention to act, shaped by attitudes toward the behavior, subjective norms, and perceived behavioral control. MSMEs are more inclined to prioritize financial reporting when they recognize its role in validating their business operations and demonstrating future viability. Moreover, financial reporting serves as a tool to enhance awareness and compliance with tax obligations in business operations.

Numerous initiatives aimed at improving financial literacy among MSMEs have been implemented (R. Rachmawati et al., 2022; Yulianto & Rita, 2023). Nevertheless, various studies suggest that these efforts frequently face challenges originating from the awareness levels of MSMEs operators themselves. This study aims to provide a comprehensive overview of the preparedness of MSMEs in Semarang regarding financial record-keeping and their awareness of complying with tax regulations. The research seeks to pave the way for initiatives that enhance tax awareness and compliance among MSMEs, while also supporting them in maintaining accurate financial records.

The Theory of Planned Behavior was developed by Ajzen (1991) explains that attitudes, norms, and perceived behavioral control are crucial factors in understanding an individual's intention to behave. These elements collectively determine to what extent an individual intends to engage in financial record-keeping and tax reporting. Ajzen (1991) further asserts that an individual's behavior is influenced by their interest in taking action. This interest is shaped by

the person's attitude toward the behavior, the behavior influenced by subjective norms, and perceived behavioral control.

According to Ajzen (1991), as cited by Bani-Khalid et al., (2022) in his study on the Tax Compliance Intentions of MSMEs in Jordanian, the most suitable model for gaining deeper insights into taxpayer behavior is the Theory of Planned Behavior. However, Bani-Khalid et al., (2022) further surprises by stating that the Theory of Planned Behavior has not gained traction in tax compliance examinations. This is evident in its application to analyze the tax behavior of MSMEs, which has not yet been proven effective in Indonesia. This study aims to explore the openness of MSMEs operators towards financial reporting and tax compliance behavior based on the Theory of Planned Behavior.

This study employs the Theory of Planned Behavior to uncover the financial and tax perspectives of MSMEs, exploring their perceptions regarding the benefits and drawbacks of understanding tax recording and reporting. This is because financial recording and tax reporting behaviors emerge alongside the demands of the business world in financial decision-making processes.

According to Sri et al., (2019) Micro, Small, and Medium Enterprises (MSMEs) are small businesses established based on individual initiative. Consistent with Hayat, (2013) assertion, MSMEs are economic entities operated either individually or as sole proprietorships that meet the criteria of Micro, Small, and Medium Enterprises. These criteria include self-owned capital, management characterized by familial involvement and independence, possession of small assets, predominantly local market orientation, and limited number of employees (Djuniardi et al., 2022).

Based on Law Number 9 of 1995, Micro, Small, and Medium Enterprises (MSMEs) are economic activities of the people that are small-scale and meet specific criteria for net worth or annual sales as well as ownership as defined. Furthermore, under Law Number 20 of 2008, there are specific limitations concerning MSMEs, where the scale of enterprises is categorized into four groups: micro, small, medium, and large enterprises. The definition of MSMEs according to Law Number 20 of 2008 for each scale of enterprise is as follows:

- 1) Micro enterprises are independent productive economic activities carried out by individuals or entities that are not subsidiaries or branches owned, controlled, or part of other businesses, and meet the micro enterprise criteria as defined in this Law.

- 2) Small enterprises are independent productive economic activities carried out by individuals or entities that are not subsidiaries or branches owned, controlled, or part of medium or large enterprises, and meet the small enterprise criteria as defined in this Law.
- 3) Medium enterprises are independent productive economic activities carried out by individuals or entities that are not subsidiaries or branches owned, controlled, or part of small or large enterprises, and meet the medium enterprise criteria as defined in this Law.
- 4) Large enterprises are independent productive economic activities carried out by individuals or entities that are not subsidiaries or branches owned, controlled, or part of medium or small enterprises, and meet the large enterprise criteria as defined in this Law.

Furthermore, according to Law Number 20 of 2008, MSMEs have the following criteria:

**Table 2. Classification of Micro, Small, and Medium Enterprises**

Business size		Assets	Turnover
Micro business		Maximum IDR 50,000,000	Maximum IDR 300.000.000/year
Small business		> IDR 50.000.000 - IDR 500.000.000	>IDR 300.000.000 - IDR 2.500.000.000/year
Medium Business		> IDR 500.000.000 - IDR 10.000.000.000	>IDR 2.500.000.000 - IDR 50.000.000.000/year

Source: Law Number 20 of 2008

### **Financial Record-Keeping for Micro, Small, and Medium Enterprises**

Financial recording based on economic transactions is performed to generate financial statements for a business. According to the (Pangemanan & Siagian, 2016) Indonesian Institute of Accountants (2016), financial statements are records of company information for an accounting period that depict the company's performance. These statements are valuable to bankers, creditors, owners, and other stakeholders in analyzing and interpreting the financial performance and condition of the company. Furthermore, the Indonesian Institute of Accountants (2016) explains that the purpose of financial recording is to provide information about the financial position and performance of an entity, which is useful for a wide range of users in making economic decisions, including those who are not in a position to request specific financial reports to meet their informational needs. These users include providers of resources to the entity, such as creditors and investors. In fulfilling its objectives, financial statements also demonstrate management's accountability for the resources entrusted to it.

Financial statements are not only crucial for large companies but also for MSMEs.

According to Djuniardi et al., (2022), financial management is equally critical for MSMEs because it allows them to assess their business performance and support business growth (Harahap & Lubis, 2024). Timely and accurate financial statements are essential so that entrepreneurs can strategize early to accelerate business development. Consistent with Krisna & Nuratama (2021) assertion that MSMEs can thrive and improve according to their desired design, business operators must continuously refine their business operations. Moreover, there is a need for reliable metrics to measure desired achievements against actual outcomes, and one such metric is financial statements produced through sound accounting processes (Krisna & Nuratama, 2021).

However, in reality, many MSMEs do not fully grasp the importance of accounting records for their business activities. Accounting records used by MSMEs typically involve simple recording under the SAK ETAP framework. The implementation of SAK ETAP is measured using three indicators: accountability, objectives, and completeness of information (Tarmizi, R., 2013). Generally, SAK ETAP is easier to understand and less complex compared to the General Accounting Standards (SAK Umum), aligning well with the needs of MSMEs (Rudiantoro & S.Veronica., 2011).

Taxes can be considered as the primary source of state revenue. They represent contributions from the people or society to the national treasury based on laws, without direct compensation, and are used for the state's needs for the prosperity of its people (Mardiasmo, 2011). Taxes can also be interpreted as compulsory contributions from taxpayers to the state in accordance with prevailing laws. According to Resmi (2012), taxes serve the following functions; (1) Budgetary, where taxes provide funds for government-related development and expenditures. (2) Regulatory, where taxes are used to regulate government policies in both social and economic domains. Every taxpayer who is deemed to have fulfilled the subjective and objective criteria as per tax regulations is required to have a Taxpayer Identification Number (NPWP) by registering with the Directorate General of Taxes. With an NPWP, taxpayers are obligated to report their taxes.

In the reporting process, the Tax Return (Surat Pemberitahuan atau SPT) serves as the means for taxpayers to declare their tax payments. According to Tongam cited in Bate'e (2018), the SPT is a document used by taxpayers to report tax calculations and/or payments, taxable and/or non-taxable objects, and assets and liabilities in accordance with tax laws and regulations. Furthermore, for taxpayers, the SPT also functions as a form of accountability for accurately calculating the tax amount owed.



Regarding taxes for Micro, Small, and Medium Enterprises (MSMEs), the Government has established regulations under Government Regulation of the Republic of Indonesia Number 23 of 2018. These regulations concern income tax on business income earned by taxpayers with a certain gross turnover. This regulation amends Government Regulation Number 46 of 2013, specifically regarding the application of final income tax (PPh) for MSMEs, which reduces the final PPh tax rate from 1% to 0.5%, provided that the gross turnover does not exceed IDR 4.8 billion in one tax year. The purpose of implementing this regulation is to simplify administrative procedures and tax burdens for MSMEs.

In reality, tax reporting by MSMEs is not fully executed effectively. This is because many taxpayers still lack awareness to comply with prevailing tax regulations (Tambun & Riris, 2019). Tax awareness reflects the taxpayer's goodwill in fulfilling their obligations to voluntarily report and pay taxes. The lack of tax awareness stems from insufficient compliance among individual taxpayers. In other words, taxpayers tend not to be willing to comply with their tax obligations according to the rules without the need for audits, thorough investigations, warnings, or the application of threats and sanctions, both legal and administrative (Marcori, 2018). In line with Mansur et al., (2022), tax compliance in Indonesia remains very low, especially among taxpayers in the MSMEs sector.

## **METHOD**

This study utilizes a qualitative research approach with semi-structured interview techniques. Qualitative research aims to provide a deep understanding of social phenomena and communities (Rahadi, 2020; Yusanto, 2020). Specifically, this study focuses on micro, small, and medium enterprises (MSMEs) practitioners. The total sample size for this research is 10 participants. This study employs primary data collected through in-depth interviews. According to Farida, (2014), in-depth interviewing is a flexible and open-ended technique that avoids rigid structure and formality. It involves multiple sessions with the same informants using open-ended questions to explore factual events, activities, and opinions. These interviews are conducted to provide a nuanced understanding of the conditions impacting micro, small, and medium enterprises

Data processing in this study utilizes the qualitative analysis software Nvivo. Nvivo is chosen to effectively manage, organize, and analyze diverse qualitative data sources. These sources encompass interviews with informants/key persons and information sourced from texts, images, website pages, social media, among others. This comprehensive approach also

includes documents and findings from previous research related to micro, small, and medium enterprises (Rahadi, 2020).

## RESULT AND DISCUSSION

Medium, Small and Medium Enterprises (MSMEs) in Indonesia typically have small turnovers, do not yet utilize technology, and are not professionally managed. Consequently, not all MSMEs are aware of the importance of financial record-keeping and tax reporting. This is due to the limited resources available to them, including financial, time, and labor constraints (Nilamsari & Matitaputty, 2020; Nurjaman, 2022).

"MSMEs are like elementary, middle, and high school students; their levels of human resource capabilities vary. In this particular cluster we joined, the majority of the business owners are older individuals, not young entrepreneurs. This makes it very difficult for the cluster members to adapt and accept new changes." – Informant 1

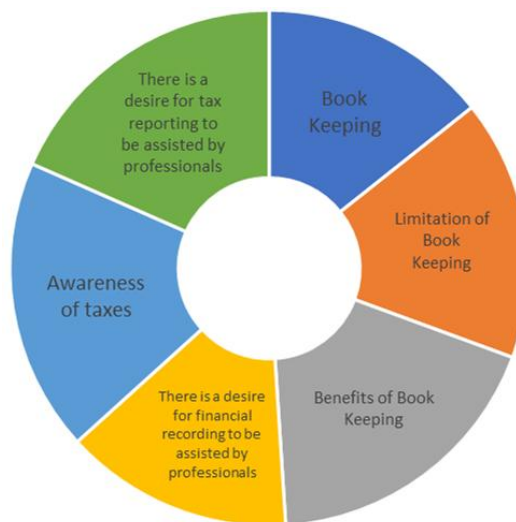


Figure 1. General Overview of MSMEs

Source: Processed Primary Data (2024)

Based on Figure 2, it is clear that most MSMEs operators have adopted financial reporting practices and are aware of MSMEs tax requirements. However, many MSMEs encounter difficulties in maintaining accurate financial records. Consequently, most MSMEs seek professional assistance to manage their financial reporting and tax obligations more effectively.

Based on interviews conducted with MSMEs, the researcher identified challenges and opportunities related to financial reporting and tax compliance among MSMEs operators.



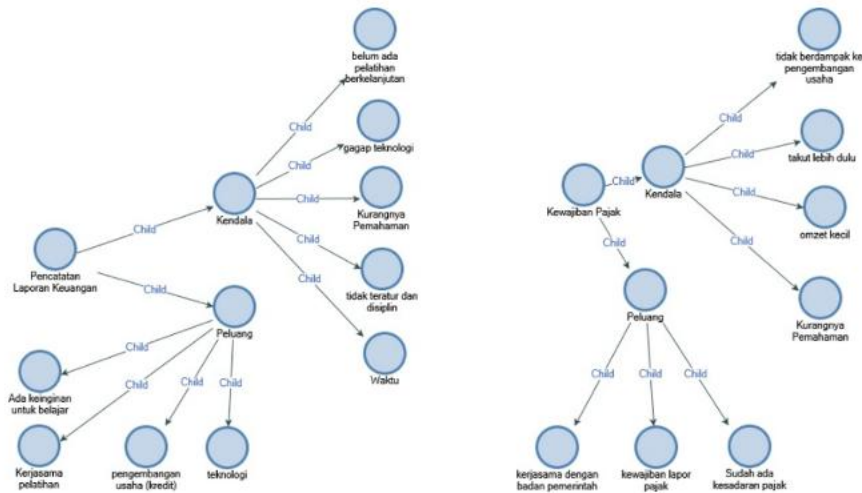


Figure 2. Data Analysis

Source: Processed Data using Nvivo (2024)

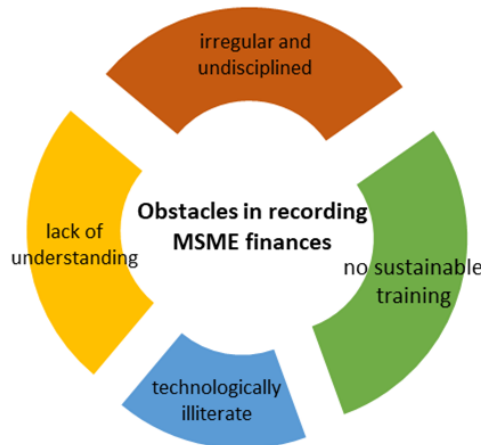
Based on Figure 3, the challenges and opportunities confronting MSMEs regarding financial record-keeping and tax reporting are apparent. Challenges include the absence of ongoing training, technological barriers, and inadequate understanding of financial reporting. Time constraints also pose a significant challenge, hindering MSMEs from maintaining consistent financial records. These findings are echoed in the interview findings as follows:

"If my dad does his own records, Ma'am, he records using his own system, but he has a book for it. So, as far as I know, Dad doesn't record it in those boxed books or on a laptop or computer, he just uses a small book. But the way he organizes it is neat, I mean the organization is complete, from how much he buys, then how much he sells, leftovers from chicken, leftovers from fish, everything is complete according to him."  
– Informant 5

"From the evaluation provided by my colleagues in MSMEs, almost none of them are really working well, why? Because the training only happened once, yes the reason is indeed due to funding. When they attend only once, and they feel that it doesn't contribute much to their sales results. It's still very minimal, I got their reports; the response during the training was okay but when it comes to implementation, there are still many things lacking." – Informant 1

"Yesterday, there were a few times when it was possible, but due to constraints in human resources and time, when one person handles everything, it's definitely

overwhelming. So in the end, it's just about collecting receipts, not getting into the details." – Informant 3



**Figure 3. SMEs' Obstacles in Recording MSMEs Finances Diagram**

Source: Processed Primary Data (2024)



**Figure 4. Limitation of MSME's Tax Obligation Diagram**

Source: Processed Primary Data (2024)

In relation to tax compliance, MSMEs encounter several challenges: 1) Many MSMEs do not perceive any direct impact on increasing business profits from fulfilling tax obligations. 2) There is fear among MSMEs that reporting taxes could lead to rigorous audits. 3) Some MSMEs mistakenly believe they are exempt from tax reporting due to their small turnovers. 4) Finally, there is a general lack of understanding among MSMEs regarding the importance of fulfilling tax obligations. These challenges were identified in the interview results as follows:

"He once said that during quiet times when the income wasn't that high, he still had to pay taxes." - Informant 5

Informant 5 shared their perspective, noting that despite their small income, they found tax obligations burdensome. As their business revenue grew, they became more aware of the need to allocate funds for taxes. The informant also mentioned they started seeking professional tax assistance for reporting but expressed concern about facing rigorous audits during tax filing.

"Yes, Ma'am, it's done now, but you know, I still have to report again in March. I actually want to ask for help, but I'm still a bit afraid." - Informant 5



**Figure 5. MSMEs' Financial Reporting Opportunities Diagram**

Source: Processed Primary Data (2024)



**Figure 6. Opportunities of MSME's Tax Obligations Diagram**

Source: Processed Primary Data (2024)

Figure 6 and 7 illustrates the opportunities available to MSMEs in financial record-keeping and tax compliance. In terms of financial record-keeping, a notable opportunity is the eagerness of many MSMEs to acquire knowledge in proper financial recording. Additionally, there is potential for collaboration in training programs between the government and private sectors. Many MSMEs operators also anticipate opportunities for business expansion, given that accurate financial records are essential for securing capital or credit. Lastly, another

opportunity in financial record-keeping is the availability of free applications, which can streamline tasks for MSMEs operators.

"Anyway, no matter how small it is, it's useful. Personally, I'm not hoping to get into debt again. I mean, just in case, you never know, someday we might need to expand our capacity, and without credit, it would be difficult." - Informant 7

Looking ahead, concerning opportunities in tax compliance, MSMEs are anticipating collaborative training initiatives from both the government and private sectors. Another opportunity stems from the necessity for MSMEs to fulfill tax reporting requirements, crucial for forging partnerships with the government. Lastly, there is potential to improve compliance as MSMEs grow more aware of their responsibilities as taxpayers.

"So, there are several MSMEs who have become regular suppliers for us, they are already compliant in providing goods and services, it's just that from the administrative reports we request for accountability, they must certainly account for taxes and various other things. Eventually, they focus solely on production and end up seeking their own tax consultant, especially those with high turnovers. For those with smaller turnovers, it seems they haven't reached that stage yet." - Informant 1

Based on the opportunities identified from the research findings, it can be understood that MSMEs actors actually have the intention to maintain financial records and fulfill their tax obligations. This intention is reflected in the openness of MSMEs actors in answering questions about financial and tax obligations. It is also evident in their statements expressing a desire for continuous training on financial reporting and tax matters.

According to Ajzen (1991), the Theory of Planned Behavior suggests that intention can influence one's behavior. This is evident among MSMEs who intend to maintain financial records and report taxes. This intention influences the behavior of MSMEs actors who are genuinely motivated to continue learning and fulfill their obligations.

## **CONCLUSION**

Based on the test results, it can be concluded that the analysis highlights the behavior and intentions of MSMEs actors who are committed to continuously learning and striving to improve their financial reporting practices. This commitment is driven by their awareness of

the vital role financial reports play in supporting business growth and development. Despite this awareness, MSMEs encounter several challenges, including limited understanding of financial recording, difficulty maintaining discipline and consistency in bookkeeping, time and focus constraints, limited proficiency in using modern technology, and concerns about the sustainability of training programs. The analysis also indicates that MSMEs actors are aware of their tax obligations, with respondents emphasizing that this awareness is largely influenced by collaborative models between government agencies and MSMEs that mandate tax reporting. However, the willingness of MSMEs to fully comply with their tax responsibilities remains low. This hesitancy is influenced by fears of tax audits, the perception that paying taxes does not directly benefit business growth, low income levels, and a general lack of understanding of taxation among MSME actors.

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