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The Effect Of The Number Of Taxpayers, Investment And Gross Regional Domestic Product (Grdp) On Final Income Tax Receipts Of Msmes In North Sulawesi

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Abstract

The purpose of this study is to assess the influence of the Number of Paying Taxpayers, Investment, and GRDP on MSME Final Income Tax Revenue in North Sulawesi in the 2022-2024 period. A quantitative method was used by considering all regencies/cities in North Sulawesi Province as the population. From this population, all 15 regencies/cities were selected as samples using a saturated sampling method, resulting in a total of 45 observations. The analysis was conducted using panel data regression with the selected model, namely the Random Effect Model (REM), and data processing was carried out using Eviews 12 software. The results showed that the Number of Paying Taxpayers affected MSME Final Income Tax Revenue. Investment affected MSME Final Income Tax Revenue. GRDP affected MSME Final Income Tax Revenue. Simultaneous tests showed that overall, all three variables affected MSME Final Income Tax Revenue. The correlation coefficient showed a value of 54.41%, indicating the strength of the relationship between the independent and dependent variables was included in the moderate to strong category. The Determination Coefficient shows that approximately 51.12% of the variation in MSME Final Income Tax Revenue can be explained by the Number of Taxpayers Paying, Investment and GRDP, while approximately 48.88% of the remainder is explained by other factors not examined in this study.

Keywords Number of Taxpayers, Investment, GRDP, SME Final Income Tax

INTRODUCTION

Indonesia is a developing country with significant economic growth. Indonesia has two main components that constitute the largest sources of state revenue: tax revenue and non-tax state revenue. Various infrastructure, education, and health development projects in Indonesia are funded by the State Budget (APBN), which is derived from tax revenue (Adam, Rumawir & Bacilius, 2020). According to Law Number 28 of 2007, taxes are mandatory contributions to the state by individuals or entities, which are compulsory under law, without receiving direct compensation and are intended for the benefit of the state for the greatest prosperity of the people.

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in Indonesia's economic growth. The number of MSMEs in Indonesia has the potential to reach 70 million by 2025. According to data from the Ministry of Cooperatives and SMEs, the MSME sector contributes 60% to national Gross Domestic Product (GDP) and absorbs approximately 97% of the national workforce. The significant role of MSMEs has prompted the government to formulate tax regulations that favor this sector. The MSME tax policy started with Government Regulation Number 46 of 2013 with a rate of 1%, then updated to Government Regulation Number 23 of 2018 which reduced the rate to 0.5%, and perfected through Government Regulation Number 55 of 2022 which became the latest legal basis for the imposition of Final Income Tax on MSMEs with a rate of 0.5% of gross turnover by giving freedom to individual taxpayers with a turnover of up to IDR 500,000,000 (five hundred million rupiah) in one tax year not to be subject to Final Income Tax in accordance with Article 60 paragraph (1) of Government Regulation Number 55 of 2022.

The development of MSMEs in North Sulawesi shows a positive trend, reflected in the number of active business units which is estimated to have reached 390,000 by the end of 2025. This growth is inseparable from the contribution of three main sectors, namely tourism, culinary, and agricultural processing, which are the backbone of the local economy in the region. However, the enormous potential of the MSME sector has not been fully reflected in the achievement of MSME Final Income Tax Revenue, which in reality still faces a number of challenges. This is clearly evident from the 2024 Directorate General of Taxes (DGT) Performance Report data, which recorded a decline in achievements at several Pratama Tax Service Offices (KPP) in North Sulawesi. The Manado KPP Pratama experienced a decline from 121.76% in 2023 to 73.35% in 2024. A drastic decline occurred at the Bitung KPP Pratama, with a sharp decline from 118.52% in 2023 to 42.91% in 2024, while the Kotamobagu KPP Pratama also recorded a similar decline from 93.33% in 2023 to 42.86% in 2024. Unlike these three KPPs, the achievements of the Tahuna KPP Pratama are not explicitly stated in the DGT Performance Report. However, indications of problems remain evident in the decline in Final Income Tax revenue at the Tax Office (KPP), which was recorded as having decreased by Rp6.61 billion.

The number of taxpayers is a factor suspected of influencing MSME Final Income Tax revenue. A large number of registered taxpayers (WP) has the potential to increase tax revenue. The level of taxpayer compliance is also a crucial element in increasing tax revenue. Tax compliance can improve taxpayer responsiveness in paying, calculating, and reporting their tax obligations, given that the Indonesian tax system adopts a self-assessment system that places absolute trust in taxpayers (Ratuwalangon, Tangkau & Moroki, 2023). Therefore, the greater the number of taxpayers paying taxes, the greater tax revenue.

Investment is another factor suspected of influencing MSME Final Income Tax revenue. According to Paningrum and Destina (2022), investment is the process of investing capital over a long period with the expectation of future profits. Furthermore, investment is the first step towards building the economy. Increased investment from productive sectors and also sectors that influence the quality of public services can have an impact on increasing economic income, business activities in the region and indirectly affect tax revenues, including the receipt of Final Income Tax for MSMEs.

Another factor suspected of influencing MSMEs' Final Income Tax revenue is Gross Regional Domestic Product (GRDP). Gross Regional Domestic Product (GRDP) is essentially the total added value obtained from various business units within a specific region, or reflects the total value of final goods and services obtained from all economic sectors in that region (Reni et al., 2022). The size of GRDP per capita influences the amount of tax received by that region. GRDP plays a crucial role in assessing a region's economic growth.

MSMEs at the national level make a significant contribution to the national Gross Domestic Product (GDP). Therefore, it can be concluded that MSMEs in a particular region can contribute to that region's GRDP. Furthermore, the added value of goods or services produced by MSMEs will increase revenue, thus contributing to MSMEs' Final Income Tax revenue.

Previous research, such as by Budi & Muhyarsyah (2019) and Harahap (2020), has examined the influence of these variables in Medan City and obtained significant results. However, in terms of geographic disparities, almost all previous research was conducted in large urban areas with different economic characteristics than North Sulawesi, which relies on tourism, agriculture, and fisheries. This study aims to fill this gap by examining the influence of these three variables specifically in North Sulawesi.

METHODS

This study uses a quantitative approach with secondary data in the form of panel data. The study population comprised all 15 regencies/cities in North Sulawesi Province, all of which were selected as samples using a saturated sampling method (census), resulting in a total of 45 observations for the 2022–2024 period. This study utilizes three primary data sources from different agencies. The first data set represents the number of MSME taxpayers paying MSME Final Income Tax in each regency/city, obtained from the North Sulawesi-TenggoMalut Regional Tax Office. The second data set covers the realization of Domestic Investment (PMDN) in each regency/city, sourced from the North Sulawesi Provincial Investment and One-Stop Integrated Service Office (DPMPTSP). The third data set is the ADHK GRDP per regency/city obtained from the Statistics Indonesia (BPS). To address the issue of non-normal data distribution and reduce the potential for heteroscedasticity, all variables in this study were first transformed into natural logarithms (ln). The analysis technique used is panel data regression, where model determination is carried out through three stages of testing. The first stage is the Chow Test, which aims to determine the choice between the Common Effect Model (CEM) and the Fixed Effect Model (FEM). Next, the Hausman Test is conducted to determine the more appropriate model between the Fixed Effect Model (FEM) and the Random Effect Model (REM). The final stage is the Lagrange Multiplier Test, which is used to determine the choice between the Common Effect Model (CEM) and the Random Effect Model (REM). After the estimation model is selected, the research hypothesis is tested using several approaches, namely the t-statistic test to examine the partial effect, the F-statistic test to examine the simultaneous effect, and the calculation of the correlation coefficient and the determination coefficient (R2) to measure the strength of the relationship between variables. All data processing is carried out using EViews 12 software.

FINDINGS AND DISCUSSION

Results

The results of this study present the findings of the data analysis conducted on the independent and dependent variables using a secondary data analysis model. The primary objective of this study was to examine the effects of the number of compliant taxpayers, investment, and Gross Regional Domestic Product (GRDP) on the revenue generated from the MSME Final Income Tax (Final Income Tax for Micro, Small, and Medium Enterprises). The study employed panel data consisting of 15 regencies/cities in North Sulawesi Province over the 2022–2024 period.

Based on Table 1, the descriptive statistical analysis generated using EViews 12 with a total sample of 45 observations indicates the following characteristics for each variable. The number of compliant taxpayers (ln WP_UMKM) has a mean value of 6.036, a standard deviation of 1.154, a maximum value of 7.787, and a minimum value of 2.565. The skewness value of −1.259 indicates a left-skewed distribution, reflecting considerable disparities in taxpayer participation across regencies and municipalities in North Sulawesi. The investment variable (ln INVESTMENT) records a mean of 19.781, the highest standard deviation among the variables (1.371), a maximum value of 22.596, and a minimum value of 17.225, suggesting an uneven distribution of investment across regions. Meanwhile, the Gross Regional Domestic Product (ln GRDP) variable has a mean value of 13.034, a standard deviation of 0.878, a maximum value of 14.936, and a minimum value of 11.891. Its skewness value of 0.562 indicates a slightly right-skewed distribution. The MSME Final Income Tax revenue variable (ln Y) has a mean value of 20.962, a standard deviation of 1.019, a maximum value of 23.386, and a minimum value of 19.357. Overall, the descriptive statistics reveal substantial heterogeneity among the regencies and municipalities in North Sulawesi regarding the number of compliant taxpayers, investment levels, GRDP, and the realization of MSME Final Income Tax revenues during the 2022–2024 period.

To determine the most appropriate panel data regression model, three model selection tests were conducted, namely the Chow Test, Hausman Test, and Lagrange Multiplier Test. The Chow Test produced a cross-section F probability value of 0.0001, which is lower than the significance level of 0.05, indicating that the Fixed Effect Model (FEM) is preferred over the Common Effect Model (CEM). Subsequently, the Hausman Test yielded a cross-section random probability value of 0.9047, which exceeds 0.05, suggesting that the Random Effect Model (REM) is more appropriate than the FEM. Furthermore, the Lagrange Multiplier Test generated a Breusch–Pagan probability value of 0.0015, which is below 0.05, confirming that the REM is superior to the CEM. Based on the results of these three model selection procedures, it can be concluded that the Random Effect Model (REM) is the most appropriate model for this study.

The estimation results of the Random Effect Model (REM) using the Panel EGLS (Cross-section Random Effects) method are presented in Table 2.

Table 2. Multiple Linear Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.612995	2.701378	2.818190	0.0074
WP_UMKM	0.472695	0.138392	3.415618	0.0014
INVESTMENT	0.206958	0.100093	2.067648	0.0450
GRDP	0.491148	0.186121	2.638864	0.0117

Weighted Statistics

Indicator	Value
R-squared	0.544064
Adjusted R-squared	0.510703
Prob. (F-statistic)	0.000000

Source: EViews 12 Output, 2026

If you want, I can also translate the interpretation of the regression equation, t-test, F-test, and discussion into polished journal-quality English in the same style.

Based on Table 2, the regression model equation obtained is:

lnPPhit=7.612995+0.472695lnWPit+0.206958lnINVit+0.491148lnPDRBit+ui+eit

The regression equation can be explained as follows:

1. The constant value of 7.612995 indicates that if the number of taxpayers paying, investment, and GRDP are zero, then the final income tax revenue for MSMEs will be 7.612995.
2. The coefficient of the number of taxpayers paying (X1) is 0.472695, meaning that every 1% change in the number of taxpayers paying will increase the final income tax revenue for MSMEs by 47.26%.
3. The Investment Coefficient is 0.206958, meaning that every 1% change in Investment can increase MSME Final Income Tax Revenue by 20.69%.
4. The GRDP Coefficient is 0.491148, meaning that every 1% change in GRDP can increase MSME Final Income Tax Revenue by 49.11%.

Based on Table 2 above, the partial t-test is explained as follows:

1. The number of taxpayers paying has a probability value of 0.0074, which is less than $\alpha = 0.05$. Therefore, it can be concluded that H1 is accepted. Therefore, it can be said that H1 is accepted, meaning that the variable Number of Taxpayers paying has an effect on MSME Final Income Tax Revenue in North Sulawesi.
2. Investment obtained a probability value of 0.0450, which is less than $\alpha = 0.05$. Therefore, it can be concluded that H2 is accepted, thus stating that the Investment variable influences the Final Income Tax Revenue of MSMEs in North Sulawesi.
3. GRDP obtained a probability value of 0.0117, which is less than $\alpha = 0.05$. Therefore, it can be concluded that H3 is accepted, thus stating that the GRDP variable influences the Final Income Tax Revenue of MSMEs in North Sulawesi.

Based on Table 2 above, the probability value obtained is 0.000000, which is less than $\alpha = 0.05$. Therefore, it can be concluded that H4 is accepted, meaning that the Number of Taxpayers Paying (X1), Investment (X2), and GRDP (X3) variables simultaneously influence the Final Income Tax Revenue of MSMEs in North Sulawesi.

Based on Table 2 above, the Adjusted R-squared value is 0.510703, indicating that the number of taxpayers paying, investment, and GRDP variables together explain 51.07% of the variation in MSME Final Income Tax Revenue in North Sulawesi. The remaining 48.93% is explained by other variables not included in this research model. This value falls into the moderate category, indicating that the model used is quite representative, although there is still room for further development.

Here is the academic English translation of the Discussion section, written in a style suitable for publication in an international journal.

Discussion

1. The Effect of the Number of Compliant Taxpayers on MSME Final Income Tax Revenue in North Sulawesi

The results of the t-test indicate that H1 is accepted. The analysis demonstrates that the number of compliant taxpayers has a significant effect on MSME Final Income Tax revenue in North Sulawesi. Theoretically, this finding can be explained from two main perspectives. First, according to Economic Growth Theory, endogenous economic growth stimulates the establishment of new businesses within the formal sector. Along with the expansion of MSME activities in North Sulawesi, particularly in the tourism, culinary, and agricultural industries, an increasing number of business owners voluntarily register their businesses and actively fulfill their tax obligations. This process contributes to the organic expansion of the tax base, thereby increasing potential tax revenue. Second, from the perspective of Public Finance Theory, Indonesia's self-assessment tax system emphasizes voluntary compliance as a key element in tax revenue optimization. Under this system, taxpayers who consistently fulfill their tax obligations reflect public trust in the tax authority, and their collective compliance contributes directly to higher MSME Final Income Tax revenue.

The increase in the number of active taxpayers reflects two simultaneous conditions: improved tax awareness among MSME entrepreneurs and higher business turnover exceeding the threshold stipulated in Article 60 paragraph (1) of Government Regulation No. 55 of 2022, which sets the taxable turnover limit at IDR 500 million. Economic growth in North Sulawesi, largely driven by the service and tourism sectors, has contributed to increasing MSME revenues, allowing more business owners to become subject to the 0.5% Final Income Tax regime. Consequently, the relationship between the number of compliant taxpayers and MSME Final Income Tax revenue is not merely arithmetic but rather reflects the development of a healthier MSME taxation ecosystem within the province.

These findings are consistent with Zaky and Abdul (2024), who reported that the number of compliant taxpayers positively influences MSME Final Income Tax revenue. Nevertheless, previous studies have not reached a unanimous conclusion. Moore (2023) argued that in many developing countries, an increase in the number of registered small-business taxpayers does not necessarily lead to higher tax revenue because many registered taxpayers remain inactive and fail to fulfill their tax obligations.

2. The Effect of Investment on MSME Final Income Tax Revenue in North Sulawesi

The t-test results indicate that H2 is accepted, confirming that investment significantly affects MSME Final Income Tax revenue in North Sulawesi. When domestic investment enters a regency or municipality, it expands local production capacity and stimulates the development of new supply chains, creating opportunities for MSMEs to participate as subcontractors, raw material suppliers, or providers of supporting services. According to Government Regulation No. 55 of 2022, greater MSME participation in regional economic value chains contributes directly to higher gross business turnover, which serves as the tax base for the 0.5% Final Income Tax. Furthermore, investment encourages the adoption of new production practices, increases local purchasing power, and stimulates demand for locally produced MSME goods and services, thereby strengthening regional economic activity.

From the perspective of Economic Growth Theory, investment is one of the principal drivers of economic growth through capital accumulation and the expansion of productive capacity. This mechanism is particularly relevant in North Sulawesi, where investment opportunities are concentrated in tourism, agribusiness, and marine processing industries. The inflow of domestic investment into these sectors creates a favorable business environment for local MSMEs that supply complementary products and services. Likewise, Public Finance Theory suggests that expanding productive economic activities broadens the government's tax base, making the optimization of MSME Final Income Tax revenue increasingly feasible as a source of development financing.

Although the estimated investment coefficient is smaller than those of the number of compliant taxpayers and GRDP, this does not imply that investment is less important. Instead, the lower elasticity may indicate the presence of a time lag in the transmission of investment effects. Investments made in one period often require time before generating higher MSME income because firms must first expand production capacity, recruit workers, and achieve efficient operational scales.

This finding is consistent with Hanum et al. (2023), who found that investment positively affects MSME Final Income Tax revenue. However, contrasting evidence was reported by Musah et al. (2024), who concluded that foreign direct investment does not significantly affect direct income tax revenue in the short run in developing countries. Their findings suggest that investment influences tax revenue only after production capacity has been fully developed and business turnover begins to increase.

3. The Effect of Gross Regional Domestic Product (GRDP) on MSME Final Income Tax Revenue in North Sulawesi

The t-test results show that H3 is accepted, indicating that GRDP has a significant positive effect on MSME Final Income Tax revenue in North Sulawesi. Real GRDP represents the total value added generated by all economic activities within a region, including contributions from micro, small, and medium-sized enterprises. An increase in GRDP reflects expanding production and consumption activities, which naturally increase MSME business income. Since the MSME Final Income Tax is levied at a rate of 0.5% of gross turnover, as stipulated in Government Regulation No. 55 of 2022, higher MSME revenues resulting from regional economic growth will directly increase the amount of Final Income Tax collected. Therefore, GRDP serves as an indicator of regional economic capacity that underpins the expansion of MSME activities and the associated tax base.

According to Economic Growth Theory, GRDP growth supports MSME development through two primary channels. The first is the demand channel, whereby higher household income increases demand for locally produced MSME goods and services. The second is the supply channel, in which expanding markets create new business opportunities for MSMEs. These mechanisms ultimately increase MSME turnover, which constitutes the basis for Final

Income Tax assessment. From the perspective of Public Finance Theory, rising GRDP enlarges the government's potential tax base, thereby increasing opportunities to generate fiscal revenue through the MSME Final Income Tax scheme. This finding highlights that fiscal policy effectiveness is closely linked to regional economic development and cannot be separated from broader economic growth strategies.

These results are in line with Nurhabibah et al. (2021), who found that GRDP positively influences income tax revenue. However, Isnanto et al. (2022) reported contrasting evidence, showing that GRDP generated by the primary sector negatively affects income tax revenue in Central Java.

4. The Simultaneous Effect of the Number of Compliant Taxpayers, Investment, and GRDP on MSME Final Income Tax Revenue in North Sulawesi

The F-test results indicate that the number of compliant taxpayers, investment, and GRDP simultaneously have a significant effect on MSME Final Income Tax revenue in North Sulawesi. Overall, these findings suggest that MSME Final Income Tax revenue is determined by the interaction of multiple economic factors rather than by any single variable. Active taxpayer participation reflects increasing tax awareness and voluntary compliance among MSME entrepreneurs. At the same time, investment inflows contribute to business expansion and strengthen MSME productive capacity, while sustained growth in GRDP reflects a favorable regional economic environment that supports entrepreneurial activities. When these three factors operate simultaneously, they create a mutually reinforcing economic ecosystem that substantially enhances MSME Final Income Tax revenue in North Sulawesi.

CONCLUSION

Based on the panel regression analysis using the Random Effect Model (REM) on 45 observations from 15 regencies and municipalities in North Sulawesi during the 2022–2024 period, several conclusions can be drawn. First, the number of compliant taxpayers has a significant positive effect on MSME Final Income Tax revenue, with a probability value of 0.0074 (< 0.05) and a regression coefficient of 0.472695, indicating that an increase in the number of MSME taxpayers who actively fulfill their tax obligations reflects improved tax compliance and tax awareness under Indonesia's self-assessment system. Second, investment also has a significant positive effect on MSME Final Income Tax revenue, with a probability value of 0.0450 (< 0.05) and a regression coefficient of 0.206958. Although its coefficient is relatively smaller than those of the other independent variables, this finding may be explained by the presence of a time lag between investment inflows and their impact on MSME business turnover. Third, Gross Regional Domestic Product (GRDP) significantly influences MSME Final Income Tax revenue, with a probability value of 0.0117 (< 0.05) and a regression coefficient of 0.491148, suggesting that regional economic growth contributes to the expansion of the MSME tax base. Finally, the number of compliant taxpayers, investment, and GRDP jointly have a significant effect on MSME Final Income Tax revenue, as indicated by an F-statistic probability value of 0.000000 (< 0.05). The Adjusted R-squared value of 0.510703 indicates that these three independent variables collectively explain 51.07% of the variation in MSME Final Income Tax revenue in North Sulawesi, while the remaining 48.93% is attributable to other factors not included in the research model.

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