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Analysis of Factors Affecting MSME Taxpayer Compliance

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ABSTRACT : The number of Micro, Small and Medium Enterprises (MSMEs) is not balanced with the compliance of the MSME taxpayers in paying their taxes, which is reflected in the level of compliance of the SME Individual Taxpayers at KPP Pratama Denpasar Barat, which is still below the standards of The Organization for Economic Co-operation and Development (OECD) that is, 85 percent. This study aims to determine the effect of tax knowledge, tax socialization, tax sanctions and trust in tax officials on MSME taxpayer compliance. This research was conducted at KPP Pratama Denpasar Barat with a total sample size of 100 MSMEs individual taxpayers with purposive sampling method. Data collection was carried out through direct and online questionnaires. The analysis technique used is Multiple Linear Regression Analysis. Based on the results of the analysis, it was found that knowledge of taxation, tax socialization, tax sanctions and trust in tax officials had a positive effect on MSME taxpayer compliance. This shows that with adequate knowledge of taxation, regular tax dissemination, imposition of firm and fair sanctions and fully managed tax funds for the welfare of the community, the higher the compliance level of the MSME taxpayers.
KEYWORDS : Knowledge, Socialization, Sanctions, Trust, Compliance

I.   INTRODUCTION

Tax is one of the sectors that contributes greatly to Indonesia's state revenue. The very large contribution of taxes to state revenue has made the Indonesian government through the Directorate General of Taxes (DGT) continue to strive to increase tax revenues. One sector that is given special attention by the government is the Micro, Small and Medium Enterprises (MSME) sector because this sector always experiences significant developments every year. The potential and advantages of MSMEs have been marked by the increase of MSMEs in various regions so that they can make a significant contribution to economic growth (Cahyani & Noviari, 2019). MSMEs are also one of the most important parts of the populist economy in a region or a country (Wiranatha & Rasmini, 2017). For example, during the 1998 monetary crisis, MSMEs were seen as a savior in the Indonesian economic process, driving the rate of economic growth and absorbing energy. Work (Wiranatha & Rasmini, 2017). Another example during the Covid-19 pandemic, reported by the Entrepreneur Journal, there were five business sectors that were considered to be crisis resistant, including the food and beverage (F&B) business, the business of selling basic needs, the service sector or health products education and training service businesses, as well as digital sector businesses. The success of MSMEs in encouraging the rate of economic growth is in fact the opposite of fulfilling their tax obligations, which is reflected in the low compliance of MSME taxpayers (Lavinda, 2020). According to Oladipupo & Obazee (2016), factors that affect the low level of tax compliance in developing countries include taxpayer attitudes, penalties / sanctions, income, knowledge, gender, taxpayer age, corruption, high marginal tax rates, lack of availability of information and accounting systems, weak regulatory systems, ambiguity in tax laws, a culture of disobedience and ineffective tax administration. Taxpayers who have knowledge of taxes are expected to realize the importance of paying taxes that will be used to finance development in Indonesia. The results of research conducted by Wiranatha & Rasmini (2017), Kartikasari (2020) and Suardana & Gayatri (2020) found that there was a positive influence between tax knowledge and MSME taxpayer compliance.

The taxation knowledge possessed by MSME taxpayers is sometimes not in line with the goals to be achieved for each business actor, namely to generate the maximum profit. The greater the profit earned by business actors, the more tax liabilities that must be paid. This has resulted in a bad view of business actors regarding taxation, which considers that taxes are only mandatory levies so that business actors do not see the benefits of paying taxes. The role of the government is needed in dealing with this problem through tax socialization to change the views of business actors on taxation so that it is hoped that it can increase taxpayer compliance in fulfilling their obligations. The results of previous research conducted by Anwar & Syafiqurrahman (2016), Nadiani & Ery Setiawan (2019) and Suardana & Gayatri (2020) stated that tax socialization has a positive effect on MSME taxpayer compliance. In addition to tax socialization, a strategy that

can be taken by the government to improve taxpayer compliance is the imposition of tax sanctions. Mardiasmo (2018) states that taxation sanctions are a guarantee that taxpayers will obey the provisions of tax laws. The results of previous research conducted by Cahyani & Noviari (2019) and Dewi & Sumaryanto (2019) stated that tax sanctions have a positive effect on taxpayer compliance.

In Indonesia, the public is familiar with tax officials who have stumbled over cases of misappropriation of tax funds. One of the controversial cases is the Gayus Tambunan case which has cost the state billions of rupiah. The Gayus Tambunan case has destroyed the image of the tax apparatus and undermined the spirit of reform that was promoted by Sri Mulyani at that time (Fahmi, 2018). On July 1, 2020, reported by Kompas.com, Yul Dirga, a former Head of the Foreign Investment Tax Service Office (KPP PMA) Tiga Jakarta was sentenced to 6.5 years in prison and a fine of Rp.300,000,000 subsidiary to three months in prison for bribery cases related to tax refund involving PT Wahana Auto Ekamarga (PT WAE) (Ramadhan, 2020). A series of cases of misappropriation of tax funds by tax officials resulted in decreased taxpayer trust in tax officials which resulted in taxpayer non-compliance. They have the view that tax contributions will be misused for personal gain, not for national development. Research conducted by (Rikawati, 2015) and (Ratmono & Cahyonowati, 2016) found that trust in tax officials has a positive effect on tax compliance.

West Denpasar Tax Office is one of the tax offices in Bali that has a satisfactory performance. It is proven that West Denpasar Tax Office received an award for its success in achieving the target of extensification efforts in 2019. West Denpasar Tax Office also received an award for its success in tax revenue that exceeded the target of 100.26 percent in 2018. In addition, West Denpasar Tax Office also received the second best predicate in the assessment of the Best Service Office at the Regional Office of the Directorate General of Taxes Bali in 2017. The success of West Denpasar Tax Office is not in line with the awareness of the MSME Individual Taxpayers in fulfilling their tax obligations. This condition can be included in the compliance data of the MSME Individual Taxpayers in reporting the Tax Return (SPT) at West Denpasar Tax Office in 2015-2019 in Table 1 below.

Table 1 Compliance Level of MSMEs Individual Taxpayer at West Denpasar Tax Office in 2015-2019

Year	MSMEs Individual Taxpayer Registered	MSMEs Individual Taxpayer Submitting Tax Return	MSMEs Individual Taxpayer Compliance Ratio (in percent)
2015	5.076	3.835	75,55
2016	5.835	4.377	75,01
2017	6.356	5.033	79,19
2018	6.588	5.200	78,93
2019	6.790	5.278	77,73

Source:*West Denpasar Tax Office, 2020*

Based on Table 1, it can be seen that in 2015 to 2017 there was an increase of 3.64 percent. However, in 2018 to 2019 there was a decrease in the compliance ratio by 1.2 percent, which indicates the behavior of individual taxpayers who are not obedient in fulfilling their tax obligations. The factors that influence the behavior of the taxpayers include tax knowledge, tax socialization, tax sanctions and trust in tax officials which are taken based on the most dominant variable in previous research. Determination of the most dominant variable is based on the significance value and beta value of these variables. In Wiranatha & Rasmini's (2017) research, the dominant variable is tax knowledge with a beta value of 0.385 and a significance value of 0.046. Meanwhile, Utama & Setiawan's (2019) research, tax socialization is the most dominant variable because it has a beta value of 0.266 and a significance value of 0.026. Research conducted by Cahyani & Noviari (2019) found that tax sanctions are the dominant variable with a beta value of 0.442 and a significance value of 0.000. Meanwhile, in the study (Latief et al., 2020) the most dominant variable was trust in the government with a beta value of 0.442 and a significance value of 0.000.

II.   CONCEPTUAL MODEL AND HYPOTHESIS

Based on Attribution Theory, taxation knowledge is an internal factor that is influenced by the ability of the individual. If the taxpayer's level of knowledge of taxation is high, the taxpayer will choose to behave obediently in carrying out tax obligations. The higher the level of taxpayer knowledge of the taxpayer, the taxpayer compliance will also increase. The results of research conducted by Wiranatha & Rasmini (2017), Suardana & Gayatri (2020) and Kartikasari (2020) found that there was a positive effect between tax knowledge and MSME taxpayer compliance..

H₁: Tax knowledge has a positive effect on MSME taxpayer compliance

Based on Theory of Planned Behavior, tax socialization is related to normative beliefs, which are expectations that are perceived by individuals to agree to certain behaviors and motivate individuals to comply with their obligations. Lack of tax socialization will have an impact on the low level of public knowledge about taxes which causes low public awareness to report and pay taxes which results in a low level of taxpayer compliance. By providing understanding to taxpayers regarding the tax function through tax socialization, indirectly giving awareness to taxpayers to comply with paying their tax obligations. The results of research conducted by Ananda et al., (2015), Anwar & Syafiqurrahman (2016) and Suardana & Gayatri (2020) state that tax socialization has a positive effect on MSME taxpayer compliance.

H₂: Tax socialization has a positive effect on MSME taxpayer compliance

Based on Theory of Planned Behavior, tax sanctions are related to control beliefs which refer to beliefs about the existence of things that support or hinder a person's behavior and the perception of how strongly this affects their behavior. Taxpayers are likely to fulfill their tax obligations if they find out that they will be subject to severe sanctions when committing violations. The results of research conducted by Imaniati & Isroah (2016), Cahyani & Noviari (2019) and Dewi & Sumaryanto (2019) state that tax sanctions have a positive effect on taxpayer compliance.

H₃: Tax sanctions has a positive effect on MSME taxpayer compliance

Based on the Theory of Planned Behavior, belief in tax officials is related to behavioral belief which explains that individual attitudes are a tendency to respond to things that are liked or disliked in an object, person, institution or event. If the taxpayer believes that the tax authorities will use tax funds for state development, the taxpayer is likely to fulfill their tax obligations. Conversely, if there are still tax officials who stumble in cases of misappropriation of tax funds and reduce public confidence in tax officials, the taxpayers tend to be disobedient in fulfilling their obligations. Research conducted by Rikawati (2015) and Ratmono & Cahyonowati (2016) found that trust in tax officials has a positive effect on tax compliance.
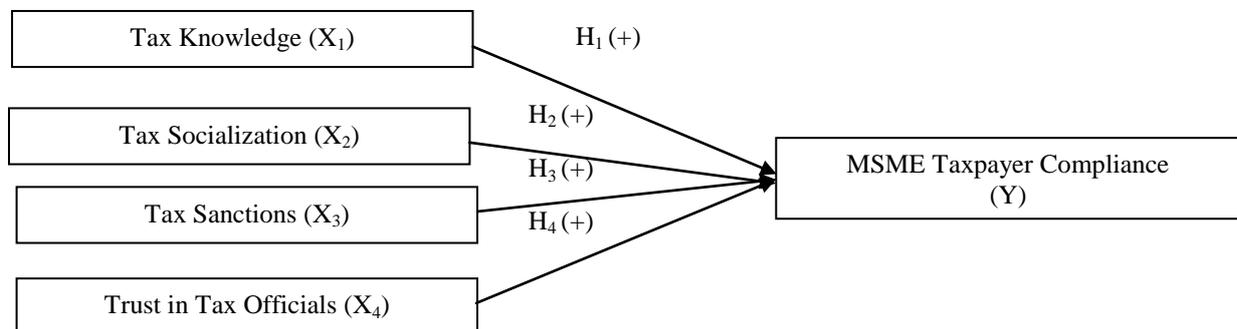
H₄: Trust in tax officials has a positive effect on MSME taxpayer compliance

Figure 1. Conceptual Framework

III.   RESEARCH METHODS

This research design uses a quantitative approach in the form of associative causal. This research took the research location at West Denpasar Tax Office because in 2018 to 2019 there was a decrease in the compliance ratio of MSME taxpayers by 1.2 percent which indicates disobedient behavior in carrying out tax obligations. The population in this study were all MSME Individual Taxpayers who were registered at West Denpasar Tax Office in 2019. The total population in this study was 6,790 MSME Individual Taxpayers. Determination of the samples using the Slovin formula so that the number of samples in this study was 99.98 which were rounded up to 100 MSME Individual Taxpayers. Sampling in this study was carried out using purposive sampling method. The data collection method used in this research is by distributing questionnaires. The data analysis technique is multiple linear regression analysis.

IV.   RESULTS AND DISCUSSION

Respondents in West Denpasar Tax Office have different characters or identities in filling out the questionnaire which can be seen in Table 2 below.

Table 1 Respondent Characteristic

	Respondent Characteristic	Frequency	Total Percentage (%)
1	**Based on Gender**		
	Male	60	60
	Female	40	40
	Total	100	100
2	**Based on Age**		
	20-30 years old	30	30
	31-40 years old	35	35
	41-50 years old	33	33
	> 50 years old	2	2
	Total	100	100
3	**Based on Latest Education**		
	Elementary School	1	1
	Junior High School	0	0
	Senior High School	45	45
	DIPLOMA	14	14
	S1	40	40
	Others (S2 and S3)	0	0
	Total	100	100
4	**Based on Taxpayer Identification Number ownership**		
	Yes	100	100
	No	0	0
	Total	100	100
5	**Based on the type on business**		
	Trading	53	53
	Services not in connection with independent work	42	42
	Free work-related services	0	0
	Industry	5	5
	Total	100	100
6	**Based on sales turnover**		
	≤ 4,8 Billion	100	100
	≥ 4,8 Billion	0	0
	Total	100	100

Source: *Primary data processed, 2020*

Based on Table 2, the respondents were dominated by male gender, amounting to 60 people. Based on age, it is dominated by 35 respondents aged 31-40 years. Based on the level of education, it can be seen that respondents with the latest Senior High School education dominate a total of 45 people. Ownership of Taxpayer Identification Number is used as identification or identity of the Taxpayer in exercising tax rights and obligations. Based on the table, it can be seen that the respondents who have Taxpayer Identification Number are 100 people and those who do not have Taxpayer Identification Number are 0 people. The type of business is used as a determinant for the Taxpayer's business which is classified as a Taxpayer which is subject to a final rate of 0.5%. Based on the table, it can be seen that the respondents who have a trading business are 53 people, 42 people are not related to free work, 0 people are in relation to free work and 5 people in the industry. The amount of turnover per year can indicate that the respondent is an MSME taxpayer who is subject to a final rate of 0.5%. It can be seen that the majority of respondents have a turnover of ≤ 4.8 billion with 100 people because the criteria for respondents used in this study are respondents who have a sales turnover of ≤ 4.8 billion.

Table 3 Multiple Linear Regression Analysis Test

Variable	Unstandardized Beta	Std. Error	T count	Sig. t test
Constant	-1.231	1.228	-1.003	0.319
Tax Knowledge (X_1)	0.295	0.059	4.965	0.000
Tax Socialization (X_2)	0.145	0.045	3.196	0.002
Tax Sanctions (X3)	0.192	0.073	2.648	0.009
Trust in Tax Officials (X_4)	0.254	0.104	2.449	0,016

Source: *Primary data processed, 2020*

. Based on the results of multiple regression analysis in Table 3, the regression equation used in this study can be written as follows.

$$Y = -1{,}231 + 0{,}295\, X_1 + 0{,}145\, X_2 + 0{,}192\, X_3 + 0{,}254 X_4 + \varepsilon \ldots\ldots\ldots\ldots\ldots(1)$$

The Effect of Tax Knowledge on MSME Taxpayer Compliance (H_1)

Based on the results of the analysis a significance value of 0.000 was obtained with a positive regression coefficient value of 0.295 and a t-count value of 4.965 > t table 1.660. The significance value of $0.000 < 0.05$ indicates that H_1 is accepted. This result means that tax knowledge has a positive and significant effect on MSME taxpayer compliance. The first hypothesis of this study states that tax knowledge has a positive effect on MSME taxpayer compliance. The regression value shows a positive coefficient value of 0.295 with a significance value of 0.000 which means that if taxation knowledge (X_1) increases by one unit, the MSME tax compliance (Y) will increase by 0.295 assuming the other independent variables are constant.

These results indicate that the higher the level of tax knowledge, the higher the compliance level of the MSME taxpayers. These results support the Attribution Theory related to knowledge that taxation is an internal factor that is influenced by the ability of the individual. The results of this study are in accordance with research conducted by Wiranatha & Rasmini (2017), Sumatriani et al., (2019) and Suardana & Gayatri (2020) found that there was a positive influence between tax knowledge and MSME taxpayer compliance.

The Effect of Tax Socialization on MSME Taxpayer Compliance (H_2)

The results of the analysis show that the significance value of 0.002 was obtained with a positive regression coefficient of 0.145 and a t-count value of 3.196 > t table 1.660. A significance value of $0.002 < 0.05$ indicates that H_2 is accepted. This result means that tax socialization has a positive and significant effect on MSME taxpayer compliance. The second hypothesis of this study states that taxation socialization has a positive effect on MSME taxpayer compliance. The regression value shows a positive coefficient value of 0.145 with a significance value of 0.002, which means that if the tax socialization (X_2) increases by one unit, the MSME tax compliance (Y) will increase by 0.145 assuming the other independent variables are constant.

From these results it can be seen that the more often the taxation socialization is carried out, the higher the compliance level of the MSME taxpayers. These results support Theory of Planned Behavior, which explains that tax socialization is related to normative beliefs, namely the expectations that individuals perceive to agree with certain behaviors and motivate individuals to comply with their obligations. The results of this study are in line with research conducted by Anwar & Syafiqurrahman (2016), Ananda et al., (2015) and Suardana & Gayatri (2020) states that tax socialization has a positive effect on MSME taxpayer compliance.

The Effect of Tax Sanctions on MSME Taxpayer Compliance (H_3)

The results of the analysis show that the significance value of 0.009 is obtained with a positive regression coefficient of 0.192 and a t-count value of 2.648 > t table 1.660. A significance value of $0.009 < 0.05$ indicates that H_3 is accepted. This result means that tax sanctions have a positive and significant effect on MSME taxpayer compliance. The third hypothesis of this study states that tax sanctions have a positive effect on MSME taxpayer compliance. The regression value shows a positive coefficient value of 0.192 with a significance value of 0.009, meaning that if the tax sanction (X_3) increases by one unit, the MSME tax compliance (Y) will increase by 0.192 assuming the other independent variables are constant.

From the results of these studies, it can be seen that the firmer and fairer the tax sanctions are enforced, the higher the compliance level of the MSME taxpayers. These results support the Theory of Planned Behavior which states that tax sanctions are related to control beliefs which refer to beliefs about the existence of things that support or hinder a person's behavior and the perception of how strongly this affects their behavior. The

research conducted by Imaniati & Isroah (2016), Cahyani & Noviari (2019), Dewi & Sumaryanto (2019) states that tax sanctions have a positive effect on taxpayer compliance.
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The Effect of Trust in Tax Officials on MSME Taxpayer Compliance (H$_4$)

Based on the results of the analysis a significance value of 0.016 is obtained with a positive regression coefficient of 0.254 and a t-count value of 2.449 > t table 1.660 A significance value of 0.016 < 0.05 indicates that H$_4$ is accepted. This result means that trust in tax officials has a positive and significant effect on MSME taxpayer compliance. The fourth hypothesis of this study states that trust in tax officials has a positive effect on MSME taxpayer compliance. The regression value shows a positive coefficient value of 0.254 with a significance value of 0.016. It can be defined that if the trust in the tax apparatus (X$_4$) increases by one unit, tax compliance (Y) will increase by 0.254 assuming the other independent variables are constant.

This means that the higher the level of trust in the tax apparatus, the higher the level of compliance of the MSME taxpayers. This result supports the Theory of Planned Behavior which states that belief in tax officials is related to behavioral belief which explains that individual attitudes are a tendency to respond to things that are liked or disliked in an object, person, institution or event. The results of research conducted by Rikawati (2015) and Ratmono & Cahyonowati (2016) found that trust in tax officials has a positive effect on tax compliance.
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V.   CONCLUSION

Based on the results and discussion of the study, it can be concluded that tax knowledge has a positive effect on the compliance of MSME taxpayers at West Denpasar Tax Office. This means that the higher the level of tax knowledge, the higher the compliance level of the MSME taxpayers. Tax socialization has a positive effect on MSME taxpayer compliance at West Denpasar Tax Office. These results indicate that the more frequently the taxation socialization is carried out, the higher the compliance level of the MSME taxpayers. Tax sanctions has a positive effect on MSME taxpayer compliance at West Denpasar Tax Office. These results suggest that the firmer and fairer the tax sanctions are enforced, the higher the compliance level of the MSME taxpayers. Trust in tax officials has a positive effect on MSME taxpayer compliance at West Denpasar Tax Office. This implies that the higher the level of trust in the tax apparatus, the higher the compliance level of the MSME taxpayers.

Suggestions that can be conveyed to further researchers regarding the coefficient of determination (Adjusted R^2) of this study are 0.707, which means that the variability of the independent variables that can be explained by the independent variables is only 70.7 percent while the rest is explained by other variables outside the research model. Therefore, further research can add other variables that can affect the compliance of MSME taxpayers such as modernization of the tax administration system, calculation of tax rates and quality of tax services. In addition, further research can use MSME Entity Taxpayers as a population. This is intended so that the results of subsequent studies can be used more widely.

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