

Analysis of the Influence of Msme's Taxpayer Compliance: Understanding of Taxation, Tax Rates, and Tax Sanctions

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ABSTRACT

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This research aimed to test the factors that impact MSME tax compliance in Cirebon City. The population of this research consisted of all MSMEs in the city of Cirebon. The Slovin formula was used to determine the sample size, and the outcome was 100 responders. In this research, a questionnaire was used as the data gathering tool. This research uses SPSS 26 in data processing. Multiple linear regression tests were used in quantitative approaches of data analysis. The test results of each variable show numbers below 0.05 which means that there is an influence of each variable. The results demonstrated that taxpayer compliance (Y) was positively impacted by the variables of tax comprehension (X1), tax rates (X2), and tax sanctions (X3). This research can be one of the considerations for the government regarding MSME tax regulations that have not been maximized in realization. The obstacles related to distributing questionnaires to respondents cause limitations related to the limits or criteria that determine the scope of the research.

INTRODUCTION

Tax is the spearhead of the government that serves as a source of state revenue. The government has been trying to maximize tax revenue every year. The government has various programs that require high funds to build a better country. The programs are funded by the state budget, one of which comes from taxes paid by the public. Currently, the government is massively increasing the tax ratio. The growth of tax revenue in 2023 only reached around 5.9% and shows that this figure is weaker than in 2022, where the growth of tax revenue reached 34.3% (Natalia, 2023). The highest growth in 2023 came from Value Added Tax (VAT) at 18% on an annualized basis. This shows that VAT contributes more than Final Income Tax. One of the sectors in the Final Income Tax category is the Micro, Small and Medium Enterprises (MSME).

The economy in Indonesia has a main pillars to encourage its growth, one of it is MSMEs. From the Ministry of Cooperatives and SMEs's data, in the period 2022 there were 64.2 million MSMEs that contributed 61.07% to GDP. Since they employ 97% of the workers in Indonesia, MSMEs are significant to the country's economy. In accordance with Government Regulation No. 23/2018, individual or corporate taxpayers with a specified gross turnover are subject to a tax rate of 0.5% of monthly turnover. According to BPS data in 2022, there were 21,939 MSMEs in Cirebon City, while those included in the data of the Cirebon City Cooperative, MSME, Trade and Industry Office in 2022 amounted to 2,206 units. The number of MSMEs is rising annually, but these businesses' knowledge of the need to pay taxes has not kept up with this growth. According to Nuhidayah (2021) in (Hamida & Wijaya, 2022), of the 64.2 million MSME owners in Indonesia, only 2.3 million MSMEs have an NPWP, and not all of them pay taxes regularly.

Ensuring that taxpayers comply with their tax obligations is essential to a nation's ability to raise income, especially from the tax sector. Both taxpayers and the government must view tax obligations as a social contract between taxpayers and the government (Mangoting et al., 2015). Tax compliance is a situation where a taxpayer will carry out all they liability in paying taxes (Putra, 2020). Taxpayer compliance to calculate and make tax payments is an essential element to improve tax collection (Rikayana et al., 2023).

One internal element that may impact MSME tax compliance is knowledge or comprehension of taxes (E. Putri et al., 2018). On the other side, external factors that can affect MSME tax compliance include tax rates and tax sanctions, which are a form of control from the government.

LITERATURE REVIEW

Attribution Theory

According to Robbins and Judge (2013) in (Putra, 2020), "attribution theory" is useful in observing individual behavior and determining what factors cause this behavior, which can be internal or external factors. Heider's 1958 attribution theory can be applied to identify a number of factors that can change compliance behavior. This method involves a conceptual framework in which one interprets, explains, and forecasts individual behavior (Tene et al., 2017).

Understanding of Taxation

Tax understanding is an important element in relation to voluntary tax compliance. MSME taxpayers' understanding of taxation includes skills in calculating taxes to be paid, making tax payments, and submitting reports on taxes owed. Understanding is a process or method to understand and study something in depth so that knowledge can be understood properly. (Prawagis et al., 2016). Tene et al. (2017) said, understanding of taxes has an important impact on taxpayer compliance. Mujiyanti et al. (2020), Olivandy et al. (2021), dan Hapsari & Ramayanti (2022) also revealed that understanding tax matters has a significant positive impact on MSME taxpayer compliance. However, other studies show different results, where understanding of taxes does not have a significant impact on MSME taxpayer compliance. (Cahyono, 2017).

Tax Rates

A tax rate refers to a percentage imposed on a certain value or income for the purpose of paying taxes. Tax rates can vary based on the type of tax and the level of government that imposes it. Based on the opinion of Cahyani & Noviri (2019), the tax rate is a percentage that is used to determine the overall amount of tax that must be paid. The final tax rate for MSMEs is currently 0.5%, down from 1% in the past. The move to reduce this rate aimed to motivate taxpayers to be more aware and obedient to pay taxes. On the other hand, the MSME tax rate may include various incentives, deductions, or certain tax exemptions specifically designed to provide tax relief to MSMEs.

Tax Sanctions

Fines levied on taxpayers who break tax laws are known as tax sanctions or tax penalties. The purpose of the fines is for incentivize taxpayer compliance in order to meet their tax responsibilities. According to Resmi (2008) in Pratama & Mulyani (2019), tax sanctions are determined because of potential violations of the rules regarding taxes. The greater the violation carried out by the taxpayer, the more severe the tax sanctions received. When severe tax penalties are imposed, taxpayers are more inclined to consider the repercussions of potential tax infractions.

Hypothesis of the Study

Understanding of Taxation on Taxpayer Compliance

Taxpayers with a good understanding of taxation will voluntarily pay taxes without feeling disadvantaged (Olivandy et al., 2021). According to Fitria & Supriyono (2019), observations and real experiences experienced by taxpayers are the basis for assessing their understanding of tax regulations and deciding whether or not to comply with their liability. Lestary et al. (2021) explains, if MSME taxpayer compliance is greatly influenced by their comprehension of taxes; the more a taxpayer grasps the tax laws, the more likely they are to comply with their tax obligations.

Putra (2020), Cahyono (2017), and Meliandari & Utomo (2022) who have conducted previous research on taxation, it is known that understanding of taxes has a positive impact on MSME taxpayer compliance. Hypotheses that can be formulated based on these findings include:

H₁: Understanding taxation has an influence on MSME taxpayer compliance

Tax Rates on Taxpayer Compliance

Several researchers have conducted research on tax rates and the results of their research have different results. Fitria & Supriyono (2019) state that tax rates have a negative impact on taxpayer compliance. Conversely, Cahyani & Noviyari (2019) said, tax rates have a positive impact on taxpayer compliance. However, Maili (2022) in his research said, tax rates do not have a significant impact on MSME taxpayer compliance.

Prawagis et al. (2016) and Cahyani & Noviyari (2019) said, Tax rates significantly affect the compliance of MSME taxpayers. This is the basis for formulating the second hypothesis:

H₂: Tax rates has an influence on MSME taxpayer compliance

Tax Sanctions on MSME Taxpayer Compliance

Wujarso et al. (2021), Pratama & Mulyani (2019), Yuliati & Fauzi (2020), Putri & Setiawan (2017), Cahyani & Noviyari (2019), dan Naili (2022) saying that tax sanctions have a significant impact on MSME taxpayer compliance. However, Maxuel & Primastiwi (2021) in their research indicate that tax sanctions have no impact on MSME taxpayer compliance.

Research related to tax sanctions that have been carried out by Tene et al.. (2017), Putra (2020), Mujiyanti et al. (2020), and Hapsari & Ramayanti (2022) said, there is a significant impact on tax sanctions and taxpayer compliance. This can be the basis for formulating the hypothesis:

H₃: Tax sanctions has an influence on the compliance of MSME taxpayers

Reviewing some of the results that have been discussed, MSME compliance in carrying out its tax obligations is still considered less than optimal. Thus, this research will review the impact of tax understanding, tax rates, and tax sanctions on the level of compliance of MSME taxpayers. This research contributes to analyzing a number of factors that can influence the compliance of MSME taxpayers to carry out their obligations in taxation.

METHODOLOGY

This research applies a quantitative research approach. Quantitative method is a research approach used in producing structured information using a theoretical basis and numbers to explain the relationship and influence on the independent and dependent variables experienced by respondents who are taken based on a certain population and then become samples to reflect the problems being studied (Priadana & Sunarsi, 2021).

Population in this research is 21,939 MSMEs in various fields recorded in data from the West Java Central Bureau of Statistics in 2022. The Slovin equation, which determines the minimal sample size when the number of behaviors in a

population cannot be determined with accuracy, was utilized to construct the sample for this investigation. The equation and calculation are:

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

Description :

n = Sample size

N = Population size

e = Margin of error (10%)

So that in this research the number of samples is as below:

$$\begin{aligned} n &= \frac{21.939}{1 + 21.939 (10\%^2)} \\ &= 100 \end{aligned}$$

According to calculations using the Slovin formula, the minimum sample size that must be involved in this research is 100 out of 21,939 MSMEs in Cirebon City. Data selection in this research was carried out by setting an operational definition which was then formed into a Likert scale-based research questionnaire.

According to Pasaribu et al. (2022), "the operational definition is the result of the researcher's formulation of terms and variables in the study to equalize perceptions between individuals involved in a study". The Likert scale is a research instrument used in measuring participants' attitudes and perceptions through questions with certain answer sizes. This question is submitted to respondents in the form of a choice that has 5 levels of answers, from quartiles 1 to 5, which generally refers to the range from strongly agree to strongly disagree, or from often to rarely (Simamora, 2022).

Multiple linear regression analysis techniques are used in measuring the influence between more than two predictor variables (independent variables) on dependent variables simultaneously and partially (Sinaga, 2014). This technique allows researchers to find out how much each predictor variable contributes to the dependent variable.

The formula for multiple linear regression analysis is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Description :

Y = Compliance of Tax Payer

a = Constant

X1 = Understanding of taxation

X2 = Tax rates

X3 = Tax sanction

$\beta_1 \dots \beta_n$ = Regression direction coefficient

RESEARCH RESULT AND DISCUSSION

Reliability Test

Tabel 1. Result of Reliability Test

Variable	Cronbach's Alpha
Understanding of taxation	0.894
Tax rates	0.707
Tax sanction	0.847
Compliance of Tax Payer	0.753

Source: Output SPSS 26

According to table 1. it can be observed that all items have a Cronbach alpha value > 0.6, then this variable is suitable for use as a measuring instrument in research.

Kolmogorov-Smirnov Test

Tabel 2. One-Sample Kolmogorov-Smirnov Test

		Unstandardized
N		100
Normal Parameters	Mean	0,0000000
	Std Deviation	2.20261909
Most Extreme Differences	Absolute	0,079
	Positive	0,056
	Negative	-0,079
Test Statistic		0,079
Asymp. Sig. (2-tailed)		0,125

Source: Output SPSS 26

The results of normality testing in table 2. known value of 0.125 which means that the value is above 0.05. In this way, the study's regression model can be used to conclude that the data is normally distributed and that the conditions for carrying out further, in-depth research have been met.

Multicollinearity Test

Tabel 3. Result of Multicollinearity Test

Variable	Tolerance	VIF
Understanding of taxation	0.470	2.127
Tax Rates	0.545	1.833
Tax Sanction	0.806	1.240

Source: Output SPSS 26

To be able to determine the existence of unbound variables that have similarities in a model which makes a very strong correlation, a multicollinearity test is needed. The results of multicollinearity testing in table 3. show that the VIF

value is <10 and the tolerance number is > 0.10 so that it can be said that there is no multicollinearity between unbound variables in the regression model.

Heteroscedasticity Test

Tabel 4. Result of Heteroscedasticity Test

Variable	Sig
Understanding of taxasion	0.414
Tax Rates	0.308
Tax Sanction	0.897

Source: Output SPSS 26

Table 4 can be observed that each unbound variable has a significance number > 0.05. By referring to this value, the conclusion is that each variable does not occur heteroscedasticity.

Multiple Linear Regression Model Analysis

Tabel 5. Statistical Test Result

Variable	Coefficients B	Std error	T	Sig
(constant)	4.202	2.037	2.063	0.042
Understanding of taxasion	0.207	0.55	3.783	0.000
Tax Rates	0.346	0.119	2.917	0.004
Tax Sanction	0.137	0.67	2.040	0.044

Source: Output SPSS 26

To ascertain the degree to which the unconstrained variable influences the dependent variable in a study, the multiple linear analysis test is utilized. If the t value is greater than the t table or the significance value is less than 0.05, then the independent variable is considered to have an impact on the dependent variable. The t table value in this research is 1.985. The multiple regression test results indicate that the regression formula used in this research is as follows:

$$Y = 4,202 + 0,207 (X_1) + 0,346 (X_2) + 0,137 (X_3) + e$$

Tabel 6. Result of F Test

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	479.138	3	159.713	31.923	0.000
Residual	480.302	96	5.003		

Source: Output SPSS 26

The F test is carried out by comparing the Fcount value with Ftable in order to identify whether there is a simultaneous impact between all unrelated variables and the dependent variable. In this research, the Ftable value is 2.698.

The influence of tax understanding on tax compliance

Regression analysis revealed that tax compliance is influenced by tax knowledge. The analysis results demonstrate this, with a significance value of 0.000 falling below the predetermined significance level of 0.05 and a calculated t value of 3.783 above the t table value of 1.985. As a result, hypothesis H1 is acceptable. A taxpayer's degree of compliance with their tax obligations can be increased by having tax knowledge that covers tax laws and regulations, as well as their rights and responsibilities. Furthermore, it is crucial for taxpayers to comprehend the tax reporting process, including calculating, depositing, and reporting.

This result same with Maseko (2014), John (2022), Biru (2020), and Oladipupo & Obazee (2016)'s research, it is known that tax knowledge and understanding affect tax compliance.

The influence of tax rates on tax compliance

From the regression test results in table 5, As can be seen, the computed t value is 2.917, which is also higher than the t table value of 1.985. The tax rate variable has a significance figure of 0.004, which is below the designated significance level (0.05). This suggests that taxpayer compliance is influenced by the tax rate variable, and H2 can be accepted statistically. Indeed, tax rates are one of the variables that affect taxpayer compliance; hence, taxpayers may benefit from a 0.5% tax rate reduction.

The results of this research are directly proportional to the findings of the research conducted by Abjadi et al. (2023), Biru (2020), Nguyen (2022), and Thabani et al. (2020), who also found that tax rates have an influence on taxpayer compliance.

The influence of tax sanction on tax compliance

After analyzing the data listed in table 5, the conclusion is that the variable that takes into account tax sanctions shows a statistical significance of 0.044. This figure indicates that the significance is below the predetermined significance level, which is 0.05. While the value of the t test obtained is 2.040, exceeding the t table value of 1.985. Then, the tax sanction variable affects taxpayer compliance. Statistically, the alternative hypothesis H3 can be accepted.

The outcomes of this study are consistent with the conclusions drawn by Tene et al. (2017), Pratama & Mulyani (2019), Nguyen (2022), John (2022), Biru (2020), and Abjadi et al. (2023)'s research. They also found that tax sanctions have a significant influence on taxpayer compliance.

CONCLUSIONS AND RECOMMENDATIONS

The research's findings show that, either partially or concurrently, tax comprehension (X1), tax rates (X2), and tax sanctions (X3) all positively affect taxpayer compliance (Y). Comprehending the tax system plays a crucial part in

elevating the degree of taxpayer compliance, as individuals who possess this knowledge typically exhibit greater obedience in fulfilling their tax duties. Furthermore, tax rates have an impact on taxpayer compliance since they encourage correct fulfillment of obligations by taxpayers when they are not too high. The presence of sanctions is another element that affects tax compliance. Tax penalties act as a reminder for a taxpayers to comply tax regulations. Constraints related to distributing questionnaires to respondents caused limitations related to the boundaries or criteria that determined the scope of the study. Therefore, further research is expected to cover a wider research scale with a larger sample.

ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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