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The Influence of Taxation Lore, Taxation Socialization and Taxation Sanctions on MSME Assesable Obedience is Moderated by the Quality of Fiscal Services (Survey on UPTD Partners of Revolving Fund Management of Tangerang Regency)

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ABSTRACT

The Purpose of this study is analyze and empirically prove the effect of taxation lore, taxation socialization and taxation sanctions on msme assesable obedience moderated by the quality of fiscal services. The type of research used is descriptive quantitative. The study population is Assesables of Micro, Small and Medium Enterprises who partner with UPTD Revolving Fund Management as many as 299 units. The sampling technique used in this study is non-probability sampling. The method used is convenience sampling with the slovin formula with a sample of 172 respondents / MSME units. In analyzing data using the Structural Equation Model (SEM) test to determine the causal relationship between variables. The results showed that taxation lore has a positive and significant effect on MSME Assesable Obedience, Taxation Socialization has a positive but not significant effect on MSME Assesable Obedience and Taxation Sanctions have a negative and insignificant effect on MSME Assesable Obedience. The Quality of Fiscus Services is able to significantly strengthen the relationship of Taxation Lore to MSME Assesable Obedience, the Quality of Fiscus Services weakens but not significantly the relationship of Taxation Socialization to MSME Assesable Obedience and the Quality of Fiscus Services significantly weakens the relationship between Taxation Sanctions to MSME Assesable Obedience

INTRODUCTION

The economy is considered one of the main indicators of a country's progress. The government is currently focused on achieving growth in various sectors, including increasing taxation revenue. Over the past decade, taxations have accounted for an average of 78.5% of state revenues, with the highest taxation revenue recorded in 2016 at 83%, and the lowest in 2012 at 73.59% (BPS, 2023). Taxations are currently the largest income of a country used for the prosperity and welfare of the people. In Indonesia, taxations are the main contribution of revenue for the state used by the government in state financing (Gojali et al., 2023).

Income Taxation (PPh) has been the largest contributor to taxation revenue, averaging 47.97% over the past 10 years, followed by Value Added Taxation (VAT) at 34.88%. However, the Organization for Economic Cooperation and Development (OECD) has highlighted that Indonesia's taxation ratio in 2021 is below the average taxation ratio of countries in the Asia Pacific region. According to the OECD, Indonesia's taxation ratio in 2021 was recorded at 10.9% of gross domestic product (GDP), lower than the average taxation ratio of 19.8% of GDP in the Asia Pacific region. In addition, Indonesia's taxation ratio is much lower than the OECD average taxation ratio of 34.1% of GDP. In addition, the OECD also compared Indonesia's taxation ratio with the average taxation ratio of African countries and found that it failed, as the average taxation ratio in African countries can reach 16% (Income Statistics in Asia and the Pacific, 2023).

Formal observance of obedience by assesables, especially referring to the submission of Annual Income Taxation Returns, is still relatively low. This can be observed from the low realization of formal obedience that has not reached the target. In 2020, the obedience rate target was set at 80%, but only 77.63% was actually achieved, resulting in a gap of -2.37%. Similarly, in 2021, the target was set at 100%, but the realization was only 99.6%, resulting in a difference of -0.4%. The obedience ratio is calculated by comparing the number of taxation

return filings with the number of registered assesables who are required to submit annual taxation returns.

Currently, Indonesia's economy is largely driven by Micro, Small and Medium Enterprises (MSMEs)-based business activities. The MSME sector plays an important role in sustaining local economic activities and offers a wide range of economic activities needed by producers, consumers, and governments. MSME actors are involved in various economic activities, especially those related to the provision of essential goods and services such as food, beverages, handicrafts, and services.

Java Island currently dominates the MSME sector in Indonesia. In 2022, West Java ranks first with 1.49 million MSME business units, followed by Central Java with 1.45 million units and East Java with 1.15 million units. There is a significant gap between these top three regions and others. Jakarta, the capital city, ranked fourth with nearly 660 thousand units, while North Sumatra ranked fifth with 596 thousand units and Banten ranked sixth with 339,001 MSMEs. The focus of this research is Tangerang Regency which occupies the first position in Banten with 167,649 MSME units in the first semester of 2023.

According to the Minister of Cooperatives and SMEs (Menkop UKM), Teten Masduki, the taxation contribution from MSMEs is still relatively low compared to overall national taxation revenue. Although the number of MSME assesables has increased, taxation contributions from MSMEs remain minimal. Based on data from the Directorate General of Taxation of the Ministry of Finance in 2019, the final income taxation contribution from MSMEs amounted to Rp 7.5 trillion, accounting for only around 1.1 percent of the total income taxation revenue of Rp 711.2 trillion in the same year. In view of this, Teten encourages MSME Assesables to comply with simplified taxation calculation, reporting, and imposition schemes to improve taxation obedience.

The low obedience of MSME Assesables can be attributed to several factors, including limited

awareness among MSME Assesables due to lack of human resources, as most of them focus on operational aspects. In addition, the insufficient number of taxation officers compared to the large number of assesables necessitates the need for greater socialization of applicable taxation regulations. In addition, the perception of fear and neglect from the government related to taxations creates a misalignment between the increasing number of MSME actors and the level of taxation obedience in Indonesia. Then added the scary impression and fear of the public when they hear the word "Taxation" and feel ignored by the Government, causing a misalignment between the increasing number of MSME actors and the level of taxation obedience in Indonesia (Tarmidi & Pratiwi, 2021).

Another thing that allegedly has an impact on assesable obedience is taxation socialization carried out by the government as a regulator. Although the self-assessment system is used in Indonesian taxation, not everyone has the resources to receive taxation information. Not all assesables know and understand their taxation rights and obligations. With a lot of taxation socialization carried out by the government, with various media both print, social media, electronic, billboards, flyers and so on, more taxation information obtained by assesables has an impact on increasing the level of obedience (Paulus et al., 2023)

In 2006, the Ministry of Cooperatives and Small and Medium Enterprises (MSMEs) in Indonesia established the Cooperative Revolving Fund Management Institution, Micro, Small and Medium Enterprises (LPDB KUMKM) to support the growth rate of MSMEs and their contribution to state taxations. LPDB provides loans and other financing to MSMEs based on predetermined criteria and requirements.

Before the establishment of LPDB, revolving funds for cooperatives and MSMEs were managed by the environmental deputy of the Ministry of Cooperatives and SMEs. Revolving funds are allocated by work units or revolving fund management units operating under the Financial

Management Pattern of Regional Public Service Agencies (PPK-BLUD). This pattern allows flexibility in implementing sound business practices, which strengthens the business capital of cooperatives and communities of micro, small, and medium enterprises.

The implementation of revolving funds is carried out by the work unit or technical implementation unit of the Regional Apparatus Work Unit, as regulated by the Regent Regulation. The Regional Technical Implementation Unit of the Revolving Fund Manager, or UPTD PDB, is the Regional Public Service Agency (BLUD) responsible for managing revolving funds. Operating as a Technical Implementation Unit (UPT) under the Cooperatives and Micro Enterprises Office, responsible to the Head of the Cooperatives and Micro Enterprises Office of Tangerang Regency.

UPTD GDP plays an important role in realizing the local government program of Tangerang Regency, which aims to finance cooperatives and MSMEs to increase productivity, economic competitiveness, job creation, poverty alleviation, and entrepreneurship development. In addition, it seeks to integrate cross-agency revolving fund management to stimulate regional economies in different sectors of the economy.

METHODS

According to Sugiyono (2014) in Nurlaela (2018: 8) that quantitative methods are research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, quantitative or statistical data analysis with the aim of testing hypotheses that have been set. The study population is Assesables of Micro, Small and Medium Enterprises who partner with UPTD Revolving Fund Management as many as 299 MSME partner units that are still active until 2023. Based on the Slovin formula, a sample of 172 respondents of Micro, Small and Medium Enterprises Assesables who partnered with UPTD Revolving Fund Management was obtained. The data collection technique was carried out through the distribution of questionnaires

to a research sample of 172 MSME partners. The resulting data is then processed using Smart PLS 4 tools by testing the outer model and inner model and forming the diagram construct needed in the research process.

Based on data collected from UPTD GDP Tangerang Regency, from 2015 to 2023, currently there are a total of 767 MSME partners served and as many as 299 MSME partners who are still active, with the amount of business capital financing distributed amounting to 40.675 billion rupiah for MSMEs and cooperatives in 29 districts, namely Balaraja, Cikupa, Cisauk, Cisoka, Curug, Gunung Kaler, Jambe, Jayanti, Kelapa Dua, Candlenut, Kosambi, Kresek, Kronjo, Legok, Mauk, Mekar Baru, Pakuhaji, Panongan, Pagedangan, Pasar Kemis, Rajeg, Sepatan, Sepatan Timur, Sindang Jaya, Solear, Sukadiri, Sukamulya, Teluknaga and

Tigaraksa. With the average financing provided by UPTD, the GRDP of Tangerang Regency is 1.3 billion rupiah and the highest amount of financing in Tigaraksa Regency is 5.3 billion rupiah because this district has the most MSME partners, namely 91 MSMEs.

RESULTS AND DISCUSSION

A. Outer Model Testing

1. Validity Convergent Test

The initial stage in PLS is carried out through the evaluation of outside models. In SEM PLS, the measurement model formed in this study is to connect three exogenous constructs with one endogenous construct and moderated by one variable.\

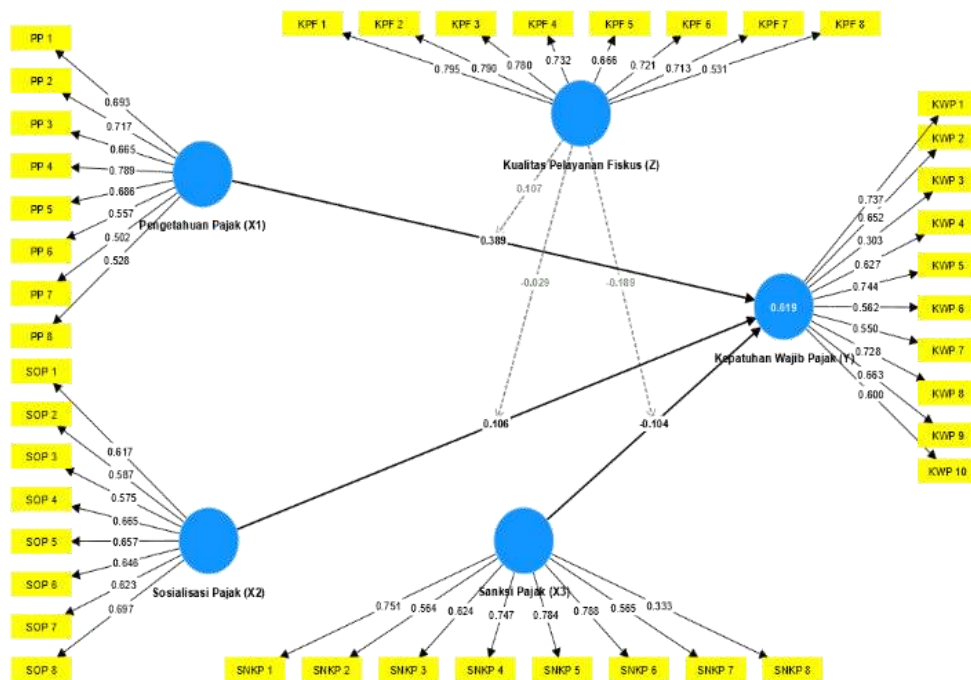


Figure 1. Outer Model Measurement

Source: Data Processed by Researchers Using Smart PLS, 2024

Researchers often get a weaker loading factor (< 0.708) for their outer models. Especially when newly developed outdoor models are applied (Hulland, 1999 in Hair Jr. et al., 2022). Researchers should closely examine the effects of omission indicators on other measures of reliability and validity. Another consideration in the decision to remove an indicator is the extent to which the

removal of such an indicator affects construct validity, which refers to the extent to which the indicator represents all aspects of the presented construct. As a result, indicators with weaker loading factors are sometimes maintained. However, indicators with very low loading factors (below 0.40) should always be omitted from the measurement model (Hair Jr. et al., 2022). Based on

these considerations, researchers eliminated several indicators from their construction to increase the extracted mean variance (AVE) value. Invalid indicators are taxation lore variables with indicators PP 3, PP 6, PP 7, PP 8. On taxation socialization variables with indicators SOP 1, SOP 2, SOP 3, SOP

4. Variable taxation sanctions with indicators SNKP 2, SNKP 3, SNKP 7, SNKP 8. Fiscal service quality variables with KPF 4, KPF 5, KPF 8 indicators and assesable obedience variables with indicators KWP 2, KWP 3, KWP 4, KWP 6, KWP 7.

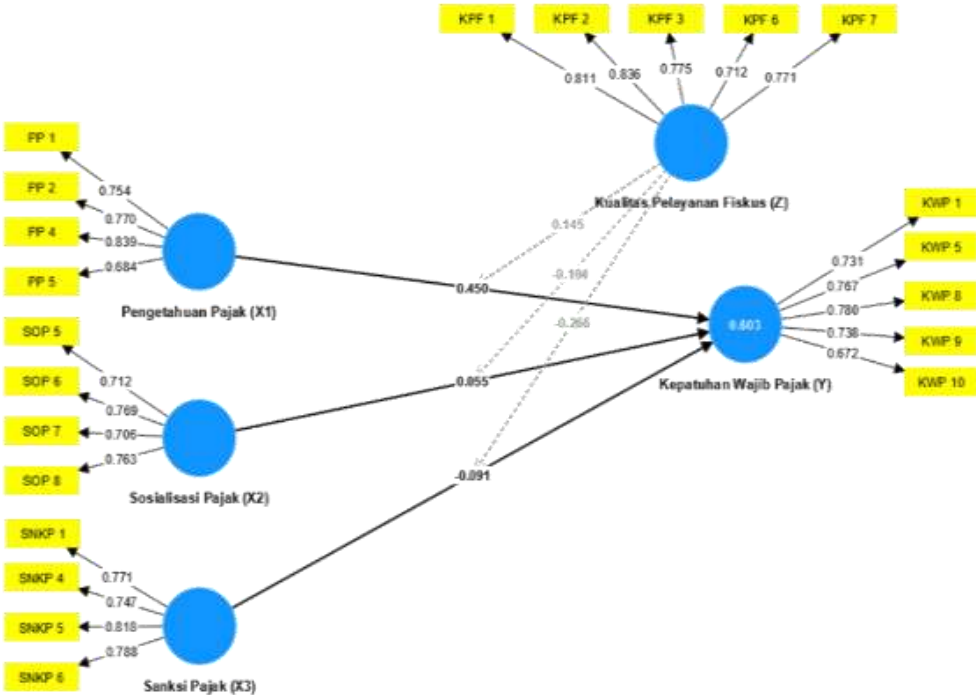


Figure 2. Outer Model Measurement

Source: Data Processed by Researchers Using Smart PLS, 2024

Table 1. Convergent Validity Test Results

Variables and Indicators	Outer loadings	average variance extracted (AVE)	Information
PP 1 <- Taxation Lore (X1)	0.754	0.583	valid
PP 2 <- Taxation Lore (X1)	0.770		valid
PP 4 <- Taxation Lore (X1)	0.839		valid
PP 5 <- Taxation Lore (X1)	0.684		valid
SOP 5 <- Taxation Socialization (X2)	0.712	0.545	valid
SOP 6 <- Taxation Socialization (X2)	0.769		valid
SOP 7 <- Taxation Socialization (X2)	0.706		valid
SOP 8 <- Taxation Socialization (X2)	0.763		valid
SNKP 1 <- Taxation Sanctions (X3)	0.771	0.611	valid
SNKP 4 <- Taxation Sanctions (X3)	0.747		valid
SNKP 5 <- Taxation Sanctions (X3)	0.818		valid
SNKP 6 <- Taxation Sanctions (X3)	0.788		valid
KPF 1 <- Quality of Service Fiscus (Z)	0.811	0.611	valid
KPF 2 <- Quality of Service Fiscus (Z)	0.836		valid
KPF 3 <- Quality of Service Fiscus (Z)	0.775		valid
KPF 6 <- Fiscus Service Quality (Z)	0.712		valid
KPF 7 <- Quality of Service Fiscus (Z)	0.771		valid
KWP 1 <- Assesable Obedience (Y)	0.731	0.546	valid
KWP 10 <- Assesable Obedience (Y)	0.672		valid
KWP 5 <- Assesable Obedience (Y)	0.767		valid
KWP 8 <- Assesable Obedience (Y)	0.780		valid
KWP 9 <- Assesable Obedience (Y)	0.738		valid

Source : Processed Primary Data, SmartPLS 4 (2023)

From the table, AVE values in variables X1, X2, X3, Z and Y have values above 0.50 which indicates that this study can be declared to have met the requirements of the convergent validity test, thus the question items on these variables are declared valid.

2. Composite Reliability Test and Cronbach's Alpha

Reliability tests are performed to prove the accuracy, consistency and accuracy of instruments in measurement construction. Reliability testing can be seen at *the Cronbach Alpha value where the value reflects the reliability of all indicators in the model, for the Cronbach Alpha value the minimum acceptable limit is 0.60.*

Table 2. Composite Reliability and Cronbach's Alpha

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Assesable Obedience (Y)	0.792	0.796	0.857	0.546
Fiscus Service Quality (Z)	0.841	0.850	0.887	0.611
Taxation Lore (X1)	0.761	0.772	0.848	0.583
Taxation Sanctions (X3)	0.791	0.805	0.862	0.611
Taxation Socialization (X2)	0.728	0.745	0.827	0.545

Source : Processed Primary Data, SmartPLS 4 (2023)

From table 2 it can be seen that all constructs have *composite reliability* values above 0.70, Cronbach alpha values above 0.60 and AVE values above 0.50. So it can be concluded that the construct has good reliability. By looking at the results of the *Cronbach Alpha test*, *the reliability of the composite* and AVE can be concluded that the construct meets the recommended reliability criteria.

B. Inner Model Testing

1. R- Squares Test Results

R-Squared (R^2) is a statistical measure used to determine the proportion of variance in endogenous variables that can be predicted or explained by exogenous variables. R-Squared is also known as the coefficient. The R^2 criterion consists of three classifications, namely R^2 is valued at 0.67, 0.33 and 0.19 as substantial, medium (medium) and weak (weak)(Chin & Wynne, 1999 in Dedi Rianto Rahardi, 2023)

Table 3. *R-square*

Variabel	<i>R-Square</i>	<i>R-Square Adjusted</i>
Assesable Obedience (Y)	0.603	0.572

Source : Processed Primary Data, SmartPLS 4 (2023)

Based on the results in table 3 above, the *R-Square Adjusted* value of assesable obedience variables is 0.572 or 57.2% and is included in the medium/medium criteria. This shows that the distribution of variations in assesable obedience variables can be explained quite strongly by other exogenous variables, namely Taxation Lore, taxation socialization and taxation sanctions in this study. The remaining 42.8% was explained by other variables not studied in the study.

2. Prediction relevance (Q square) Test Results

The evaluation *of the goodness of fit of the structural model* is measured using *predictive relevance* (Q^2) values. Q^2 has a value range of $0 < Q^2 < 1$, where closer to 1 means the better the model. The magnitude of Q^2 is equivalent to the coefficient of total determination in path analysis.

$$Q^2 = 1 - (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.603)$$

$$Q^2 = 1 - (0.397)$$

$$Q^2 = 0.603$$

Based on the results of the calculation above, the *predictive relevance value is 0.603 or 60.3%, which means 0.603 is greater than 0*. So it can explain that 60.3% of the variation in assesable

obedience variables (dependent variables) is explained by the variables used in this study

3. Fit Model Test Results

Table 4. Fit Models

	<i>Saturated Model</i>	<i>Estimated Model</i>
SRMR	0.088	0.088

Source: Processed Primary Data, SmartPLS 4 (2023)

SRMR is the *Standard Root mean squared residual* which is a fit model measurement tool. The condition used is that an SRMR value below 0.08 indicates a fit model, while an SRMR value between 0.08 to 0.10 is still acceptable. Based on table 4.18,

the SRMR value in this study is 0.088 which illustrates that the correlation matrix of the data with the correlation matrix of the estimation model shows conformity.

4. Hypothesis Test Results

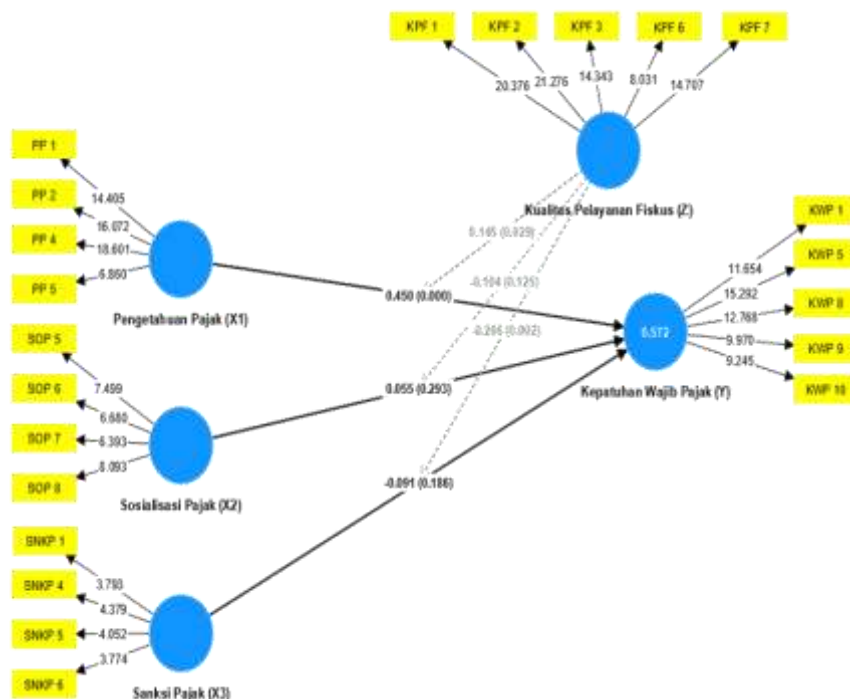


Figure 3. Outer Model Measurement

Source: Data Processed by Researchers Using Smart PLS, 2024

The rule of thumb used in this study is the significance level of P-value is 0.05 and the critical value of T table is 1.660. Based on these constructions and rules of thumb, the researcher derives the following conclusions:

1. The result of statistical values of 4.046 > 1,660 and P values of 0.000 < 0.05 at significant limits $\alpha = 0.05$ (5%), which means that assesable lore has a significant effect on assesable obedience.

2. The result of statistical value of $0.545 < 1,660$ and P value of $0.293 > 0.05$ at the significant limit of $\alpha = 0.05$ (5%), which means that taxation socialization does not have a significant effect on assesable obedience
3. The result of statistical value of $0.894 < 1,660$ and P value of $0.186 > 0.05$ at the significant limit of $\alpha = 0.05$ (5%), which means that taxation sanctions have no significant effect on assesable obedience
4. The results of statistical values of $1.895 > 1,660$ and P values of $0.029 < 0.05$ at significant limits $\alpha = 0.05$ (5%), which means that the quality of fiscal services significantly moderates the effect of taxation lore relations on assesable obedience
5. The results of statistical values of $1.149 < 1,660$ and P values of $0.125 > 0.05$ at significant limits of $\alpha = 0.05$ (5%), which means that the quality of fiscal services cannot moderate the effect of taxation socialization relations on assesable obedience
6. The results of statistical values of $2,897 > 1,660$ and P values of $0.002 < 0.05$ at significant limits $\alpha = 0.05$ (5%), which means that the quality of fiscal services can significantly moderate the effect of taxation sanctions relations on assesable obedience

DISCUSSION

1. The Effect of Taxation Lore on MSME Assesable Obedience

Based on the findings of the hypothesis test, it can be concluded that taxation lore has a positive and significant effect on the obedience of the assessed MSMEs. Theory of Planned Behavior (TPB) suggests that control beliefs play a role in understanding how individuals obtain Lore taxations and how this Lore affects their perceived

control over taxation obedience. If individuals have a positive attitude towards paying taxations, assume that those around them consider paying taxations important, and feel confident in understanding and fulfilling their taxation obligations, they are more likely to have good taxation lore and show better obedience (Wujarso, 2020).

Attribution theory suggests that external factors influence the behavior of individuals, including their obedience with taxation obligations. Lore of taxation can be enhanced through the application of attribution theory, helping individuals understand and interpret taxation policies and guiding their actions when faced with the consequences of taxation. Individuals who struggle to understand taxations and attribute difficulties to external factors, such as regulatory changes, may seek additional information or consult a taxation professional.

MSME actors can improve their taxation lore through various training programs provided by consultants and socialization initiatives carried out by regional agencies, such as MSME development units at the sub-district level and related authorities, including the Directorate General of Taxations. In addition, Assesables can also increase their taxation Lore through digital media platforms, which are easily accessible today. Online resources such as YouTube, websites, online seminars, and taxation community forums offer opportunities to share lore related to the development of taxation regulations in Indonesia (Yusuf, 2022).

When assesables recognize and actively participate in their taxation obligations, they develop a sense of contributing to the prosperity and well-being of society. Understanding the functions and benefits of taxation leads to increased awareness among assesables, encouraging them to register, accurately calculate, report, and fulfill their income taxation obligations on time. As a result, it reduces the risk of non-obedience and increases state revenue (Yulia, 2020). Based on the findings of this study, a higher level of taxation lore among Assesed MSMEs is related to greater obedience with taxation obligations (Zulma, 2020).

2. The effect of Taxation Socialization on MSME Assesable Obedience

Based on the results of the hypothesis test, it is observed that taxation socialization has a positive but not significant impact on assesables. Socialization of taxation and the theory of planned behavior are interconnected because individuals' perceptions of their self-control over their behavior can influence their intentions and actions. The process of taxation socialization instills a sense of individual ability and competence to fulfill their taxation obligations. Assessed to be Lore of taxation and demonstrate complete understanding and obedience with their taxation responsibilities. They tend to have positive intentions and take action in terms of reporting and paying taxations.

The relationship between attribution theory and socialization of taxation, as an external factor, influences the way individuals identify behaviors related to understanding the importance of paying taxations, taxation-related norms, and how resources collected are used for the public benefit. The positive relationship between taxation socialization and Taxation Obedience shows that through intensive taxation socialization activities, such as seminars, taxation counseling, and other information media initiatives, it is expected that assesables will more easily understand and fulfill their taxation obligations (Windiarni et al., 2020). However, the quality of socialization carried out by taxation officers, good or bad, does not necessarily improve taxation obedience. The Directorate General of Taxations may try to reach assesables, but MSME assesables still need direct taxation education to understand the taxation system. It will be more effective if taxation officers continue to improve the quality of socialization. Through intensive and high-quality socialization activities, Assesables can gain better motivation, lore, and understanding, leading to compliant behavior towards their taxation obligations. This is also supported by the results of taxation socialization questionnaires, where respondents consistently give high scores for statement indicators, showing that

more frequent taxation socialization can make it easier for assesables to fulfill their taxation obligations. Although taxation socialization and Taxation Observance do not have a significant effect, taxation socialization still has potential value for information dissemination.

The results of research conducted by Mediawahyu et al. (2020) show the results that taxation socialization has an effect and is significant on assesable obedience. However, the taxation website as a socialization media has not been fully used because of the characteristics of MSMEs that are still traditional. In general, MSMEs only use the internet as a means of communication, even though the internet function can be for information, marketing tools, which can increase MSME sales.

3. The effect of Taxation Sanctions on MSME Assesable Obedience

Based on the results of the hypothesis test, it shows that taxation sanctions have a negative and insignificant impact on Assesable Obedience. The relationship between the Theory of Planned Behavior (TPB) (Ajzen, 2006) and taxation sanctions from the findings of this study shows that factors related to behavior control in taxation obedience are not directly influenced by taxation penalties. The inability of assesables to comply with taxation regulations often causes them to ignore the rules, even when faced with penalties.

The relationship between attribution theory (Samsuar, 2019) and taxation penalties is that attribution theory can be used to understand how individuals perceive whether the taxation penalties imposed on them are fair or not, since taxation penalties include external factors. The negative effects of taxation penalties on Taxation Observance show that despite administrative and criminal penalties, they do not necessarily encourage assesables to pay taxations obediently. This is because assesables still perceive that the enforcement of taxation sanctions is ineffective and the expansion of regulations related to taxation sanctions has not been optimal, so that assesables' low awareness of the risk of taxation penalties causes them to neglect their obligations. This can

also be observed from the responses to the questionnaire, where many micro, small and medium enterprises (MSMEs) agreed that the application of taxation sanctions must be firm. MSME operators seem to have high expectations of fairness in the enforcement of taxation fines.

Its relevant with the results of research conducted by Halimi & Waluyo (2019), show that the application of taxation sanctions has a positive and significant effect on assesable obedience. With the application of taxation sanctions, it can improve taxation obedience. Vice versa, with the increasingly non-application of taxation sanctions, taxation obedience decreases

Although taxation penalties negatively impact assessable obedience, their impact is not significant, suggesting that the government still has hope for MSME operators to comply with their taxation obligations in accordance with taxation laws and to avoid taxation penalties. This can be achieved by convincing Assesables that the quality of human resources within the Director General of Taxation is good, increasing integrity, and building greater trust among Assesables.

4. The effect of Fiscal Service Quality in Moderating the Relationship Between Taxation Lore and MSME Assesable Obedience

Based on the results of the hypothesis test, it is proven that the quality of fiscal services significantly moderates and strengthens the influence of Taxation Lore on Assesable Obedience. The relationship between Planned Behavior Theory (TPB) and the quality of fiscal services suggests that behavioral control over a person's intentions and behavior, particularly the quality of fiscal services provided by taxation officers, plays an important role in influencing individual intentions and behaviors related to taxation obedience. This requires that taxation officers, through their proficiency in taxation science and their ability to provide Lore and understanding, can positively influence Assesables in terms of their intentions and behavior, ultimately leading to increased taxation Lore and increased Taxation Obedience (Wijaya et al., 2021).

Regarding the attribution theory used in this study, the quality of fiscal services is considered as an external factor responsible for providing lore and understanding to individuals, thus strengthening their obedience with taxation obligations (Wijayanto, 2018). In addition, the results of the fiscal service quality questionnaire, especially indicators related to taxation officers who provide clear and easy-to-understand information and explanations to assesables, obtained relatively high scores from respondents. This shows that the role of taxation officers in conveying taxation lore to MSMEs assessed within the UPTD Revolving Fund Manager is satisfactory.

5. The Effect of Fiscal Service Quality in Moderating Taxation Socialization Relations on MSME Assesable Obedience

Based on the results of the hypothesis test, it is proven that the quality of fiscal services does not have the ability to moderate the effect of taxation socialization relations on assessable obedience, and the insignificant quality of fiscal services weakens the relationship between taxation socialization and assessable obedience. In this study, the relationship between the Theory of Planned Behavior (TPB) and the quality of fiscal services with taxation socialization, where behavioral control over one's intentions and behavior is related to the ability of taxation officers to provide solutions to taxation problems faced by assesables, does not have an impact on individual intentions and behaviors to have good control. Although the test results are not significant, the low quality of taxation socialization can still reduce the level of obedience that can be assessed.

The theory of attribution in the quality of fiscal services with taxation socialization is an external factor, where taxation officials view individual behavior in relation to understanding the importance of paying taxations and taxation-related norms. The weakening of the influence of the quality of fiscal services on the relationship between taxation socialization and taxation obedience can be attributed to the inadequate quality of socialization. MSME Assesables view taxation services as purely

prescriptive, and believe that the services provided are only intended to fulfill taxation obligations rather than provide Assesable education (Vera et al., 2020). Taxation socialization requires regular counseling sessions with skilled and experienced taxation officers. The relatively low value given by respondents in the fiscal service quality questionnaire, especially in the indicator of the taxation officer's quick response in helping to solve problems faced by assesables, shows that the services provided by taxation officers in providing solutions and educating MSME assesables within the UPTD Revolving Fund Manager through taxation socialization have not been optimal. Therefore, it is believed that less skilled taxation officers and low socialization quality weaken the relationship between taxation socialization and assesable obedience.

Socialization Method: which will explain the regulations for annual taxation return reporting arrangements, starting from the Income Taxation Law, Minister of Finance Regulation, to the Regulation of the Director General of Taxation, so that participants' understanding and ability to comply with taxation will increase (Herawati, et al., 2018; Tarmidi, et al., 2021; Waluyo et al., 2023).

When people have the awareness of paying taxation in themselves, then paying taxation is done voluntarily without any treatment. This awareness of paying taxation not only leads to obedience, obedience and discipline, but also a critical attitude, the more critical the community and the government, the higher the awareness of paying taxation, but it does not stop here, they are even more critical in addressing taxation issues, especially towards policy materials in the field of taxation, for example the application of tariffs, taxation mechanisms, regulations, practices in the field and the expansion of subjects and objects (Kurniawan et al., 2023).

6. The effect of Fiscal Service Quality in Moderating the Relationship of Taxation Sanctions on MSME Assesable Obedience

Based on the results of the hypothesis test, it is proven that the quality of fiscal services significantly

moderates and weakens the impact of taxation sanctions on Assesable Obedience. The relationship between the Theory of Planned Behavior (TPB) and the quality of fiscal services in relation to taxation sanctions shows that the quality of fiscal administrators, in the context of the behavior of individuals who comply with taxation sanctions, does not have the ability to influence individual behavior control factors. Individuals feel low control over taxation obedience behavior, making them ignore taxation sanctions regulations (Sularsih et al., 2021). The relationship between the quality of fiscal services and taxation sanctions suggests that attribution theory can be used to understand how individuals assess whether the services provided by taxation officers relate to the taxation penalties imposed on them fairly or not. The quality of fiscal services includes external factors (Sumardi et al., 2023).

The quality of fiscal services significantly weakens the impact of taxation sanctions on mandatory obedience, indicating that assesables still consider the application of taxation sanctions to be ineffective and the socialization of regulations related to taxation sanctions as suboptimal. This, in turn, leads to low awareness among assesables regarding the risks associated with taxation sanctions, and they tend to ignore them. This can also be seen in responses to questionnaire items regarding the quality of service of the fiscus, which received relatively low scores for statements such as "The taxation acted on public complaints quickly and accurately." This shows that respondents think taxation authorities are still not effective in handling complaints. As a result, assesables tend to avoid direct interaction with taxation officers and prefer to seek help from taxation consultants to resolve their taxation issues. By utilizing taxation consulting services, MSME Assesables can avoid significant taxation consequences by engaging in proper taxation planning and ensuring obedience with taxation regulations, without the need to interact frequently with taxation authorities. Based on the test results, the lower quality of fiscal services weakens the relationship between taxation sanctions

and taxation obedience, so that taxation sanctions are not effective in improving obedience that can be assessed.

CONCLUSION

Based on the results of the discussion above, the following conclusions were obtained:

1. Taxation lore has a positive and significant effect on the obedience of MSME assesables. If a person has a positive attitude towards paying taxatones, the perception that people around him also consider it important to pay taxatones and feel they have control over the understanding and execution of taxation obligations, then they will most likely have a good lore of taxatones and tend to carry out taxation obligations well.
2. Taxation socialization has a positive but not significant effect on assesable obedience. The positive relationship between taxation socialization and assesable obedience shows that with the intensification of taxation socialization activities by the Director General of Taxatones, assesables will find it easier to report and pay taxatones. The Directorate General of Taxatones may try to reach assesables, but this still requires direct taxation education for MSME assesables in understanding the taxation system and it will be more effective if the taxation officer continues to improve the quality of socialization.
3. Taxation sanctions have a negative and insignificant effect on assesable obedience. There is still a perception of assesables that the application of taxation sanctions is still ineffective and socialization of regulations related to taxation sanctions is not optimal, resulting in low awareness of assesables on the risk of taxation sanctions, even tends to be ignored.
4. The quality of fiscal services significantly moderates and strengthens the influence of taxation lore relations on assesable obedience. The relationship between the Theory of Planned Behavior (TPB) and the quality of fiscal services is the behavior of controlling one's intentions and behavior, in this case the quality of fiscal services is related to the ability of taxation officers to master taxation science in providing lore and understanding to assesables, able to influence individual intentions and behaviors to have good control.
5. The quality of fiscal services is unable to moderate the effect of taxation socialization relations on assesable obedience and insignificantly the quality of fiscal services weakens the relationship between taxation socialization and assesable obedience. That behavioral control over one's intentions and behavior, in this case the quality of fiscal services related to the ability of the taxation officer to provide solutions to taxation problems experienced by assesables, has not been able to influence individual intentions and behavior to have good control.
6. The quality of fiscal services significantly moderates and weakens the influence of the taxation sanctions relationship on assesable obedience. The relationship between the Theory of Planned Behavior (TPB) and the quality of fiscal services with taxation sanctions from the results of this study explains that the quality of fiscal servants in the context of individual behavior complies with taxation sanctions, unable to influence individual behavior control factors.

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