

THE EFFECT OF TAX COLLECTORS, TAXPAYER AWARENESS, AND TAX SANCTIONS ON TAXPAYER COMPLIANCE

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ABSTRACT

Banten Province is a significant business attraction. Some of the factors are the strategic position of Banten Province close to the capital city of Jakarta and the inter-island link in trade and logistics delivery, as for others, significant infrastructure growth, as well as the attractiveness of investment and the significant growth of Micro, Small and Medium Enterprises (MSMEs) until their products have been exported abroad. Thus, the Banten Provincial government seeks to maximize regional revenues and help state revenues for sustainable development, especially the community's welfare. The realization of MSME tax revenues has not been optimal, even slowing down in 2021. This study aims to find out the extent of tax knowledge for MSME actors and taxpayer awareness of MSME actors which has an impact on the compliance of MSME actors in paying taxes, as well as whether with the tax sanctions rules, MSME actors in Banten Province will comply with their obligations as taxpayers, so that MSME taxpayers in Banten Province can make a significant contribution to state income through the type of MSME income tax. It is hoped that this research can increase the knowledge and awareness of MSME taxpayers in paying taxes to avoid tax sanctions, and also impact state revenues. This study describes the level of tax knowledge and awareness of MSME taxpayers towards taxpayer compliance, as well as the extent to which MSME actors can avoid tax sanctions so that MSME actors can comply with paying taxes. This stage of research consists of preparing a research design, determining the location, and the subject to be studied, field studies through presurvey activities, collecting supporting data, analyzing data, and drawing conclusions on the data that has been analyzed.

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1. INTRODUCTION

Data on Micro, Small and Medium Enterprises (MSMEs) nationally until 2019 reached 65,465,497 [1], while the total MSMEs in Banten Province were around 422. 369 [2]. This can be the government's target in optimizing MSME income tax revenue. In 2018, the government issued a tax incentive regulation for MSME actors as stated in Government Regulation 23 of 2018 [3], where the determination of the final rate of MSME tax from the previous 1% is lowered to 0.5% with applicable regulations. In addition, MSMEs are given ease of capital for business development through the People's Business Credit (KUR) program with low interest [4]. So that in the future, if MSMEs are growing and developing, then state revenue through MSME Income Tax can be obtained optimally.

By government regulations, this MSME tax incentive is rolled out to encourage community participation in formal economic activities; an even sense of justice; easy access in carrying out tax obligations; have the opportunity to be able to contribute to the country; increased knowledge of tax benefits for society [5]. In addition, during the *Corona Virus Disease (Covid-19)* pandemic, the government through the Minister of Finance issued a Minister of Finance Regulation (PMK) PMK-44 / PMK.03 / 2020 [6] concerning Tax Incentives for Taxpayers Affected by the *Corona Virus Disease 2019 (Covid-19)* Pandemic. The regulation exempts MSME actors

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affected by Covid-19 from needing to report and withhold taxes with a gross circulation of no more than 4.8 billion for 6 months since the regulation was enacted. It is hoped that with the rollout of various government support programs for MSMEs, MSMEs can grow and develop widely to contribute to the country.

However, there are several problems for MSMEs during the Covid-19 pandemic. This problem affects the contribution of MSMEs to Indonesia's Gross Domestic Product (PDP) in 2020 so MSME tax revenue is not optimal. This is due to the change in the consumption pattern of people's goods/services during the Covid-19 pandemic from outside the network (offline) to the network (online). In addition, due to the implementation of Large-Scale Social Restrictions (PSBB), MSMEs experience labor problems, the mooring of product distribution, and the difficulty of obtaining production raw materials [7].

The research focuses on MSME actors officially registered with the Regional Apparatus Organization (OPD) Department of Industry, Trade, Cooperatives and Small and Medium Enterprises in the Banten Province with tax obligations. There are 8 cities/districts in Banten Province. The distribution of MSMEs in Cilegon City is 52,339, Serang City is 2,071, Tangerang City is 22. 593, South Tangerang City as many as 105. 785, Serang Regency 67. 694, Tangerang Regency as many as 16. 7649, Pandeglang Regency as many as 791, and Lebak Regency as many as 3,447 [2].

There are still many MSMEs in Cilegon City lacking tax knowledge and taxpayer awareness, so there is also a lack of reporting and withholding of MSME income tax by MSME actors. This is due to the lack of MSME actors having an NPWP, citing not knowing how to make it and lack of information related to npwp management requirements. In addition, MSME actors do not have complete financial records and there are still those who do not understand the recording of financial statements because they are still confused about how to calculate funds for their tax reporting, and there are still those who feel that the turnover is minimal, so there is no need to report and withhold MSME income tax [8].

In Tangerang Regency, tax sanctions for MSME actors do not have a strong linearity of tax compliance. In practice, the application of taxes to MSMEs is not the same as large-scale businesses, MSME taxpayers are generally applicable as are individual taxpayers, thus there is no different treatment for MSME actors [9]. The comparison in other regions is also quite similar to the city / regency in Banten Province. In Yogyakarta Province, there are many MSMEs with good tax knowledge but without any implications in carrying out tax obligations [10].

References that can be used as optimization of MSME tax revenues are expanding the tax base, strengthening institutions, programs, regulations, supervision, and affirmation of laws in an equitable manner, continuing tax reforms in the form of administrative services, human resources, information technology and databases, business processes, and tax regulations. , and the development of new excisable goods, e.g. sweetened beverages that are detrimental to public health [11][12].

Based on the research background that has been presented, there is a need for a concept and approach to optimize MSME income tax revenue in Banten Province. Not only regulations are emphasized by the government to MSME actors, but the government's carrying capacity to MSME actors in developing their businesses, ranging from facilities and infrastructure, human resource empowerment, to the ease of business processes and the use of technology. Tax knowledge is knowledge and understanding of tax laws. The taxation regulation must be known and understood by the community, this is to fulfill its tax obligations. Without their knowledge and understanding of tax rules, your people may not want to pay taxes [13].

Taxpayer awareness can be interpreted as the attitude of a tax payer who obeys and voluntarily pays taxes on time. If the government runs smoothly when tax payers abide by paying taxes, it can accelerate national development. Government revenues can run smoothly if

they carry out inspections and deposits on taxpayers, avoid tax evasion, and increase public confidence in paying taxes [14].

Tax sanctions are certain laws and regulations (tax norms) that must be followed or obeyed and or obeyed. Alternatively, other terms tax sanctions are a deterrent tool so that taxpayers do not violate tax rules (norms) [15].

Research was conducted on tax knowledge, taxpayer awareness, and tax sanctions for taxpayers in order to increase taxpayer compliance in paying MSME income tax in Banten Province. Some steps that the government can take to explore the potential of MSME income tax by creating a friendly tax for MSMEs based on Government Regulation Number 46 of 2013 concerning the Final Tax on MSMEs, the government has provided a unique scheme for the final income tax of 1% of the total income earned for MSMEs with a turnover of up to Rp. 4.8 miliar [16]

In 2018, the government issued Government Regulation Number 23 of 2018 concerning income tax abag of income earns from usaha which d iterima or d get taxpayers who have a particular gross circulation with the provision that the Final Income Tax rate is 0.5% for SMEs with a turnover of not more than Rp4.8 billion a year [3]. In addition, other conveniences provided by Bank Indonesia in 2021 to MSME players in order to obtain easy access to financing, MSMEs must always be consistent and committed to maintaining the quality of their products, be creative and innovative, utilize digital technology, collaborate with various related parties, and be able to selectively and carefully access information regarding access to financing [17]. With the convenience provided by Bank Indonesia, MSME players can take advantage of financing to digital technology and broad relations, so that the growth and income of MSMEs increases, and state revenues from the MSME income tax sector are obtained optimally.

The Directorate General of Taxes (DGT) offers convenience for the modernization of the reporting system and withholding taxes for taxpayers including MSME actors through *e-registration, e-payment, e-SPT, e-filing, and e-billing* [18]. By providing easy access to reporting and withholding taxes for taxpayers, it is hoped that MSME taxpayers can pay taxes on time, so that MSME taxpayers avoid tax sanctions. The high or low knowledge of taxpayers about taxation does not affect taxpayers to pay taxes, MSME actors instead consider the pajak sanctions that must be received if they do not comply in paying taxes [18]. In addition, the awareness of MSME actors in paying taxes can grow when taxpayers feel the benefits of the taxes paid and are reported as a form of participation in supporting development and consciously taxpayers have carried out tax rights and obligations in accordance with applicable tax regulations [15].

The scheme is expected to optimize MSME income tax revenues starting from socializing the role of MSMEs in national development to implementing taxation.



Figure 2.1 MSME Income Tax Optimization Scheme

The role of MSMEs in improving an independent economy to help national development can have a tangible impact on MSME actors and the surrounding community, because the role of MSMEs can open up jobs, besides that their products/services become a characteristic for their regions if the products/services are unique to the region [19]. In addition, in order to grow taxpayer awareness, regulations and programs issued by the government make it easier for MSME actors to grow and develop [3][5].

The growth and development of the role of MSMEs will be more stretched when MSME actors can complete tax administration, one of which is that MSME actors have a Taxpayer Identification Number (NPWP). The NPWP card can be used for various administrative purposes, for example bank administration to increase MSME capital, applying and making a Trade Business License (SIUP), making passports, facilitating tax matters, and reducing (easing) tax payments [8][20]

2. METHOD

The research conducted uses quantitative research with survey methods in taking data. Quantitative research explains the relationship between variables by testing the correctness of their hypotheses using data in the form of numbers [21]. In this elite sampling using *accidental sampling* technique. *Accidental Sampling* is a sampling technique based on chance, that is, anyone who coincidentally meets the researcher can be used as a sample and the person is appropriately used as a data source [22]. In addition, data verification analysis will also be carried out by hypothesis testing using statistical tests. The research data will be analyzed using the *Structural Equation Model* (SEM) Test tool.

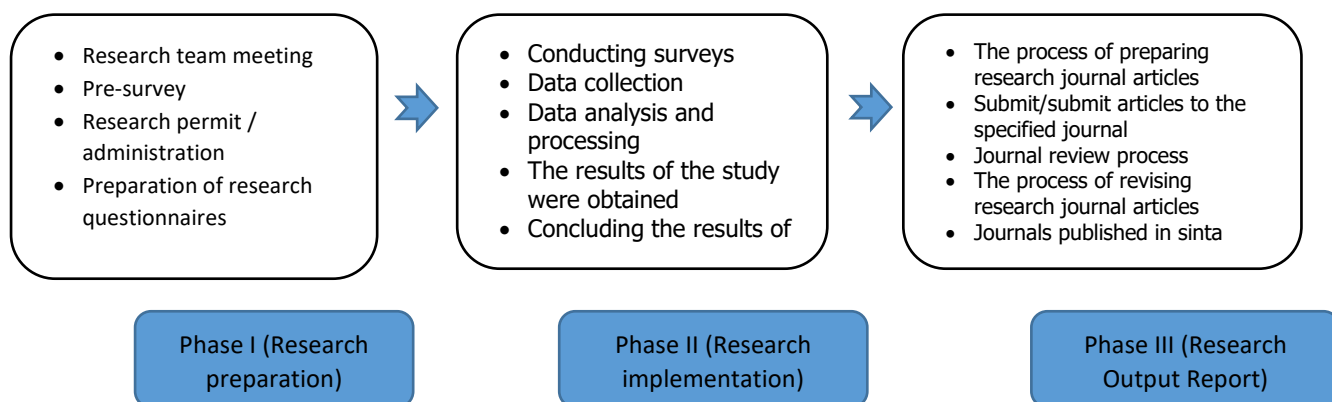


Figure 3.1 Research Procedure

Research Location

The research location is in Banten Province with a distribution of 422 MSMEs. 369. However, there are several things that researchers consider in determining the location of the study, namely the target, funds/ costs, and benefits of research using *accidental sampling* techniques.

Observed/measured changes

In the research that the author conducted to find out changes in tax knowledge for taxpayers, taxpayer awareness and tax sanctions that have been stated in government regulations for the compliance of MSME taxpayers in paying taxes.

Models used

The study was conducted using a descriptive method. Here are the steps to explain the research model used in figure 3.2 below:

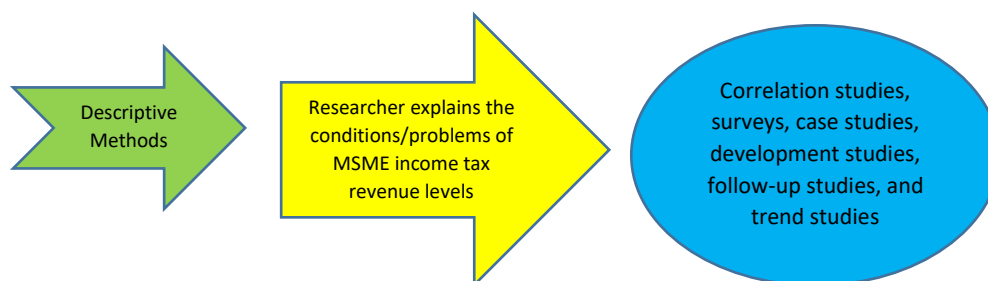


Figure 3.2 Research Model

3. RESULT AND DISCUSSION

Description of Research Samples

The research questionnaire was distributed to the Owners or Managers of MSMEs in Banten Province. Every city and regency in Banten Province has an MSME Owner or Manager who represents as a respondent. Of the 240 questionnaires, only 85 questionnaires can be processed. This is due to the emergence of *outlier* data. Here is table 4.1 *descriptive statistics* describing the state of the sample:

Table 4.1 Descriptive Statistics
Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation
	Statistics	Statistics	Statistics	Statistics	Statistics	Statistics	Std. Error	Statistics
Tax Knowledge Taxpayer Awareness	85	16	4	20	1398	16,45	,243	2,239
Tax Sanctions Taxpayer Compliance	85	12	8	20	1234	14,52	,222	2,045
Valid N (listwise)	85	13	4	17	1170	13,76	,301	2,772
	85	16	4	20	1234	14,52	,312	2,873

Source: Data processing using SPSS version 22 for research development

Table 4.2 Validity Tests

Variables		Pearson Correlation	R Table	Significance	Conclusion
Pp	PP1	0,854	0,2133	0,000	Valid
	PP2	0,876	0,2133	0,000	Valid
	PP3	0,783	0,2133	0,000	Valid
	PP4	0,860	0,2133	0,000	Valid
KWP	KWP1	0,693	0,2133	0,000	Valid
	KWP2	0,811	0,2133	0,000	Valid
	KWP3	0,773	0,2133	0,000	Valid
	KWP4	0,704	0,2133	0,000	Valid
Sp	SP1	0,752	0,2133	0,000	Valid
	SP2	0,755	0,2133	0,000	Valid
	SP3	0,828	0,2133	0,000	Valid
	SP4	0,851	0,2133	0,000	Valid
KepWP	KepWP1	0,948	0,2133	0,000	Valid
	KepWP2	0,928	0,2133	0,000	Valid
	KepWP3	0,957	0,2133	0,000	Valid
	KepWP4	0,855	0,2133	0,000	Valid

Source: Data processing using SPSS version 22 for research development

Based on table 4.2, it is shown that the validity test results on *the Pearson Correlation* value are more significant than the R of the table by 0.2133 (n - 2) with a significance value in each indicator of 0.000 below 0.05 (level $\alpha = 5\%$). Thus the test results are declared valid on each indicator.

Table 4.3 Reliability Test
Reliability Statistics

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Pp	0.864	0.865	4
KWP	0.694	0.738	4
Sp	0.804	0.812	4
KepWP	0.940	0.942	4

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Source: Data processing using SPSS version 22 for research development

Table 4.3 shows that the value of *Cronbach's Alpha* is above 0.60, it can be said that the test results are reliable or consistent [23].

Table 4.4 Autocorrelation Tests
Model Summary^b

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,456 ^a	,208	,178	2,604	2,073

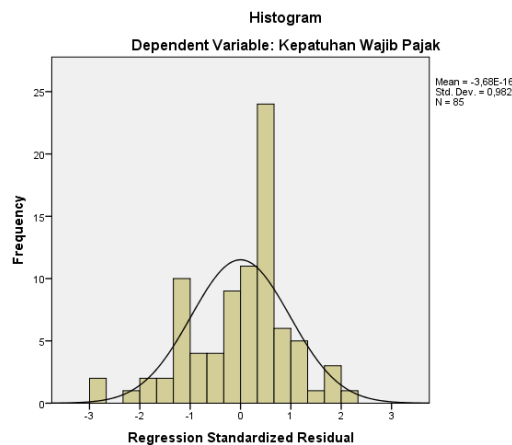
a. Predictors: (Constant), Tax Sanctions, Taxpayer Awareness, Tax Knowledge

b. Dependent Variable: Taxpayer Compliance

Source: Data processing using SPSS version 22 for research development

Based on table 4.2 it is explained that the calculated value of Durbin-Watson is greater than the value of the Durbin-Watson table by 1.7210 (dU) of $k = 3$ (3 free variables). Thus, the value of $dU < d < 4 - dU$ yielded $1.7210 < 2.073 < 2.279$ indicating that there were no symptoms of autocorrelation or no positive or negative autocorrelation [23].

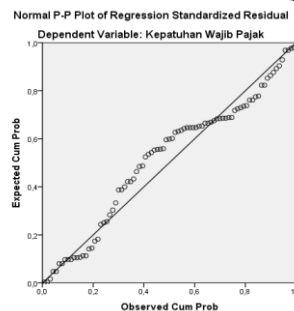
Figure 4.1 Normality Test Results with Histogram



Source: Data processing using SPSS version 22 for research development

Figure 4.1 shows that the shape of the graph does not deviate to the left and right, then the normality test results with a histogram show that the variables are normally distributed.

Figure 4.2 Normality Test Results with *Normal P-P Plot of Regression Standarized Residual*



Source: Data processing using SPSS version 22 for research development

Figure 4.2 shows that the ducklings are still spreading around the diagonal line, thus the data are typically distributed based on the results of the normality test with *the Normal P-P Plot of Regression Standardized Residual*.

Table 4.5 Normality Test Results with *One-Sample Kolmogorov-Smirnov Test*
One-Sample Kolmogorov-Smirnov Test

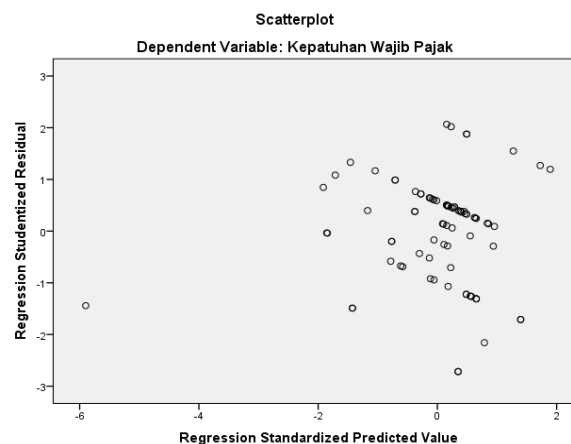
		Unstandardized Residual	
N		85	
Normal Parameters ^{a,b}	Mean	,0000000	
	Std. Deviation	2,55702519	
Most Extreme Differences	Absolute	,125	
	Positive	,077	
	Negative	-,125	
Statistical Test		,125	
Asymp. Sig. (2-tailed)		,002 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.128 ^d	
	99% Confidence Interval	Lower Bound	,119
		Upper Bound	,137

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Based on 10000 sampled tables with starting seed 926214481.

Source: Data processing using SPSS version 22 for research development

Based on table 4.3, it shows that the normality test with *the Kolmogorov-Smirnov Test One-Sample via Monte Carlo Sig (2-Sig. tailed)* is usually distributed with a value of 0.128 above the significance value of > 0.05 [23].

Figure 4.3 Heteroskedasticity Test



Source: Data processing using SPSS version 22 for research development

Figure 4.3 shows dots spreading above and below the number 0 on the y-axis, so it is found that no heteroskedasticity occurs, or it can be called homoskedasticity [23].

Table 4.6 Heteroskedasticity Test with Park Test
Coefficients^a

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,706	1,370		1,245	,219		
Tax Knowledge	-,114	,060	-,263	-1,887	,065	,999	1,001
Taxpayer Awareness	,042	,049	,120	,860	,394	,999	1,001
Tax Sanctions	-,013	,046	-,040	-,288	,775	,999	1,001

a. Dependent Variable: LN_KepWP

Source: Data processing using SPSS version 22 for research development

Table 4.6 shows that the signification value in each free variable > 0.05 (above the level of $\alpha = 5\%$), this is done after transforming the bound variable. Thus there is no heteroskedasticity with the park test.

Table 4.7 Multicholinerity Test
Coefficients^a

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3,485	2,672		1,304	,196		
Tax Knowledge	,398	,139	,310	2,864	,005	,833	1,200
Taxpayer Awareness	,110	,144	,078	,760	,449	,931	1,075
Tax Sanctions	,210	,111	,203	1,893	,062	,852	1,173

a. Dependent Variable: Taxpayer Compliance

Source: Data processing using SPSS version 22 for research development

Based on table 4.7, it shows that *the tolerance* value is above 0.1 and the VIF value is below 10, it can be said that the test results did not occur symptoms of multicholinerity. Thus there is a strong correlation or relationship between two or more free variables in a multiple linear regression model [23].

Table 4.8 Partial T-Test
Coefficients^a

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3,485	2,672		1,304	,196		
Tax Knowledge	,398	,139	,310	2,864	,005	,833	1,200
Taxpayer Awareness	,110	,144	,078	,760	,449	,931	1,075
Tax Sanctions	,210	,111	,203	1,893	,062	,852	1,173

a. Dependent Variable: Taxpayer Compliance

Source: Data processing using SPSS version 22 for research development

Based on table 4.8 shows that the Variable Tax Knowledge (X1) has a significant favorable influence on Taxpayer Compliance (Y). This is evidenced by the signification value of 0.005 below the level of $\alpha = 5\%$ or < 0.05 with a positive calculated t value of 2.864. However, in the variables taxpayer awareness (X2) and tax sanctions (X3) against taxpayer compliance (Y) above the level of $\alpha = 5\%$ or > 0.05 , namely 0.449 and 0.062. That is, the variables X2 and X3 do not significantly influence the Y variable.

DISCUSSION

The results of the partial T test in table 4.8 show the significance value on the tax knowledge var of 0.005 below 0.05 or the level of $\alpha = 5\%$ and the calculated t value of 2.864. This means that tax knowledge has a significant positive effect on taxpayer compliance. Thus, MSME actors already understand that taxes are the most significant state revenue, and understand that tax regulations related to administrative sanctions if they are too late to pay taxes and the tempo of tax payments have been understood by MSME actors. These results are in line with prayitna & Witono's (2022) research [24] which states that tax knowledge has a significant positive effect on taxpayer compliance. In addition, several other studies that support the results of this study include Fadjriyati & Halimatusadiah (2022) [25] and Aulia *et al.*, (2022) [26].

However, the results of the partial T test on the variables of taxpayer awareness and tax sanctions showed signification values of 0.449 (X2) and 0.062 (X3) above 0.05 or the level of $\alpha = 5\%$ and calculated t values of 0.760 (X2) and 1.893 (X3). This means that taxpayer awareness and tax penalties have no significant effect on taxpayer compliance. This can be caused by the reason for MSME actors who are pretty heavy on the imposition of tax sanctions when there is a delay in paying taxes, but they understand the function of the tax itself as a form of community service to the state and has been stipulated by law. MSME actors consider that awareness in paying taxes needs to be balanced with tax sanctions for taxpayers who are not compliant in paying taxes. MSME actors still disagree if taxpayers are given zero-tolerance sanctions if they do not comply with paying taxes. This can be because taxpayers' awareness has not been able to comply in paying taxes, even though there are regulations related to tax sanctions. The results of this study are in line with the research of Hapsari & Ramayanti (2022) [27] and Khotimah *et al.*, (2020) [28].

4. CONCLUSION

Based on the results of the research and discussion, it can be concluded that: Tax Knowledge has a significant positive effect on Taxpayer Compliance Taxpayer Awareness has no significant effect on Taxpayer Compliance Tax Sanctions have no significant effect on Taxpayer Compliance

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