Taxpayer Compliance on Micro, Small and Medium Enterprises Individual Taxpayer in Surakarta

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ABSTRACT

This study aims to examine the effect of taxation regulations understanding, tax knowledge, tax sanctions, service quality and tax administration system modernization to the tax compliance of Micro Small and Medium Enterprises (MSME) individuals Taxpayer. This study uses a quantitative method with the respondents are MSME individual taxpayers which were registered at the Small Tax Office (KPP Pratama) in Surakarta. The accidental sampling method are used with a total sample collected are 99 respondents. This study also uses multiple linear regression models as data analysis techniques. The results of this study indicate that tax regulations understanding, tax knowledge, tax sanctions, and service quality affect the tax compliance of MSME individuals Taxpayer. Meanwhile, the modernization of the tax administration system does not influence the compliance of taxpayers on MSME individuals.

INTRODUCTION

Taxation in Indonesia takes an important role in national development, the funds used for national development are mostly obtained from state taxes, the 2019 budget and state expenditure budgeted tax revenue of 1,786.4 trillion rupiahs, the value is 82.5% of national income where 378.3 trillion or 17.5% is obtained from non-tax state revenue, and 0.4 trillion or 0.02% is obtained from grant income from this figure it can be seen that tax revenue is very important in supporting the state budget, so the role of taxation is very important. For this reason, the government continues to make efforts to increase revenue from the tax sector, in this case it is the duty of the Directorate General of Tax (DGT).

With the efforts made by the government, it is expected to increase taxpayer compliance, especially the MSME sector in reporting and paying taxes, with discipline and on time, and in fulfilling it voluntarily (without coercion). According to Nurmantu (2003: 148) tax compliance can be defined as a condition where taxpayers are able to fulfill tax obligations and exercise their tax rights in order to contribute to development. Many things done by the government for this, some of them are by increasing the knowledge and understanding of taxpayers about tax regulations, according to Siti Kurnia Rahayu (2010: 141) there are two dimensions of taxpayers understanding tax regulations, firstly is the understanding of general provisions and taxation procedures, secondly is the understanding of the taxation system in Indonesia. Further, Fermatasari (2013) states that taxation knowledge is knowledge of the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia starting from the subject of taxes, tax objects, tax rates, calculation of tax payable, recording tax payable, up to filling procedures in the tax attachment. The taxpayer's knowledge and understanding are expected to increase awareness of taxpayers and taxpayer obedience. Because taxpayers with low awareness tends not to carry out their tax obligations and violate applicable tax regulations (Mardiasmo, 2013: 59).

In addition, efforts made to improve taxpayer compliance are by setting sanctions for taxpayers if they violate existing regulations. According to Mardiasmo (2013: 59), the taxation sanctions are preventive tools so that taxpayers do not violate taxation norms, thus the existence of sank will further increase taxpayer compliance in meeting its obligations. Other efforts undertaken by the government are to improve the quality of services and modernization of tax administration. The quality of service is a form on consumer assessment of perceived service level (expected service) with expected service level (expected service). However, the meaning of quality not only satisfies customers but can also delight customers, innovate to customers, and make customers more innovative. According to Candra et all. (2013), modernization of tax administration is one of the means provided by the government, expected to improve taxpayer compliance. The modernization concept of tax administration itself is in principle a change in the tax administration system that can change the mindset, apparatus behavior, and organizational values so that it can make the Directorate General of Taxes (DGT) into a professional institution with a good image in the community. With the improvement of service and administrative modernization, it is hoped that the bureaucracy will become more transparent and increase the interest of taxpayers in paying off their obligations.

Literature Review and Hypothesis Development Tax

Taxation Law No. 28 of 2007 article 1 (in Mujiyati, 2017: 2) defines tax is a mandatory contribution to the state owed by individuals or entities based on laws determined by the government and can be forced by not receiving direct reciprocity services can be directed and is used to pay general expenses.

Taxpayer Compliance

According to Rahayu (2011) that in principle tax compliance is an act of taxpayers in fulfilling their tax obligations in accordance with the laws and regulations as well as regulations on the implementation of taxation in the country. According to Nurmantu (2010: 148), there are two types of compliance, first of all is formal compliance where a taxpayer condition formally fulfills taxation obligations in accordance with the provisions in the taxation law. Secondly is material compliance where a taxpayer's condition substantively or essentially fulfills all material provisions the taxation is in accordance with the contents and spirit of the taxation law.

Understanding of Taxation Regulations

According to As'ari Nur Ghailina and Teguh Erawati (2018), understanding taxation regulations can be interpreted as the way in which taxpayers understand the rules set by the government regarding taxes.

Taxation Knowledge

Knowledge of taxation is the ability of a taxpayer to understand tax regulations regarding tax rates, calculation of tax payable, recording tax payable, filling tax returns that should be paid, and tax benefits that can be useful for people's lives (Utomo, 2011).

Tax Sanctions

The definition of tax sanctions according to Mardiasmo (2011) is a guarantee of the provisions of tax legislation or referred to tax norms that should be obeyed. In sum, there are two types of taxation sanctions, namely administrative sanctions and criminal sanctions (Tjahjono and Husein, 2000: 109).

Service Quality

Quality of service is very important to support the willingness of taxpayers to pay tax obligations. The role of the tax authorities in serving taxpayers is very important, because the tax authorities also might be able to understand the taxpayers correctly and quickly (Pranadata, 2014).

Modernization of Tax Administration System

The modernization of the tax administration system follows technological developments by implementing an electronic based system such as e-SPT, e-Filing and e-Billing. These systems are expected to be able to improve control mechanisms more efficiently both to employees supported by the application of the code of ethics of the employee directorate general of tax regulate employee behavior in carrying out the duties and implementation of good governance, and also to taxpayers in fulfilling their tax obligations (Aini Nur and Fidiana, 2017).

Micro, Small and Medium Enterprises Law

The Indonesian Law No. 20 of 2008 concerning micro, small and medium enterprises (MSME) regulate MSME as a business activity that is able to expand employment and provide broad economic services to the community. This business model hopefully could play a role in the process of equity and increase community income, encourage economic growth, and play a role in realizing national stability.

Government Regulations on MSME

Government Regulation (GR) Number 23 of 2018 regulates the income or other income from business results which are obtained by taxpayers. Theses income should have a certain gross circulation within one tax year (Tatik, 2018). The regulation replaces GR Number 46 in 2018 with the MSME final PPh rate of 1% which has now dropped to 0.5% which is calculated based on gross income (turnover), especifically for MSMEs whose turnover does not exceed Rp. 4.8 billion in a year.

Taxation Regulations Understanding

Understanding the tax regulations is the way for taxpayers to understand tax regulations that have been set by the government (Widiyanto, 2014). Taxpayers who do not understand tax regulations clearly tend to be disobedient taxpayers. This is supported by research conducted by As'ari Nur Ghailina and Teguh Erawati (2018) that the understanding of taxation regulations affects the compliance of taxpayers. Based on these explanations, it can be proposed a hypothesis about the effect of understanding of taxpayer compliance as follows:

H1: Understanding taxation regulations affects the compliance of MSME Individual Taxpayers.

Taxation Knowledge

Knowledge of taxation is one of the important things as a support for taxpayer compliance. Taxpayers who have adequate knowledge regarding the tax types that implemented in Indonesia such as tax subjects, tax objects, tax rates, calculation of tax payable, recording tax payable, and filling in the correct tax attachments will facilitate taxpayers in fulfilling their tax obligations. This is supported by Aini Nur's research (2017), which states that tax knowledge has a positive effect on taxpayer compliance, this shows that the higher the taxpayer's knowledge of taxation, the higher the compliance in carrying out tax obligations. Then the hypotheses that can be arranged are:

H2: Knowledge of taxation affects the compliance of MSME Individual Taxpayers.

Tax Sanctions

According to Mardiasmo (2006: 39) tax

sanctions can be identified as a guarantee that the provisions of tax legislation (tax norms) will be obeyed or obeyed, in other words taxation sanctions are means of preventing taxpayers from violating taxation norms. So that with severe sanctions it can increase taxpayer compliance. This is supported by the research of As'ari Nur Ghailina and Teguh Erawati (2018) and Aini Nur and Fidiana (2017) that tax sanctions affect tax compliance. Based on these explanations, the following hypotheses can be proposed:

H3: Tax sanctions affect the compliance of MSME Individual Taxpayers.

Service Quality

Quality of service is a process of assistance to others in certain ways that require sensitivity and interpersonal relationships to create satisfaction and success. Services for taxpayers are aimed to be able to provide satisfaction to taxpayers who are expected to continue to improve their compliance in meeting their tax obligations. This is supported by research conducted by Suwito Edy (2017) that tax services partially have a significant positive effect on tax compliance. Based on these explanations, the following hypotheses can be proposed:

H4: Quality of service affects the compliance of MSME Individual Taxpayers.

Tax Administration System Modernization

The modernization of tax administration system defines as the refinement and improvement of the performance of tax administration so that it can be more efficient, economical, and faster. Rahmawati (2014) states that the modernization of the tax administration system can help taxpayers to make payments in a timely manner in accordance with what has been established by law. This is supported by research that the modernization of the tax administration system affects the compliance of taxpayers. Based on these explanations, the following hypotheses can be proposed:

H5: The modernization of the tax administration system affects the compliance of the MSME Individual Taxpayer.

RESEARCH METHODS

Sample population and sampling techniques

The population in this study is the MSME Individual Taxpayer who uses the GR payment scheme No. 23 of 2018 registered at the Surakarta Small Tax Office (STO). The sample in this study was 99 MSME Individual Taxpayers who were registered at the Surakarta STO (*KPP Pratama*). The sampling technique in this study uses probability sampling namely accidental sampling.

Data and Data Sources

The type of data used is quantitative data in the form of figures which are the sum of the results of the respondent's questionnaire. The data in this study are primary data. Primary data used in this study used a questionnaire that was distributed to MSME Individual Taxpayers who were registered at Small Tax Office (STO) Surakarta.

The Definitions of Operational Variables and Measurements
Dependent Variable
The Compliance of MSME Individual Taxpayers (Y)

What is meant by the compliance of MSME individual taxpayers (Y) in this study is the extent to which MSME Individual Taxpayers can carry out their tax obligations properly and correctly in accordance with tax regulations. Dependent and independent variables are measured using a Likert Scale with five alternative answers that express an opinion agree or disagree with the questions raised. Likert scale measurement technique with the following patterns:

Likert Scale and Weight of Answer Criteria.

STS	TS	N	S	SS
1	2	3	4	5

Explanation:
SS : Strongly Agree
S   : Agree
N   : Neutral
TS : Disagree
STS : Strongly Disagree

Independent Variable
Understanding of Taxation Regulations (X1)

Understanding of the taxation regulations referred to in this study is the MSME Individual Taxpayer in understanding the regulations set by the government regarding taxes in the taxation regulations.

Taxation Knowledge (X2)

The taxation knowledge referred to in this study is the ability of an MSME Individual Taxpayer to understand tax regulations regarding tax rates,

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calculation of tax payable, recording tax payable, and filling tax returns that will be paid, and tax benefits that can be useful for people's lives.

Tax Sanctions (X3)

Tax sanctions intended in this study are preventive or preventive measures so that taxpayers do not violate predetermined and strict tax norms and do not distinguish between taxpayers from one another.

Service Quality (X4)

The quality of service referred to in this study is an effort made by the tax authorities related to professionals in providing services for taxpayers in order to improve compliance in paying taxes.

Modernization of Tax Administration System (X5)

The modernization of the tax administration system intended in this research is the development of technology by implementing an e-system based system such as e-SPT, e-Filing and e-Billing to facilitate and increase the compliance of taxpayers in meeting their tax obligations.

Methods and data analysis

This study uses a hypothesis test that includes multiple linear regression analysis, t-test, f-test, and the coefficient of determination (R^2) test. Before conducting the hypothesis test, classic assumption tests were done. It included a normality test, multicollinearity test, and heteroscedasticity test. The regression equation model used in this study was:

$$Y = \alpha + \beta 1PEM + \beta 2PEN + \beta 3SAN + \beta 4KUA + \beta 5MOD + e$$

Explanation:
Y : The Compliance of MSME Individual Taxpayers
α : a constant
PEM : Understanding of Taxation Regulations
PEN : Taxation Knowledge
SAN : Tax Sanctions
KUA : Service Quality
MOD : Modernization of Tax Administration System
e : error

RESULTS AND DISCUSSION

Results of Multiple Linear Regression Analysis

Table 4.1 Multiple Analysis Test Results

Variable	Coefficient	T count	Sig
A constant	5,584	4,453	0,000
PEM	0,248	2,055	0,043
PEN	0,213	2,156	0,034
SAN	0,158	2,299	0,024
KUA	0,143	2,002	0,048
MOD	-0,044	-0,622	0,535
F-count	54,873	Fsig	0,000
Adj R^2	0,733	R^2	0,747

Source: Primary data processed, 2020

Based on the results of the analysis of table 1, the multiple linear regression equation models can be arranged as follows:

$$KWP = 5,584 + 0,248PEM + 0,213PEN + 0,158SAN + 0,143KUA - 0,044MOD + e$$

Effect of Understanding of Taxation Regulations (PEM) on The Compliance of U Individual Taxpayers (KWP)

Based on the t test, the value of t-count > t-table is 2.055 > 1.98422 and the significant value is 0.043 < 5%, so the statistics result fails to reject the first hypothesis, which means that understanding tax regulations affects the compliance of taxpayers. This can be explained that the higher the understanding of tax regulations, the more it will increase the tax compliance of MSME registered at the Surakarta Small Tax Office (STO) that researchers do as research objects. Taxpayer understanding of tax regulations will greatly affect taxpayer compliance. The more information obtained by taxpayers, it will help them to be able to provide responses. Then the understanding of tax regulations will affect the taxpayer's decision to fulfill his tax obligations. Based on this research, it can be proven in line with research conducted by As'ari Nur Ghailina and Teguh Erawati (2018) who can provide evidence that understanding tax regulations affects tax compliance.

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Effect of Taxation Knowledge (PEN) on Compliance of MSME Individual Taxpayers (KWP)

Based on the results of the second hypothesis testing, the results of the t test obtained the value of t–count > t-table of ease of paying taxes of 2.156> 1.98422 and a significant value of 0.034 <5%, so the statistics result failed to reject the second hypothesis which means tax knowledge influences the compliance of MSME taxpayers. This can be explained that the higher the tax knowledge, the more it will increase the tax compliance of MSME registered at the Surakarta Small Tax Office (STO) that researchers do as research objects. The high level of taxation knowledge possessed by taxpayers regarding procedures for fulfilling tax obligations, functions, and role of taxes as well as having adequate knowledge about the types of taxes applicable in Indonesia ranging from tax subjects, tax objects, tax rates, tax calculations, tax records payable, to how filling in the tax attachments will be able to facilitate and improve taxpayer compliance. This is in line with research conducted by Ginting et al. (2017) and Aini Nur and Fidiana (2017) that which can provide evidence that taxation knowledge influences taxpayer compliance.

Effect of Tax Sanctions on Compliance of MSME Individual Taxpayers

Based on the results of the third hypothesis testing, the results show that taxation sanctions affect the compliance of MSME taxpayers who are in the Surakarta Small Tax Office (STO) that researchers make as research objects. This is evidenced by the results of t-count for the variable tax sanctions of 2.299> 1.98422 and a significant value of 0.024 <5%, so the third hypothesis is accepted which means that tax sanctions affect the compliance of taxpayers. Tax sanctions are a deterrent to violating taxation norms. These results are in line with research by As'ari Nur Ghailina and Teguh Erawati (2018) and Aini Nur and Fidiana (2017). But these results are not supported by research that shows tax sanctions do not affect taxpayer compliance.

Effect of Service Quality on Compliance of MSME Individual Taxpayers

Based on the t test conducted obtained t-count> t-table of 2.002> 1.98422 and a significant value of 0.048 <5%, so the fourth hypothesis is accepted which means that service quality affects the compliance of taxpayers. This can be explained that the higher the quality of service, the more MSME taxpayers' compliance that is registered at the Surakarta Small Tax Office (STO) that researchers do as research objects. This result is in line with research by Suwito Edy (2017). Good quality tax services from tax agencies can be the main capital and become an important thing to be able to attract the attention of taxpayers. The higher the quality of tax services will further increase taxpayer compliance. This is not supported by As'ari Nur Ghailina and Teguh Erawati's research (2018) which states that service quality does not affect taxpayer compliance.

Effect of Tax Administration System Modernization on Compliance of MSME Individual Taxpayers

Based on the t test conducted obtained t-count> t-table of -0.622 <-1.98422 and a significant value of 0.535> 5%, so the statistics results rejects the fifth hypothesis which means that the modernization of the tax administration system has no effect on taxpayer compliance. This can be explained that the higher the modernization of the tax administration system, the lower the compliance of MSME taxpayers who are registered at the Surakarta Small Tax Office (STO) that researchers do as research objects. Although, the tax administration system has been packaged in an easy way or designed more sophisticated and effective in order to facilitate taxpayers in fulfilling their obligations and has been given continuous socialization, but for MSME Individual Taxpayers does not affect the compliance of MSME Individual Taxpayers. Allegedly most MSME Individual Taxpayers are still unfamiliar with the world of technological systems (technology stuttering) which can be due to the level of education of the MSME Individual Taxpayer or can come from the innate MSME Individual Taxpayers themselves. This can make it difficult for them to fulfill their tax obligations. The results of this study are not supported by the results of research conducted by Aini Nur and Fidiana (2017) which states that the modernization of the administrative system can affect taxpayer compliance.

CONCLUSION

This study aims to analyze the effect of understanding taxation regulations, taxation knowledge, tax sanctions, service quality, and tax

administration system modernization to the compliance of the MSME Individual Taxpayer. Based on the results of the analysis afore mentioned, it can be concluded:

a. Understanding tax regulations affects the compliance of the MSME Individual Taxpayer, so H1 is accepted.
b. Knowledge of taxation affects the compliance of MSME Individual Taxpayers, so that H2 is accepted.
c. Tax sanctions affect the compliance of MSME Individual Taxpayers, so that H3 is accepted.
d. Quality of service affects the compliance of MSME Individual Taxpayers, so that H4 is accepted.
e. The modernization of the tax administration system has no effect on the compliance of the MSME Individual Taxpayer, so H5 is rejected.

Suggestion

Based on above conclusions and limitations, the researchers provide the following suggestions:

a. The next researchers are expected to be able to expand the research subjects. For example, MSME taxpayers are registered in all STOs throughout Solo Raya where the scope is wider.
b. Further researchers who are interested in conducting studies in the same field, are expected to explore other independent variables that aim to find out other variables not used in this study that can affect the compliance of the MSME Individual Taxpayer. Future researchers are also expected to increase the number of research samples where this will increase the quality of research to be conducted.

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