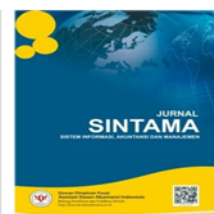




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## Determinant of Taxpayer Compliance Among SMEs During Covid-19 Pandemic

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### ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan wajib pajak, kesadaran perpajakan, dan insentif perpajakan terhadap kepatuhan wajib pajak UMKM pada masa pandemi covid-19 di Kampar. Penelitian kuantitatif ini menggunakan data yang diperoleh melalui survei kuesioner yang dibagikan kepada wajib pajak UMKM yang terdaftar di KPP Pratama Bangkinang. Sebanyak 100 sampel diperoleh dan diproses lebih lanjut. Data dianalisis menggunakan regresi berganda untuk menguji hipotesis. Hasil penelitian menunjukkan bahwa kepatuhan wajib pajak UMKM di Bangkinang sangat dipengaruhi oleh pengetahuan wajib pajak, bahwa pengetahuan perpajakan merupakan sesuatu yang diketahui manusia tentang perpajakan, baik wajib pajak, tunjangan pajak, tarif pajak, sanksi perpajakan, dan sebagainya. Kesadaran wajib pajak dibentuk oleh dimensi persepsi wajib pajak, pengetahuan wajib pajak, karakteristik wajib pajak, dan penyuluhan pajak. Insentif pajak terbukti mempengaruhi kepatuhan wajib pajak.

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*This study aims to determine the effect of taxpayer knowledge, tax awareness, and tax incentives on MSME taxpayer compliance during the covid-19 pandemic in Kampar. This quantitative research uses data obtained through a questionnaire survey distributed to MSME taxpayers who are registered at KPP Pratama Bangkinang. A total of 100 samples were obtained and further processed. Data were analyzed using multiple regression to test the hypothesis. The results show that MSME taxpayer compliance in Bangkinang is strongly influenced by taxpayer knowledge, that tax knowledge is something that is known to humans about taxation, both taxpayers, tax benefits, tax rates, tax sanctions, and so on. Taxpayer awareness is formed by the dimensions of the taxpayer's perception, knowledge of the taxpayer, characteristics of the taxpayer, and tax counseling. Tax incentives are proven to affect taxpayer compliance.*

## 1. PENDAHULUAN

An obedient Taxpayer is a taxpayer who obeys, fulfils and does his obedience in tax appropriate to the law of tax. There are two kinds of obedience; formal obedience and material obedience. The tax officials, in their presentation, argued that the percentage of receipt and submission of Annual tax returns of income tax business entities and individuals was not on target because during Covid-19 face-to-face work with KPP was cancelled. Every year, the Directorate General of Taxes wrote in the Business report, Wednesday (09/09/2020) in the business file, referring to the last 5 years, the revenue rate showed an increase in 2017. However, the obedience rate is still declining in 2019. The government is trying to achieve a tax obedience level (WP) according to OECD standards, reaching 85%. However, the acceptance rate has not yet reached 75%, even though the acceptance rate continues to increase every year. The acceptance rate in 2017 increased to 72.6%, better than 2016 where the acceptance rate was only 60.8%. However, the acceptance rate fell again in 2018 to 71.1% and increased slightly in 2019, with the acceptance rate reaching 72.9%. (Suwiknyo 2020).

The government decided to extend the period for granting taxpayers affected by the COVID-19 disease until the end of Semester I until the end of June 2022. This law is written in Regulation number 3/PMK .03 by the Minister of Finance. /2022 concerning tax incentives for taxpayers affected by the Covid-19 pandemic (Avisena 2022). In addition, the government also provides opportunities for employers, taxpayers or those who pay taxes who have not filed and wish to file or submit and wish to show in the completed report for the January 2021 to December 2021 tax season depending on the Law of Ministry of finance (PMK) regarding to tax incentives for taxpayers affected by the 2019 Corona virus in the form of Article 21 DTP of income tax, final income tax of MSME DTP, or final construction work of income tax, can be submitted on time and – at least March 31, 2022. Employers, must taxpayers or taxpayers who do not submit results on time on that date are not entitled to the incentive. According to the background mention above, we focus to test the effect of taxpayer knowledge, tax awareness, and tax incentives on MSME taxpayer compliance during the covid-19 pandemic in Kampar.

## 2. THEORETICAL REVIEW

### Taxpayer Obedience

Obedience is defined as an attitude or behavior that obeys the teachings or regulations that have been in force. "Personal taxpayer obedience can be increased through fine mechanisms and checked tax audits force". According to (Suwiknyo, 2020), "Taxpayer obedience, or all tax obligations, is something that must be fulfilled by taxpayers and is the right of every taxpayer to carry out their tax." Putri et al., (2021) show that sales growth, leverage, and capital intensity have an effect on tax avoidance. Increased sales growth will trigger companies to avoid paying large taxes by carrying out optimal tax planning. High leverage causes the company to pay less taxes. The higher the intensity capital, the more it can reduce the company's tax burden.

### Tax Knowledge

According to the definition contained in Nalendro, (2014), Indonesian Dictionary, knowledge refers to what is known by humans or what has been obtained through human efforts to obtain information. Nalendro, (2014) also explains that knowledge is human intellectual property which is the result of human efforts to understand and know.

### Taxpayer Awareness

Awareness refers to behavior or attitudes toward an object that involves assumptions, feelings, and tendencies to act in accordance with the object, Arisandy, (2017). According to

Jotopurnomo & Mangoting, (2013) some views, awareness can be defined as a state of knowing or understanding that is within the individual. In this case Arum, (2012), awareness is also considered as an element within humans that allows understanding of reality and the ability to act or behave in accordance with existing reality.

### **Tax Incentives**

Government rewards, with taxes, in one job, as prize money and one point are called taxes. According to Winardi, (2011), taxes are to provide motivation or assistance. The use of taxes is not only to generate government revenue, but also to promote economic development, in certain areas.

### **The Effect of Tax Knowledge on Taxpayer Compliance**

Tax knowledge is directly proportional to the level of taxpayer compliance. According to Arisandy (2017), assumes that the things that cause tax knowledge affect taxpayer compliance because of the tax information obtained by each taxpayer from tax authorities, magazines, and from tax training. Based on the theory of planned behavior, it explains the behavior of taxpayers in fulfilling tax obligations. Tax knowledge is related to control control beliefs. Tax knowledge is used to support taxpayers in understanding taxation so that they will comply with applicable tax regulations and increase taxpayer compliance. It can be concluded that if a taxpayer knows and understands the applicable tax regulations, it will increase taxpayer compliance. Taxpayers who do not know the regulations clearly will tend to become taxpayers who do not comply with these regulations. Viega & Fidiana, (2018), made the assumption that tax knowledge has a positive effect on taxpayer compliance. The same opinion was conveyed by Caroko, (2015) in their opinion the effect of tax knowledge on taxpayer compliance shows an independent (tax knowledge) positive effect on the dependent variable (taxpayer compliance). When someone has knowledge of taxes it will be easy to carry out their obligations. Based on the description above, the hypothesis is formulated as follows:

H1 : Tax Knowledge Has a Positive Effect on Taxpayer Compliance

### **Effect of Taxpayer Awareness on Taxpayer Compliance**

Taxpayers who have the awareness to pay taxes mean they already know and understand that the funds paid by the taxpayer are used to finance state development, this means that the taxpayer can be said to have complied with tax regulations. Ketut, (2013), stated that taxpayer awareness is a condition in which taxpayers know, understand and implement tax provisions, correctly and sincerely. Research conducted by Arifah et al., (2017), found that taxpayer awareness has no significant effect on taxpayer compliance. This is inversely proportional to the results of research conducted by Mintje, (2016), T. Mutia, (2014) they provide evidence that the awareness of each taxpayer has a significant effect on taxpayer compliance. Based on according to the Theory of Planned Behavior, it explains that the behavior of taxpayers in fulfilling or complying with their tax obligations must be in accordance with the rules set by the government in accordance with applicable laws. It can be concluded that if a taxpayer knows and understands the applicable tax regulations, it will increase taxpayer awareness. Taxpayers who do not know the regulations clearly will tend to become taxpayers who do not comply with these regulations

Agus, (2006) states that low public awareness of taxation is often the cause of many potential taxes that cannot be collected. Based on the description above, the hypothesis is formulated as follows:

H2: Taxpayer Awareness Has a Positive Effect on Taxpayer Compliance

Tax incentives are incentives provided by the government for Indonesian taxpayers during the COVID-19 pandemic. Taxpayer compliance can be influenced by tax incentives

provided by the government. The relationship between tax incentives and taxpayer compliance can be explained by Planned Behavior Theory (Ajzen, 1985), attitudes toward the behavior described can link tax incentives with taxpayer compliance. This theory explains that this relationship can be built with the presence of internal and external factors. The tax incentives provided by the government are included in the external factors of the taxpayer. The tax incentive factor utilized by taxpayers can ease their tax payments because the tax that should be paid will be borne by the government. Incentives only require taxpayers to report SPT, meaning that taxpayers comply with tax provisions. Research conducted by Latief and Zakaria, (2020) shows that tax incentives have a positive and significant effect on taxpayer compliance. Based on the description above, the hypothesis is formulated as follows:

H3: Tax Incentives Have a Positive Effect on Taxpayer Compliance

### 3. RESEARCH METHODOLOGY

The place of this research is Bangkinang Primary Revenue Service, Pekanbaru, Jalan Cut Nyak Dien II No.4, 28116, Pekanbaru. In this study, researchers will use population of 53,646 private taxpayers registered at the Bangkinang Pekanbaru Primary Revenue Service. From the calculation of the total population of 53,646 individual taxpayers, plus a 10% allowance, the calculation results using the Slovin formula yield a sample of 100 individual taxpayers using e-bills and e-forms. The data collection method of this research is a questionnaire survey and literature research. Data analysis techniques used in this study are descriptive statistics and quantitative statistics.

### 4. RESEARCH RESULT

#### Multiple Linear Regression Equations

$$Y = 3.808 + 0.147 X_1 + 0.234 X_2 + 0.276 X_3$$

Y : Taxpayer obedience

X<sub>1</sub> : Tax knowledge

X<sub>2</sub> : Taxpayer awareness

X<sub>3</sub> : Tax incentives

- a. The constant value (a) is 3.808. This means that if the independent variable is assumed to be zero (0), then the MSME taxpayer compliance is 3.808.
- b. The regression coefficient value of the information technology utilization variable is 0.147. That is, assuming other variables are held constant, an increase in tax knowledge by 1 unit is associated with an increase in MSME taxpayer compliance by 0.147, and vice versa.
- c. The regression coefficient value of the taxpayer awareness variable is 0.234. This means that for every 1 unit increase in taxpayer awareness, MSME taxpayer compliance increases by 0.234 assuming other variables are constant, and vice versa.
- d. The regression coefficient value of the tax incentive variable is 0.276. That is, assuming other variables are held constant, an increase in tax benefits by 1 unit increases MSME taxpayer compliance by 0.276, and vice versa.

### t-Test

Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	T
1	(Constant)	3.808	2.016		1.888
	Tax Knowledge	.147	.056	.243	2.650
	Tax Awareness	.234	.079	.302	2.981
	Tax Incentive	.276	.119	.247	2.324

- a. Tax knowledge. The calculated t value is 2.650 with a significance of 0.009. Thus it is known that t count (2.650) > t table (1.9849) or significance (0.009) < 0.05. That is, tax knowledge has an impact on MSME taxpayer compliance.
- b. Taxpayer Awareness. The calculated t value is 2.981 with a significance of 0.004. Thus it is known that t count (2.981) > t table (1.9849) or significance (0.004) < 0.05. This means that taxpayer awareness influences MSME taxpayer compliance.
- c. Tax incentives. The calculated t value is 2.885 with a significance of 0.005. Thus it is known that t count (2.324) > t table (1.9849) or significance (0.022) < 0.05. That is, tax incentives have an impact on MSME taxpayer compliance.

### F-Test

ANOVA <sup>b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	574.422	3	191.474	24.888	.000 <sup>a</sup>
	Residual	738.568	96	7.693		
	Total	1312.990	99			

a. Predictors: (Constant), tax incentive tax knowledge, tax awareness

b. Dependent Variable: taxpayer obedience

From the table above, value of F calculated is 24,888 so it can be concluded that F calculated > than F tabel (3,09). Overall it is concluded that tax obedience is influenced by all independent variables.

### Co-efesien Determinasion Test

Model	R	R Square	Adjusted R Square
1	.661 <sup>a</sup>	.437	.420

From the table above, the Adjusted R2 value is 0.420 or 42.0%. This means that 42.0% of the MSME taxpayer obedience variable is influenced by tax knowledge, taxpayer awareness and tax incentives, the remaining 58.0% is influenced by other variables outside of this study.

## **The Influence of Tax Knowledge on the Taxpayers Obedience of MSME in Bangkinang Pekanbaru**

MSME taxpayer obedience in Bangkinang Pekanbaru is strongly influenced by taxpayer knowledge, which is public knowledge about taxes, including taxpayers, tax incentives, tax rates, tax sanctions, etc. With knowledge of taxation, small, medium and micro enterprises will be provided with easy tax payments, taxation will be fairer, economic resilience will be increased, and small, medium and micro enterprises will be encouraged to participate more in formal economic activities.

Obedience theory is a theory that explains the conditions under which a person obeys the rules that are given or set. This theory explains about taxpayer obedience, where taxpayer obedience is an action based on taxpayer awareness of their tax obligations, while remaining based on applicable tax regulations.

Along with the knowledge of taxation owned by MSMEs, this will have an impact on taxpayer obedience in paying these taxes. The results of this study are in line with research conducted by Ahmad Qohar (2019) which emphasizes that tax awareness has a positive effect on taxpayer compliance.

### **Effect of Taxpayer Awareness on MSME Taxpayer Obedience**

Taxpayer awareness is formed through factors such as the perception of the taxpayer, knowledge of the taxpayer, characteristics of the taxpayer, and tax counseling efforts. Increased awareness of taxpayers can occur when people have a positive view of taxes. Taxpayer awareness is an understanding of the importance of taxes as the main source of income and efforts to understand tax regulations. In the tax regulations there are sanctions that must be followed, which in turn make individuals aware that paying taxes is an obligation that must be fulfilled. Taxpayers have a perception of the consequences of income tax fines. In the context of state awareness, tax awareness is an attitude that involves understanding, emotion, and action towards the purpose and importance of tax. Taxpayers must logically understand the importance of contributing to the financing of the tax function through timely and accurate payment of tax obligations. Lack of awareness from taxpayers can affect their level of obedience. The results of this study are in similar to research conducted by Dona Fitria (2019) that taxpayer awareness affects individual taxpayer obedience.

### **Effect of Tax Incentives on MSME Taxpayer Obedience**

Tax incentives are policies provided by the government to individuals, organizations and foreign investors who support the government in various sectors, from social to research and development. This policy aims to facilitate and encourage taxpayers to comply in carrying out their current and future tax obligations. However, in the context of the current COVID-19 pandemic, tax incentives are again important. This is due to the existence of tax assistance that will be provided to taxpayers in Indonesia who have experienced a negative impact on their business due to the outbreak. The government's goal in providing tax incentives is to recover tax revenues and prevent all taxpayers from committing arrears or avoiding their obligations in the tax sector.

The government expects taxpayers to be aware of complying with their tax obligations in accordance with the laws and regulations in force during the COVID-19 pandemic. As an action to restore the economic sector during the COVID-19 pandemic, the government has issued a Regulation of the Minister of Finance or a Regulation which has been in force since March 21



2020 to date, aimed at facilitating the use of incentives more widely. One sector that can take advantage of incentives based on Minister of Finance Regulation Number 149/PMK.03/2021 is the Micro, Small and Medium Enterprises (MSMEs) sector, which is generally referred to as Final Incentive Income Tax Article 23. The government hopes that the use of final incentive of income tax can be optimized by taxpayers to maintain the continuity of MSME businesses in the midst of the COVID-19 pandemic, by fulfilling tax obligations which contribute to increasing tax compliance. In research conducted by Eka Aprilia (2021) it is proven that individual taxpayer obedience can increase with the tax incentives provided.

## 5. CONCLUSIONS

From the results of this study it can be concluded as follows: (1). Tax knowledge has a significant effect on MSME taxpayer obedience in Bangkinang Pekanbaru which indicates that the current tax rate is appropriate. (2). Taxpayer awareness influences the obedience of UMKM Bangkinang Pekanbaru taxpayers. This is the awareness that taxes have been regulated and determined by law, and can be enforced. (3). Tax incentives during the COVID 19 pandemic had a significant effect on the compliance of the Bangkinang Pekanbaru MSME taxpayers. This means that the way for taxpayers to get tax incentives during the current COVID19 pandemic is very easy, they only need to submit notifications online on the official website of the Directorate General of Taxes.

The limitations of this research are as follows: (1). Lack of conducting interviews in the field, considering the distance of the respondents and time constraints. (2). This research only examines 3 independent variables, there are still many more that can affect MSME taxpayer obedience.

The suggestions from this study are as follows: (1). For future researchers to be able to add other variables that have the possibility of influencing MSME taxpayer obedience, such as adding independent variables or using intervening variables or moderating variables to obtain different results. (2). It is recommended for further researchers to use other data collection methods such as interviews or observation

This research is expected to provide consideration for the government of the Bangkinang-Pekanbaru tax service related to MSME taxpayer obedience. This study has the result that tax knowledge, taxpayer awareness, and tax incentives have a positive effect on MSME taxpayer obedience. Furthermore, it is explained that tax knowledge, taxpayer awareness, and tax incentives will increase MSME taxpayer obedience, so that the program or target set will be achieved. The existence of this research is expected to help the Bangkinang-Pekanbaru tax service government in considering various matters for decision making that will assist in MSME taxpayer obedience.

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