

The Influence of Tax Rates, Taxpayer Awareness, Taxpayer Knowledge and Understanding, and Tax Sanctions on Taxpayer Compliance as MSMEs in the West Surabaya Region

Lydia Angelia^{1*}, Revi Arfamaini²

^{1,2}*Universitas Widya Kartika*

*Email: lydiaangelia07@gmail.com

ABSTRACT

The government seeks to improve the regulation of Income Tax from businesses (MSMEs) obtained by WP (Taxpayer) OP (Individual) in PP (Tax Regulation) Number 23 Year 2018 with a tax rate of 0.5% of sales per month. Previously, the government set a tax rate of 1% of sales in accordance with PP Number 46 of 2013. Therefore, researchers conducted this research because of the frequent emergence of business centers and offices that attract the attention of outside communities so that there is a very high increase in MSMEs whether it is commensurate with taxpayer compliance as MSME actors in the West Surabaya area. This research was also conducted to determine the effect of tax rates, taxpayer awareness, taxpayer knowledge and understanding, and tax sanctions on taxpayer compliance as MSME actors in the West Surabaya region as measured by validity tests, reliability tests, multicollinearity tests, normality tests, heteroscedasticity tests, multiple linear analysis, and parameter significance tests/partial tests (t tests) and coefficient of determination tests (R^2). In addition, this study uses quantitative methods with hypothesis testing using multiple linear regression statistical analysis with SPSS Version 26. This research data collection method uses random sampling. A total of 100 MSME taxpayers in West Surabaya who will fill out the questionnaire. The results of this study indicate that the variables of the effect of tax rates and taxpayer awareness do not have a significant effect on tax compliance. Meanwhile, the variables of taxpayer knowledge and understanding affect taxpayer compliance.

INTRODUCTION

The government seeks to improve the regulation of Income Tax from businesses (MSMEs) obtained by WP (Taxpayer) OP (Individual) in PP (Tax Regulation) Number 23 Year 2018 with a tax rate of 0.5% of sales per month. Previously, the government set a tax rate of 1% of sales in accordance with PP Number 46 Year 2013. The change in tax rates for MSME players is expected by the government so that taxpayers can improve their tax compliance and support other MSMEs that have not been registered immediately. The purpose of MSMEs in Law No. 20 of 2008 article 3 is to grow and develop businesses to improve the national economy based on equitable economic democracy.

MSMEs in Indonesia are the backbone of Indonesia which is able to contribute more than 60% or around IDR 8,573 Trillion per year to the Gross Domestic Product (GDP) (Annisa Anastasya, 2023). MSMEs are also able to provide labor in Indonesia by 97% or around 116 million people.

Micro-enterprises are businesses that operate and are owned by individuals or individual entities that meet the criteria for micro-enterprises according to Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) with total micro-enterprise assets

of at most IDR 50,000,000, - and total sales of at most IDR 300,000,000, -. For small businesses, the business is carried out by individuals or business entities that are not subsidiaries or branches of the company they own, with maximum assets of > Rp 50,000,000,- to Rp 500,000,000,- and maximum sales of > Rp 300,000,000,- to Rp 2,500,000,000,-. Meanwhile, medium-sized enterprises are businesses that are also carried out by individuals or entities that are not subsidiaries or branches of companies owned with maximum assets of > Rp 500,000,000,- to Rp 10,000,000,000 and maximum sales of > Rp 2,500,000,000,- to Rp 50,000,000,000,- (Dinas Koperasi Bojonegoro, 2020)

The following is data on the number of MSMEs in Surabaya in 2022 - 2024:

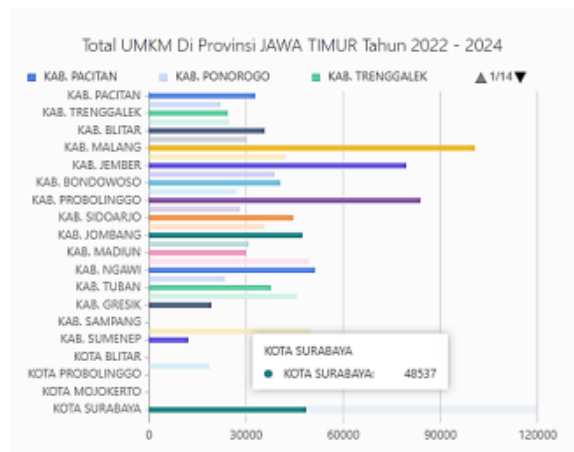


Figure 1. Total MSMEs in Surabaya City (2022-2024)

Source: Office of Cooperatives and SMEs of East Java Province

Tax revenue in a country is influenced by the level of compliance of taxpayers who occupy the country. The tax rate is able to alleviate MSME taxpayers in doing business and encourage MSMEs that have not been registered to immediately register their business with a tax rate of 0.5% (Pratama & Mulyani, 2019). Researchers chose West Surabaya because of the frequent emergence of business centers and offices that attract the attention of outside communities so that there is a very high increase in MSMEs whether it is commensurate with taxpayer compliance as MSME actors in the West Surabaya area.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Institutional setting

Theory A Planned Behavior (TPB)

Theory a Planned Behavior is a theory developed by Leek Ajzen in 1985 with his article entitled "From intentions to actions: A Theory of Planned Behavior". TPB (Theory of Planned Behavior) is a theory of planned behavior by providing exposure to the causes of behavioral instincts. The behavioral intention or intention is determined by attitudes, subjective norms, and perceived behavioral control (Larasati, 2022). So the researcher assumes that this theory is in accordance with the attitudes and behavior of taxpayers in conducting MSME tax compliance. The choice of this theory is because it can help state the behavior of taxpayers in their compliance to pay and report taxation. Taxpayers have awareness in acting in accordance with tax compliance. With the existence of tax regulation policies, taxpayers will be motivated to carry out tax compliance properly through their awareness as taxpayers.

MSME Tax Rate

The tax rate from 1% (Government Regulation No. 46/2013) to 0.5% (Government Regulation No. 23/2018) of turnover is expected to encourage taxpayers to be compliant. It also provides convenience and fairness for taxpayers with certain gross turnover. This tariff provision has a period of time, such as, seven years for WP OP (Individual Taxpayer); four years for corporate tax (cooperative, partnership, firm); and three years for corporate taxpayers in the form of PT. For MSMEs that have a turnover of IDR 500,000,000 per year, they are not subject to tax (PTKP, HPP Law), making it easier for citizens to work. For MSMEs with a turnover below IDR 500,000,000, the MSME tax rate is not applied (PP No. 55/2022). But it is still required to report turnover through the Annual Tax Return no later than March 31 after the end of the tax year (Darmawan, 2023).

Taxpayer Awareness

Taxpayer awareness is the attitude of taxpayers who understand each other and carry out their obligations to pay taxes and report all income in full accordance with applicable regulations (Nasution, 2023). Awareness is an attitude that wants to carry out responsibilities as a taxpayer in accordance with applicable tax regulations, both in terms of paying and reporting. Awareness is an attitude that wants to carry out responsibilities as a taxpayer in accordance with applicable tax regulations, both in terms of paying and reporting.

Knowledge and Understanding of Taxpayers Regarding MSME Tax Regulations

Understanding the meaning and usefulness of taxes can increase taxpayer awareness. Tax knowledge is a way of understanding tax regulations. This knowledge is the basic thing that taxpayers must have as Indonesian citizens (Ariyanto, 2020)

MSME Tax Sanctions

The imposition of sanctions is to provide a deterrent effect for each violator of the rules that have been set. This effect will help increase citizen awareness to increase compliance with regulations made, one example is tax sanctions. This sanction is made so that taxpayers can make payments before the due date. However, there are also taxpayers who deliberately do not register their MSMEs in order to avoid taxes and not be sanctioned.

Taxpayer Compliance

PMK Number 192 / PMK.03.2007 Article 1 states that taxpayers are said to be compliant if they have submitted notification letters on time, do not have arrears unless they have received permission, financial reports must be audited by a public accountant, and have never been in prison. Compliance is an attitude that arises where individual reactions arise to an existing thing, in accordance with the regulations that will be carried out.

Agency theory

TPB (Theory of Planned Behavior) is a theory of planned behavior by providing exposure to the causes of behavioral instincts. The behavioral intention or intention is determined by attitudes, subjective norms, and perceived behavioral control (Larasati, 2022). So that researchers make the assumption that this theory is in accordance with the attitudes and behavior of taxpayers in conducting MSME tax compliance. The effect of tax rates has a positive effect on taxpayer compliance (Ariyanto & Nuswantara, 2020). This is in accordance with the first hypothesis, namely:

H1: MSME tax rates increase MSME taxpayer compliance

Taxpayer awareness is needed in making tax payments to the state treasury in accordance with the specified procedures. Taxpayers must be aware of their responsibilities

as citizens. Taxpayer compliance is important in state tax revenue with the taxpayer's own awareness in calculating, reporting, and depositing taxes independently (self-assessment) (Asmarani, 2020). The following is the second hypothesis, namely:

H2: Taxpayer Awareness Increases on MSME Taxpayer Compliance

The higher the knowledge and understanding, the higher the level of taxpayer compliance and vice versa, if the tax knowledge is low, the level of taxpayer compliance is also low (Sidik & Suhono, 2020). The following is the third hypothesis, namely:

H3: Knowledge and Understanding of Taxpayers Increase on MSME Taxpayer Compliance

The imposition of sanctions is to provide a deterrent effect for each violator of the rules that have been set. This effect will help increase citizen awareness to increase compliance with regulations made, one example is tax sanctions. Tax sanctions have a positive and significant effect on taxpayer compliance (Palalangan et al., 2019). The following is the fourth hypothesis, namely:

H4: Tax Sanctions Increase MSME Taxpayer Compliance

METHODS

This research uses a quantitative approach, namely by emphasizing the measurement aspect in the form of data described in problems, variables and indicators in testing hypotheses and producing conclusions that are statistically valid. Operational definition of variables, identification of variables

Independent Variable (X)

In this research, the independent variables used are:

a) Tax Rate (X₁)

The tax rate imposed on taxpayers whose income is in accordance with applicable regulations. Starting from the imposition of a 1% MSME tax rate down to 0.5% (based on PP No. 23 of 2018) for MSME actors.

b) Taxpayer Awareness (X₂)

Taxpayer awareness is very necessary in making tax payments to the state treasury in accordance with specified procedures.

c) Knowledge and Understanding of Taxpayers (X₃)

Knowledge and understanding are a must for taxpayers in fulfilling tax obligations.

d) Tax Sanctions (X₄)

Law no. 16 of 2009 concerning General Provisions and Tax Procedures (UU KUP), Taxpayers who do not fulfill their tax obligations or commit violations will be subject to sanctions.

Dependent Variable (Y)

Taxpayer Compliance (Y)

Taxpayer compliance is the taxpayer's attitude of being obedient, disciplined and fulfilling and carrying out their responsibilities as a taxpayer in accordance with applicable tax regulations.

Population

In this research, the population used was MSMEs in the West Surabaya region located in Benowo, Asemrowo, Tandes, Lakarsantri, Sukomanunggal, and Sambikerep.

Sample

Sampling used the Slovin Formula with a sampling error of 10%. There are 100 samples of MSMEs that researchers will use in the West Surabaya area.

Data Analysis Techniques**Data Quality Test****A. Validity Test**

Used to measure data on objects with data collected by researchers. This significance test was carried out using the calculated r value compared to the table r value. The questionnaire is said to be valid if r count $>$ r table. If r count $<$ r table, then the questionnaire is said to be invalid (Sugiyono, 2019).

B. Reliability Test

Reliability Test is useful as a questionnaire measure. A variable can be said to be reliable if the individual's response to the question is consistent without time limit. This test was tested with Cronbach's Alpha (Priyatno, 2009). The resulting scale is grouped into several classes, such as:

1. Cronbach's Alpha 0.00 – 0.20 = less reliable
2. Cronbach's Alpha 0.21 – 0.40 = somewhat reliable
3. Cronbach's Alpha 0.41 – 0.60 = quite reliable
4. Cronbach's Alpha 0.61 – 0.80 = reliable
5. Cronbach's Alpha 0.81 – 1.00 = very reliable

Classical Assumption Test**A. Multicollinearity Test**

This test is used to determine and test the regression model whether or not there is a correlation or relationship between independent variables (independent variables). It is said to be good if the regression model has no correlation or relationship between independent variables (Nabawi, 2019).

B. Normality Test

This test is used to find out and test in the regression model whether the error variable (residual) has a normal distribution or not. It is said to be good in statistical tests, if the Asymp. Sig. (2 – tailed) $>$ 0.05, then the data distribution is called normal in a regression model (Sebo & Nafi, 2021).

C. Heteroscedasticity Test

Aims to test and determine the existence of differences in variance through residuals from one another in the regression model. It is called homoscedasticity if the variance of the residuals is constant and it is called heteroscedasticity if there is a difference in the variance of the residuals. A good regression model, there is no heteroscedasticity and homoscedasticity (Puspitasari & Suhartono, 2024). If the significance value is greater than 0.05, heteroscedasticity does not occur and vice versa, if the significance value is smaller than 0.05, heteroscedasticity occurs.

Hypothesis Testing**A. Multiple Linear Analysis**

It is a linear relationship between two or more independent variables to determine the direction of the independent variable and the dependent variable, whether the independent variable is able to influence the dependent variable.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4$$

B. Individual Parameter Significance Test/Partial Test (t Test)

This test is used as a basis for decision making in accepting and rejecting research hypotheses through considering the significance of the constants of each independent variable. The t test is to see how far the influence of one independent variable influences variations in the dependent variable. If the significant value of $t < 0.05$ or $t \text{ count} > t \text{ table}$, then variable X has an effect on variable Y. Conversely, if the significant value of $t > 0.05$ or $t \text{ count} < t \text{ table}$, then variable X does not has an effect on variable Y (Putra & Devi, 2024).

C. Coefficient of Determination (R²)

The Coefficient of Determination (R²) aims to measure the extent of the model's ability to interpret variations in the dependent variable. If the value of the coefficient of determination (R²) is small, it means that the ability of variations in the independent variable to interpret (influence) variations in the dependent variable is very poor (weak). If R² is close to 1, it means that the independent variable is almost interpreting (influencing) the information needed and is useful in strengthening the dependent variable (Arya et al., 2020).

RESULTS

Data Causality Test

1. Validity Test

From the results of validity testing conducted by researchers using IBM SPSS 26, shows that the value of r count is greater than the value of r table (0.1966). So it can be said that each indicator of the independent and dependent variables is valid. In this study, validity is measured using df (degree of freedom), namely $df = n - 2$, where the df to be had is $df = 100 - 2 = 98$ with alpha 0.05, so that the results of the two-sided test table are 0.1966. The following are the results of the researcher's validity test can be seen in the following table:

Table 1. Validity Test Results

Statement	R Count	R Table	Information
X ₁ .1	0.778	0.1966	VALID
X ₁ .2	0.688	0.1966	VALID
X ₁ .3	0.726	0.1966	VALID
X ₁ .4	0.749	0.1966	VALID
X ₂ .1	0.557	0.1966	VALID
X ₂ .2	0,697	0,1966	VALID
X ₂ .3	0,606	0,1966	VALID
X ₂ .4	0,618	0,1966	VALID
X ₂ .5	0,605	0,1966	VALID
X ₂ .6	0,585	0,1966	VALID

X ₃ .1	0,304	0,1966	VALID
X ₃ .2	0,603	0,1966	VALID
X ₃ .3	0,389	0,1966	VALID
X ₃ .4	0,565	0,1966	VALID
X ₄ .1	0,662	0,1966	VALID
X ₄ .2	0,725	0,1966	VALID
X ₄ .3	0,603	0,1966	VALID
X ₄ .4	0.673	0.1966	VALID
Y ₁ .1	0.864	0.1966	VALID
Y ₁ .2	0.871	0.1966	VALID
Y ₁ .3	0.845	0.1966	VALID
Y ₁ .4	0.877	0.1966	VALID

Source: *Author's compilation*

From the results of the validity test conducted by researchers, it shows that the value of r count is greater than the value of r table (0.1966). So it can be said that each indicator of the independent and dependent variables is valid.

2. Reliability Test

Based on the reliability test processed by researchers using IBM SPSS 26, the results of Cronbach's Alpha are greater than 0.80. In the variable Effect of MSME Tax Rates (X₁) has a value of 0.877 > 0.60, Taxpayer Awareness (X₂) has a value of 0.835 > 0.60, Taxpayer Knowledge and Understanding (X₃) has a value of 0.878 > 0.60, and Tax Sanctions (X₄) has a value of 0.835 > 0.60, and Taxpayer Compliance (Y) has a value of 0.943 > 0.60 so that all variables are said to be reliable.

Table 2. Reability Test Results

STATEMENT	CRONBACH'S ALPHA	INFORMATION
The Influence of MSME Tax Rates (X ₁)	0.877	RELIABLE
Taxpayer Awareness (X ₂)	0.835	RELIABLE
Taxpayer Knowledge and Understanding (X ₃)	0.878	RELIABLE
Penalty (X ₄)	0.835	RELIABLE
Taxpayer Compliance (Y)	0.943	RELIABLE

Source: *Author's compilation*

Classical Assumption Test

1. Multicollinearity Test

Based on the results of this test, it is known that the tolerance value of each variable has a value of more than 0.1 and the value of each variable VIF is less than 10. Thus, the results of the multicollinearity test conducted show:

1. The Effect of Tax Rates (X₁) has a tolerance value of 0.804 and a VIF value of 1.244, so there is no multicollinearity.

2. Taxpayer Awareness (X_2) has a tolerance value of 0.482 and a VIF value of 2.075, so there is no multicollinearity.
3. Taxpayer Knowledge and Understanding (X_3) has a tolerance value of 0.488 and a VIF value of 2.050, so there is no multicollinearity.
4. Tax Sanctions (X_4) has a tolerance value of 0.744 and a VIF value of 1.344, so there is no multicollinearity.

So, it can be concluded that each variable does not occur multicollinearity.

Table 3. Multicollinearity Test Results

Model		Tolerance	VIF
1	(Constant)		
	The Effect of Tax Rates	0,804	1,244
	Taxpayer Awareness	0,482	2,075
	Taxpayer Knowledge and Understanding	0,488	2,050
	Tax Sanctions	0,744	1,344

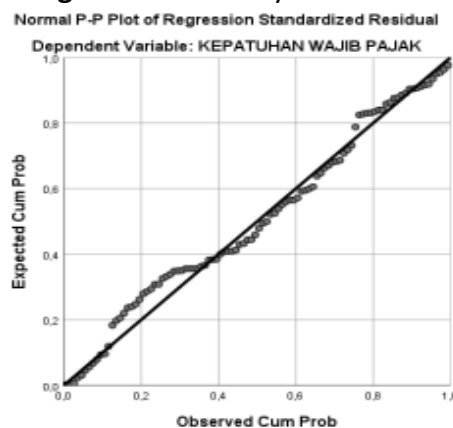
a. Dependent Variable: Taxpayer Compliance

Source: *Author's compilation*

2. Normality Test

Based on the results of the normality test using the P - Plot, it can be seen that the points on the graph spread closely according to the diagonal line, meaning that this regression model can be said to be in accordance with the assumption of normality.

Figure 2. Normality Test Results

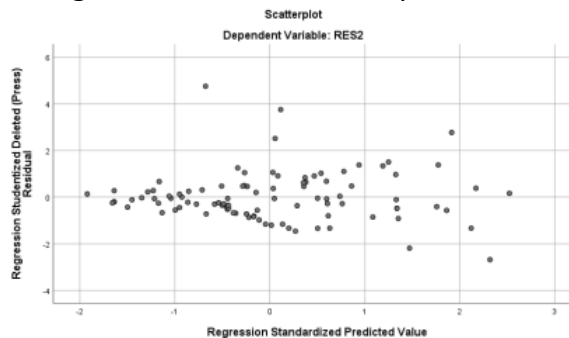


Source: *Author's compilation*

3. Heteroscedasticity Test

Based on the results of the heteroscedasticity test using the Scatterplot graph, it is known that the regression model points are around the 0 line and there is no heteroscedasticity, so the results can be said to be good.

Figure 3. Heteroscedasticity Test Results



Source: Author's compilation

Hypothesis Testing

1. Multiple Linear Analysis

The following is a table of multiple linear analysis results based on the table:

Table 4. Results of Multiple Linear Analysis

Model		B	Std. Error
1	(Constant)	8,749	1,661
	The Effect of Tax Rates	-0,093	0,084
	Taxpayer Awareness	0,057	0,087
	Taxpayer Knowledge and Understanding	0,301	0,128
	Tax Sanctions	0,239	0,084

b. Dependent Variable: Taxpayer Compliance

Source: Author's compilation

So it can be interpreted as follows:

$$Y = 8,749 + (- 0,093) X_1 + 0,057 X_2 + 0,301 X_3 + 0,239 X_4$$

1. A constant value of 8.749 means that if the independent variables X_1 , X_2 , X_3 , X_4 have a value of zero, then Taxpayer Compliance is 8.749.
2. At the constant value, the effect of the tax rate has a value of -0.093. This means that if the Tax Rate Influence variable (X_1) has an increase, the level of Taxpayer Compliance in the West Surabaya Region is -0.093. This effect is a negative effect where if there is an increase in the effect of the tax rate, the taxpayer compliance decreases by -0.093.
3. The constant value of Taxpayer Awareness has a value of 0.057. This means that if the Taxpayer Awareness variable (X_2) increases, the level of Taxpayer Compliance in the West Surabaya Region is 0.057. This influence is a positive influence where if there is an increase in Taxpayer Awareness, then Taxpayer Compliance also increases by 0.057.
4. The constant value of Taxpayer Knowledge and Understanding has a value of 0.301. This means that if the Taxpayer Knowledge and Understanding (X_3) variable increases, the level of Taxpayer Compliance in the West Surabaya Region is 0.301. This influence is a positive influence where if there is an increase in Taxpayer Knowledge and Understanding, then Taxpayer Compliance also increases by 0.301.

5. The constant value of Tax Witness has a value of 0.239. This means that if the Tax Sanctions variable (X_4) increases, the level of Taxpayer Compliance will increase by 0.239. This influence is a positive influence where if there is an increase in Tax Sanctions, then Taxpayer Compliance also increases by 0.239.

2. Individual Parameter Significance Test / Partial Test (t test)

The following are the results of the t test on variables:

Table 5. t – Test Results

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	8,749	1,661		5,267	0,000
	The Effect of Tax Rates	-0,093	0,084	-0,107	-1,101	0,274
	Taxpayer Awareness	0,057	0,087	0,083	0,659	0,512
	Taxpayer Knowledge and Understanding	0,301	0,128	0,293	2,354	0,021
	Tax Sanctions	0,239	0,084	0,286	2,829	0,006

a. Dependent Variable: Taxpayer Compliance

Source: Author's compilation

- A. First Hypothesis Testing (H1) It is known that the Sig. value for the effect of X_1 on Y is $0.274 > 0.05$ and the t value is $-1.101 < t$ table 1.985, so it is concluded that H1 is rejected, where there is no effect of tax rates (X_1) on taxpayer compliance (Y).
- B. Second Hypothesis Testing (H2) It is known that the Sig. value for the effect of X_2 on Y is $0.512 > 0.05$ and the t value is $0.659 < t$ table 1.985, so it is concluded that H2 is rejected, where there is no effect of Taxpayer Awareness (X_2) on Taxpayer Compliance (Y).
- C. Third Hypothesis Testing (H3) It is known that the Sig. value for the effect of X_3 on Y is $0.021 < 0.05$ and the t value is $2.354 > t$ table 1.988, so it is concluded that H3 is accepted, where there is an effect of Taxpayer Knowledge and Understanding (X_3) on Taxpayer Compliance (Y).
- D. Testing the Fourth Hypothesis (H4) It is known that the Sig. value for the effect of X_4 on Y is $0.006 < 0.05$ and the t value is $2.829 > t$ table 1.988, so it is concluded that H4 is accepted, where there is an influence of Tax Sanctions (X_4) on Taxpayer Compliance (Y).

3. Test Coefficient of Determination (R^2)

Based on the results of the determination test, The researcher obtained the result that the Adjusted R Square value was 0.592. This means that the effect of variables X_1, X_2, X_3, X_4 simultaneously on variable Y is 59.2%. While as much as 40.8% is influenced by other variables that are not included in this model.

Table 6. Coefficient Test Results Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	0,780 ^a	0,609	0,592	1,591

a. Predictors: (Constant), The Effect of Tax Rates, Taxpayer Awareness, Taxpayer Knowledge and Understanding, Tax Sanctions

Source: *Author's compilation*

DISCUSSION

The Effect of Tax Rates on Taxpayer Compliance as MSME Actors in the West Surabaya Region

It is known that the Sig value. The t test for the Effect of Tax Rates (X_1) on Taxpayer Compliance (Y) is $0.274 > 0.05$, then the variable Effect of Tax Rates (X_1) has no effect on Taxpayer Compliance (Y). The owner of the "Pelangi" pulse counter, the change in the lower MSME tax rate does not allow MSME players to fulfill their obligations.

That is, if MSME actors have avoided paying taxes from the start, then changes in tax rates do not make MSME actors carry out their tax duties. This is supported by research conducted by Pipit and Edy (2019) on the Effect of Understanding Tax Regulations, the Effect of Tax Rates, and Tax Justice on Taxpayer Compliance. Where, the tax rate does not make MSME actors to carry out tax obligations.

The Effect of Taxpayer Awareness on Taxpayer Compliance as an MSME Actor in the West Surabaya Region

It is known that the Sig value. The t test for the effect of Taxpayer Awareness (X_2) on Taxpayer Compliance (Y) is $0.512 > 0.05$, so the Tax Rate Awareness variable (X_2) has no effect on Taxpayer Compliance (Y). Titik Rinawati (MSME business owner "Titik Nasi") is one of the respondents who disagree with the effect of taxpayer awareness. Titik said that taxpayer awareness is not a form of fulfilling tax obligations. The number of officials who misuse state money is one of the emergence of taxpayer distrust as an actor to fulfill their tax obligations. This is supported by research conducted by Yeni, et. al. (2021) regarding the Effect of Level of Understanding, Sanctions, Taxpayer Awareness, and Tax Socialization on Compliance of MSME Taxpayers. Where in this study wrote that taxpayer awareness has no effect on taxpayer compliance. This is supported by research conducted by Carolus, et. al. (2019). In his research, he wrote that this variable was able to have a positive influence on taxpayer compliance.

The Effect of Taxpayer Knowledge and Understanding on Taxpayer Compliance as an MSME Actor in the West Surabaya Region

It is known that the Sig value. The t test for the effect of Taxpayer Knowledge and Understanding (X_3) on Taxpayer Compliance (Y) is $0.021 < 0.05$, so the Taxpayer Knowledge and Understanding variable (X_3) has an effect on Taxpayer Compliance (Y). Samuel Riyanto as an eyeglass UMKM actor said that taxpayer knowledge and understanding are important to guide taxpayers in calculating, filling, and depositing taxes so that they are not wrong and in accordance with applicable regulations.

The Effect of Tax Sanctions on Taxpayer Compliance as an MSME Actor in the West Surabaya Region

It is known that the Sig value. The t test for the effect of Tax Sanctions (X_4) on Taxpayer Compliance (Y) is $0.006 < 0.05$, so the Tax Sanctions variable (X_4) has an effect on Taxpayer Compliance (Y). Cathleen, as a San Accessories MSME actor who agrees that tax sanctions are very influential on taxpayer compliance on the grounds that if taxpayers are obedient, they must avoid tax sanctions because tax sanctions are also self-defeating where violators have to pay additional costs. This is supported by research conducted by Jeheskiel, et. al. (2021) where Tax Sanctions are able to influence Taxpayer Compliance.

CONCLUSION

From the results of research and discussion of the Effect of Tax Rates, Taxpayer Awareness, Taxpayer Knowledge and Understanding, and Tax Sanctions on Taxpayer Compliance as MSME Actors in the West Surabaya Region, the researcher draws the following conclusions:

1. The influence of the tax rate variable has no effect on taxpayer compliance as an MSME actor in the West Surabaya region.
2. The Taxpayer Awareness variable has no effect on Taxpayer Compliance as an MSME actor in the West Surabaya Region.
3. The Taxpayer Knowledge and Understanding variable has an effect on Taxpayer Compliance as an MSME actor in the West Surabaya Region.
4. The Tax Sanctions variable affects taxpayer compliance as an MSME actor in the West Surabaya Region.

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