The Effect of Tax Rates, Tax Understanding, Tax Socialization and Tax Sanctions on Taxpayer Compliance (Empirical Study of MSMEs in Badung Regency)

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Abstract: **Taxes are one of the main sources of state revenue used to support regional development financing. If tax revenue continues to increase, the development process can run smoothly. One sector that has the potential to increase the level of tax revenue is the Micro, Small and Medium Enterprises (MSMEs) sector. In increasing MSMEs tax revenue there are several factors that can affect the level of compliance of MSMEs taxpayers, namely tax rates, tax understanding, tax socialization, and tax sanctions. This study aims to obtain empirical evidence of the effect of tax rates, tax understanding, tax socialization, and tax sanctions on MSMEs taxpayer compliance. This research was conducted at MSMEs in Badung Regency. Determination of samples using Incidental Sampling technique and obtained 97 samples. Data were analyzed using multiple linear regression analysis. Based on the results of this study, it shows that tax rates, tax understanding, tax socialization, and tax sanctions have a positive effect on MSMEs taxpayer compliance. This shows that the better the tax rate, tax understanding, tax socialization, and tax sanctions, the better the taxpayer compliance in Badung Regency.**

Keywords: **tax rates, tax understanding, tax socialization, tax sanctions, taxpayer compliance.**

I. INTRODUCTION

State expenditure which is increasing every year requires a conscious and obedient attitude from taxpayers to act as mandated by taxation principles, the goal is that tax revenues are still able to fund state expenditures (Lasmaya & Fitriani, 2017). Taxes are one of the main sources of state revenue used to support regional development financing. If tax revenue continues to increase, the development process can run smoothly. This can be seen in Table 1 which describes the target and realization of tax revenue in Indonesia.

TABLE 1: TARGET AND REALIZATION OF TAX REVENUES IN INDONESIA

Year	Tax Revenue Target	Tax Revenue Realization
2015	1.294,25 triliun	1.060,85 triliun
2016	1.355,20 triliun	1.105,97 triliun
2017	1.283,57 triliun	1.151,13 triliun
2018	1.424,00 triliun	1.315,00 triliun
2019	l.577,56 triliun	801,16 triliun

Source: *https://www.kemenkeu.go.id/apbn2019*

From the data in the table, it indicates that public awareness has begun to form in paying taxes, even though in 2019 the realization of tax revenues has decreased. The government and the Ministry of Finance are trying to explore the potential for tax revenue through MSMEs by creating a friendly tax ecosystem and easy tax mapping for MSMEs players. Currently, the government has begun to increase tax revenue through sectors that have the potential to increase tax revenue. One sector that has the potential to increase tax revenue is the Micro, Small and Medium Enterprises (MSMEs) sector. The Micro, Small and Medium Enterprises (MSMEs) sector has succeeded in becoming a source of new economic power in Indonesia. MSMEs are able to create jobs, assist in international trade, provide services and support for large companies and assist in economic diversification (Aladejebi, 2018).

Based on data from the Directorate General of Taxes, the number of MSMEs obliged to pay taxes in 2019 was 2.31 million taxpayers. This amount consists of 2.05 million individual taxpayers and 257 thousand corporate taxpayers. This number grew 23% from the previous year, but the trend shows a slowdown. This happened because the growth of MSMEs taxpayers in 2019 was lower than growth in 2018, which reached 27.8% or as much as 1.88 million taxpayers. At this time the government began to increase tax revenue for the MSMEs sector by taking into account what factors could affect the growth rate and taxpayer compliance, so that tax revenue for MSMEs could increase every year. Due to the low compliance of MSMEs taxpayers, finally the government encouraged the change to Government Regulation No.46 of 2013 and made a new regulation in July 2018 by changing the final income tax rate from 1% to 0.5% and this change is contained in Government Regulation No. 23/2018.

Theory of Planned Behavior explains that individual behavior is influenced by individual intentions for certain behaviors. One of the factors of the Theory of Planned of Behavior is normative belief which refers to the perceived expectation of one or more people to agree on a behavior and motivate someone to comply with their obligations. The hope of the current government is that the reduction in tax rates from 1% to 0.5% can motivate taxpayers to fulfill their obligations to pay taxes, so that the level of taxpayer compliance will increase. (Muhamad, 2019) stated that the tax rate has a positive effect on taxpayer compliance. The size of the tax rate will affect the perception of taxpayers in the fairness and simplicity of the tax rate itself. A tax rate that is in accordance with the taxpayer's ability will motivate taxpayers to fulfill their tax obligations.

Another factor that can affect tax compliance is understanding of taxation. (Cahyani, 2019) stated that tax knowledge and understanding have a positive effect on taxpayer compliance. Taxpayer's understanding of tax regulations is an internal cause because it is under the control of the taxpayer itself. The different level of understanding of taxpayers will affect the assessment of each taxpayer to behave obediently in carrying out tax obligations. Based on this understanding, the understanding of taxation is included in one of the factors of the Theory of Planned of Behavior (TPB), namely behavioral belief which explains a person's desire to take an action because knowing the results of their actions are useful or not and from this an intention arises. someone to do an action. When taxpayers understand the regulations, it will be easier for taxpayers to fulfill their tax obligations (Herawati, 2018).

One of the factors that can affect the compliance of MSMEs taxpayers is socialization. Taxation socialization is an activity or program carried out by the Directorate General of Taxes to increase public understanding and knowledge about taxes and to support the implementation of tax services. This tax counseling activity also has a big role in the success of increasing tax revenues. Theory of Planned of Behavior, especially normative belief, which implies that an individual will carry out a certain behavior if his behavior can be accepted by people who are considered important in their life can accept what he will do. Tax socialization can motivate taxpayers to pay taxes, because good socialization can affect the taxpayers' desire to carry out their obligations. With an adequate tax socialization, it will help motivate taxpayers to fulfill their tax obligations. The results of the study (Darmanto, 2018) state that the socialization of Government Regulation No.46 of 2013 has a positive effect on individual taxpayer compliance. This shows that the more socialization done by the tax authorities, the individual taxpayer compliance will increase. Research by Setiawan (2018) shows that there is a positive and significant effect of tax socialization on taxpayer compliance. The results of research by Angelia and Fajriana (2018) state that the socialization of government regulation number 23 of 2018 has a positive effect on MSMEs taxpayer compliance. The socialization given to individuals can be an external factor that will influence the mindset of the individual in understanding taxation in Indonesia. Tax socialization will increase the knowledge and insight of taxpayers about calculation procedures, government policies and the role of taxes for the country's economy so as to increase taxpayer compliance. If the socialization process is carried out correctly, taxpayers will understand the regulations, including their obligations.

Tax sanctions are a factor that affects taxpayer compliance to pay taxes. Mardiasmo (2018: 86-88) explains that tax sanctions are a guarantee that the provisions of tax laws can be obeyed or lived. One of the factors of the Theory of Planned of Behavior is control belief which refers to the level of control over an individual's view of taking an action. Tax sanctions will affect the behavior of taxpayers to pay taxes, whether it supports or hinders taxpayers from carrying out their obligations. Therefore, the sanctions imposed are expected to increase the awareness of taxpayers in fulfilling their tax obligations. MSMEs taxpayers can obey in paying taxes if there is a strict tax sanction. The existence of these tax sanctions will foster the intention of MSMEs taxpayers to fulfill their tax obligations every month (Nadiani, 2019).

This study focuses on micro business taxpayers and small business taxpayers as a sample, because micro and small businesses are very easy to find and have a fairly large distribution, but micro and small businesses have a fairly low level of taxpayer compliance. The level of compliance of the MSMEs taxpayers is quite low because most of the MSMEs actors do not have clear knowledge and understanding of the taxation regulations of MSMEs (Rahmadhani et al., 2020).

II. CONCEPTUAL MODEL AND HYPOTHESES

Based on Theory of Planned Behavior, the amount of tax rate is related to normative belief, which is the perceived expectation of one or more people to agree on a behavior and motivate someone to comply with their obligations. Decision Making Theory affects the tax rate. The tax rate is a percentage used as a basis in calculating the tax payable that must be paid by taxpayers. The amount of the final tariff for MSMEs is currently 0.5%, this rate reduction aims to motivate taxpayers to comply with their obligations in paying taxes and to provide justice for the MSMEs taxpayers themselves (Cahyani & Noviari, 2019). Tax rates that are fair and not burdensome for taxpayers can motivate these taxpayers because rates are rational in Decision Making Theory so that they can increase tax obligations every month.

This is supported by research (Fitria & Supriyono, 2019) which states that tax rates have a positive effect on taxpayer compliance. Research (N. T. Dewi & Sumaryanto, 2019) also states that tax rates have a positive effect on taxpayer compliance. It can be concluded that the fairer the tax rate applied by the government, the higher the compliance of taxpayers in carrying out their obligations to pay taxes.

H$_1$: Tax rate has a positive effect on MSMEs taxpayer compliance

Based on Theory Of Planned Behavior, the understanding of taxation is related to behavioral beliefs. Attitude towards behavior (behavioral belief) affects a person's desire to take an action because by knowing the results of their actions whether it is useful or not and from this, a person's intention to take an action appears. This decision-making theory has an influence on the understanding of taxpayers on their intention to comply with their tax obligations. If the taxpayer can understand the tax regulations that are owned, it will affect the taxpayer's compliance in carrying out their tax obligations. The level of understanding of MSMEs taxpayers on taxation can be assessed from the taxpayer's understanding of how to calculate the tax owed, pay taxes and report the tax owed. This is supported by the results of research (Astina, 2018) and (Patimah, 2019) which show that the understanding of taxation has a significant and positive effect on taxpayer compliance. It can be concluded that the higher the taxpayer's understanding of the applicable taxation regulations, the higher the level of taxpayer compliance to carry out their obligations.

H$_2$: Tax understanding has a positive effect on MSMEs taxpayer compliance

Socialization is carried out to provide understanding to taxpayers regarding the rules and regulations regarding taxes. Normative belief in Theory of Planned Behavior states that individuals will do something if there are normative values that come from outside. Based on Decision Making Theory, socialization can give influence to taxpayers to make decisions in carrying out tax obligations. In this case, taxpayers get motivation and encouragement to fulfill their tax obligations (Nadiani & Ery, 2019). This motivation comes from the tax socialization provided by the government. If the socialization is carried out well and often, the awareness of taxpayers will be better.

Based on research conducted by (Megantara et al., 2017), tax socialization has a positive effect on the level of taxpayer compliance. This is supported by research (Muhamad et al., 2019) which states that taxation socialization has a significant and positive effect on taxpayer compliance. It can be concluded that if the socialization carried out by the government can go well, it will motivate taxpayers to carry out their obligations to pay taxes.

H$_3$: Tax socialization has a positive effect on MSMEs taxpayer compliance

Tax sanctions have something to do with the Theory Planned Behavior, which is control belief which means a person's belief about the existence of something that hinders or supports the individual's behavior. Based on Decision Making Theory, giving heavy sanctions is an alternative that is expected to overcome taxpayer non-compliance in paying taxes owed. Tax sanctions are set aiming to motivate taxpayers to comply with established tax regulations.

Taxpayers act obediently if they have the perception that they will be subject to severe sanctions if they commit a violation (Cahyani & Noviari, 2019). This is in accordance with the results of research (Imaniati, 2016) that tax sanctions have a positive effect on tax compliance. This result is supported by research by (Sari & Wirakusuma, 2018) which explains that tax sanctions have a significant positive effect on tax compliance. It can be concluded that with the application of tax sanctions, taxpayers can comply in carrying out their tax obligations because the existence of tax sanctions will foster the perception of taxpayers, namely that they will be subject to severe sanctions if they commit an offense.

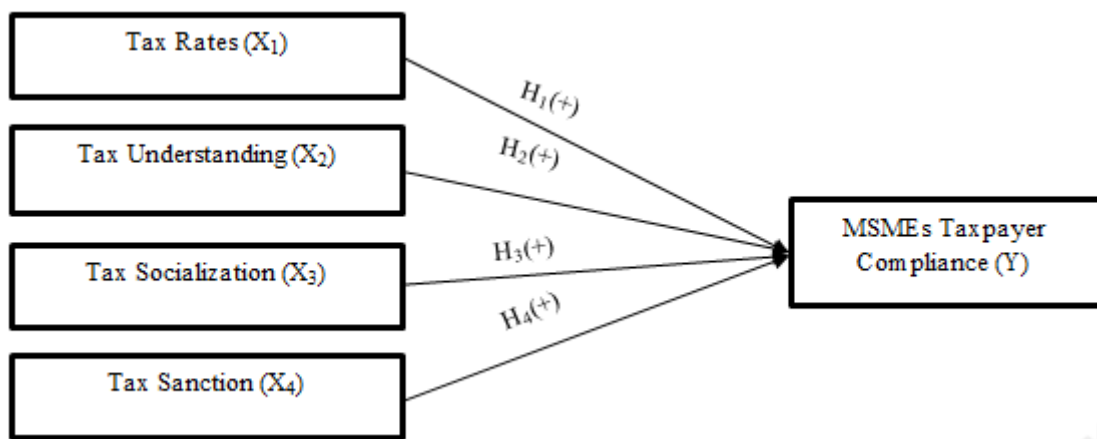**H$_4$: Tax sanction has a positive effect on MSMEs taxpayer compliance**

Figure 1: Conceptual Model

III. RESEARCH METHODS

This research was conducted in Badung Regency, precisely in North Kuta District, Mengwi District, Abiansemal District, Petang District, which is the working area of North Badung Tax Office. Researchers chose this location because Badung Regency has a fairly high and wide spread of MSMEs in Bali Province so that the distribution of the population and research sample is wider. The population in this study amounted to a total of 3,952 taxpayers registered at North Badung Tax Office and operating in the North Kuta District, Mengwi District, Abiansemal District, Petang District. The sampling technique is Probability Sampling with the Simple Random Sampling method. The sample in this study was obtained based on the calculation of the sample determination using the Slovin formula. Based on calculations using the Slovin formula, the number of research samples is 97 samples of taxpayers who are registered at North Badung Tax Office. The data collection method used in this study was a questionnaire. Respondents' answers were measured using a 5-point Likert scale. The data analysis technique used in the study was multiple linear regression analysis.

IV. RESULTS AND DISCUSSION

Respondents used in this study have various characteristics or different identities in filling out the questionnaire. The characteristics of the respondents are presented in Table 2 as follows.

TABLE 2: RESPONDENT CHARACTERISTIC

No	Respondent Characteristic	Total	Percentage (%)
1	**Based on Gender**		
	Male	48	49
	Female	49	51
	Total	**97**	**100**

2	**Based on Age**		
	<20 years old	0	0
	20-30 years old	37	38
	31-40 years old	41	42
	41-50 years old	19	20
	>50 years old	0	0
	Total	**97**	**100**
3	**Based on Education**		
	Junior High School	0	0
	Senior High School	46	47
	Diploma	16	17
	Bachelor	35	36
	Total	**97**	**100**
4	**Based on the Type of Business**		
	Trading	64	66
	Industry	13	13
	Services	20	21
	Total	**97**	**100**
5	**Based on 1 Year Gross Circulation**		
	<Rp300.000.000	66	68
	Rp300.000.000-Rp2.500.000.000	31	32
	Rp2.500.000.000-Rp4.800.000.000	0	0
	>Rp4.800.000.000	0	0
	Total	**97**	**100**

Source: *Primary data*

Based on gender, there were 48 male respondents (49%) and 49 female respondents (51%). Based on age, there were no respondents under 20 years of age (0), 37 to 30 years of age (38%), 41 to 40 years of age (42%), 41 to 50 19 people (20%) and no more than 50 years of age (0). A person's latest education can reflect the level of knowledge and understanding of his / her business. Based on Table 2, it can be seen that respondents with the latest education are no junior high school (0), 46 high school students (47%), 16 diploma people (17%) and 35 graduates (36%). From these data it can be concluded that the average level of education of the respondents is at the Senior High School-Bachelor level, and it can also be concluded that the respondents have a fairly good level of understanding. Type of business is used to determine the distribution of the respondent's business, as for trading businesses as many as 64 people (66%), industry as many as 13 people (13%) and services as many as 20 people (21%). From these data it can be concluded that the average type of business owned by the respondent is in the trade sector. The amount of turnover per year shows that the respondent is classified as a MSMEs taxpayer and can determine whether it is a micro, small, or medium-sized business. As for respondents who have a turnover of less than Rp.300,000,000 a year are classified as micro businesses as many as 66 people (68%) of the total respondents and respondents who have a turnover of Rp.300,000,000 to Rp.2,500,000,000 are classified as small businesses as many as 31 people (32%). From this data it can be concluded that the respondents belong to the types of micro and small businesses which are included in the objects of Government Regulation No. 23 of 2018.

TABLE 3: RESULTS OF MULTIPLE LINEAR REGRESSION ANALYSIS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	**Std. Error**	**Beta**		
(Constant)	2,633	2,191		1,202	,233
Tarif Pajak (X_1)	0,356	,085	,430	4,173	,000
Pemahaman Perpajakan (X_2)	0,134	,067	,147	2,017	,047

Sosialisasi Perpajakan (X_3)	0,294	,111	,267	2,654	,009
Sanksi Pajak (X_4)	0,166	,081	,146	2,059	,042
R Square		0,552			
Adjusted R Square		0,533			
F		28,371			
P-*value* F		0,000			

Source: *Data Processed, 2020*

Table 3 shows the results of multiple linear regression analysis where the regression equation can be made as follows: Y= α + ß1X_1 + ß2X_2+ ß3X_3 + ß4X_4 + e

Y= 2,633 + 0,356X_1 + 0,134X_2 + 0,294X_3+ 0,166X_4 + e

The Effect of Tax Rates on MSMEs Taxpayer Compliance (X_1)

The results of regression analysis in table 3 show that the regression coefficient of the tax rate variable is 0.430 with a significance level of 0.000 < 0.05, so H_1 is accepted. The positive regression coefficient value shows a unidirectional relationship between tax rates and MSMEs taxpayer compliance in Badung Regency, more precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. These results indicate that the better and fairer the tax rates are applied, the higher the level of compliance of MSMEs taxpayers.

The results of this study support the theory of planned behavior, namely normative belief which refers to individual beliefs or beliefs about the existence of things that support or hinder their behavior. Tax rates that are in accordance with the ability of the taxpayers will motivate taxpayers to fulfill their tax obligations. The results of this study also support the theory of decision making. The theory of decision making affects the tax rate because the tax rate is a percentage used as a basis for calculating the tax payable that must be paid by the taxpayer. The amount of the final tariff for MSMEs is currently 0.5%, this rate reduction aims to motivate taxpayers to comply with their obligations in paying taxes and provide justice for the MSMEs taxpayers themselves.

The results of this study are in line with research (Cahyani & Noviari, 2019), namely that tax rates have a positive effect on MSMEs taxpayer compliance. Research (Fitria & Supriyono, 2019) and (N. T. Dewi & Sumaryanto, 2019) also obtained the same results that rates affect the compliance of MSMEs taxpayers. The better and fairer the tariff is applied, it will affect the level of sanctions applied so as to increase the awareness of taxpayers to comply with their tax obligations.

The Effect of Tax Understanding on MSMEs Taxpayer Compliance (X_2)

The regression test results in table 3 show that the regression coefficient value for the tax understanding variable is 0.147 with a significance level of 0.047 < 0.05, then H_2 is accepted. The positive regression coefficient value shows a unidirectional relationship between understanding and compliance with MSMEs taxpayers in Badung Regency, more precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. These results indicate that understanding affects the compliance of MSMEs taxpayers.

The results of this study support the theory of planned behavior, namely behavioral belief, which is an individual's belief in the results of their behavior and an evaluation of these results. This belief means that individuals receive positive or negative consequences for their behavior in their desire to do or not do something. The results of this study support the theory of decision making which has an influence on the understanding of taxpayers on their intention to comply with their tax obligations. If the taxpayer can understand the tax regulations that are owned, it will affect the taxpayer's compliance in carrying out their tax obligations. With a good understanding of tax regulations, it can increase the level of taxpayer compliance, because with a high enough understanding, taxpayers can carry out their obligations on time so that they avoid applicable sanctions.

The results of this study are supported by research conducted by (Cahyani, 2019) and (Herawati, 2018) which states that understanding has a positive effect on MSMEs taxpayer compliance. This research is also in line with research (Astina, 2018) and (Patimah, 2019) which states that the higher the understanding of taxpayers regarding technical provisions, general provisions and consequences that exist in a taxation regulation, the taxpayer compliance will increase.

The Effect of Tax Socialization on MSMEs Taxpayer Compliance (X_3)

The regression test results in table 3 show that the regression coefficient value for the tax socialization variable is 0.267 with a significance level of $0.009 < 0.05$, so H_3 is accepted. The positive regression coefficient value shows a unidirectional relationship between tax socialization and compliance with MSMEs taxpayers in Badung Regency, more precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. These results support the hypothesis that tax socialization affects the compliance of MSMEs taxpayers.

The results of this study support the planned theory of behavor, namely normative belief which states that individuals will do something if there is normative value to be obtained from outside, where the individual will take an action if motivated by other people who approve of the action. These results also support the decision-making theory which explains that socialization can have an influence on taxpayers to make decisions in carrying out tax obligations.

The information conveyed during the socialization plays a very important role in shaping the understanding of taxpayers, especially regarding the latest MSMEs tax regulations, namely Government Regulation Number 23 of 2018.The more complete the information submitted during the socialization will make it easier for taxpayers to understand this information so that taxpayers will know their tax obligations. The results of this study are supported by research (Nadiani & Ery, 2019) and (Muhamad et al., 2019) which show that tax socialization has a positive effect on MSMEs tax compliance. The higher the frequency of socialization and the better the implementation can increase the understanding and awareness of taxpayers to comply with their tax obligations.

The Effect of Tax Sanctions on MSMEs Taxpayer Compliance (X_4)

The regression test results in table 3 show that the regression coefficient value for the sanction variable is 0.146 with a significance level of $0.042 < 0.05$, so H_4 is accepted. The positive regression coefficient value shows a unidirectional relationship between tax sanctions and MSMEs taxpayer compliance in Badung Regency, more precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. These results support the hypothesis that the more fair the tax sanctions are, the higher the compliance of the MSMEs taxpayers.

The results of this study support the theory of planned behavior, namely control belief, which means a person's belief about the existence of something that hinders or supports that individual's behavior. With the control over the behavior that requires taxpayers to pay taxes, it will certainly affect the behavior of taxpayers, whether it is increasingly supporting or increasingly inhibiting the taxpayer's intention to pay taxes. The results of this study also support the theory of decision making which explains that the imposition of heavy sanctions is an alternative that is expected to overcome taxpayer non-compliance in paying taxes owed. Tax sanctions are set aiming to motivate taxpayers to comply with established tax regulations. The results of this study are supported by research (Cahyani & Noviari, 2019) and (Sari & Wirakusuma, 2018) which show that tax sanctions have a positive effect on MSMEs tax compliance. The more fair the level of tax sanctions that is applied, it can increase the awareness of taxpayers to comply with their tax obligations.

V. CONCLUSION AND SUGGESTIONS

Based on the results and discussion, it can be concluded that the tax rate has a positive effect on the compliance of MSMEs taxpayers in Badung Regency, precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. This means that the better and fairer the tariff is set, the higher the compliance level of the MSMEs taxpayer. Tax understanding has a positive effect on the compliance of MSMEs taxpayers in Badung Regency, precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. This means that the higher the level of understanding of the taxpayer on the technical provisions and general provisions of taxation, the higher the level of compliance of the MSMEs taxpayers. Taxation socialization has a positive effect on the compliance of MSMEs taxpayers in Badung Regency, precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. This means that the more socialization carried out by the related agencies and the more evenly the socialization target is distributed, the higher the compliance level of the MSMEs taxpayers. Tax sanctions have a positive effect on the compliance of MSMEs taxpayers in Badung Regency, precisely in North Kuta District, Mengwi District, Abiansemal District, and Petang District. This means that the better and fairer the sanctions are set, the higher the compliance level of the MSMEs taxpayers.

Based on the research results and conclusions that have been described, the suggestions submitted to the next researcher are that it is known that the results of this study use a sample of MSMEs taxpayers in Badung Regency. MSMEs

taxpayers still have a fairly inadequate understanding of the new tax regulations. MSMEs taxpayers still do not know that Government Regulation Number 23 of 2018 must be implemented since July 1, 2018.It is hoped that in the future North Badung Tax Office officers can carry out the updated socialization of the latest tax regulations so that taxpayers can better understand the latest tax regulations and carry out tax obligations. better. Regarding the coefficient of determination (Adjusted R^2) of this study of 0.533, which means that the variability of the dependent variable that can be explained by the independent variable is only 53.3%, while the remaining 46.7% is explained by other variables outside the research model, so further research can add other variables, especially factors that can affect the compliance of MSMEs taxpayers. Variables that can be added are related to factors that can affect the compliance of MSMEs taxpayers such as modernization of the tax administration system, taxpayer awareness, and perceptions of the effectiveness of the taxation system. This is intended so that the results of future studies can be used more widely.

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