

ANALYSIS OF FACTORS THAT INFLUENCE MSME TAX REPORTING COMPLIANCE WITH THE REGULATION OF GOVERNMENT FACILITY NUMBER 23-2018 DURING THE COVID ERA

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Abstract

The aims of this study is to determine the influence factor of the tax reporting compliance of MSME taxpayers with the regulation of government number 23 of 2018 during the covid-19 pandemic in order to fulfilling their tax obligations. The population of this research are the MSME that located in Bekasi Regency, registered as taxpayer on KPP Praatma Cibitung, KPP Pratama Cikarang Selatan, and KPP Pratama Cikarang Utara. The repondents in this study were 100 samples that collected using the purposive sampling by distributing questionnaire. Structural Equation modelling (SEM) is the method used to analyze the data obtained in this research. The result of this research prove that the tax rate is not influence the tax reporting compliance of MSME taxpayers on Bekasi Regency, meanwhile tax authorities' service and tax knowledge had positive significant influence to tax reporting compliance of MSME taxpayers during covid-19 pandemic on Bekasi Regency.

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INTRODUCTION

The covid-19 disease was already in Indonesia on 2 March 2020, as confirmed Covid-19 virus in Indonesia there are several government decisions to limit the public activity. Therefore these decisions are affecting the public economy, the significant impact is experienced by the nation-state's domestic economy and the continuity of MSME. MSME are owned by the individuals and entities as the productive business that meet the criteria as stated in Undang-Undang Number 20 of 2008. Although MSME have significant roles in Indonesia's economy, the contribution of MSME in tax revenue can still be rated very low because there is an imbalance of MSME compliance in fulfilling the taxpayer's obligations.

Table 1. Tax Payer of Micro, Small and Medium Enterprise (MSME) Registered in Bekasi Regency

Tax Office	Cibitung Primary Tax Office	South Cikarang Primary Tax Office	North Cikarang Primary Tax Office	Total Taxpayers	Increase/ Decrease	Increase/ Decrease Percentage
Year						
2018	24,690	13,141	9,751	47,582		

2019	28,167	11,440	11,572	51,179	3,597	8%
2020	80,467	11,303	14,771	106,541	55,362	108%

Source: Data from Kantor Pelayanan Pajak (KPP) Pratama Cibitung, Kantor Pelayanan Pajak (KPP) Pratama Cikarang Selatan, Kantor Pelayanan Pajak (KPP) Pratama Cikarang Utara.

Table 2. Tax Payer of Micro, Small and Medium Enterprise (MSME) that Reported the Tax Report on 2020

No	Description	Tax Year Period of 2020
1	Total MSME Taxpayer	106,541
2	Total Reported Tax Report	5,160
3	Total MSME Tax revenue	Rp 6,438,611,463,879

Source: Data from Kantor Pelayanan Pajak (KPP) Pratama Cibitung, Kantor Pelayanan Pajak (KPP) Praatma Cikarang Selatan, Kantor Pellayanan Pajak (KPP) Pratama Cikarang Utara.

As seen on table 1 that there is 8% increase of total MSME taxpayers on 2019 and 108% increase of total MSME taxpayers on 2020. Although there is significant increase on total MSME taxpayers on 2020, only 5% of MSME taxpayer that report their tax report from the total MSME taxpayer. As said by the Cooperatives and SMEs Ministry that the compliance of MSME taxpayer are still low to national tax revenue. On 1 July 2018 government applied the Regulation of Government number 23 of 2018 as the update from the Regulation of Government number 46 of 2013 where the change is in the final tax rate for MSMEs which was initially 1% to 0.5% so that it is hoped that it will increase taxpayer awareness to comply with paying taxes during the covid-19 pandemic.

According to [Andrew and Sari \(2021\)](#), [Guztaman and Djamaluddin \(2019\)](#) in their research found that the changes in tax rates influence and improve taxpayer compliance. The government expect by giving the incentive, the MSME can get leeway in paying taxes from was 0.5% applicable from April to September 2020 and extended with the Regulation of Financial Ministry number 86/PMK.03/2020 so the incentive period is extended until December 2020. On 1 July 2021, this incentive is extended again using the Regulation of Financial Ministry number 82/PMK.03/2021 and will be continued until revoked. According to the previous research, [Pradhana \(2020\)](#) prove that proves that awareness, knowledge and understanding, tax sanctions and account representative performance have a significant positive effect on taxpayer compliance. However, in Marcori (2018)'s research, tax authority's services have no significant effect on taxpayer compliance. As researched by Muniroh and Azizi (2019) on MSME listed in Rembang Regency, knowledge of taxpayers has a positive effect on taxpayer compliance, because the higher the knowledge of taxpayers, taxpayer compliance will also increase.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Tax Definition and Function

In Undang-Undang number 28 of 2007, tax is mandatory contribution for a country owed by individual or corporate that which is coercive under the law by not receiving direct returns and is used for state purposes for the best prosperity of the public. The main function of tax are the budgetary and monetary function.

Tax Type

There are three category of tax type according to [Resmi \(2017:7\)](#) those are:

1. According to the group
 - a. Direct Tax is the tax that is borne by personal taxpayers and cannot be imposed on other parties. For example income tax, because income is charged to the taxpayer who receives the income.

- b. Indirect Tax is the tax that borne to the other taxpayer. For example Value Added Tax (VAT), this tax is paid by the seller but the VAT could be charged to the buyer if there is an agreement.
- 2. According to the characteristic
 - a. Subjective Tax is the tax that taxed to the individual taxpayer with taking into account the state of taxpayer. For example is Withholding Tax (WHT).
 - b. Objective Tax is the tax that taxed to the object, condition, action or event, regardless of the state of the taxpayer. For example is Value Added Tax (VAT) and Property Tax.
- 3. According to the collection institution
 - a. State Tax is the tax that the collection authority is on central government with the regulation on Financial Ministry through the Directorate General of Taxation. Those are: Withholding Tax (WHT), Value Added Tax (VAT), Land and Building Tax for Plantation, Forestry and Mining Sector, and Stamp Duty.
 - b. Province Tax is the tax that the collection authority is on the local government with the implementation is carried by the Regional Revenue Service (*Dinas Pendapatan Daerah*). Those are: vehicle tax, duty on transfer of motor Vehicle names, motor vehicle fuel tax, surface water tax, cigarette tax, hotel tax, restaurant tax, entertainment tax, advertising tax.

Tax Payer Compliance

According to Indonesia Dictionary, compliance is submitting, obeying or complying with the teachings or applicable rules. According to [Jatmiko \(2006\)](#), compliance is individual or groups' motivation to do or not do according to the rules that have been set.

Micro, Small and Medium Enterprise (MSME).

According to Maharani (2015) MSME are one of the most important parts of the populist economy in a region or a country. In Undang–Undang number 20 of 2008 about MSME are owned by the individuals and/or entities productive businesses that meet the criteria Micro Enterprises as regulated in this Law. A microenterprise is a stands alone entity as the productive business, run by individuals or groups or business entity, not a branch or a subsidiary according to the regulation applied, micro-enterprise are had revenue in a year from their sales no more than Rp 300.000.000. A small enterprise is a stands alone entity as the productive business, run by individual or groups or business entity, not a branch or a subsidiary according to the regulation applied, a small enterprise is an entity with revenue in a year from Rp 300.000.000,- up to Rp 2.5M. A medium enterprise is a stands alone entity as the productive business, run by individuals or groups or business entity, not a branch or a subsidiary according to the regulation applied, a medium enterprise is an entity with revenue in a year from Rp 2.5M up to Rp 4.8M.

The Regulation of Government Number 23 of 2018

This law reformed the previous regulation, namely the Government Regulation (PP) Number 46 of 2013, where the meaning of this change was to provide convenience for MSME individual taxpayers as well as corporate taxpayers. According to the Regulation of Government number 23 of 2018 tax payers that taxed using final tax 0.5% are those tax payers that have gross income under Rp 4.8 billion in a year. With that limitations amount, the government in explicitly targeting the MSME as the tax target, so then will be more MSME will do their tax obligations according to the tax regulations applied.

Tax Rate

Tax rates are prepared based on considerations of the sustainability of the taxpayer's business, especially in the MSME sector, where we often found MSME that's still in the developmental stage with an unstable financial condition, so that the rate shouldn't be burdensome and receive an optimal result and based on justice ([Zulma, 2020](#)).

Tax Authorities' Service

Tax Authority Service is the fulfilment of taxpayer requirements in the form of services for the benefit of the organization following the basic regulations and established procedures. One of the supporting factors for taxpayers to fulfil their tax obligations is the tax authority service so that tax administration can be achieved properly. Where the tax service can be viewed from giving service to taxpayers in the form of effectiveness and efficiency in services both in digital and non-digital terms. This case was supported by research done by Ramadiansyah, and the others (2014:3) which convey that good service will encourage taxpayers' obedience.

Tax Knowledge

Knowledge is general provisions known by the people, tax knowledge is the things known by the taxpayer of taxation in the form of knowledge about tax laws, the procedure of calculating and reporting tax obligations, and the function and role of tax (Trifina & Wijayanti, 2016). The process of taxpayers to understand and know the regulations also the laws of the tax procedure as well and apply the knowledge to do the tax activities, for example paying taxes, reporting tax returns, and so on (Wijayanti et al., 2015).

Theory of Planned Behavior

The Theory of Planned Behavior is the development from Theory of Reasoned Action that developed by Ajzen (1991). There are 3 factors that influences the emergence of intention to behave, those are:

1. Behavioral Beliefs

Behavioral beliefs is individual opinion or perception of things related to the good and bad aspect of behavior.

2. Normative Beliefs

Normative belief is a belief that is formed by another person and influences another individual in taking the policy or decisions.

3. Control Beliefs

Control beliefs are beliefs about supporting or hindering things of displayed behavior from an individual.

Hypothesis Development

A good taxpayer should have good knowledge and understanding of tax law that applied in Indonesia, as they can fulfill their tax obligations. The more comply it means the more knowledge and understanding of the taxpayer, and vice versa.

The hypothesis is a temporary presupposition of the research problem presented in the form of a statement. Based on the formulation of the problem, the theoretical basis, the research framework described above, the research hypotheses proposed in this study are as follows:

The Influence of Tax Rates on Tax Reporting Compliance

According to the Theory of Planned Behavior, the tax rates are relevant to people's expectation to motivate themselves or others to fulfill their tax obligations. The tax rate of MSME applied currently is 0.5% from was 1%. The decrease of tax rate are expected to motivate the taxpayer to fulfill their tax obligations and give fairness to the MSME. According to the research of [Guztaman and Djameluddin \(2019\)](#) tax rate are positively affect to the tax reporting compliance of MSME. Based on theoretical review and the result from previous research, the hypothesis that could be tested in this research is:

H1: Tax rates have a positive influence on Tax Reporting Compliance.

The Influence of Tax Authorities Service on Tax Reporting Compliance

During Covid-19 Pandemic, the service from tax authorities are very limited, all of tax office are close for direct consultation and any other activities. The services are move to digital and remote service, this information technology-based service delivery policy has several challenges. Many taxpayers are still not ready to access services using the internet. One of the things that must be prioritized in the implementation of public services is the level of customer satisfaction (Wulan & Mustam, 2017). To realize high community satisfaction, the quality of services provided by the government needs to be considered. Wulan and Mustam (2017) state that service quality is a certain measure to determine whether the service received by customers is in accordance with established service standards.

The result of research conducted [Wicaksono \(2016\)](#) and [Andrew & Sari \(2021\)](#) successfully proved that the tax authorities' service has positive influence on taxpayer compliance of MSME. Based on theoretical review and the result from previous research, the hypothesis that could be tested in this research is:

H2: Tax Authorities Service has a positive influence on Tax Reporting Compliance.

The Influence of Tax Knowledge on Tax Reporting Compliance

Tax knowledge is the general information of general concept in taxation that applicable in Indonesia from tax subject, tax object, tax rate, tax payable calculation, and tax payable bookkeeping until how to report the tax (Andriyani, 2000). The more taxpayer understand about taxation they will more comply in paying tax, this supported by the Theory of Planned Behavior that tax knowledge is influence by the control belief.

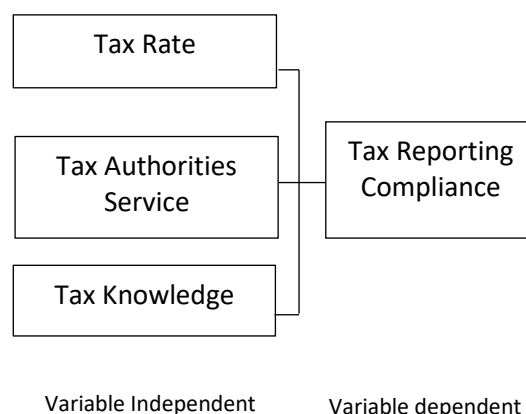
The research of Muniroh and Azizi (2019), [Waluyo \(2018\)](#), also Sekarwangin and Palupi (2020) prove that the tax knowledge is influence the tax reporting compliance of MSME. According to the theoretical and previous research, the hypothesis that could be tested in this research is:

H3: Tax Knowledge has a positive influence on Tax Reporting Compliance.

Research Framework

The following study framework was developed by the researcher to determine the link between independent and dependent variables in connection with the literature review and hypothesis development discussed:

Figure 1. Research Model



RESEARCH METHOD

The data collecting method used in this research is to distribute questionnaires to MSME's tax payer listed in Bekasi Regency. According to Suharsimi (2015), questionnaires are list of questions or statements that should be filled with the respondent. This research will distributed the

questionnaires directly to respondents. Using the Likert scale the questionnaires will be given to the respondent as the Likert Scale is designed to examine the agreeing or disagreeing on statements' subject strengthens (Sekaran & Bougie, 2016). The population in this research is the MSME in Bekasi Regency that registered as tax payer in Kantor Pelayanan Pajak (KPP) Pratama Cikarang Selatan, Kantor Pelayanan Pajak (KPP) Pratama Cikarang Utara, and Kantor Pelayanan Pajak (KPP) Praatma Cibitung. The sample in this research is the MSME taxpayer in Kantor Pelayanan Pajak (KPP) Pratama Cikarang Selatan, Kantor Pelayanan Pajak (KPP) Pratama Cikarang Utara, and Kantor Pelayanan Pajak (KPP) Pratama Cibitung. The method to use in this research as the sampling method is the non-probability sampling that the characteristics in the population are not attached to have any probability to the chosen subject for sample, so the sample are cannot be generalized to the population. The purposive sampling will be chosen as the sampling techniques in this research, as the sample in this research is confined to specific types of population that can provide the desired information. The criteria of sampling in this research are:

1. Micro, Small and Medium Enterprise (MSME) in Bekasi Regency.
2. Micro, Small and Medium Enterprise (MSME) that has tax ID (NPWP) and registered as tax payer in KPP Pratama Cikarang Selatan / KPP Pratama Cikarang Utara / KPP Pratama Cibitung.
3. Micro, Small and Medium Enterprise (MSME) that has gross income under 4.8 Million rupiah in a year.

The Partial Least Square (PLS) is used to analyze the data and hypothesis testing in this research. The Partial Least Square (PLS) is equation model of Structural Equation Modelling (SEM) using the variance or components based structural equation modeling approach. The Partial Least Square (PLS) is a more appropriate approach for prediction purposes, especially in conditions where indicators are formative. Since the approach to estimating the latent variable is considered as a linear combination of indicators, it avoids the problem of indeterminacy and provides a definite definition of the score component.

RESULT AND DISCUSSION

The data use in this research is primary from questionnaire that shared to MSME's business owner in Bekasi Regency that registered as taxpayer in Kantor Pelayanan Pajak (KPP) Pratama Cikarang Selatan, Kantor Pelayanan Pajak (KPP) Pratama Cikarang Utara and Kantor Pelayanan Pajak (KPP) Pratama Ciibitung. The samples need in this research are 100 respondents and the questionnaire shared to 110 respondents, where the 10 respondents are does not meet the criteria. From the 100 respondents, they are divided into 3 identification classification. According to business type, the respondents divided into Service Company, Retail Company and Manufacturing Company. According to the business age, the respondents divided into <2 years, 2-4 years, 4-6 years, 6-8 years, and >8 years. According to the tax office they are registered, the respondents divided into Kantor Pelayanan Pajak (KPP) Pratama Cikarang Selatan, Kantor Pelaynan Pajak (KPP) Pratama Cikarang Utara and Kantor PelayananPajak (KPP) Pratama Cibitung.

The validity test of the questionnaire is to show the question is having valid value to represent the variables. The convergent validity test is the evaluation of the indicators correlations on the research. The correlations value is good if the value is above 0.70, however According to Ghozali & Latan (2015), the research on development stage scale, the loading factors with value from 0.50 to 0.60 is still acceptable. From the test, 7 indicators are not fulfill the minimum correlations value and should be eliminated. According to the Average Variance Extracted (AVE) value Tax Rates (X1) has 0.708, Tax Authorities' Service (X2) has 0.588, Tax Knowledge (X3) has 0.549 and Tax Reporting Compliance (Y) has 0.636, all of the variables are valid as the AVE Value of each variables are above 0.5. The Discriminant Validity test using the Fornell Larcker Criterion (HTMT) are valid on all variables As seen on the table 4.6, the variable Tax Authorities' Service (X2) Fornell Larcker Criterion (HTMT) value were 0.767 and bigger from the other variables, the variable Tax Knowledge (X3) Fornell Larcker Criterion (HTMT) value were 0.741 and bigger from the other variables, the variable

Tax Rates (X1) Fornell Larcker Criterion (HTMT) value were 0.841 and bigger from the other variables. According to the cross loading in discriminant validity result, all of the questionnaire items are valid. As the value on each items variable are bigger than the value to other variables.

According to the composite reliability and Cronbach Alpha value, Tax Rates (X1) has 0.826, Tax Authorities' Service (X2) has 0.736, Tax Knowledge (X3) has 0.793 and Tax Reporting Compliance (Y) has 0.817, all of the variables are reliable since the value is above 0.7. According to the R-Square the Tax Reporting Compliance (Y) are influenced 49.3% from the variables in this research, those are Tax Rates (X1), Tax Authorities' Service (X2) and Tax Knowledge (X3). Meanwhile the 50.7% of tax reporting compliance (Y) are influenced by the other variables that not included in this research. According to the path coefficient, all of the independent variables are have positive influence to dependent variables. As the path coefficient value are above zero (0) the independent variables are have positive direction relation to dependent variable. Tax rates (X1) variable t-statistic value is 0.684, the value is under 1.96 for the minimum value and the p-value is above 0.5 so the tax rates (X1) variable is not influence the tax reporting compliance (Y). Tax authorities' service (X2) variable t-statistic value is 3.126, the value is above 1.96 for the minimum value and the p-value is under 0.50 so the tax authorities' service (X2) variable is positively significance influence the tax reporting compliance (Y). Tax knowledge (X3) variable t-statistic value is 5.577, the value is above 1.96 for the minimum value and the p-value is under 0.50 so the tax knowledge (X3) variable is positively significance influence the tax reporting compliance (Y). The predictive relevance of tax reporting compliance (Y) are above 0, this means the observations value of this research is good enough and have the predictive relevance. The GoF value on this research is 0.559, this means the model fit of this research have a goodness of fit (GoF) level in 55.9%.

The influence of tax rates on tax reporting compliance

Tax rates is the amount of tax that stated by the government for the basis calculation in fulfilling the tax obligation on a tax object. During the covid-19 pandemic, the government has publish several regulation regarding the tax incentives also for the MSME. However the hypothesis analysis result on this research, the tax rates t-statistic value is 0.684 and the p-value were 0.514, the result from the regression show that the tax rates does not positively influence the tax reporting compliance of MSME. So the first hypothesis is not supported by the data. The result of this research were accordance with the research conducted by [Pradhana \(2020\)](#) and [Zulma \(2020\)](#) that the tax rates are not positively influence the tax reporting compliance.

The influence of tax authorities' service on tax reporting compliance

Tax authorities' service is the performance of service that given by the tax authorities' to serve the taxpayer. A good tax authority service will give a good impression on taxpayers to comply with their responsibilities as a taxpayer with the emergence of a sense of willingness from the taxpayer. The result on hypothesis testing on this research, the tax authorities' service has a t-statistic value 3.126 and the p-value 0.001. So the hypothesis two is accepted, since the t-statistic is above 1.96 the tax authorities' service is positively significance influence the tax reporting compliance of MSME. The result of this research were in accordance with the research conducted by [Andrew and Sari \(2021\)](#), and [Wicaksono \(2016\)](#) that from their research that conducted in Surabaya and Bantul regency the tax reporting compliance are influenced by the tax authorities' service.

The influence of tax knowledge on tax reporting compliance

Tax knowledge is the basis understanding of taxation that known by the taxpayer in order to support to obey their tax obligations. The more knowledge of taxpayer, means more understanding of taxation that the taxpayer have. The tax knowledge also underpinning the tax awareness that can increase the tax reporting compliance. According to the research test result, the tax knowledge t-statistic value were 5.577 and the p-value were 0.000. This means that the hypothesis three is

positively significance influence the tax reporting compliance of MSME. This researchs' result were in accordance with the research that conducted by Muniroh and Azizi (2019), [Waluyo \(2018\)](#), [Mujiyati et al. \(2020\)](#) and [Zulma \(2020\)](#) that resulted the tax knowledge are significantly affect the tax reporting compliance on their research.

CONCLUSION

This research aims to examine the influence of tax rates, tax authorities' service and tax knowledge on tax reporting compliance. Based on the analyzed data, the conclusions derived for this study are as follows:

1. The tax rates variable are not influence the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency. According to the t-statistic value is 0.684 that lower than minimum value 1.96 and the p-value were 0.514. Those implies that the tax rates are not increasing the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency.
2. The tax authorities' service variable are influence the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency. According to the t-statistic value is 3.126 with the p-value 0.001. Those implies that the tax authorities' service not increasing the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency.
3. The tax knowledge variable are influence the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency. According to the t-statistic value were 5.577 bigger than the minimum value 1.96 with the p-value 0.000. Those implies that the tax knowledge are increasing the tax reporting compliance of MSME taxpayer during the covid-19 pandemic in Bekasi Regency.

The limitation of this research are the research only done on Bekasi Regency, and only use three variables as independent variables affecting tax reporting compliance, which are tax rate, tax authority service, tax knowledge.

Based on the limitation of the research, so future research should use more variables other than variables used on this research, such as tax sanctions, financial condition, tax payer characteristics, etc.

The implications of the research are that the research results can not be generalized to other region, because this research is only a case study.

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