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## Determinants of Tax Rates and Sanctions on MSME Taxpayer Compliance with Tax Understanding as a Moderating Variable (Empirical Study on MSMEs Taxpayers in the Modern Market)

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**Abstrak:** This research aims to test and analyze the influence of tax rates and tax sanctions on taxpayer compliance with understanding of taxation as a moderating variable. This research aims to test and analyze the influence of Tax Tariffs and Sanctions on Taxpayer Compliance with Tax Understanding as a Moderating Variable (Empirical Study on MSMEs Taxpayers in the Modern Market). The research **object** is taxpayers of micro, small, medium enterprises (MSMEs) in the Modern Market, especially the culinary sector. The research approach used quantitative using primary data. Data collection was carried out using a questionnaire sheet instrument, by distributing questionnaires to 100 taxpayer MSMEs in Pasar Modern who were engaged in the culinary sector as respondents. Data analysis **methods** by applying structural equation modeling with the help of the WarpPLS 7.0 tool. The research **results** show that the tax rate is significantly negative on taxpayer compliance, this shows that the lower the tax rate imposed, the more taxpayers will comply with paying taxes. Tax sanctions do not have a significant effect on taxpayer compliance. Understanding of tax regulations moderates the influence of tax rates on increasing taxpayer compliance. Tax understanding moderates the influence of tax sanctions on increasing MSMEs' taxpayer compliance.

**Keyword:** Tax Rates, Tax Understanding, Tax Sanctions, MSME Taxpayer Compliance

### INTRODUCTION

The sustainability of the development of micro, small and medium enterprises has received considerable attention from the Indonesian government, considering that many have a positive impact on the economy. The increase in the number of MSMEs is proven in the growth graph which increases from year to year. Based on data from the Ministry of Cooperatives and SMEs in 2022, it is stated that there has been an increase in the quantity of SMEs in all provinces in Indonesia to reach 8.71 million units (Putri 2023). The government issued special tax regulations for MSMEs, in Republic of Indonesia Government Regulation Number 23 (2018) which contains the application of taxes for MSMEs operating in Indonesia

within a certain period of time. However, the existence of the MSME tax law does not necessarily mean that MSME business actors can comply with the tax law. Santia, (2020) revealed that the Ministry of Finance's DJP managed to record that only 2.3 million MSMEs had paid taxes from 67 million Micro, Small and Medium Enterprises in Indonesia. This data shows that there are still many MSMEs that do not comply with paying taxes. This phenomenon indicates that MSME taxpayer compliance is still low, which results in state tax revenues not being absorbed optimally.

According to research results (Pranandika dan Jaeni, 2023), taxpayer compliance for MSMEs is influenced by tax awareness. Compliance with paying taxes is very important because it can improve a country's economy. Many factors can influence taxpayer compliance, such as tax rates, tax sanctions, and tax understanding. Several previous studies, such as seperti (Lazuardini et al., 2018) found that understanding tax regulations and tax rates has a significant positive influence on MSME taxpayer compliance. Tax sanctions show an insignificant negative effect on tax compliance (Lazuardini et al., 2018) and (Cahyani dan Noviari, 2019) found that tax sanctions have a positive effect on tax compliance in MSMEs.

Regarding tax understanding, (Anis Maili, 2022) and (Arta & Alfasadun, 2022) also show that tax understanding is able to moderate the relationship between tax rates and tax sanctions on taxpayer compliance. Apart from that, the tax rate and tax sanctions variables have also been proven to provide a positive direction towards taxpayer compliance. However, the tax rates in research (Anis Maili, 2022) show results that are not significant in the negative direction. In research (Adi, 2018) understanding taxes has no effect on compliance with paying taxes. This shows that understanding taxes does not significantly influence tax compliance, and further research needs to be done to understand the factors that might influence tax compliance.

Apart from the phenomena obtained from previous research, we need to know that people's daily basic needs are culinary or food products, so that there is always a continuous demand for food. This situation creates culinary business opportunities which have enormous potential (Nurmala et al., 2022). This phenomenon illustrates that the culinary business is not only a business activity, but also supports community survival and improves the economy of a region. In line with the importance of understanding people's needs and preferences for culinary products, this research will focus on a place that represents culinary diversity and consumer habits, therefore this research will be carried out in the Modern Market area, especially the culinary sector. There are good transportation facilities around Pasar Modern, such as MRT stations, bus stops, and easy road access. Its strategic location makes the Modern Market easily accessible to various parties, including business people and consumers.

**The novelty** in this research is in the modern market area, especially the culinary sector, the variable understanding of taxation moderates the relationship between tax rates and tax sanctions on taxpayer compliance and the analysis tools used by WarpPLS, where most researchers' searches use SPSS, SmartPLS and Amos tools. Based on the problems above, the author formulates the problem as follows: do tax rates and tax sanctions influence MSME taxpayer compliance in the Modern Market? Does understanding of taxation moderate the relationship between tax rates and tax sanctions on MSME taxpayer compliance in the Modern Market?

#### Hypothesis development

Based on research by (Arta & Alfasadun, 2022), (Lazuardini et al., 2018), and (Cahyani dan Noviari, 2019) tax rates have a significant effect on taxpayer compliance, the first hypothesis can be developed, namely:

H<sub>1</sub>: Tax rates influence MSME taxpayer compliance in the Modern Market.

Research (Nafidha Anis Maili 2022), (Arta & Alfasadun, 2022), (Asrianti, 2018) Tax sanctions have a significant effect on taxpayer compliance, so it can be assumed that the second hypothesis is:

H<sub>2</sub>: Tax sanctions influence MSME taxpayer compliance in the Modern Market

Previous research results (Cahyani dan Noviari, 2019), (Lazuardini et al., 2018), (Arta & Alfasadun, 2022) show that tax rates have a significant effect on taxpayer compliance, Based on research (Lestari, 2023) tax understanding is able to moderate the relationship between tax sanctions and taxpayer compliance, so it can be assumed that the third hypothesis is: The fourth hypothesis is:

H<sub>3</sub>: Tax understanding is able to moderate the relationship between tax rates and MSME taxpayer compliance in the Modern Market.

H<sub>4</sub>: Tax understanding is able to moderate the relationship between tax sanctions and MSME taxpayer compliance

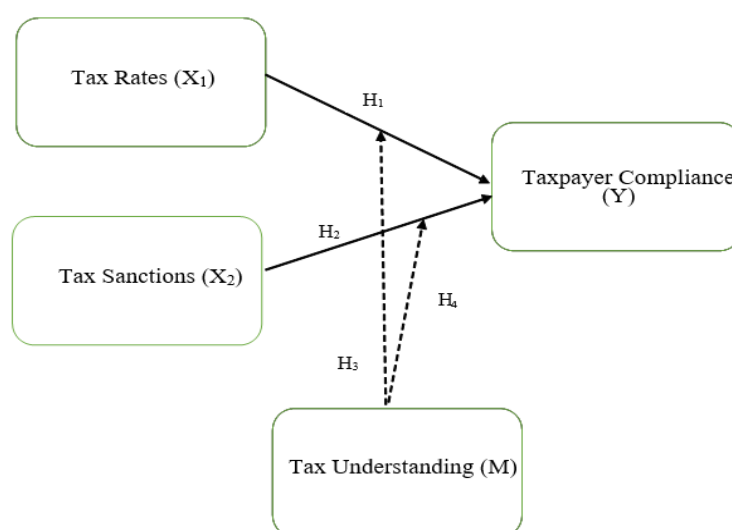


Figure 1. Conceptual Framework

## METHOD

The method in this research uses a descriptive research type with a quantitative approach, while the type of data used in this research is primary data sourced from respondents who have been designated as research subjects for the sample research subjects (Sugiyono, 2017). This research was carried out for six months from survey, pretest, data tabulation to data processing. The population used in this research is MSMEs in the culinary industry sector in the Blok M Modern Market area, Jakarta. The sample used in this research used a purposive sampling method or known as a purposive sampling design (Anjarwati, Risdwiyanto, Andriya Deni, et al., 2024). Referring to (Hair et al., 2016) the sample size is determined by accumulating the highest number of indicators for each research variable and then multiplying by 5-10, so that the minimum sample is at least 80. Making the questionnaire instrument takes references (Permata & Zahroh, 2022), the Taxpayer Compliance variable (Y) has six indicators (Irawati & Sari, 2019), and the Tax Rate (X<sub>1</sub>) has three indicators (Tawas et al., 2016), Tax Sanctions (X<sub>2</sub>) four indicators (Khodijah et al., 2021) Tax Understanding (M) three indicators (N. T. Dewi & Sumaryanto, 2019), and answers use a scale of 1-5. In the end, this research used 100 samples.

Data analysis technique. The first stage is Pretest. Stages of testing actual research instruments, trials were carried out on 30 respondents. This trial was carried out to determine

the level of validity and reliability of the instrument. The results show that the instrument is valid and reliable so that it can be used at a further stage. The second stage is descriptive analysis and the third stage, data analysis using structural equation modeling known as the statistical tool WarpPLS 7.0 software. This analysis estimates the measurement model first in the form of an outer model, then by estimating a structural model or what is called an inner model, (Kock dan Hadaya, 2016), (Ghozali & Latan 2017) and (Sholihin & Ratmoni, 2021).

## RESULTS AND DISCUSSION

### Descriptive Analysis.

Respondent characteristics are intended to provide a general description of the situation of the respondents who are the research sample. A summary of the characteristics or profiles of respondents who meet the criteria can be seen in Table 1 below:

**Table 1. Characteristics of Respondents**

No	Description	Frequency	Percent
1	Gender		
	Male	57	57%
	Female	43	43%
2	Length of Business		
	1-3 Years	18	18%
	4-5 Years	57	57%
	>5 Years	25	25%
3	Participate in Tax Socialization		
	<5 times	39	39%
	5-10 times	52	52%
	10-15 times	8	8%
	>15 times	1	1%
4	Total Income per year		
	>Rp. 500.000.000	98	98%
	>Rp. 4.800.000.000	2	2%
5	Whether or not you have received tax sanctions		
	Have ever received tax sanctions		
	- Sanctions for late tax payments	11	11%
	- Sanctions for those who do not report taxes	18	18%
	Never	71	71%

Source: Data is processed (2024)

The characteristics of respondents based on gender show that the respondents in this study were men who were more dominant at 57%, had the highest frequency of management for 4-5 years at 57%, participated in tax socialization 5-10 times at 52%, total income per year >Rp. 500,000,000 by 98%. 71% of respondents had never received tax sanctions, followed by 18% who had received sanctions for not reporting taxes and 11% who had received sanctions for late paying taxes.

### Data Processing Results

#### Testing on the outer model

The results of the convergent validity test have a factor loading value for each indicator that exceeds 0.70, so the model is considered valid. The results of the composite reliability, average variance extracted, and cronbach's alpha tests as in the table show variable values greater than the standard 0.5 (> 0.5). It can be concluded that all variables show

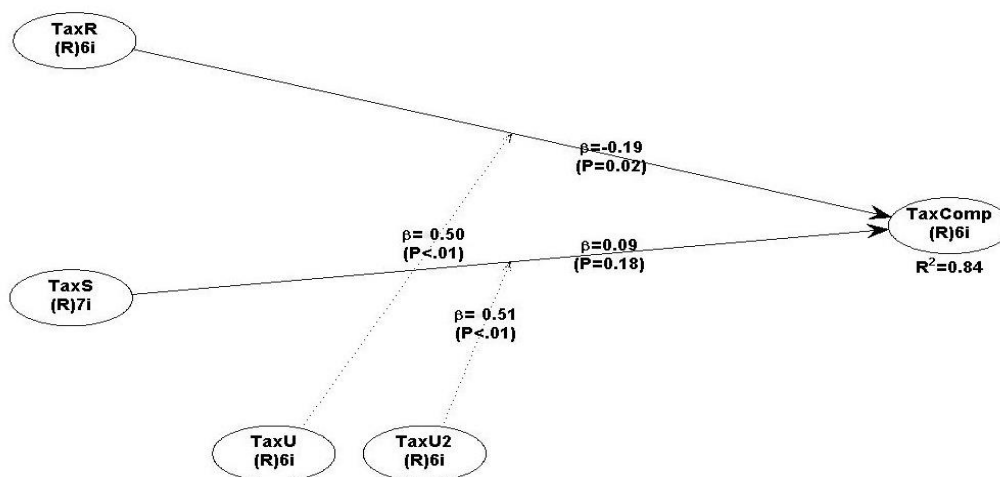
taxpayer compliance, tax understanding, tax sanctions, consistent and appropriate tax rates in measuring instruments.

**Table 2. Construct Reliability and Validity**

Variabel	Cronbach's Alpha	Composite Reliability	Nilai Cut Off	Average Variance Extract (AVE)
Taxpayer Compliance	0,924	0,940	>0,5	0,725
Tax Understanding	0,904	0,927	>0,5	0,679
Tax Sanctions	0,911	0,930	>0,5	0,658
Tax Rates	0,890	0,916	>0,5	0,647

Source: WarpPLS 7.0 Output (2024)

Testing on the Inner model. The results of the Average Path Coefficients, Average R2, Average Adjusted R2 values meet the criteria for p values less than 0.05. The result of the Tanenhaus GOF value in this test is 0.7, if you refer to Ghozali & Latan (2017) greater than 0.36 is a large category, because the test result value is 0.7 it can be said to be a large category and the GOF test results are declared fit.



**Figure 2. Model Structure**

Notes: TaxR: Tax Rates, TaxS: Tax Sanctions, TaxU: Tax Understanding, TaxU2: Tax Understanding, TaxComp: Taxpayer Compliance.

Source: WarpPLS 7.0 Output (2024)

The results of structural model testing are to assess the structural relationship between variables. Hypothesis testing of the path coefficient of each variable must be carried out by comparing the p-value.

**Tabel 3. Hasil Uji Hipotesis**

	Koefisien	P-values	Sig	Hipotesis
Tax Rates →Taxpayer Compliance	-0.193	0.002	0,05	H <sub>1</sub> : Accepted
Tax Sanctions →Taxpayer Compliance	0.090	0.18	0,05	H <sub>2</sub> : Rejected
Tax Rates →Tax Understanding →Taxpayer Compliance	0.503	0.001	0,05	H <sub>3</sub> : Accepted
Tax Sanctions →Tax Understanding →Taxpayer Compliance	0.512	0.001	0,05	H <sub>4</sub> : Accepted

Source: WarpPLS 7.0 Output (2024)

The results of the four hypotheses were only hypothesis H<sub>2</sub> which was rejected because the significance value was below the standard value (0.05). Meanwhile, the other three hypotheses, namely H<sub>1</sub>, H<sub>3</sub> and H<sub>4</sub>, were accepted because the significant value was above the predetermined standard value.

**Tabel 4. R-Squared and Q Square**

	R Square (R <sup>2</sup> )	R Square Adjusted	Q Square (Q <sup>2</sup> )
Taxpayer Compliance	0,835	0,828	0,744

Source: WarpPLS 7.0 Output (2024)

The effect of tax rates and tax sanctions on taxpayer compliance was obtained with an R-Squared value of 0.835, which is included in the strong category  $\leq 0.70$ , as shown in table 4. In addition to looking at R-Square values, the importance of predictive Q-Square for constructive models is also assessed. For taxpayer compliance, the Q-squared is 0.744, which is a measure of how well the model and its parameter estimates reproduce the observed values. The quantity Q<sub>2</sub> has values ranging from 0 to 1; the higher the value, the better the model. The Q<sub>2</sub> value is equal to the total coefficient of determination in path analysis, and values above 0 indicate that the model has lower predictive relevance.

**Discussion**

**The influence of tax rates on MSME taxpayer compliance in the Modern Market area.**

The results of the analysis show that the effect of tax rates on taxpayer compliance is negative and significant. This means that tax rates have a significant influence. However, when tax rates increase, MSME taxpayer compliance will decrease, and vice versa. If tax rates for MSMEs are set fairly, it will be easier for taxpayers to fulfill their tax obligations. In this case, MSME players must comply with the tax regulations set by the government, so that they will not experience delays in paying the tax owed in accordance with the tax regulations relevant to MSMEs. The research results are supported by previous researchers (Tambun & Riris, 2019) and (Hapsari & Kholis, 2020) who found that tax rates have a good and substantial influence on MSME taxpayer compliance.

This study validates these findings. The fairer the tax rates charged to MSME taxpayers, the greater the level of compliance, thereby having the ability to limit the growth of non-compliance in paying taxes at the rates determined by tax laws and regulations. However, other research (Fitria & Supriyono, 2019) found that the application of tax rates is still relatively high, so that they are in arrears or even do not pay taxes, this can cause tax compliance to decrease. Calculation of the amount of income received by MSME actors should use a system or application, so that they can quickly and accurately calculate the amount of tax obligations that must be paid (Anjarwati, et al., 2024), (Harahap et al., 2023), (Yolifiandri, Kamil, et al., 2023) and (Purwanti et al., 2023).

**The influence of tax sanctions on MSME taxpayer compliance in the Modern Market area.**

The analysis findings show that the impact of tax sanctions on taxpayer compliance is known. The results of the analysis show that tax sanctions on taxpayer compliance are positive and not significant. This means that tax sanctions have an insignificant effect but have a positive value, meaning that the stricter the tax sanctions, the more taxpayers comply with tax regulations. However, on the other hand, taxpayers do not comply with tax regulations. If there is no firmness from enforcing tax sanctions, many non-compliant

taxpayers will fail to pay taxes. This research is in line with (Widyanti et al., 2021) which states that tax sanctions have no influence on taxpayer compliance.

Another study (Nurfaza 2020) shows that tax sanctions do not make taxpayers fulfill their tax obligations, as required by pasal 19 ayat 1 UU RI. In contrast to research conducted by (Siamena et al., 2017), the higher the tax sanctions, the higher the taxpayer compliance. This is in line with research (Arisandy 2017) which shows that tax sanctions increase taxpayer compliance. Tax sanctions have the effect of increasing taxpayer compliance (Rahmawati & Kamil, 2023) dan (Kamil, 2021).

### **The Moderating Effect of Tax Understanding on the relationship between tax rates and MSME taxpayer compliance in the Modern Market area.**

The results of the analysis show that understanding taxation can moderate the relationship between tax rates and taxpayer compliance. This means that understanding taxation can change the relationship between tax rates and increase taxpayer compliance. Understanding tax regulations can moderate the relationship between tax rates and MSME taxpayer compliance. When tax rates influence MSME taxpayer compliance and then balance it with an understanding of tax regulations, MSME compliance in paying taxes will increase compliance as stated relating to taxpayer behavior based on awareness of tax obligations and relying on the laws that have been established. In line with research conducted by (Mahfud et al., 2017), it was found that taxpayers' understanding of tax regulations is the basis for fulfilling tax obligations. Because tax regulations continue to change, taxpayers must study them further so that there are no mistakes in fulfilling tax obligations.

### **The Moderating Effect of Tax Understanding on the relationship between tax sanctions and MSME taxpayer compliance in the Modern Market area.**

Based on this research, understanding taxation can moderate the relationship between tax sanctions and taxpayer compliance. This means that understanding taxation can be said to be able to regulate the relationship between tax sanctions and taxpayer compliance. As a result, knowledge about taxation can have an impact on the relationship between tax consequences and taxpayer compliance. Taxpayers will comply with taxation if they know that tax sanctions will cause more harm to them. If the taxpayer pays taxes in accordance with the rules and regulations in taxation and does not commit any errors or violations in taxation, the taxpayer will not receive a tax sanction. MSME players need to take part in socialization from the Tax Office or other institutions that provide explanations (Pandiangan et al., 2024), (Anjarwati, Kamil, et al., 2024) dan (Yolifiandri, Frimayasa, et al., 2023).

This research is in line with (Arta & Alfasadun, 2022) that tax sanctions significantly influence taxpayer compliance as well as in research (Asrianti, 2018). Other research (Firnanda, 2018) shows that understanding tax law does not mitigate the impact of tax sanctions on taxpayer compliance. This study reveals that taxpayers who commit fraud and complete tax evasion will face severe penalties. This is because taxpayers think that tax officers often ignore or do not touch them.

## **CONCLUSION**

Based on the discussion that has been carried out regarding the influence of tax rates and tax sanctions on MSME taxpayer compliance with an understanding of taxation as a moderating variable, the following conclusions are obtained: This study finds that tax rates have a negative and significant influence on MSME taxpayer compliance. This shows that the lower the tax rate imposed on taxpayers, the more obedient taxpayers are in paying their taxes. Tax sanctions do not have a significant effect on MSME taxpayer compliance, this shows that tax sanctions will not affect taxpayer compliance. The test results show that

understanding tax regulations moderates the influence of tax rates on MSME taxpayer compliance. When tax rates are balanced with an understanding of tax rate regulations, compliance in paying taxes will increase. The results show that understanding tax regulations moderates the impact of tax sanctions on MSME taxpayer compliance. This rule means that taxpayers who understand tax witnesses can anticipate not committing tax violations.

The advice that can be given is that MSME players should always be active in following the latest information, so they can better understand tax rates and tax sanctions. This is to avoid tax violations and increase compliance with paying taxes, for decision-making parties to provide the latest information about changes existing changes For future researchers, they can add variables that influence taxpayer compliance, examine different objects, increase the sample size so that the larger the research results, the better.

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