

# The Influence of Taxation Knowledge, Taxpayer Morale and Taxpayer Awareness on MSME Taxpayer Compliance in Jakarta with Tax Sanctions as Moderation

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## Abstract

This study aims to test and determine the effect of taxation knowledge, taxpayer morals, and taxpayer awareness on taxpayer compliance in MSMEs in DKI Jakarta which is moderated by tax sanctions. This research is quantitative research. The research population is MSME players in DKI Jakarta. The sample used in this study were taxpayers in DKI Jakarta with a total of 106 respondents. This study uses SmartPLS4 software version 4.0.9.4 with the aim of testing hypotheses. The results obtained in this study are: First, the influence of taxation has no significant effect on taxpayer compliance. Second, taxpayer morale has no significant effect on taxpayer compliance. Third, taxpayer awareness has a significant effect on taxpayer compliance. Fourth, tax sanctions have a significant effect on taxpayer compliance. Fifth, the effect of tax knowledge on taxpayer compliance has no significant effect on moderation of tax sanctions. The sixth effect of taxpayer morale on taxpayer compliance has no significant effect on moderating tax sanctions. Seventh, the effect of taxpayer awareness on taxpayer compliance has no significant effect on moderating tax sanctions.

**Keywords:** Taxation Knowledge, Taxpayer Morale, Taxpayer Awareness, Taxpayer Compliance, And Tax Sanctions.

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## INTRODUCTION

Taxes are the biggest support for the Indonesian state budget, one of the sources of government tax revenue is through micro, small and medium enterprises (MSMEs). The level of MSME tax compliance is still low, so it is necessary to research what factors can influence in increasing MSME tax compliance (Umayaksa & Mulyani, 2020). An individual's knowledge of a provision or regulation relating to himself is very important, including in matters relating to taxation rules that contain the rights and responsibilities attached to us as taxpayers. By knowing our tax rights and responsibilities, we will be assisted in carrying out these tax obligations (Saprudin *et al.*, 2020). Taxpayer morale is an attitude that comes from each individual. Taxpayer morale is needed to increase taxpayer compliance in fulfilling their tax obligations. If taxpayers prioritize morals in making decisions to pay their taxes, then they will be more obedient than other taxpayers (Maula *et al.*, 2020).

Micro, Small and Medium Enterprises (MSMEs) are one of the important sectors that support

the economy in Indonesia. This is because MSMEs can absorb labor and increase the level of welfare of the perpetrators. Awareness is a state of knowing, recognizing, appreciating, and obeying the applicable taxation provisions and having the seriousness and desire to fulfill their tax obligations, therefore taxpayer awareness of taxation is needed. Fines are the most common type of sanction found in tax law, which is imposed on violations related to reporting obligations. Violations that are also subject to this criminal penalty are violations that are negligent or intentional. From year to year the number of taxpayers has increased, but this increase is not matched by taxpayer compliance. Several tax cases that have occurred in Indonesia have caused taxpayers to feel worried about paying their taxes. Taxpayers are worried that the tax they pay will be used improperly. Therefore, this will also be one of the factors that affect taxpayer compliance (Irmawati & Hidayatulloh, 2019).

Based on the description and research background above, the authors are interested in discussing research entitled "The Effect of Taxation

Knowledge, Taxpayer Morale and Taxpayer Awareness on MSME Taxpayer Compliance in DKI Jakarta with Tax Sanctions as moderation".

## **THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT**

### **Teori Atribusi**

Evidenced by research (Maretanidanini *et al.*, 2023) Attribution Theory Developed by Pasariibu dan Wijaya (2017), Attribution theory is a theoretical model that explains the attitude of oneself and others occurs because of internal and/or external factors that influence. This theory tries to explain that someone does something because there is an influence from internal and/or external factors. Attribution theory explains that internal factors are defined as factors that come from within each person. Internal factors usually come from a person's psychological state that causes the person to do something. If in the context of tax compliance, the internal attribution is the taxpayer's psychological state in paying taxes. The next factor is external attribution, which is a factor that comes from an individual's external conditions such as government policies, environmental conditions, and others.

### **Taxation Knowledge**

In general, people (taxpayers) tend to avoid paying taxes. This tendency occurs due to the low level of public awareness and the lack of knowledge and understanding of tax regulations. Taxpayer awareness in fulfilling tax obligations lacks knowledge and insight related to the application of the system. Therefore, to increase the socialization of taxes, tax officials must increase the tax knowledge of taxpayers (Marsaulina & Putra, 2018).

If taxpayers have more knowledge about taxation, taxpayers will comply with the Directorate General of Taxes (DJP) regulations and will understand taxation. (Handayani & Tambun, 2019).

Tax knowledge has an important task in helping taxpayers to carry out their tax obligations. Knowledge of the tax rules in question is needed so that taxpayers understand taxation in detail, such as understanding how to fill out tax returns accurately, on time, calculate, pay, report taxes owed, and with understanding or knowledge of taxation, it is easier to understand the use of e-filing and e-billing, and must have an understanding of the internet and the performance of operating the internet (Mercyana & Visiana, 2022).

### **Taxpayer Moral**

The morality required to pay taxes is a factor that can affect the level of tax avoidance. The number of cases of tax evasion forms the poor morality of taxpayers. The worse the morality of taxpayers, the more they tend not to follow existing regulations, causing them to view tax avoidance as an ethical thing

to do. Taxpayers who have good morality will see that tax evasion is illegal and unlawful, in addition, they will also feel guilty if they commit tax evasion, so they will not take such actions (Maharani *et al.*, 2021).

Motivation from within individuals or taxpayers to pay off their tax responsibilities voluntarily (Astuti & Panjaitan, 2018).

### **Taxpayer Awareness**

To increase taxpayer compliance, awareness is needed from taxpayers. Taxpayer awareness reflects the willingness to fulfill tax obligations, especially paying taxes. The more taxpayers are aware of the obligation to pay taxes, they will voluntarily pay their taxes and increase the level of taxpayer compliance (Kowel *et al.*, 2019).

Taxpayers who have an optimistic awareness and perception of taxes can increase state tax revenues. Taxpayer awareness as a form of taxpayer action that sees from a point of view or perspective that can relate to beliefs, understanding, and thoughts and tendencies to be in line with the stimuli that have been obtained from the taxation system (Wijayanti & Siahaan, 2022).

A high understanding of taxpayers by considering that paying taxes is not a burden, but a responsibility and obligation as citizens of the country so that they can pay their taxes happily, therefore it is important to continue to increase public understanding and taxpayer compliance to fulfill tax obligations in accordance with applicable regulations (Susyanti & Anwar, 2020).

### **Taxpayer Compliance**

Taxpayer compliance is a situation that arises within taxpayers in understanding all tax norms and trying to comply with all their obligations, starting from filling out tax forms completely and clearly, calculating the amount of tax owed correctly, and paying taxes owed in a timely manner (Astuti & Panjaitan, 2018).

To increase taxpayer obedience, the Directorate General of Taxes always tries to maximize services so that it is expected to increase taxpayer awareness and desire to obey in paying taxes. Obedience means obeying or obeying teachings or rules. Obedient taxpayers are taxpayers who obey and fulfill and carry out their tax obligations in accordance with the provisions of tax laws and regulations (Marsaulina & Putra, 2018).

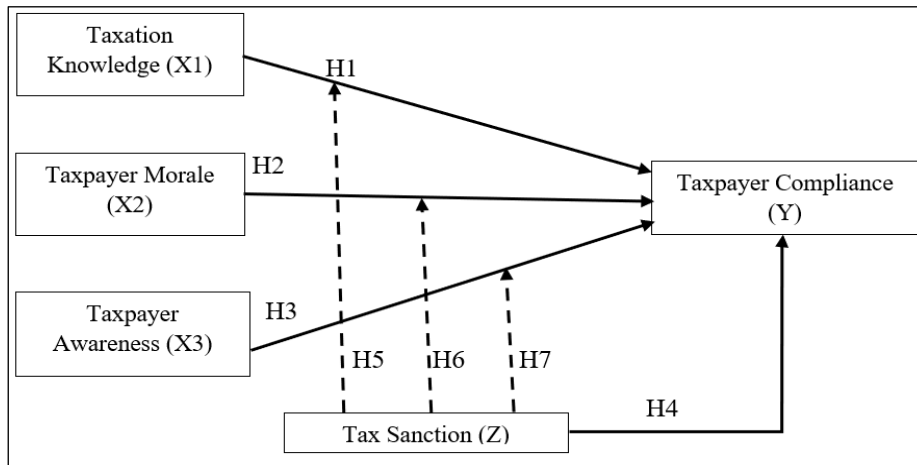
### **Tax Sanction**

Tax sanctions are crucial because the government began to implement a self-assessment system, which in other terms the tax is given full authority to choose the amount of tax payable itself (Astuti & Panjaitan, 2018).

Sanctions are a way carried out by the tax authorities so that taxpayers do not commit fraud in paying taxes. With the severity of sanctions given in the

form of administrative sanctions and criminal sanctions to taxpayers who violate (Marsaulina & Putra, 2018).

**Hypothesis Development**



**Figure 1: Research Model**

**The Effect of Taxation Knowledge on Taxpayer Compliance**

Tax knowledge has an important role in increasing the compliance of taxpayers. When taxpayers are aware of the benefits of taxes, taxpayers can directly realize the important role of paying taxes regularly to the government which will show the level of compliance of taxpayers (Wardani & Wati, 2018).

Tax knowledge is a process in which a taxpayer or group of taxpayers seeks to renew human behavior through teaching and training. The public can obtain knowledge of tax regulations through education both formally and informally. Knowledge and understanding of taxation partially have a positive effect on taxpayer compliance. In this case, they suggest increasing the socialization of taxation both directly and indirectly so that taxpayers become more informed and better understand tax regulations so as to create obedient taxpayers (Sulistiyani & Febri, 2018).

Based on the research conducted, the following hypothesis is formed:

H1: Tax knowledge has a positive effect on MSME taxpayer compliance

**Taxpayer Morale on Taxpayer Compliance**

Tax morale is the most influential variable compared to using other variables. This can bring good hope for increasing tax revenue in our country. Tax morality can be defined as the motivation that exists in individuals to pay taxes (Lesmana & Setyadi, 2020).

Tax morale explains that the level of tax awareness can be achieved because people feel that social inequality is a shared responsibility not only of the government. Taxpayers have the opinion that the taxes paid by the people have been reciprocated by the

government through improved services and facilities that have been synchronized with the taxes paid. Tax morale has a positive effect on tax compliance (Nugroho, 2021).

Based on the research conducted, the following hypothesis is formed:

H2: The influence of taxpayer morale has a positive effect on taxpayer compliance

**Taxpayer Awareness on Taxpayer Compliance**

Increasing taxpayer awareness and compliance is done using the introduction of taxation, but mandatory introduction activities are carried out effectively and carried out using other media that are better known to the public. Taxpayer awareness has a positive effect on taxpayer compliance (Juliantari *et al.*, 2021).

Taxes are the largest source of state revenue, as a result without taxes the country is unable to continue to move forward because there is no funding, there are many people who still do not understand about taxes and also do not like to use taxes, actually they just do not know about the benefits of taxes and what can be obtained by paying them. Therefore, knowledge about taxes is needed by the community. Tax knowledge has a positive effect on compliance with MSME tax obligations (Nadia Salsabila & Imahda Khoiri Furqon, 2020).

Based on the research conducted, the following hypothesis is formed:

H3: The effect of taxpayer awareness has a positive effect on taxpayer compliance

**Tax Sanctions on Taxpayer Compliance**

Attribution theory conveys that individuals will observe someone's behavior so that the individual will know whether the behavior is driven by external or internal influences. Attribution theory uses related tax compliance which results in an effect according to the external behavior of individuals in the form of tax sanctions that influence individuals to fulfill their obligations to pay taxes. Tax sanctions have a positive effect on tax compliance (Nugroho, 2021).

Tax sanctions are a means of social control so that taxpayers do not do things that deviate according to established regulations. Tax sanctions that are strictly enforced on taxpayers will be able to increase taxpayer compliance. So, with the tax sanctions imposed, it can have a deterrent effect on taxpayers who are less obedient to paying their obligations to become a taxpayer (Juliantari *et al.*, 2021).

Tax sanctions are a factor that affects individual taxpayer compliance. Taxpayers will comply because they think of severe penalties in the form of criminal sanctions and administrative sanctions (Putra *et al.*, 2022).

Based on the research conducted, the following hypothesis is formed:

H4: The effect of tax sanctions has a positive effect on taxpayer compliance

#### **Tax Sanctions Strengthen the Relationship Between Tax Knowledge and Taxpayer Compliance**

Tax sanctions can affect the interaction of tax knowledge with tax compliance. If taxpayers have more knowledge about taxation, taxpayers can make tax payments correctly and reduce the risk for taxpayers to receive tax sanctions and taxpayers will be obedient to pay their taxes. Tax Sanctions can moderate the effect of tax knowledge on taxpayer compliance (Yanti *et al.*, 2021).

Tax sanctions can strengthen the relationship between tax knowledge and taxpayer compliance. If the taxpayer's knowledge of tax regulations is good, the taxpayer understands about tax sanctions and the taxpayer's compliance with paying taxes will be high. taxpayers will not accept tax sanctions if the taxpayer has knowledge about taxation and taxpayers are satisfied with the quality of service based on tax officials in the form of important information about taxation. Tax Sanctions Positively Affect the Relationship Between Tax Knowledge and Taxpayer Compliance (Nadhila Ghassani, 2021).

Based on the research conducted, the following hypothesis is formed:

H5: The effect of tax sanctions has a positive effect on taxpayer compliance

#### **Tax Sanctions Strengthen the Relationship Between Taxpayer Morale and Taxpayer Compliance**

Attribution theory relates to tax morale and tax sanctions. Tax morale is a motivation that arises from within individuals to fulfill their tax obligations. Meanwhile, tax sanctions are encouragement that comes from outside the individual to pay their tax obligations (Nugroho, 2021).

The word moral is a word that comes from Latin 'mores', mores itself means customs or a way of life. Tax sanctions are able to moderate taxpayer morale on MSME taxpayer compliance. (Astuti & Panjaitan, 2018).

Based on the research conducted, the following hypothesis is formed:

H6: The effect of tax sanctions has a positive effect on taxpayer compliance

#### **Tax Sanctions Strengthen the Relationship Between Taxpayer Awareness and Taxpayer Compliance**

Taxpayer awareness is the condition of a person knowing, recognizing, and complying with applicable taxation provisions and having the sincerity and desire to fulfill and carry out tax obligations. The higher the tax awareness, the taxpayer will understand the function and benefits of taxes, thus the taxpayer voluntarily without being forced by anyone will pay taxes. Taxpayers who are aware of their tax obligations are expected to increase the taxpayer compliance rate. Tax sanctions can control taxpayers to pay taxes as a result can reduce the desire of taxpayers not to report their tax returns, the stricter the sanctions imposed on taxpayers who violate the rules, the more obedient taxpayers will be to fulfill their tax obligations (Atarwaman, 2020).

If tax sanctions are imposed, it will strengthen taxpayer awareness of paying their tax obligations, so taxpayers will increasingly appreciate tax regulations as a result there is awareness in taxpayers to carry out their obligations to become good citizens, namely obedient to paying taxes. Tax Sanctions can moderate the effect of taxpayer awareness on taxpayer compliance (Yanti *et al.*, 2021).

A taxpayer must have awareness of tax obligations by knowing and complying with applicable tax provisions and carrying out tax obligations. Taxpayers who are aware of their tax obligations are expected to increase the number of taxpayer compliance and avoid sanctions, to avoid many who violate the rules, sanctions must be emphasized so that more taxpayers are obedient to fulfill their tax obligations.

Based on the research conducted, the following hypothesis is formed:

H7: The effect of tax sanctions has a positive effect on the compliance of MSME taxpayers

## RESEARCH METHODS

The type of data collection used in this study is quantitative data. The data was obtained through a questionnaire distributed to respondents, namely micro, small and medium businesses in DKI Jakarta.

The population of this study is individual taxpayers or corporate taxpayers who carry out business activities in the Special Capital Region of Jakarta. The sample of this study is micro, small and medium business taxpayers in the DKI Jakarta area who are taken from the population. The sampling technique in this study used purposive sampling technique, or this sampling strategy with certain considerations. The number of samples in this study was obtained as many as 106 taxpayers who had filled out the questionnaire.

The data collection technique in this study is by means of researchers distributing questionnaires by coming directly to MSME owners to get approval from MSME actors whether they are willing to become respondents in this study, if the MSME actors are willing then the researcher will provide a questionnaire to get answers to the MSME taxpayer compliance statements.

In this study, the independent variables applied are taxation knowledge, taxpayer morale, taxpayer awareness, tax sanctions and the dependent variable is

taxpayer compliance. Measurement in each variable uses a Likert scale of 5 (five) scores where the score has criteria. Interval (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree.

## RESULTS AND DISCUSSION

The questionnaire distributed by researchers consists of 26 questions which are divided into: a) 5 questions of Taxation Knowledge (X1), B) 5 questions of Taxpayer Morale (X2), C) 5 questions of Taxpayer Awareness (X4), D) 5 questions of MSME Taxpayer Compliance (Y), E) 6 questions of Tax Sanctions (Z).

The sample taken was 106 respondents. Scoring the questionnaire using a Likert Scale of 1 - 5, namely Strongly Disagree (score 1), Disagree (score 2), Neutral (score 3), Agree (score 4), and Strongly Agree (score 5).

This study successfully shows that taxpayer awareness affects taxpayer compliance and tax sanctions affect taxpayer compliance. However, this study did not succeed in proving the effect of taxation knowledge and taxpayer morale on taxpayer compliance, and the Effect of Taxation Knowledge, Taxpayer Morale and Taxpayer Awareness on MSME Taxpayer Compliance with Tax Sanctions as a moderating variable. By using PLS Bootstrapping, the structural model and T-statistics value can be seen as follows:

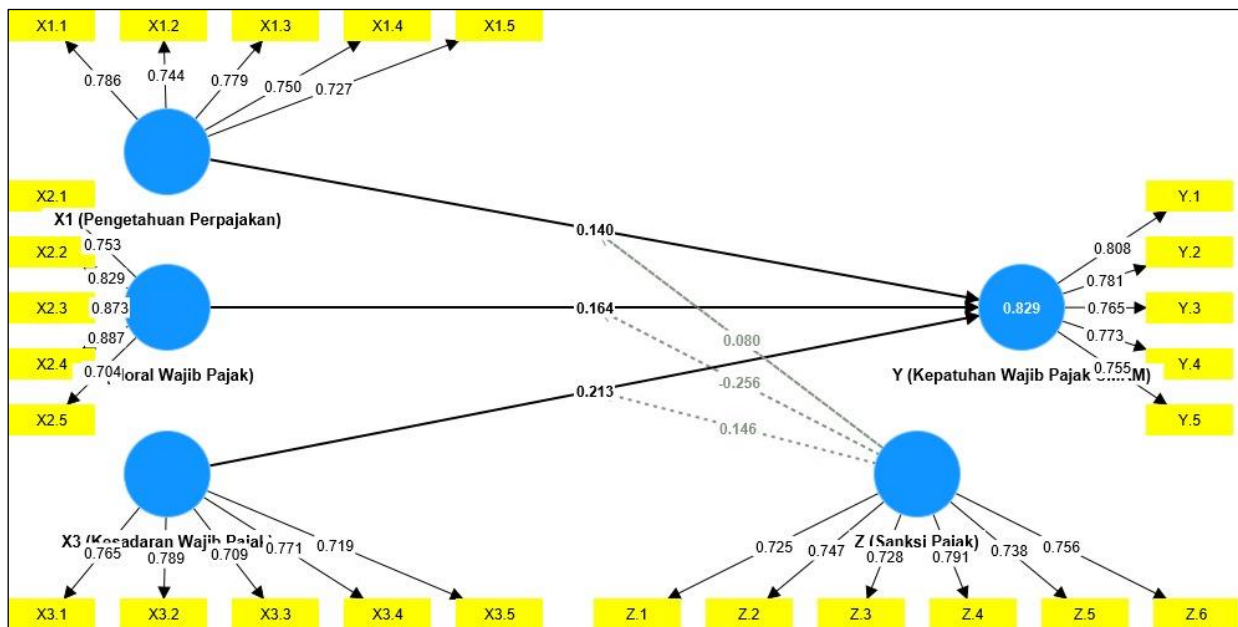


Figure 2: Model Structures

Table 1: Path Coefficient Value

Hypothesis	Original sample	T statistics	Description
X1 -> Y	0.140	1.609	Rejected
X2 -> Y	0.164	1.744	Rejected
X3 -> Y	0.213	2.557	Accepted
Z -> Y	0.409	4.010	Accepted

Z x X1 -> Y	0.080	0.577	Rejected
Z x X2 -> Y	-0.256	1.742	Rejected
Z x X3 -> Y	0.146	1.296	Rejected

### **The Effect of Taxation Knowledge on Compliance of MSME Taxpayers**

Hypothesis 1 It can be concluded in Table 1 that the effect of taxation knowledge does not have a significant effect on taxpayer compliance, because the original sample has a positive value of 0.140 and the T statistics value is  $1.609 < 1.96$ . Lack of knowledge about taxation can lead to decreased taxpayer compliance. This is because taxation, both directly and indirectly, aims to make taxpayers more aware and have a better understanding of tax regulations so that obedient taxpayers can provide tax knowledge to taxpayers either through socialization or counseling activities or through the media so that taxpayers can understand correctly about taxation which will ultimately increase taxpayer compliance.

### **The Effect of Taxpayer Morale on MSME Taxpayer Compliance**

Hypothesis 2 It can be concluded in Table 1 that the effect of taxpayer morale does not have a significant effect on taxpayer compliance, because the original sample is negative, namely 0.164 and but the T statistics value is  $1.744 < 1.96$ . Based on the information obtained, there is a report from the Director General of Taxes that many MSMEs do not take advantage of the facilities provided by the government, taxpayers feel that they have morals as good citizens and are obedient to their obligations to pay taxes without having to take advantage of these facilities.

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

Hypothesis 3 It can be concluded in Table 1 that the effect of taxpayer awareness has a significant effect on taxpayer compliance, because the original sample is positive, namely 0.213 and but the T statistics value is  $2.557 > 1.96$ . Increasing taxpayer awareness and compliance is done through the introduction of taxation, and the introduction of taxation must be carried out efficiently and using other media that are better known by the public. Taxpayer awareness has a positive influence on taxpayer compliance.

### **The Effect of Tax Sanctions on MSME Taxpayer Compliance**

Hypothesis 4 It can be concluded in Table 1 that the effect of tax sanctions has a significant effect on taxpayer compliance, because the original sample is positive, namely 0.409 and but the T statistics value is  $4.010 > 1.96$ . These results indicate that tax sanctions have an effect and have a positive significant relationship to taxpayer compliance. Which means that the higher the tax sanctions, the more taxpayer compliance will increase.

### **The Effect of Taxation Knowledge on MSME Taxpayer Compliance with Tax Sanctions as a moderating variable**

Hypothesis 5 It can be concluded in Table 1 that the effect of taxation knowledge on taxpayer compliance has no significant effect on moderating tax sanctions, because the original sample has a positive value of 0.080 and the T statistics value is  $0.577 < 1.96$ . The result of this study is that there is no significant effect. Sanctions that have been implemented from the government are expected to be able to increase the deterrent effect, by sanctioning taxpayers who have violated and not carried out their tax obligations. The existence of tax sanctions so that taxpayers have the desire to pay their tax obligations, so that with good knowledge, taxpayer compliance can increase.

### **The Effect of Taxpayer Morale on MSME Taxpayer Compliance with tax sanctions as a moderating variable**

Hypothesis 6 It can be concluded in Table 1 that the effect of taxpayer morale on taxpayer compliance has no significant effect on moderating tax sanctions, because the original sample is negative, namely -0.256 and the T statistics value is  $1.742 < 1.96$ . The results of this study are insignificant, because taxpayers still ignore tax sanctions, therefore it is necessary to apply sanctions that are severe enough to educate taxpayers. Therefore, taxpayers who violate and disobey tax obligations will be subject to sanctions in the form of fines and an increase in the amount of tax to be paid. The more severe the tax sanctions, the more compliant taxpayers will be in paying taxes to increase taxpayer compliance.

### **The Effect of Taxpayer Awareness on MSME Taxpayer Compliance with tax sanctions as a moderating variable**

Hypothesis 7 It can be concluded in Table 1 that the effect of taxpayer awareness on taxpayer compliance has no significant effect on moderating tax sanctions, because the original sample is negative, namely 0.146 and the T statistics value is  $1.296 < 1.96$ . There are still many taxpayers who are still less aware of their obligations in paying taxes. If taxpayer awareness is strengthened by tax sanctions, taxpayer compliance will increase, so that taxpayers are motivated and obedient to pay taxes because taxpayers do not want to be subject to high.

## **CONCLUSIONS AND SUGGESTIONS**

Based on the results of the analysis and discussion, several conclusions can be drawn, namely first, the effect of tax knowledge does not have a significant effect on MSME taxpayer compliance. Second, the influence of taxpayer morals has no significant effect on MSME taxpayer compliance. Third, the effect of taxpayer awareness has a significant effect on MSME taxpayer compliance. Fourth, the effect of tax sanctions has a significant effect on MSME taxpayer compliance. Fifth, the effect of tax knowledge on MSME taxpayer compliance has no significant effect on moderating tax sanctions. The sixth effect of taxpayer morale on MSME taxpayer compliance has no significant effect on moderating tax sanctions. Seventh, the effect of taxpayer awareness on MSME taxpayer compliance has no significant effect on moderating tax sanctions. The limitation of this research is that the questionnaire is conducted via Google form which causes researchers to have limitations in seeing directly the seriousness and correctness of the respondents in filling out the questionnaire. Suggestions for future researchers are to develop this research by examining taxation problems that occur in DKI Jakarta with a wider range. And apply to spread Google forms through the nearest Tax Service Office (KPP).

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