

THE COMPLIANCE OF MSME TAXPAYERS WITH TAX SOCIALIZATION AS A MODERATING VARIABLE

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ABSTRAK

Penelitian ini mencoba untuk menganalisis kepatuhan wajib pajak UMKM dengan sosialisasi perpajakan sebagai elemen moderasi. Penelitian ini mengumpulkan data primer dari para pemilik usaha UMKM di Indonesia melalui penggunaan kuesioner. Peneliti memilih untuk mengumpulkan data dari sampel sebanyak 103 orang yang mengisi kuesioner yang disebarakan dengan menggunakan pendekatan pengambilan sampel yang disebut convenience sampling. Paket perangkat lunak SPSS digunakan untuk analisis data, khususnya analisis model regresi linier berganda. Hasil penelitian menunjukkan bahwa kepatuhan wajib pajak tidak dipengaruhi secara signifikan oleh program insentif pajak. Sosialisasi pajak tidak berpengaruh terhadap motivasi membayar pajak. Pengetahuan tentang hukum pajak tidak dimoderasi oleh sosialisasi pajak dalam meningkatkan kepatuhan wajib pajak.

Kata kunci: *UMKM; insentif pajak; pemahaman pajak; sosialisasi pajak; kepatuhan wajib pajak*

ABSTRACT

This study attempts to analyze MSME taxpayer compliance with tax socialization as a moderating element. This study collects primary data from business owners of MSMEs in Indonesia via the use of questionnaires. Researchers selected to gather data from a sample of 103 people who filled out questionnaires distributed using a sampling approach called convenience sampling. The SPSS software package was utilized for data analysis, and in particular multiple linear regression model analysis. The findings suggest that taxpayer compliance is not significantly affected by tax incentive programs. Tax socialization has no effect on the motivation to pay taxes. Knowledge of tax law is not moderated by tax socialization in a way that increases taxpayer compliance.

Keywords: *MSMEs; tax incentives; tax understanding; tax socialization; taxpayer compliance*

1. INTRODUCTION

Taxes represent the main source of income in Indonesia and serve as a means to finance government expenses as well as to promote the progress and development of a nation. The primary concerns regarding taxation in Indonesia revolve around the insufficient level of compliance in paying tax debts and reporting by taxpayers, as

demonstrated by The Directorate General of Taxes, 2020. Taxpayer compliance is influenced by various factors, such as their understanding of taxation (Lubis et al., 2019), as well as non-economic considerations related to fairness (Nguyen, 2022). Non-compliant taxpayers can cause losses to the government, particularly in the form of decreased revenue (Ariyanto et al.,

2020). According to Umar & Hertati, (2023), every act of tax avoidance by taxpayers always results in a decrease in annual revenue, apart from their compliance. Azizah & Pramandari, (2018) found that a large number of Indonesian Micro, Small, and Medium Enterprises lack a comprehensive understanding of taxation, leading to ineffective utilization of tax incentives offered by the government in certain situations.

Following the outbreak of the Covid-19 pandemic, which brought a new disease to Indonesia, national spending increased by 9.4%, as recorded by (Li et al., 2021). Due to the ongoing Covid-19 outbreak, the country's second quarter concluded with a deficit of Rp 283.2 trillion in the State Revenue and Expenditure Budget (APBN). According to Ridhoi, (2020), this deficit was caused by the failure to collect the estimated amount of taxes for that year. Given the increased national spending caused by the Covid-19 pandemic and limitations on the national budget, the government has implemented a series of measures focused on strengthening the national budget, particularly in the taxation sector. This strategy includes steps designed to encourage rejuvenation and reorganization of the taxation system by introducing targeted tax incentives Ridhoi, (2020). The proposed tax incentive aims to provide exemptions and reductions in import tariffs,

with the hope that these measures will yield benefits to the financial assets of taxpayers.

The Minister of Finance's Regulation on Tax Incentives outlines a tax relief program specifically designed for individuals affected by the 2019 Coronavirus outbreak. Payment timeliness by taxpayers is influenced by various factors. Negative impacts include the lack of efforts by the tax authority to promote tax awareness and the limited understanding of incentives as described in Andrew et al.'s PMK No. 86 of 2020. Pitaloka et al., According to (2018), the process of socialization plays a crucial role in achieving the goal of expanding the taxpayer population. The Directorate General of Taxes proactively initiates socialization efforts to communicate information, provide assistance, and enhance understanding among the general public, particularly those responsible for taxation.

Herawati et al., (2018) stated that various media, including print, electronic, and internet, as well as face-to-face meetings, telephone conversations, and consultations, are all involved in disseminating tax information and education to the public. It is important to cultivate tax awareness not only among tax authorities but also among the general public in order to enhance tax knowledge and understanding. According to Nurlis & Ariani, (2020), Educational institutions and the broader

community have the ability to bear this responsibility. Various challenges hinder the sustainability of micro, small, and medium enterprises (MSME). The prolonged impact of the epidemic has caused several issues, including a shortage of labor, production cessation, and reduced consumer demand. Furthermore, there has been a significant decline in industrial performance, especially in terms of manufacturing output, demand for new products, and job opportunities. This has had a considerable impact on the significant workforce (Hajawiyah et al., 2022).

According to a survey conducted by the United Nations Development Program LPM (UNDP) in collaboration with LPEM FEB UI, the majority of MSME entrepreneurs, up to 77%, reported a decrease in income due to the coronavirus pandemic. Only 7% of MSMEs participants admitted that their income grew directly as a result of this epidemic. Additionally, just 3% of MSMEs participants reported no change in income during this pandemic. Only 6% of MSMEs participants acknowledged their lack of awareness of income fluctuations. In contrast, 7% of the public believed that it is too early to declare any pandemic-induced changes to income (Bayu & Nur, 2021). As a result of the Covid-19 pandemic, income reductions have limited the number of obligated MSMEs taxpayers who are able to report

taxes. The issue may arise due to a lack of positive attitude, education, and efforts in tax socialization by the Directorate General of Taxes to enhance taxpayer awareness and ensure their compliance in reporting income taxes.

Compliance levels of taxpayers can be influenced by various factors, including awareness and knowledge of tax obligations. Studies conducted by Cahyani & Noviyari, (2019), Perdana & Dwirandra, (2020), Sari & Wirakusuma, (2018), Adnyana & Jati, (2018), and Budhiartama & Jati, (2016) indicate that taxpayers with greater understanding and awareness of taxation tend to comply more with tax regulations. Chandra et al., (2022), Markhumah et al., (2023), and Nugroho et al., (2019) research demonstrates that tax awareness and knowledge have no effect on compliance. Furthermore, taxpayers' attitudes towards taxation and the socialization process can significantly influence their understanding and compliance with tax regulations. Compliance of taxpayers with their tax obligations is heavily influenced by their opinions, as evidenced by research conducted by Ayuningtyas et al., (2020), Mintje, (2016), Aruan et al., (2017), and Budhiartama & Jati, (2016). Boediono, (1985). warrant further investigation. Hafiz, 2018, Lubis, 2017, I. K. Sari & Saryadi, 2019, Wardani & Wati, 2018, posited that

tax socialization, or the process of informing individuals about their tax obligations, has a significant impact on taxpayer compliance Hajawiyah et al., (2022). However, Nurmalasari, (2023) argue that tax socialization does not influence taxpayer compliance. Furthermore, a study by D. M. Sari & Wijaya, (2021) discovered no correlation between taxpayers' perspectives, tax socialization, and tax compliance. Dewi & Ginanjar, (2016) also reported similar findings.

This study makes a theoretical contribution by revealing the role of tax socialization as a moderating variable in the relationship between MSME taxpayer compliance and motivation to pay taxes. The findings enrich the theory of tax behavior by showing that the effectiveness of compliance depends not only on cognitive aspects or incentives, but also on external interventions such as socialization. The research also fills the literature gap related to the study of MSMEs in developing countries, while encouraging the development of a more dynamic model by integrating policy, education, and psychological factors of taxpayers. Practically, this research offers insights for the government and tax authorities to design effective socialization programs, such as the use of digital media, simple content, and direct assistance according to the needs of MSMEs. These recommendations aim to

increase the transparency of tax benefits, reduce negative stigma, and align incentive policies with the capacity of MSMEs. As such, this research provides a basis for inclusive policies that encourage voluntary compliance and contribute to a sustainable increase in tax revenue. So, the researcher wants to re-evaluate the extent to which tax socialization and tax understanding affect tax compliance so that the researcher sets the research title “MSMEs Taxpayer Compliance with Tax Socialization as a Moderating Variable.”

2. LITERATURE REVIEW

Two theories, namely the theory of compliance and the theory of planned behavior, lend support to this study. The theory of compliance explains a state in which an individual follows instructions or rules given (Handke & Barthauer, 2019). Simultaneously, the theory of planned behavior refers to an individual's intentional decisions to engage in certain behaviors (Pusparini et al., 2025). An individual's intention is influenced by their attitudes, normative beliefs, and perceived behavioral control, as stated by Sulistiyani & Harwiki, (2016) and Obaid et al., (2016).

Tax incentive

The concept of tax incentives, as explained in Saputro & Meivira, (2020), refers to measures that aim to ease the tax

obligations of individuals or entities, with the aim of encouraging them to engage in certain projects. This definition is in accordance with the definition given by UNCTAD (2003), (Duce & España, 2003). Tax incentives are fiscal policies provided by the government in the form of tax relief or facilities to encourage economic growth and investment. This policy is often used to attract domestic and foreign investors (Janiman & Firasati, 2023). Tax incentives, sometimes known as gifts, provide benefits to taxpayers or activities that differ from the default rules of tax law. Tax expenditure refers to the financial impact on government revenue that results from granting tax exemptions, deductions, credits, preferential rates, or withholdings to any party in a sector of the economy (Saputro & Meivira, 2020). From the description above, it is clear that tax incentives are government initiatives to accelerate economic recovery by encouraging people to fulfill their tax obligations. Both individuals and legal entities are protected by this policy, thus fostering a culture of compliance and support for the government. Taxpayer compliance, which includes reporting and payment obligations, is likely to increase along with the enactment of tax incentives that will provide benefits for both individual taxpayers and business entities. In the context of the Covid-19 pandemic, these findings illustrate the large and

beneficial impact of tax incentives in improving taxpayer compliance. In contrast, T. A. P. Dewi & Sadjiarto, (2021) research on taxpayer compliance during the Covid-19 pandemic found that financial incentives had no effect. As both audits cover the same ground, they should be considered together, so it is important to re-evaluate the effect of tax incentives on compliance.

Tax Understanding

In the context of compliance theory, a comprehensive understanding of taxation makes it easier for taxpayers to fulfill their tax obligations. Tax knowledge is an important component in the voluntary taxation system (Ariyanto et al., 2020). Tax understanding refers to the level of knowledge and understanding of taxpayers of applicable tax regulations, which affects tax compliance attitudes and behavior (Indriani et al., 2023). Furthermore, as demonstrated by Muttaqin et al., (2023), taxpayer understanding encompasses all tax-related information utilized to make choices, draw conclusions, and develop particular plans intended to satisfy payment rights and tax duties.. In addition, acquiring knowledge about taxation is an important part of developing taxpayers' cognitive abilities, which is achieved through education and teaching initiatives (Hardiningsih & Yulianawati, 2011).

Tax Socialization

According to Christiani, (2016), tax socialization is a term used to describe the efforts of the Director General of Taxes and his employees in providing education to the public and taxpayers in particular about various aspects of taxation. The Director General of Taxes conducts socialization as a deliberate action to disseminate information about tax laws, procedures, and practices, with the aim that the general public can apply them effectively. Fatah et al., (2017) defines taxation socialization as the act of providing knowledge and understanding of taxation to individuals or groups. Tax socialization is an effort to disseminate information by tax authorities to the public in order to increase awareness, knowledge, and understanding of taxation as a basis for improving tax compliance Sani et al., (2019).

Until now, the scope of socialization efforts is still limited. solely on the dissemination of information through the news media. One example of the application of tax incentives can be seen from the actions of Minister of Finance Sri Mulyani who introduced the incentives through a Ministerial Regulation (PMK). In addition, the Directorate General of Taxes (DGT) and tax officers only focus on collecting taxes at the Tax Service Office (KPP) and providing services at KPP without conducting any form of public awareness campaign. Syaputra & Sariyatun,

(2019) conducted a study to see if tax socialization has a moderating effect. The findings of this study indicate that Tax Socialization does not increase MSMEs' knowledge of tax laws or the level of compliance with them.

Taxpayer Compliance

According to Susyanti & Anwar, (2020), tax compliance refers to a taxpayer's adherence to the legal regulations governing tax responsibilities in a specific jurisdiction. Ermawati, (2018) and Sufiah, (2017) state that an individual who promptly pays and reports their taxes is referred to as a compliant taxpayer. Taxpayers are expected to endeavor to comply with relevant tax laws, carry out their duties, and exercise their tax rights to ensure compliance Widowati, (2015). Additionally, Widagsono, (2017), and Subekti, (2016) demonstrate that taxpayer compliance refers to the voluntary and fair fulfillment of tax obligations by taxpayers, without any form of pressure. Taxpayer compliance is a condition in which taxpayers fulfill all their tax obligations voluntarily and on time in accordance with applicable regulatory provisions (Tulenan et al., 2017). According to Gustianawati et al., (2021), taxpayer compliance is the behavior of taxpayers in fulfilling their tax obligations which include reporting, paying, and depositing taxes in accordance with the

provisions of applicable laws and regulations. This compliance is influenced by internal factors (such as awareness and understanding) and external factors (such as socialization and tax services).

Taxpayer compliance refers to the actions of citizens to fulfill their civic responsibilities by complying with the laws and regulations governing tax payments. According to research conducted by Ilhamsyah & Rahmayudha, (2017), the issue of taxpayer compliance has been a long-standing concern in the field of taxation. According to A. Azizah et al., (2022), it was observed that there was no increase in the level of tax compliance in fulfilling tax responsibilities over time.

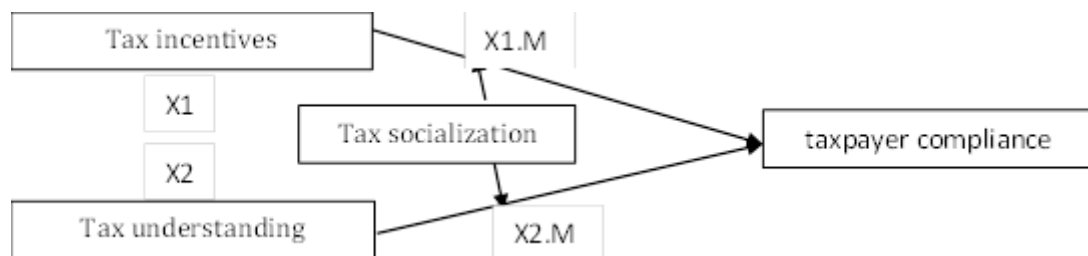
Another element that affects compliance is the extent to which taxpayers talk about their tax responsibilities in the social environment. According to Savitri & others, (2015), the Directorate General of Taxes has launched a program called ‘tax

socialization’ to educate the public about taxation and encourage their participation in the system. The ineffective implementation of tax socialization has led to a lack of guidance and direction for individuals who are obliged to pay taxes. In addition, the worsening of this issue may also be caused by the government's recent implementation of tax incentive schemes, as a result of the lack of full understanding among taxpayers regarding PMK No. 86/2020. It is therefore important to re-evaluate the effect of tax incentives and tax knowledge on tax compliance.

Conceptual Framework

This conceptual framework elucidates the correlation between the dependent and independent variables, while also offering a concise summary of the framework to be developed in the hypothesis. Below is an illustration of the conceptual framework utilized in this research.

Figure 1. Conceptual Framework



Based on literature review and conceptual framework, the following hypotheses can be formulated:

H1: Tax incentives have an impact on taxpayer compliance.

H2: Taxation understanding has an impact on taxpayer compliance.

H3: Tax socialization moderates tax incentives and has an impact on taxpayer compliance.

H4: Tax socialization moderates Tax understanding and has an impact on taxpayer compliance.

3. RESEARCH METHODS

This research uses primary data collected directly from respondents without going through secondary sources (Bahri, 2018). The main purpose of the research is to test hypotheses with statistical analysis, using questionnaires as the main data collection tool distributed to MSME taxpayers.

Data collection and sample

The research focuses on self-employed people who submit tax returns using the convenience sampling method, namely sample selection based on the availability and willingness of respondents (Bahri, 2018). The sample consisted of 103 micro, small, and medium entrepreneurs (MSMEs) in Bekasi City, West Java. According to the foregoing criteria, the sample in this study consisted of MSME traders who the researcher contacted and who agreed to participate (Matthews et al., 2018).

Data measurement method

Research variables are measured using a 4-point Likert scale (1 = strongly disagree, 4 = strongly agree). Tax incentives use 5 indicators (Pratami & Wahyuni, 2017), understanding taxation 3 indicators (Anjelina et al., 2024), tax socialization 4 indicators (Harikrishnan et al., 2013), and taxpayer compliance refers to HARJANTI et al., n.d. and Nabila et al., (2014).

Statistical analysis in this study uses multiple linear regression to test the relationship between variables with the equation model:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_{1.m} + b_4 x_{2.m}$$

Description:

X1 = Tax Incentives

X2 = Tax Understanding

X1.M = Tax Incentives * Tax Socialization

X2.M = Handling of Tax Understanding *

Tax Socialization

Y = Taxpayer Compliance

4. RESULTS AND DISCUSSION

Respondent Demographics

The distribution of questionnaires to Micro, Small and Medium Enterprises (MSMEs) resulted in a sample size of 103

participants. 46 people or 44.7% of the total were female respondents, while 57 people or 54.3% were male. The ages of those who participated were 26 or 25.2% aged between

21 and 30 years old, 33 or 32.4% aged between 31 and 40 years old, 26 or 25.2% aged between 41 and 50 years old and 18 or 17.5% of the total, aged 50 years or older. From the above results it can be seen that there is a balance in the sample between men

and women taken. These results can provide balanced results in drawing conclusions about the research conducted to be more accurate by representing gender and all ages equally.

Tabel 1. Respondent Demographics

Description	Gender		Age			
	Male	Female	20-30	31-40	41-50	>51
Amount	57	46	26	33	26	18
presentation	53,3%	44,7%	25,2%	32,4%	25,2%	17,5%

Validity Test

Validity testing is carried out to evaluate the extent to which an instrument can be effective in measuring what should be measured. Validity was tested on 103 respondents in this study, with validity testing using a significance level (α) of 5% or 0.05. To get the value of r table, the first step is to find $Df = N - 2 = 103 - 2 = 101$, so

the value of r table = 0.194. Data is considered valid if the calculated r value is greater than the r table and the significance value is less than 0.05. The test method used is the Pearson product moment correlation formula with the help of the IBM SPSS Statistica 26 application. The findings of the SPSS test can be summarized as follows:

Tabel 2. Validity Test of All Variables

Variabel	item Number	Count R	Table R	Information
TPC	TPC.1	0.853	0.194	Valid
	TPC.2	0.818	0.194	Valid
	TPC.3	0.831	0.194	Valid
	TPC.4	0.846	0.194	Valid
	TPC.5	0.844	0.194	Valid
TI	TI.1	0.844	0.194	Valid
	TI.2	0.848	0.194	Valid
	TI.3	0.883	0.194	Valid
UT	UT.1	0.828	0.194	Valid
	UT.2	0.857	0.194	Valid
	UT.3	0.825	0.194	Valid
	UT.4	0.844	0.194	Valid
TS	TS.1	0.814	0.194	Valid
	TS.2	0.836	0.194	Valid
	TS.3	0.841	0.194	Valid
	TS.4	0.807	0.194	Valid

According to the table above, all items are valid as the coefficients produced are greater

than 0.194. Therefore, there is no need to alter or delete the statement.

Tabel 3. Reliability Test of Tax Incentive Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.821	3

Tabel 4. Reliability Test of Tax Understanding Handling Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.859	4

Tabel 5. Reliability Test of Tax Socialization Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.843	4

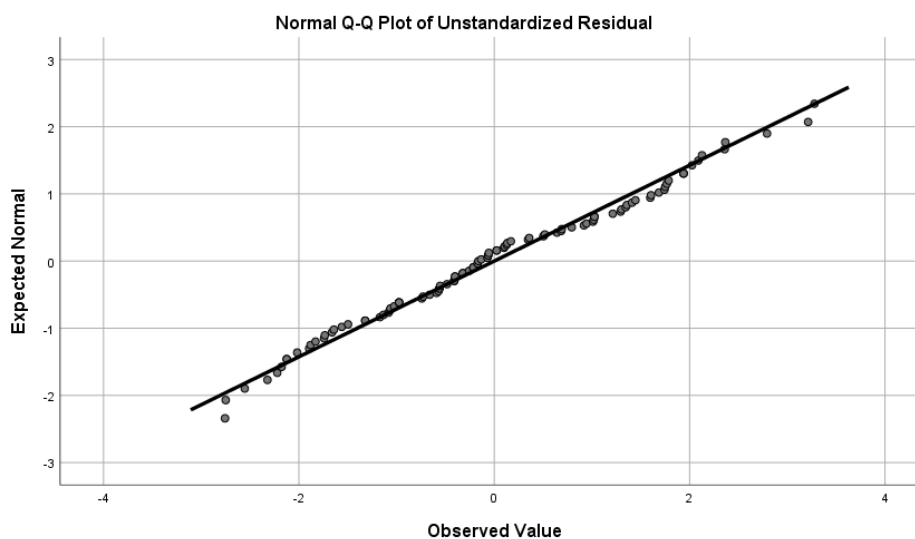
Tabel 6. Respondent Demographics

Reliability Statistics	
Cronbach's Alpha	N of Items
0.894	5

Based on the data in the table above, it can be concluded that all statement variables have acceptable reliability values, because they exceed the Cronbach alpha value of 0.6.

Classical Assumption Test

Figure 2. Normality Plot



From the normality plot diagram above, it can be concluded that the points on the graph gather and form a pattern or line. The conclusion that can be drawn is that if the

probability is greater than 0.05, then the distribution of the regression model can be considered a normal distribution.

Tabel 7. Output SPSS Uji Multikolinearitas

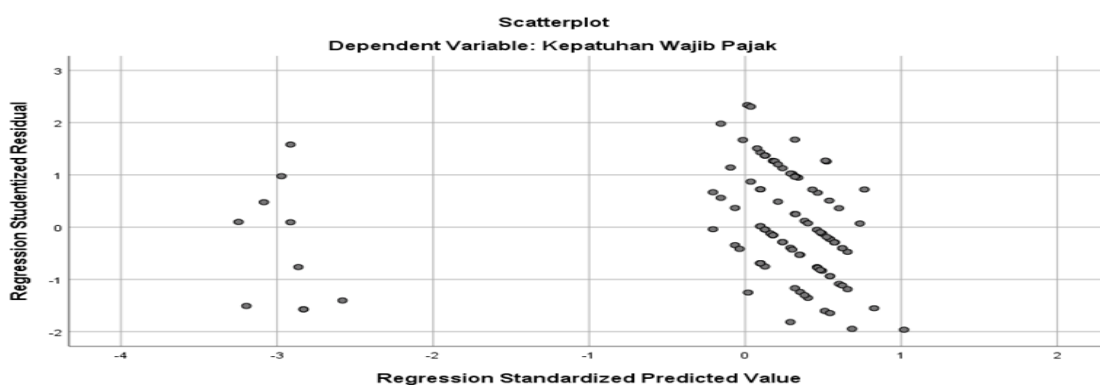
Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Tax Insentive	0.223	4.474
	Understanding Tax	0.224	4.473
	Tax Socialization	0.221	4.518

a. Dependent Variable: Taxpayer compliance

From the output results that have been presented, it can be seen that the VIF (Variance Inflation Factor) value for the Tax Incentive variable (X1) is 4.474, for the Tax Understanding Handling variable is 4.473, and for the Tax Socialization variable is

4.518. Since all VIF values are less than 10.00 and the tolerance value is less than 1, it can be concluded that there is no indication of multicollinearity in the regression model.

Figure 3. Output of Heteroscedasticity Test



Based on the scatterplot results presented, it is apparent that the points are evenly scattered and do not form a clear pattern.

Therefore, it can be concluded that there is no significant indication of heteroscedasticity.

Hyphothesis Test

Table 8. SPSS Output Multiple Linear Regression

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	sig.
		B	Std. Error	Beta		
1	(Constant)	1.673	0.77		2.174	0.032
	Tax Incentives	0.819	0.135	0.51	6.067	0
	Tax Understanding Handling	0.526	0.105	0.421	5.006	0
a. Dependent Variable: Tax compliance						

To identify the multiple regression relationship between Tax Incentives, Tax Understanding Handling, and Tax Socialization on the level of Compliance of Taxpayers, a regression coefficient analysis was conducted to determine the regression equation:

$$Y = a + b_1x_1 + b_2x_2$$

$$Y = 1.673 + 0.819 X_1 + 0.526 X_2.$$

Where:

X₁ = Tax Incentives

X₂ = Tax Understanding Handling,

Y = Mandatory Tax Compliance.

The regression equation above can be interpreted as follows:

1. The value of a = 1.673 indicates that if the value of X₁ remains constant (without any change), then the constant value of Y is 1.673.
2. The value of b₁ = 0.819 states that if X₁ increases, then Y will increase by 0.819, assuming that there is no addition of the constant value of X₂.
3. The value of b₂ = 0.526 suggests that if X₂ increases, the value of Y will increase by 0.340, assuming there is no addition of the constant value of X₁.

Table 9. SPSS Output Partial T Test

Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Std. Error		
1	(Constant)	1.673	0.77	2.174	0.032
	Tax Incentive	0.819	0.135	6.607	0
	Tax Understanding	0.526	0.105	5.006	0
a. Dependent Variable: Taxpayer Compliance					

The computed value for the Insentif Pajak (X1) variable is 6.067. Subsequently, t-Table determination was carried out by searching for the value in the t-distribution table at a significance level of $\alpha/2 = 0.05 = 0.025$ and degrees of freedom $N-k-1$, which is $103 - 2 - 1 = 100$. As a result, the obtained t-Table value is 1.984. By comparing the t-value, which is greater than the t-table, namely $6.067 > 1.984$, and the significance value (Sig.) being $0.000 < 0.05$, it can be concluded that there is a significant influence between the Tax Incentive and the Compliance Level of Taxpayers.

The computed t-value for the Handling of Tax Understanding variable (X2) is 5.006. The next step is to determine the t-table. The search for the value in the t-distribution table was conducted at a significance level of $\alpha/2 = 0.05 = 0.025$ with degrees of freedom $N-k-1$, or 100 in this case since $103 - 2 - 1 = 100$. Consequently, the obtained value in the t table was 1.984. As the calculated t-value is greater than the table t-value, that is, $5.006 > 1.984$, and the significance level (Sig.) was $0.003 < 0.05$, it can be concluded that there is a significant influence between Understanding Taxation and Compliance Level of Taxpayers.

Tax Incentives Have a Significant Effect on Taxpayer Compliance

Based on the evaluation results, PMK Number 86 of 2020 tax incentives have an influence on taxpayer compliance. This is in line with the results of research Fikriyah et al., (2024) proving that tax incentives have a significant effect on taxpayer compliance. Tax incentives increase taxpayer compliance this supports research according to (Latief & Niu, 2020) and contradicts the results of research conducted by S. Dewi et al., (2020) that tax incentives have no effect on taxpayer behavior. Tax incentives increase taxpayer compliance supported by survey respondents showed that women reached 44.7% of the sample and men reached 54.3%, agreeing with the notion that tax incentives should be applied to ease the tax burden of the micro, small and medium sector (MSMEs). In addition, there is a percentage of 58.3% who agree with the suggestion that tax incentives will increase the purchasing power of MSMEs. In addition, the majority of respondents (73.8%) were of the opinion that tax incentives will encourage MSMEs to diligently fulfill their tax obligations and reporting obligations. Thus, the Government Tax Incentive Policy Number 86 of 2020 was made to help MSMEs, the policy seems to have had the desired impact.

Tax Understanding has a positive effect on Taxpayer Compliance

Tax compliance seems to be related to taxpayer understanding as stated in PMK Number 86 of 2020. Better tax awareness is associated with higher levels of taxpayer compliance in MSMEs, This is supported by the results of research (Wahyudi & Fitriah, 2021) showing that understanding taxation has a positive and significant effect on taxpayer compliance. Taxpayers who understand tax regulations are more likely to comply in fulfilling their tax obligations. According to R. Syaputra & others, (2019), which is consistent with the results of this study. The questionnaire results show that most MSMEs in the micro or small size category, 67.0%, have knowledge of the

available tax incentives. In addition, a large number of respondents, 58.3%, demonstrated an understanding of the set rates that must be adhered to when utilizing Covid-19 tax incentives. In addition, a large proportion of 80.6% of respondents demonstrated an understanding of the repercussions associated with late tax filing. Finally, 62.1% of respondents have an understanding of the validity period of tax incentives. These results indicate that the extent to which Micro, Small and Medium Enterprises (MSMEs) actors understand taxation with reference to PMK No. 86/2020 correlates with the extent of their compliance in paying taxes and reporting obligations.

Table 10. SPSS Output Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894 ^a	0.8	0.796	1.507
a. Predictors: (Constant), Understanding Tax, Tax Incentive				

According to the summary of the coefficient of determination test presented in the SPSS output, it was found that the coefficient of determination (R-squared) is 0.800, which is equivalent to 80% when multiplied by 100. This implies that the

independent variables (X1, X2) have an influence of 80% on the dependent variable (Y), while the remaining 20% is affected by other factors that were not investigated by the researcher.

Table 11. SPSS Regression Moderation Output

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.031	1.05		2.887	0.005
	Tax Incentive	1.277	0.842	0.795	1.516	0.133
	Understanding Tax	-0.17	0.635	-0.136	-0.268	0.789
	Tax Incentive * Socialization Tax	-0.039	0.062	-0.46	-0.637	0.526
	Understanding Tax * Socialization Tax	0.048	0.046	0.736	1.044	0.299

a. Dependent Variable: Taxpayer compliance

To determine the multiple regression equation of the effect of Tax Incentives. Handling of Tax Understanding and Tax Socialization on Taxpayer Compliance, the regression coefficient analysis is carried out as follows:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_{1.m} + b_4 x_{2.m}$$

$$Y = 3.031 + 1.277 X_1 - 0.170 X_1 - 0.039 X_{1.M} + 0.048 X_{2.M}$$

Where:

X₁ = Tax Incentives

X₂ = Handling Tax Understanding

X_{1.M} = Tax Incentives * Tax Socialization

X_{2.M} = Handling Tax Understanding * Tax Socialization

Y = Taxpayer Compliance

The regression above can be explained as follows:

1. The value of a = 3.031 indicates that when the values of X₁, X₂, X_{1.M}, and X_{2.M} are constant (not

changing), then the corresponding value of Y is 3.031.

2. Coefficient b₁ = 1.277 indicates that as the value of X₁ increases, Y will increase by 1.277, assuming no addition of constant values for X₂, X_{1.M}, and X_{2.M}.
3. Coefficient b₂ = -0.170 indicates that as the value of X₂ increases, Y will decrease by 0.170, assuming no addition of constant values for X₁, X_{1.M}, and X_{2.M}.
4. Coefficient b₃ = -0.039 indicates that if the value of X_{1.M} increases, Y will decrease by 0.039, assuming no constant addition of values for X₁, X₂, and X_{2.M}.
5. Coefficient b₄ = 0.048 states that if the value of X_{2.M} increases, Y will increase by 0.048, assuming no constant addition of values for X₁, X₂, and X_{1.M}.

Table 12. SPSS Output Partial T Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.031	1.05		2.887	0.005
	Tax Insentive	1.277	0.842	0.795	1.516	0.133
	Understanding Tax	-0.17	0.635	-0.136	-0.268	0.789
	Tax Insentive * Sosialization Tax	-0.039	0.062	-0.46	-0.637	0.526
	Understanding Tax * Sosialization Tax	0.048	0.046	0.736	1.044	0.299

a. Dependent Variable: Taxpayer compliance

The calculated value of t for the variable Tax Incentive * Tax Socialization (X1) is -0.637. The next step is to determine the t-Table value by finding the value on the t-distribution table at the significance level of $\alpha/2 = 0.05 = 0.025$ and degrees of freedom $N-k-1$, which is $103-4-1 = 98$. As a result, the obtained t-Table value is 1.984. Since the calculated t-value (-0.637) is greater than the critical t-value (-1.984) and the significance value (Sig.) is 0.526, which is greater than 0.05, it can be concluded that Tax Socialization does not function as a

moderating variable between Tax Incentives and Tax Compliance.

Additionally, the t-value for the Tax Understanding * Tax Socialization variable (X2) is 1.044. By finding the corresponding t-table value at the same level of significance, the critical t-value is 1.984. Since the calculated t-value is greater than the t-table value ($1.044 < 1.984$) and the significance value (Sig.) is 0.299, which is greater than 0.05, it can be concluded that Tax Socialization does not moderate the influence of Tax Understanding on Taxpayer Compliance

Table 13. SPSS Output Coefficient of DeterminationTabel

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.898 ^a	0.807	0.799	1.493

a. Predictors: (Constant), Understanding Tax * Sosialization Tax, Tax Insentive, Taxpayer compliance, Tax Insentive * Sosialization Tax

From the summary of the coefficient of determination test on the provided SPSS output, it was found that the coefficient of determination (R squared) has a value of

0.807, which is equivalent to 80.7% when multiplied by 100. This can be interpreted as the influence of the independent variables (X1 and X2) on the dependent variable (Y),

after taking into account the moderating variable (M), is 80.7%, while the remaining 19.3% is influenced by other factors not investigated by the researcher.

Tax socialization does not moderate tax incentives on taxpayer compliance

In accordance with PMK 86 of 2020, Taxpayer Compliance, tax socialization is proven not to have a moderating effect on tax incentives, as evidenced by the tests conducted. However, the effectiveness of tax socialization in supporting the implementation of PMK No. 86 of 2020 related to tax incentives is needed. The main purpose of this regulation is to address and ensure ongoing taxpayer compliance. This observation suggests that increasing the frequency of government initiatives aimed at increasing tax awareness, this PMK tax incentive program will be more successful if widely adopted, especially by M.I.S.E.s (Micro, Incorporated, Small, and Medium Enterprises). From the results of the above research it can be concluded that tax socialization does not moderate tax incentives on taxpayer compliance, this supports the research submitted by Winerungan, (2013) and Setyaningrum, (2017) who argue that tax socialization has no effect on taxpayer compliance. Furthermore, research by Wijaya & Sari, (2020) did not find a relationship between taxpayer perspectives, tax socialization, and

tax compliance. N. C. Dewi & Ginanjar, (2016) also reported similar findings. In line with the research results (Prasetyo et al., 2023), it shows that tax incentives have a significant effect on taxpayer compliance, but tax socialization is not able to moderate the relationship between tax incentives and taxpayer compliance. This means that the intensity of socialization carried out does not strengthen or weaken the influence of tax incentives on taxpayer compliance behavior.

Tax Socialization does not moderate Tax Understanding on Taxpayer Compliance

The experimental findings show that "taxpayer compliance during the Covid-19 epidemic (PMK No. 86 of 2020) is not mitigated by the effect of tax socialization on taxpayer knowledge". There is a negative correlation between tax socialization with tax literacy and compliance with PMK No. 86 of 2020. In line with the results of research (Prasetyo et al., 2023) shows that understanding taxation has a positive and significant effect on taxpayer compliance. However, tax socialization does not act as a moderating variable in the relationship between tax understanding and taxpayer compliance. This means that the level of socialization carried out does not strengthen or weaken the effect of tax understanding on taxpayer compliance behavior. R. Syaputra & others, (2019) shows that tax socialization has little effect on the level of compliance among micro, small and medium enterprises

(MSMEs). Various tax socialization schemes carried out by the government have not helped "micro, small and medium enterprises (MSMEs) in Bekasi City West Java. There are still few efforts made to improve the compliance of MSME taxpayers. Tax education can only improve taxpayer compliance due to the difference in the average education level of MSMEs. Because of this disparity, the government's efforts to educate the public about taxes are often misinterpreted. From the results of the above study, it can be concluded that Tax Socialization does not moderate Tax Understanding on Taxpayer Compliance, this does not support research conducted by Ayuningtyas et al., (2020), Aruan, Sujana, et al., (2017), and Budhiartama & Jati, (2016). However, I. K. Sari & Saryadi, (2019); Wardani & Wati, (2018) suggest that tax socialization, or the process of informing individuals about their tax obligations, has a significant influence on taxpayer compliance.

5.CONCLUSION AND RECOMMENDATIONS

Tax incentives, tax understanding have an impact on taxpayer compliance, tax socialization does not moderate tax incentives and tax understanding on tax compliance. In addition, the relationship between tax incentives and taxpayer compliance also does not appear to be

moderated by tax socialization. However, it can be observed that taxpayers understand tax incentives and comply with their tax obligations as a result of the tax socialization process.

Limitations And Recommendations

This study only uses tax socialization as a moderator variable on the relationship between tax incentives and understanding of taxation with taxpayer compliance. Expand the research by adding other variables and developing a more comprehensive model.

Theoretical Implications

The findings of this study re-examine conventional theories that link tax compliance linearly with financial incentives or tax education. The insignificance of tax incentives and socialization in influencing MSME compliance suggests the need to develop new theoretical models that incorporate non-economic factors, such as trust in government, perceived fairness of the tax system, or a culture of compliance. The findings also shift the focus from purely incentive-based and cognitive approaches towards a more integrated framework that considers the complexity of the socio-economic context of MSMEs in metropolitan areas of developing countries.

Practical Implications

The government needs to revise the MSME tax compliance strategy by: (1)

replacing financial incentives with simplified reporting procedures and tax allocation transparency, (2) designing practical case-based socialization or digital media relevant to businesses, and (3) building trust through responsiveness to complaints and symbolic rewards for

compliant MSMEs. The findings confirm the importance of an adaptive policy approach, particularly in metropolitan areas such as Bekasi, utilizing collaboration of MSME associations and integration of digital platforms to improve voluntary compliance.

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