Influence of Tax Understanding, Service Quality, and Rates on Bandung MSMEs' Tax Compliance with Trust as a Moderator

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ABSTRACT

The summary of the DJP's annual reports from 2017 to 2020 indicates that the achievement percentages are unstable (fluctuating). MSMEs are among the taxpayers contributing to taxation. This study examines and analyzes the influence of tax understanding, service quality, and tax rates on the compliance of MSME actors in Bandung. As a development aspect, this study adds the level of trust as a moderating factor in the relationship between changes in tax rates and the compliance of MSME actors in Bandung. This research model uses multiple regression analysis. The targeted respondents are Online (Digital) MSME Taxpayers in Bandung. The sampling method used in this study is Convenience Sampling, with a total sample of 100 respondents. The analysis tool utilized in this research is the structural least square model (SEM) – partial least square (PLS) using the SmartPLS 3.0 application. The results indicate that understanding tax regulations, the quality of tax services, and changes in tax rates influence taxpayer compliance. Additionally, understanding tax regulations, quality of tax services, and changes in tax rates impact MSME taxpayer compliance with trust in the tax authorities as a moderating variable.

INTRODUCTION

The summary of the Directorate General of Tax annual report from 2017 to 2020 (quoted from cnbcindonesia.com) shows an unstable achievement percentage (fluctuating). In 2017 the tax achievement received was 89.674 percent, increasing by 2.553 percent to 92.227 in 2018. However, the realization value of IDR 1,332.660 trillion in 2019 was higher than in 2018 (IDR 1,313.320 trillion). Next, in 2019, the tax revenue achievement experienced negative growth of 7.751 percent, which fell to 84.476 percent from 92.227 percent in 2018. Then, it increased again by 4.954 percent to 89.430 percent in 2020.

However, the tax revenue target in 2020 of IDR 1,198.820 trillion is 10 percent lower than in 2019 of IDR 1,332.660 trillion. The estimated tax received in 2020 got some adjustments due to the COVID-19 pandemic that suppressed economic growth and falling world crude oil prices. There was also an increase in the achievement percentage in 2021 (14.561 percent) from 2020 (89.430 percent to 103.991 percent). The achievement in 2021 has exceeded the target.

Table 1. Tax Achievements and Realizations 2017-2020

Year	Achievement Percentage	Realization
2017	89,674%	IDR 1.147 trillion
2018	92,227%	IDR 1.313,320 trillion
2019	84,476%	IDR 1.332,660 trillion
2020	89,430%	IDR 1.198,820 trillion

Source: General Directorate of Tax (processed data), 2024

The micro, small, and medium enterprises (MSMEs) are among the taxpayers who contribute to taxation (Hafsah & Khairani, 2023; Mintje, 2016). They have been the engines of economic growth and are vital in reducing poverty through capable development goals. MSMEs make a great contribution to Gross Domestic Product (GDP), and their ability to employ many workforces proves their vital influence in Indonesia (Naufalin, 2020). Data processed by the Ministry of Cooperatives, Small and Medium Enterprises from BPS quoted from Tempo.co (Tempo. co, 2021) archived the number of 65,465,497 MSMEs at the end of 2019. This number is an increase from the previous year (64.194.057; an increase of 1.98 percent).

The amount of MSMEs' contribution to tax is very contradictory to their contribution to GDP. In 2017, the Ministry of Cooperatives and Small and Medium Enterprises recorded MSMEs' contribution to GDP of IDR 7,820,282.6 billion, or 60.90 percent of the total business contribution to GDP. The Directorate General of Taxes (2017) stated that MSMEs' income tax (final income tax) contributed 2,200 percent to total income tax. MSMEs' contribution to tax payments is lower than their contribution to GDP. It means that their tax compliance level is still low.

Until 2021, the Ministry of Cooperatives and Small and Medium Enterprises has recorded 64.2 million MSME actors in Indonesia with a contribution to the Gross Domestic Product (GDP) of 61.07% or IDR 8,573.89 trillion (Ministry of Finance of the Republic of Indonesia, 2021). However, only 2.3 million have a tax ID number. Even the MSMEs that have a tax ID, not all them routinely pay taxes (Nurwijayanti & Widiastuti, 2021). The low compliance level of the taxpayers in fulfilling their tax obligations is very ironic compared to the growth rate of the business entities.

Compliance with the Annual Tax Returns submission in Indonesia does not reach 100%. Therefore, it has not been an effective instrument to realize income levies and reduce economic disparities. Two factors influence the taxpayers' compliance, namely internal and external factors. Internal factors come from the taxpayer in terms of individual characteristics while carrying out his tax obligations. Meanwhile, the external ones include those outside the taxpayer, such as the surrounding situation and environment (Pramudya et al., 2022; Ramdan, 2017).

Lack of knowledge and understanding of taxes is one of the internal factors that lead to a lack of public awareness in paying taxes. Good quality tax knowledge will greatly influence taxpayer compliance in fulfilling their tax obligations (Rahayu, 2017). Understanding taxes by taxpayers as a basis for acting, making decisions, and determining a specific strategy is closely related to tax rights and obligations (Ananda, 2015). If someone has understood and comprehended taxation, the taxpayer compliance level will increase. A higher level of knowledge and understanding of taxpayers will make it easier for them to understand tax regulations and fulfill their tax obligations (Solichah et al., 2019). There are indicators that taxpayers should know and understand, namely (1) knowledge of general provisions and tax procedures; (2) knowledge of the tax system in Indonesia, and (3) knowledge of the function of taxation.

Taxpayer's perceptions of the complexity of tax rules affect the taxpayers' understanding level. The tax rules are always dynamic. It means taxpayers must always follow and adjust to the latest regulations. In other words, taxpayers will carry out and implement their tax obligations and rights if they already know and understand their duties as taxpayers (Hardiningsih et al., 2020).

Besides internal taxpayer factors, some external matters that trigger taxpayers to carry out their tax obligations are tax sector services (Khairannisa & Cheisviyanny, 2019; Wardani & Wati, 2018). It may mean services provided to taxpayers by the Directorate General of Taxes (DGT) to help them fulfill their tax obligations. The quality of tax services is a condition related to tax products and services that meet the payers' expectations. Circular Letter of the Director General of Taxes Number: SE55/PJ/2008 requires an increase in the quality of service at the tax office. It demands taxpayer satisfaction in terms of requirements, service procedures, time standards, and the inclusion of free service fees in every section of the tax office. This letter gets some support from the Circular Letter of the Director General of Taxes Number: SE-84/PJ/2011 concerning the purpose of excellent service at the tax office. It explains that good service is the center and key indicator in building the image of the DGT. Thus, there must be continous service quality improvement to realize the expectations and build the trust of tax stakeholders. Karanta (2000) showed that the service quality provided by the government and tax officials is crucial in optimizing tax revenues.

The government has increased the tax revenue voluntarily by issuing Government Regulation No. 46 of 2013. On July 1, 2018, the government issued the latest policy in the field of taxation. The policy is Government Regulation No. 23 of 2018 concerning Income Tax on income from businesses received or obtained by taxpayers who have a gross turnover. The regulation aimed to replace Government Regulation No. 46 of 2013 which had some weaknesses adjusted to the latest economic conditions. In 2022, the government issued Regulation No. 3/PMK.03/2022, extended by Regulation No. 114/PMK.03/2022, valid until December 2022. The tax policy issued by the government will not be able to run smoothly if the taxpayers' trust level in

the government is low. The trust level in the government is related to the government's behavior, including cases of corruption and tax evasion by fiscal officials.

Based on the above phenomena, the researcher wants to examine how far the influence of understanding tax regulations, quality of tax services, and changes in MSME tax rates on taxpayers' compliance in Bandung with trust in the tax authority as a moderating variable. The research also adds the trust level that plays a role in moderating tax rate changes on MSME compliance in Bandung. This research also uses the different Warp PLS techniques from those used by past studies.

METHOD

This research uses a quantitative method. The source of information is primary data. They come from questionnaires directly distributed to respondents. The target respondents are online (digital) MSME taxpayers in Bandung City. The sampling method is Convenience Sampling. It aims to keep the respondents' privacy safe and makes it easier for researchers to select their respondents. The sample consists of 100 respondents. The data collection method in this research uses a survey method with supporting media, namely questionnaires. This research employs a questionnaire that contains questions related to independent variables, namely Understanding of Tax Regulations, Quality of Tax Services, and MSME Tax Rates with dependent (Taxpayer Compliance) and the moderating one (Taxpayer Trust in Tax Authorities). This research model uses multiple regression analysis with the help of the SmarPLS version 3.0 application.

RESULTS AND DISCUSSION

This research is for individual taxpayers included as the e-commerce business actors, especially MSMEs (Micro, Small, and Medium Enterprises) who have run their business for at least one year through the internet with income below IDR 4.8 billion and are domiciled in Bandung City. The data are primarily collected through a questionnaire using Google Forms media. In selecting the sample, the researcher uses the Slovin technique calculation with an error rate of 10% to find 100 samples from a total population of 8,662. The questionnaire is sent directly to the respondents. There are 100 answers collected from the respondents. The respondents' grouping is based on the form of business and year using the 0.5% MSME Final Tax.

Table 2. Respondents Based on Business Entities

No	Entity	Frequency	Percentage
1	CV	13	13%
2	Individual	87	87%
	Total	**100**	**100%**

The questionnaire answers found that 13 MSMEs have been registered as CVs. The remaining 87% (87 respondents) are individual owners who do not yet have a business entity. Therefore, there are more individuals compared to MSMEs' respondents who have been the CVs.

Table 3. Years Using 0.5% MSME Final Tax

No	Year	Frequency	Percentage
1	2018	2	2%
2	2019	11	11%
3	2020	70	70%
4	2021	17	17%
	Total	**100**	**100%**

The questionnaire results show that the frequency of the distribution of respondents who have registered as final taxpayers for MSMEs is 0.5%. 70 respondents have registered as taxpayers in 2020 (70%). Next, there are 17 registered respondents (17%) in 2021. 11 respondents (11%) registered themselves in 2019, and the rest have registered themselves since 2018 (2%).

Analisis Data
Outer Model
Convergent Validity

Table 4. Convergent Validity/Outer Loading 100 Respondents

	X1	X2	X3	Y	Z
X1.1	0,805				
X1.2	0,769				
X1.3	0,780				
X1.4	0,625				
X1.5	0,599				
X1.6	0,745				
X2.1		0,599			
X2.2		0,705			
X2.3		0,525			
X2.4		0,628			
X2.5		0,674			
X2.6		0,632			
X2.7		0,653			
X2.8		0,743			
X2.9		0,561			
X3.1			0,763		
X3.2			0,646		
X3.3			0,839		
X3.4			0,792		
X3.5			0,771		
Y1				0,509	
Y2				0,547	
Y3				0,682	
Y4				0,750	
Y5				0,663	
Y6				0,734	
Y7				0,709	
Y8				0,628	
Z1					0,728
Z2					0,624
Z3					0,559
Z4					0,673
Z5					0,732
Z6					0,573
Z7					0,808
Z8					0,715
Z9					0,837

Table 4 shows that all indicators have met the criteria of convergent validity. Thus, the researcher does not make modifications or drop indicators. All loading factors have values between 0.5 and 0.7. That is why the constructs for all variables do not need to be eliminated from the model. Table 4 also presents the loading values for all constructs. The researcher concludes that all constructs have met the criteria of convergent validity, and the data are declared valid and ideal. Therefore, the research can go to the next stage.

Discriminant Validity

Table 5. Cross Loading Factor 100 Respondents

	X1	X2	X3	Y	Z
X1.1	0,805	0,557	0,558	0,420	0,628
X1.2	0,769	0,609	0,414	0,568	0,728
X1.3	0,780	0,797	0,518	0,520	0,589
X1.4	0,525	0,856	0,640	0,601	0,689
X1.5	0,599	0,401	0,664	0,533	0,460
X1.6	0,745	0,560	0,839	0,370	0,615
X2.1	0,537	0,599	0,792	0,332	0,697
X2.2	0,641	0,705	0,771	0,413	0,847
X2.3	0,410	0,325	0,368	0,450	0,727
X2.4	0,364	0,628	0,399	0,734	0,386
X2.5	0,445	0,674	0,398	0,709	0,452
X2.6	0,464	0,632	0,371	0,628	0,403
X2.7	0,472	0,653	0,443	0,450	0,519
X2.8	0,698	0,880	0,641	0,693	0,027
X2.9	0,551	0,572	0,767	0,582	0,396
X3.1	0,579	0,471	0,763	0,436	0,510
X3.2	0,580	0,370	0,646	0,438	0,478
X3.3	0,745	0,560	0,839	0,370	0,615
X3.4	0,537	0,599	0,792	0,332	0,697
X3.5	0,641	0,705	0,771	0,413	0,847
Y1	0,762	0,587	0,602	0,676	0,680
Y2	0,768	0,623	0,479	0,597	0,582
Y3	0,761	0,598	0,474	0,482	0,383
Y4	0,510	0,325	0,468	0,450	0,527
Y5	0,474	0,554	0,401	0,663	0,471
Y6	0,364	0,628	0,299	0,734	0,386
Y7	0,445	0,674	0,308	0,709	0,452
Y8	0,464	0,632	0,571	0,628	0,403
Z1	0,769	0,609	0,414	0,568	0,728
Z2	0,654	0,627	0,580	0,865	0,424
Z3	0,708	0,544	0,567	0,841	0,759
Z4	0,511	0,568	0,770	0,309	0,673
Z5	0,762	0,587	0,602	0,676	0,532
Z6	0,768	0,623	0,479	0,597	0,473
Z7	0,646	0,675	0,425	0,497	0,608

	X1	X2	X3	Y	Z
Z8	0,671	0,855	0,575	0,588	0,415
Z9	0,614	0,698	0,775	0,403	0,837

The results of the cross-loading estimation in Table 5 show that the loading value of each indicator item on its construct is higher than the size of other constructs. It means the latent construct predicts the size of their block better than the others' size. In other words, all latent variables already have better discriminant validity than the indicators in other blocks.

Average Variance Extracted (AVE)

Table 6. Results of Average Variance Extracted (AVE) 100 Respondents

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,724	0,740	0,774	0,660
X2	0,651	0,742	0,705	0,599
X3	0,824	0,846	0,875	0,585
Y	0,691	0,745	0,720	0,725
Z	0,686	0,728	0,782	0,594

Table 6 above shows that the AVE (Average Variance Extracted) value for all constructs is higher than 0.50. The discriminant validity analysis gets support from the AVE value, where the AVE value must be higher than 0.5. In this research, the AVE value on the variables of Tax Understanding Level, Service Quality, Tax Rates, Taxpayer Compliance, and Trust in Tax Authorities as a Moderation Variable has an AVE value higher than 0.5. Therefore, there is no problem in the examined model because all constructs meet the discriminant validity criteria, so they are declared valid.

Composite Reliability

Tabel 7. Composite Reliability 100 Respondents

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,724	0,740	0,774	0,660
X2	0,651	0,742	0,705	0,599
X3	0,824	0,846	0,875	0,585
Y	0,691	0,745	0,720	0,725
Z	0,686	0,728	0,782	0,594

Table 7 displays the composite reliability value for all constructs. The results show that all variables are above 0.7. Thus, all constructs have good reliability.

Cronbach's Alpha

Table 8. Cronbach's Alpha 100 Respondents

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,724	0,740	0,774	0,660
X2	0,651	0,742	0,705	0,599
X3	0,824	0,846	0,875	0,585
Y	0,691	0,745	0,720	0,725
Z	0,686	0,728	0,782	0,594

Table 8 presents the results based on Cronbach's alpha value of the indicator block that measures the construct. The researcher concludes that all constructs or variables are declared reliable because Cronbach's Alpha is higher than 0.6.

Inner Model (Structural Model)
Coefficient Determination Test (R2)

Table 9. Coefficient Determination (R2)

	R Square	R Square Adjusted
Y	0,853	0,847
Z	0,849	0,844

R-Square (Coefficient Determination) functions to measure how much endogenous variables are influenced by other variables. Table 4 shows that the Taxpayer Compliance variable is influenced by the variables of Tax Understanding Level, Service Quality, and Tax Rates by 85.3%. The remaining 14.7% is influenced by other factors beyond this research. Meanwhile, Trust in Tax Authorities is influenced by Tax Understanding Level, Service Quality, and Tax Rates by 84.9%, and the remaining 15.1% is influenced by other factors not used in the research.

Goodness-Fit Model (GoF) Test
GoF values in PLS-SEM must be calculated in manual ways as follows:

$$GoF = \sqrt{AVE \ x \ R^2}$$

$$GoF = \sqrt{\left(\frac{0,660 + 0,599 + 0,585 + 0,725 + 0,594}{5}\right) x \left(\frac{0,853 + 0,849}{2}\right)}$$

$$GoF = \sqrt{\frac{3,163}{5} x \frac{1,702}{2}}$$

$$GoF = \sqrt{0,6326 \times 0,851}$$

$$GoF = \sqrt{0,5383426}$$

$$GoF = 0,7337$$

The manual calculations show that the GoF value is 0.7337. It means the value is in the large range. The large value on the GoF indicates that the research model carried out has a high level of model feasibility, which is 73.37%.

Path Coefficient Test (Hypothesis Testing)
1. Results of Path Coefficient or Direct Effect

Table 10. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 -> Y	0,274	0,244	0,110	2,487	0,013
X2 -> Y	1,245	1,206	0,081	15,275	0,000
X3 -> Y	-0,408	-0,395	0,111	3,666	0,000

The Influence of Understanding Tax Regulations on Taxpayer Compliance
The research findings decide that hypothesis 1 is accepted. Therefore, Understanding Tax Regulations influences Taxpayer Compliance. It is from the P-value of 0.013 (<0.05). This result is in line with I Gede Putu Pranadata (2014) stating that a taxpayer must understand the tax collection system in Indonesia and all kinds of applicable tax regulations. It is closely related to the tax collection system in Indonesia, namely the self-assessment system. In a system like this, various regulations should be able to control and understand the taxpayers. They will affect the success or failure of this self-assessment collection system. The T-statistic value shows a positive value. It means a better taxpayer's understanding of taxation will lead to a better level of taxpayer compliance.

The Influence of Tax Service Quality on Taxpayer Compliance
The research findings decide that hypothesis 2 is accepted. The Quality of Tax Services affects Taxpayer Compliance. It is evidenced by the P-value of 0.000 (<0.05). It proves that quality service can satisfy

the customers and is within the limits of meeting service standards that can be accounted for and carried out continuously. Good service from the relevant tax agency can be the capital and crucial to attracting the taxpayers' attention. Tax services can be in the form of facilities or all kinds of activities that support taxpayers to carry out their obligations to pay taxes, such as providing the facilities and infrastructure needed by taxpayers, or most importantly, the existence of tax officials who can uphold integrity, accountability, and transparency to create trust from taxpayers. The T-statistic value shows a positive value. It means better tax service quality obtained by taxpayers can lead to better taxpayer compliance. They support Pranadata (2014) explaining that service quality influences taxpayer compliance (Pranadata, 2014).

The influence of changes in tax rates on the MSMEs' tax compliance
        The changes in tax rates and the research findings conclude that hypothesis 3 is accepted. The changes in tax rates affect Taxpayer Compliance. It is evidenced by the P-value f 0.000 (<0.05). It proves the theory of Lazuardini et al. (2018) which stated that tax rates positively and significantly influence the compliance of MSMEs' taxpayers. The tax rate determination for MSMEs is fair because the results have influenced their compliance. Fair determination of tax rates imposed on income will strengthen the taxpayers in complying with and fulfilling their obligations (Dolosais, 2020; Maghviroh, 2024). The rate is a percentage or amount paid by taxpayers according to the revenue generated by the taxpayer. The MSMEs' tax rate in PP number 23 of 2018 is 0.5% (with a gross circulation of less than 4.8 billion in one year). The T-statistic value shows a positive value, which means a fair change in tax rates obtained by taxpayers can trigger a higher taxpayer compliance level.

2. Specific Indirect Effect

Table 11. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 -> Z -> Y	-0,106	-0,087	0,051	2,097	**0,037**
X2 -> Z -> Y	-0,119	-0,094	0,053	2,228	**0,026**
X3 -> Z -> Y	-0,121	-0,092	0,060	2,027	**0,043**

The Influence of Understanding Tax Regulations on Taxpayer Compliance in Paying MSMEs' Taxes with Trust in Tax Authorities as a Moderating Variable
        The research findings conclude that hypothesis 4 is accepted. Understanding Tax Regulations influences Taxpayer Compliance in Paying MSMEs' Taxes with Trust in Tax Authorities as a moderating variable. It is evidenced by the P-value of 0.037 (<0.05). It proves that trust in the government influences the perception of tax fairness. Therefore, trust in the government has an indirect effect on tax compliance. This statement supports the Justice-Heuristic theory that someone will judge the authority of their trust first. When they do not understand the applicable regulations and do not have trust and valid information related to trust, then taxpayers tend to be non-compliant in fulfilling their tax obligations. The T-statistic value shows a positive value, which means that a better understanding of taxes with trust as a moderating factor can lead to a higher taxpayer compliance level.

The Influence of Tax Service Quality on Taxpayer Compliance in Paying MSMEs' Taxes with Trust in Tax Authorities as a Moderating Variable
        The findings show that hypothesis 5 is accepted. The Service Quality influences Taxpayer Compliance in paying MSMEs' Taxes with Trust in Tax Authorities as a moderating variable. It is evidenced by the P-value of 0.026 (<0.05). It proves the theory that the quality of tax services is crucial to increasing taxpayer interest in fulfilling their tax obligations. The tax service officers must be competent in all matters related to taxation in Indonesia. The service quality based on taxpayer trust in tax authority employees will result in a good relationship. This good relationship comes from the government, specifically the tax authority. There must be good maintainance for the taxpayers' interest to increase public trust in the tax authority. It will result in increased taxpayer compliance in fulfilling their tax obligations. The T-statistic value shows a positive value. It means better service quality with trust as a moderating factor can create a higher taxpayer compliance level.

The Influence of Changes in MSME Income Tax Rates on Taxpayer Compliance in Paying MSME Taxes with Trust in Tax Authorities as a Moderating Variable

The research findings conclude that hypothesis 6 is accepted. The Changes in Tax Rates Affect Taxpayer Compliance in Paying MSMEs' Taxes with Trust in Tax Authorities as the moderating variable. It is evidenced by the P-value produced of 0.043 (<0.05). It supports Syanti Dewi and Widyasari (2020) who stated that fiscal incentives can be in the form of tax exemptions for a certain period, the deduction of a cost for certain types of expenses, or a reduction in import tariffs or a reduction in customs and excise tariffs. The existence of a reduction in tariffs as a tax incentive refers to special provisions in tax regulations. They may be exemptions from tax objects, credits, special tax rate treatment, or suspension of tax obligations. The findings show positive T-statistic values. A fair change in tax rates is based on trust in the authority of tax officials. It can lead to a better compliance level with the taxes that must be paid by the taxpayer.

CONCLUSION

The research findings conclude that understanding tax regulations, the quality of tax services, and changes in tax rates influence taxpayer compliance. Also, understanding tax regulations, the quality of tax services, and changes in tax rates influences taxpayer compliance in paying MSME taxes with trust in the tax authority as a moderating variable. This research uses a questionnaire as a data collection instrument so that the resulting data has the opportunity for bias. There is also a limited number of the sample. Therefore, the results may not have proper generalization to this population due to the author's limitations in collecting data.

Further researchers should use other data collection methods like interviews to get more objective data. Also, they can expand the independent variables because there are still many variables that can affect taxpayer compliance like tax socialization, tax sanctions, and tax awareness. Future studies should also expand the scope of the research not only at the local tax office level but also at the West Java Regional Office. Tax collection agencies should be more active in providing counseling related to tax regulations for MSMEs to increase tax insight for them and increase the level of MSMEs' taxpayer compliance. The government is a policy-maker that should be able to provide legal certainty and clarity on the policies issued especially related to taxation issues.

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