

# THE EFFECT OF UNDERSTANDING TAX REGULATIONS, THE USE OF TECHNOLOGY, TAX PENALTIES, AND EDUCATIONAL BACKGROUND ON THE COMPLIANCE OF UMKM TAXPAYERS IN YOGYAKARTA

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## Abstract

Micro, Small, and Medium Enterprises (MSMEs) are very important pillars in the economy in Indonesia. MSMEs play a very important role in Tax revenue which is the main source of state revenue which has a very large and reliable role for the development of the country, especially in Indonesia. This study uses a quantitative research approach and aims to estimate and test the effect of taxation knowledge, information technology utilisation, tax penalties, and education level on MSME taxpayer compliance in the Special Region of Yogyakarta. Respondents in this study are MSME owners in the Special Region of Yogyakarta (DIY) whose businesses are still actively operating until the research time. The majority of respondents in this study are business actors in the food and beverage sector. The number of questionnaires collected was 183. The sampling technique used in this study was purposive sampling. Data analysis in this study was carried out quantitatively, using smartpls management tools which represented the results and research hypotheses. Based on the test results and discussion carried out, conclusions can be drawn, namely: knowledge of tax regulations (X1), utilisation of information technology (X2), implementation of tax sanctions (X3) and level of education (X4) have an influence on the compliance of MSME taxpayers in the Special Region of Yogyakarta

**Key words:** MSMEs, Tax Compliance, Special Region of Yogyakarta

## Abstrak

*Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan pilar yang sangat penting dalam perekonomian di Indonesia. UMKM sangat berperan di pendapatan Pajak yang merupakan sumber utama penerimaan negara yang memiliki peran sangat besar dan diandalkan untuk pembangunan negara apalagi di Indonesia. Penelitian ini menggunakan pendekatan penelitian kuantitatif dan bertujuan untuk mengestimasi dan menguji pengaruh pengetahuan perpajakan, pemanfaatan teknologi informasi, sanksi pajak, dan tingkat pendidikan terhadap kepatuhan wajib pajak UMKM di Daerah Istimewa Yogyakarta. Responden pada penelitian ini adalah pemilik UMKM di Daerah Istimewa Yogyakarta (DIY) yang usahanya masih aktif beroperasi sampai dengan waktu penelitian. Mayoritas responden dalam penelitian ini adalah pelaku usaha di sektor makanan dan minuman. Jumlah kuisioner yang terkumpul yaitu 183. Teknik sampling yang digunakan dalam penelitian ini adalah menggunakan purposive sampling. Analisis data dalam penelitian ini dilakukan secara kuantitatif, dengan menggunakan alat pengelolaan smartpls dimana mewakilkan hasil serta hipotesis penelitian. Berdasarkan hasil uji dan pembahasan yang dilakukan dapat ditarik simpulan, yaitu: pengetahuan peraturan perpajakan (X1), pemanfaatan teknologi informasi (X2), pelaksanaan sanksi perpajakan (X3) dan tingkat pendidikan (X4) memiliki pengaruh terhadap kepatuhan wajib pajak UMKM di Daerah Istimewa Yogyakarta.*

**Kata Kunci :** UMKM, Kepatuhan Pajak, Daerah Istimewa Yogyakarta

## INTRODUCTION

As is known, tax is one of the most important sources of state revenue in sustaining the sustainability of a country's development, especially Indonesia. This is reflected in the 2024 State Budget (APBN) where taxes are the largest contributor to state revenue, namely Rp2,309.9 T of Rp2,802.3 T or 82% of total state revenue (Ministry of Finance, 2024). Given the important role of taxes, the Directorate General of Taxes has made various strategic efforts to maximize tax collection. One of the obstacles that can hinder the effectiveness of tax collection is tax compliance. Taxpayer compliance must be applied to each individual taxpayer to pay and report taxes on time (Kusuma & Maradona, 2020).

Tax compliance is still an unresolved problem to date in Indonesia. This non-compliance is certainly a problem for the government to maximize state revenue because in general, a lot of state revenue comes from the taxation sector (Zulma, 2020). One of the potential taxpayers in Indonesia is the MSME sector, the role of MSMEs in Indonesia is reflected in the data released by the Ministry of Cooperatives and SMEs in 2019. The number of MSMEs in Indonesia reached 65,465,497 units or 99.99% while Large Enterprises (UB) reached 5,637 or 0.01%. In terms of labour absorption, MSMEs can absorb 119,562,843 workers or 96.92%. Furthermore, in terms of contribution to GDP at current prices, MSMEs are able to reach Rp9.580.763 or 60,51%. (Ministry of Cooperatives and SMEs, 2019). Therefore, this large quantity can be a good potential and

opportunity for tax revenue. However, this large potential also has enormous challenges, one of which is raising awareness of MSME taxpayers to comply with tax provisions because the contribution from the MSME sector is still relatively low, which is only 5% of the total source of tax revenue (Putra, 2020).

Based on the description above, it can be concluded that the importance of tax compliance for the community, especially MSMEs, considering that state revenue still depends on the taxation sector. Thus, researchers are interested in conducting research on 'The Effect of Knowledge of Tax Regulations, Utilisation of Information Technology, Implementation of Tax Sanctions, and Business Existence on Taxpayer Compliance in MSMEs in DIY'.

## LITERATURE REVIEW

### Theory of Planned Behaviour

According to the Theory of Planned Behaviour, intention is an intention that will be used by a person in a measure of behaviour and action. Intention is also a variable that causes an attitude behaviour and other variables. The concept of Theory of Planned Behaviour explains that individual behaviour is influenced by several variables including attitudes, subjective norms, and control of perceived behaviour so that the behaviour caused by an individual arises because of the intention to behave (Pratiwi & Sinaga, 2023).

The link between Theory of Planned Behaviour and this research is quite relevant to explain taxpayer behaviour in tax compliance. Someone tends to do something if they have beliefs about the results that will be obtained for

their behaviour. When going to do something, individuals will have beliefs about expectations and motivation to fulfil these expectations. This can be related to the motivation that each taxpayer has to fulfil their tax obligations. Taxpayers who think rationally are certainly aware and have the motivation to comply in paying taxes.

### **Knowledge of Tax Regulations**

Raising taxpayer awareness can be done in various ways, one of which is providing education or knowledge about tax obligations for every Indonesian citizen. Tax knowledge owned by taxpayers is the most basic thing that must be owned by taxpayers because without knowledge of taxes it is difficult for taxpayers to carry out their tax obligations. (Soda et al., 2021). Taxation knowledge is knowledge about the tax rules that taxpayers have (Mianti & Budiwitjaksono, 2021). Currently, the government has also regulated taxation, especially in MSMEs with Law Number 20 of 2008, Government Regulation Number 7 of 2021, Minister of Cooperatives and Small and Medium Enterprises Regulation Number 3 of 2021, Permenko UKM No. 4 of 2023, and many more. In addition to issuing regulations on taxes, especially in MSMEs, the government through the Directorate General of Taxes has also made various ways to introduce taxes to MSMEs through educational portals on the official website and several other events.

Some previous studies belonging to Hertati (2021), Susyanti & Anwar (2020), Wujarso et al. (2020), Mulyati & Ismanto (2021), and Sabila & Furqon (2020) show that the higher the level of taxpayer knowledge about tax regulations, the

higher the level of tax compliance. Thus, the level of taxpayer knowledge of their tax rights and obligations can influence the taxpayer's decision to comply with applicable tax regulations. Based on previous research, it can be assumed that:

**H1: Knowledge of Tax Regulations has a positive effect on Tax Compliance**

### **Information Technology Utilisation**

Another way to maximise tax revenue is the use of information technology. The Directorate General of Taxes as the manager of tax revenue makes various efforts such as utilising information technology to make it easier for taxpayers to comply with paying taxes (Annisah & Susanti, 2021). Technology is a tool created to assist individual human work in completing their tasks. The use of information technology, especially in tax administration, has caused many changes. The purpose of using information technology in taxation is to save time, be easy, and accurate. The Directorate General of Taxes implements technology-based tax services as a demand for convenience in the tax administration process such as e-filing (Djo, 2022). With the use of this technology, the Directorate General of Taxes makes it easier for taxpayers to get to know taxation in Indonesia, taxpayers can access through their respective smartphones, besides that, the Ministry of Finance's social media also makes it easier for taxpayers to pay taxes.

Several previous studies have empirically tested how the use of information technology is proven to increase tax compliance (Alfin Amrullah et al., 2021; Lestari & Farida, 2022; Pratama & Fadli, 2023; Rioni et al., 2023; Yuliani et al., 2023). Based on previous research, it shows

that the use of information technology can increase taxpayer compliance. So it can be assumed that:

**H2: Information technology utilisation has a positive effect on tax compliance**

**Implementation of Tax Sanctions**

In addition, information about tax sanctions can also be used to increase taxpayer compliance. Tax sanctions are a guarantee that the provisions of tax laws and regulations will be obeyed (Anggini et al., 2021). Tax sanctions are a form of punishment from the government to taxpayers who violate tax regulations. This form of punishment can be in the form of a fine by paying a nominal amount that has been determined by the government and in accordance with tax laws and regulations. The existence of tax sanctions is to discipline taxpayers in carrying out their obligations, namely paying taxes. That way, tax sanctions can increase taxpayer compliance in carrying out their obligations, namely paying taxes (Mumu et al., 2020). In general, the provisions regarding the provision of tax sanctions are regulated in Law Number 6 of 1983 concerning General Provisions and Tax Procedures (KUP), as amended several times. Among them, through Law No. 11 of 2020 concerning Job Creation, Law No. 7 of 2021 concerning Harmonisation of Tax Regulations (HPP) and Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation into Law. The law explains that there are currently 4 sanctions, which include interest sanctions, fines, increased sanctions, and criminal sanctions.

Some previous studies belonging to Maula et al. (2020), Damanik (2021), Arta & Alfasadun (2022), Yuliatic & Fauzi (2020), and Ridhotin & Ardini (2022) show that the application of tax sanctions to increase taxpayer compliance in order to comply with existing tax norms or regulations makes taxpayers not dare to delay their tax payments for fear of being subject to sanctions from late tax payments. Based on previous research, it can be assumed that:

**H3: Implementation of Tax Sanctions has a positive effect on Tax Compliance**

**Education Level**

The last factor that drives tax compliance is the level of education of MSME owners. Ramadhan et al. (2022) explain that the level of education is a condition or stage of the level of education passed by a person by passing formal education which has been determined by the relevant institutions based on the level of development of students, the level of difficulty of teaching materials, and the way of presenting teaching materials which are then ratified by the education department. The levels of formal education consist of primary education, secondary education and higher education. In Law Article 1 No.20 Th 2003 concerning National Education defines education as a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and state. With a high level of education, taxpayers are able to think and examine those taxes are really important for the

progress and development of the nation, so that motivation will arise from within themselves to voluntarily pay taxes (Ningrum et al., 2021).

Some previous studies belonging to Sulistyowati et al. (2021), Anggraini & Pravitasari (2022), and Komala (2023) show that the higher the level of education of a person, the more obedient to the applicable tax provisions. Based on previous research, it can be assumed that:

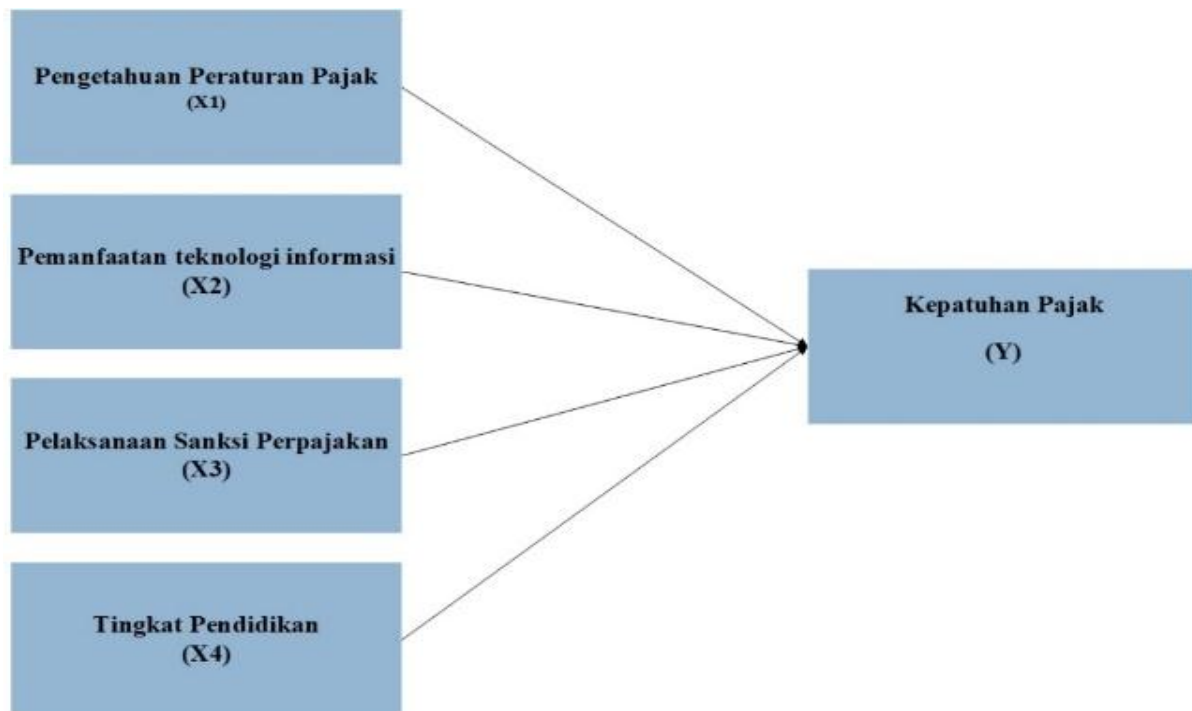
**H4: Education level has a positive effect on tax compliance**

## **RESEARCH METHODOLOGY**

This research can be classified as quantitative descriptive research. The object of this research is the Effect of Taxation Knowledge (X1), Information Technology Utilisation (X2), Implementation of Tax Sanctions (X3), and Education Level (X4) on MSME Taxpayer Compliance (Y). This study uses primary data obtained through a survey method, namely distributing questionnaires to respondents. The sampling technique applied in this study is purposive sampling, which is a sampling technique whose sampling units are selected based on certain considerations with the aim of obtaining sampling units that have the desired characteristics or criteria in sampling. The respondents surveyed in this study are MSME taxpayers, which are included in the category of

income tax imposition based on PP 46. The criteria for the taxpayers in question are as follows: 1) Individual or corporate taxpayers that do not include Permanent Establishment and 2) Receive income from business, excluding income from services in connection with independent work, with a gross turnover not exceeding IDR 4,800,000,000.00 in one fiscal year. The population in this study were MSME owners in the Special Region of Yogyakarta.

The analytical method used in this research is using Smart PLS (Partial Least Square) software for inferential statistical testing. In this study using measurement model testing on reflective constructs at the second order construct (SOC) level. The sampling technique contained in this study is convenience sampling. Before distributing questionnaires to respondents, the authors first conducted a pilot study. This stage is carried out to test whether the statements listed in the questionnaire can be understood by prospective respondents or not. The pilot study was conducted on undergraduate accounting students at Yogyakarta State University, undergraduate accounting lecturers at Yogyakarta State University, and several business people in the Special Region of Yogyakarta. In accordance with the hypothesis above, the following is the framework formed in this study:



**Figure 1.** Conceptual Framework

## RESULTS AND DISCUSSION

In this study, there are 5 variables, namely knowledge of tax regulations, utilisation of information technology, implementation of tax sanctions, level of education, and tax compliance. The independent variables in this study are knowledge of tax regulations, utilisation of information technology, implementation of tax sanctions, level of education, while the dependent variable is tax compliance.

### Descriptive Analysis

Respondents in this study are MSME owners in the Special Region of Yogyakarta (DIY) whose businesses are still actively operating up to the research time. The majority of respondents in this study are business actors in the food and

beverage sector. The number of questionnaires collected was 183.

### Reliability Test

The reliability test shows a consistency test of whether the respondent answers consistently / not based on the table above the indicator explains the tax compliance variable (Y), knowledge of tax regulations (X1), utilization of information technology (X2), implementation of tax sanctions (X3) and the level of education (X4) with a Cronbach's Alpha value,  $\rho_A$ , based on table 1 under Composite reliability above 0.7; while AVE is above 0.6 so that the statements in the indicator questionnaire reliably explain tax compliance (Y), knowledge of tax regulations (X1), utilization of information technology (X2), implementation of tax sanctions (X3) and education level (X4):

**Tabel 1.** Reliability Test

Variabel	Cronbach's Alpha	Composite Reliability
X1	0.876	0.911
X2	0.905	0.933
X3	0.895	0.920
X4	0.908	0.935
Y	0.906	0.931

Source : data processed by researchers, 2024

**Validity Test**

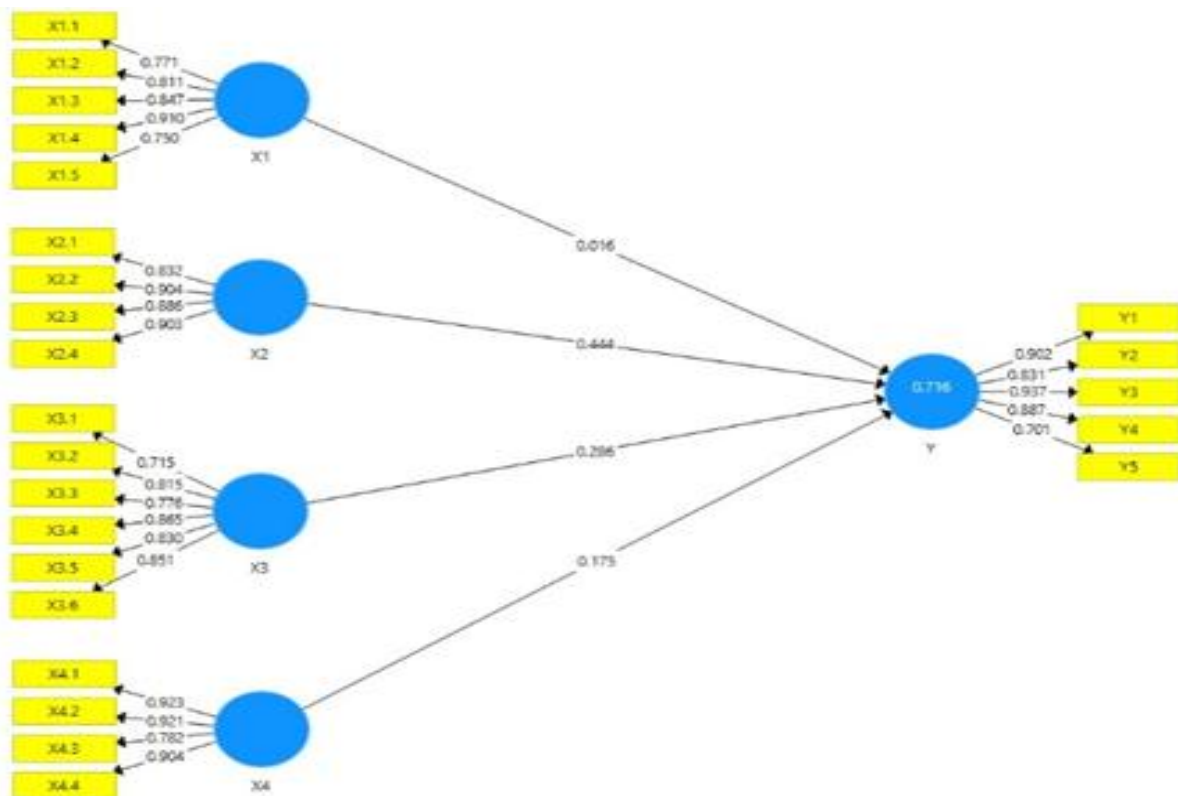
The validity test of the questionnaire was carried out in order to determine the validity of the questionnaire. Statistically the validity test tests the individual score with the total, if the correlation is above 0.6 then the indicator is valid. Based on the table, it can be seen that each

indicator has an outer loading value above 0.5 so that the statement in the indicator questionnaire is valid (valid) to explain the tax compliance variable (Y), knowledge of tax regulations (X1), utilization of information technology (X2), implementation of tax sanctions (X3) and education level (X4).

**Tabel 2.** Validity Test

	X1	X2	X3	X4	X5
X1	0.820				
X2	0.919	0.822			
X3	0.764	0.752	0.810		
X4	0.659	0.675	0.855	0.844	

Source : data processed by researchers, 2024



**Figure 2.** Validity Test

Source : SmartPLS, 2024

### **The Effect of Knowledge of Tax Regulations on Tax Compliance (H1)**

The results of this study support the conclusions of previous research related to knowledge of tax regulations belonging to Hertati (2021), Susyanti & Anwar (2020), Wujarso et al. (2020), Mulyati & Ismanto (2021), and Sabila & Furqon (2020) which state that there is a positive influence between knowledge of tax regulations on tax compliance. In this sense, an increase or decrease in tax knowledge can have an impact on the rise and fall of taxpayer compliance. This shows that if taxpayers understand and understand more about tax regulations, it will make taxpayers more obedient in paying their taxes.

Taxpayers who are equipped with good knowledge can certainly keep up with the dynamic development of tax regulations. In Indonesia, there is currently quite a lot of information available about taxation where taxpayers, especially small business actors such as MSMEs, can learn with various training provided by consultants and socialisation from the Directorate General of Taxes. In addition, taxpayers can increase tax knowledge through digital media that is widely available today and even provided free of charge through online seminars, YouTube, and tax community sites or forums to share knowledge and knowledge related to the development of tax regulations in Indonesia.

### **The Effect of Information Technology Utilisation on Tax Compliance (H2)**

The results of this study support the conclusions of previous research related to the

second variable, namely that there is a positive influence between the use of information technology on tax compliance (Alfin Amrullah et al., 2021; Lestari & Farida, 2022; Pratama & Fadli, 2023; Rioni et al., 2023; Yuliani et al., 2023). This means that utilising information technology at this time will make it very easy for taxpayers to carry out activities such as accessing data. Through the application of information technology, reporting taxpayer tax obligations can be facilitated, so as to increase taxpayer compliance..

### **The Effect of Implementation of Tax Sanctions on Tax Compliance (H3)**

The results of this study support the conclusions of previous research related to the implementation of tax sanctions belonging to Maula et al. (2020), Damanik (2021), Arta & Alfasadun (2022), Yuliatic & Fauzi (2020), and Ridhotin & Ardini (2022) which state that there is a positive influence between the implementation of tax sanctions on tax compliance. Tax sanctions are an effective way to prevent tax non-compliance if carried out firmly. The tax collection system that applies in Indonesia is a system that gives full trust to taxpayers to fulfil their tax obligations. However, in reality there are still taxpayers who do not fulfil their obligations. Thus, it is necessary to impose sanctions on non-compliant taxpayers. The higher or heavier the tax sanctions, it will affect the increasing compliance of taxpayers in paying taxes. Strict and burdensome sanctions are also very necessary in increasing taxpayer compliance in paying taxes where the implementation of



sanctions will have a deterrent effect on taxpayers so that they will not neglect their tax obligations..

#### **The Effect of Education Level on Tax Compliance (H4)**

The results of this study support the conclusions of previous research related to the level of education belonging to Sulistyowati et al. (2021), Anggraini & Pravitasari (2022), and Komala (2023) which state that there is a positive influence between education levels on tax compliance. In theory, education is also an appropriate means to be used as a tool to introduce knowledge about taxation, including functions, objectives, roles and so on. The higher a person's level of education, the higher the level of awareness and compliance in carrying out tax obligations, so that tax revenue by the DGT will also increase.

#### **CONCLUSIONS AND SUGGESTIONS**

Based on the test results and discussion carried out, conclusions can be drawn, namely: knowledge of tax regulations (X1), utilisation of information technology (X2), implementation of tax sanctions (X3) and level of education (X4) have an influence on the compliance of MSME taxpayers in the Special Region of Yogyakarta.

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