The Impact of Law Harmonization Tax Regulations Implementation on the Compliance of Micro, Small and Medium Enterprises Taxpayers

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Abstract

Purpose: The purpose of this study is to examine the impact of the Harmonization of Tax Regulations Law (HPP Law), enforced since October 29, 2021, on the compliance of micro, small, and medium enterprise (MSME) taxpayers. Specifically, the study aims to explore how the implementation of the HPP Law influences MSME taxpayer compliance through taxpayer awareness.

Methodology: This research employs quantitative approach, combining both quantitative and qualitative analyses. The research process includes internal team discussions, acquiring research permits, conducting field surveys in the Jember, Bondowoso, Banyuwangi, and Situbondo regions.

Findings: Preliminary results suggest that the enforcement of the HPP Law has a direct impact on MSME taxpayer compliance, mediated by their taxpayer awareness. The study identifies common concerns among MSME operators regarding rising prices of production and supporting materials, increased costs, and pressure to raise employee wages due to surges in the prices of essential goods.

Implication: The findings highlight the challenges MSMEs face under the HPP Law, particularly concerning compliance and financial management. Policymakers may need to consider these financial pressures when designing regulations or support systems for MSMEs to enhance their ability to comply with tax regulations without compromising business sustainability.

Originality: This study provides a unique combination of quantitative insights into the impact of the HPP Law on MSME taxpayer compliance in East Java, Indonesia. It also offers valuable quantitative data from MSME business actors, which enriches the understanding of how Taxpayer awareness mediate the relationship between tax regulation enforcement and compliance.

Keywords: Perception of Income and VAT Rates, Tax Awareness, Tax Compliance, Taxpayer Knowledge

1. Introduction

The economic condition that began to rise after the Covid 19 pandemic was an effort by the government in collaboration with other parties which finally made the rate of economic growth in Indonesia more significant (Muhyiddin & Nugroho, 2021). The role of the community is very important in striving for positive economic growth, especially in the field of entrepreneurship. Digital marketing that increasingly supports the creative economy is a trigger for the development of the field of entrepreneurship. Government

support to support this policy is by providing subsidy assistance for MSMEs in the form of assistance in the form of funds and also assistance through local governments. This certainly gives new hope for business actors in the community, seen as in the picture below which shows economic growth has increased every period, and in the third quarter experienced growth of 5.72.
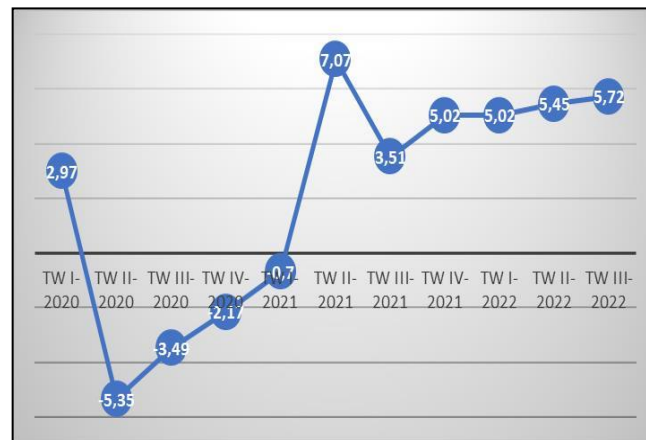

Figure 1. Indonesia's Economic Growth
Source: BPS (2022)

Indonesia's economic growth also almost occurred in all business sectors during the third quarter of 2022. The Manufacturing Industry sector as the largest contributor to GDP grew positively by 4.83%. Other major sectors, such as mining and agriculture, experienced growth of 3.22%and 1.65% respectively. At the same time, the Transportation and Warehousing Sector was the sector with the highest growth of 25.81%, followed by Accommodation and Food and Beverages 17.83% and Government Administration 12.42%, in line with increasingly stretched business activity as illustrated by the Purchasing Managers Index (PMI) Level in September 2022 which was at an expansive level at 51.8. Micro, Small and Medium Enterprises (MSMEs) are small businesses located in the community. MSMEs play a very important role in post-pandemic economic growth because here people are able to carry out economic activities by establishing a business with their per capita income capital. This is an opportunity for the government to subsidize MSMEs in order to stimulate economic growth. MSMEs are making resilience to be able to rise from the post-Pandemic slump, online business triggers the rapid growth of the post-pandemic economy, even according to Data from the Ministry of Cooperatives and SMEs 20.76 million MSMEs in Indonesia Enter the Digital Ecosystem in 2022, This number has increased by 26.6% compared to last year which was 16.4 million MSMEs. This makes the growth of MSMEs in Indonesia very significant, and can rise quickly after Covid 19, this is what in the end the government provides full support in the form of policies that support MSME activities.
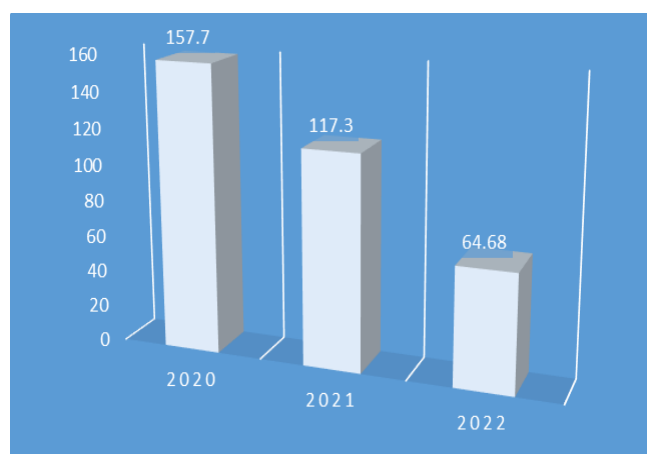

Figure 2. PC PEN program for MSMEs
Source: Ministry of Finance (2022)

The rise of MSMEs in Indonesia certainly also has a positive influence on the country's economic growth. Based on data from the Ministry of Cooperatives and SMEs in 2021, the number of MSMEs in Indonesia reached 64.2 million with a contribution to GDP of 61.07% or worth IDR 8,573.89 trillion. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total workforce and can collect up to 60.4% of the total investment. The government continues to strive to maintain and encourage the growth of MSMEs in Indonesia, in the form of providing incentives and relief for MSME tax obligations. Dynamic tax policy makes the government finally carry out tax reform by passing Law of the Republic of Indonesia Number 7 of 2021 concerning Harmonization of Tax Regulations, the VAT rate which was previously 10% (ten percent) changed to 11% (eleven percent) came into effect on April 1, 2022, and at 12% (twelve percent) came into effect no later than January 1, 2025. The enacted Tax Harmonization aims to increase growth and support economic acceleration, optimize state revenues, realize a tax system, which is fair and legally certain, reform taxes, and increase voluntary compliance of taxpayers.

On October 7, 2021, the DPR together with the Government have ratified Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (HPP Law) which consists of nine chapters with six regulatory scopes (Nababan, 2023). Based on research conducted previously, it is explained that the renewal of tax system regulations through the HPP Law is expected to increase the ease of doing business, increase employment, accelerate economic growth, and also provide legal certainty and streamline taxpayer obligations. Research conducted by Djufri (2022) suggests that the 11% tax increase stipulated by Law NO. 7 of 2021 makes people have to strive for an increase in the fulfillment of living needs. In particular, primary needs include the increase in cooking oil which is scarce and prices are unstable, fuel is rising, basic food and necessities of life are soaring. The Law on Harmonization of Taxation has a significant impact on society. Research conducted by Kristhy et al. (2023) The issuance of Law 7/2021 can be said to be a form of the principle of justice in taxation for MSMEs, especially for Taxpayers with the status of Individuals. Changes to this provision indicate that there is a reduction in the amount of tax that must be paid by taxpayers when juxtaposed with the previous rules. In this rule there is no period limit

The implementation of the gross circulation limitation policy is not subject to Income Tax so that this implies that as long as WPs with the status of MSME Individuals have a gross preference / cumulative turnover of up to Rp. 500,000,000, they are not subject to Final Income Tax PP 23/2018. There are several factors that affect taxpayer compliance, including awareness, knowledge, perception and financial condition. Taxpayer awareness is a factor that can influence taxpayers to fulfill their tax obligations (Amelia et al., 2024). Andreas and Savitri (2015) taxpayer awareness is a condition where taxpayers know, understand, calculate, pay and carry out tax obligations voluntarily. The results shown from the research (Perdana & Dwiranda, 2020) and the theories used can support the research results and provide an understanding of the influence of taxpayer awareness, tax knowledge and tax sanctions at KPP Pratama Tabanan which has a positive effect on MSME taxpayer compliance.

Taxpayer compliance is where taxpayers fulfill their tax obligations and carry out tax rights properly and correctly in accordance with applicable tax regulations and laws (Ilhamsyah, 2016). According to Nurlaela (2013), taxation knowledge is a basic understanding for taxpayers regarding the correct tax laws, laws, and procedures. Taxpayers will perform and carry out their tax obligations if they already know and understand the obligations as a taxpayer so that the benefits of paying taxes can be felt. Ihsan (2013) stated that taxation knowledge is a taxpayer's understanding of the correct tax laws, laws, procedures. With this tax knowledge, it will help taxpayer compliance in paying and reporting their tax obligations so that they can foster compliance behavior. Rahayu (2017) revealed that there is a positive influence on tax knowledge on taxpayer compliance.

According to Agun et al. (2022), taxation knowledge or understanding of taxation possessed by taxpayers must include: 1. Knowledge of General Provisions and Tax Procedures. 2. Knowledge of the tax system in Indonesia 3. Knowledge of taxation functions. Knowledge in the field of taxation mastered by WP affects the level of compliance of MSME WPs in fulfilling their tax obligations. The direct influence of taxation knowledge on taxpayer compliance is relevant to attribution theory and perception theory, this is based on the results of research from Ariyanto (2020) at the Sidoarjo Pratama Tax Service Office. Perception is a process for forming an impression that comes from within a person. Related to attribution theory, the formation of an impression begins with a person's response to an event that occurs. The perception of tax rates is the result of the taxpayer's interpretation of tax rates that come from external factors and then become internal factors

Financial Condition is also an indicator that affects taxpayer compliance, Financial condition can be defined by the company's financial capability which is reflected in the level of profitability and cash flow. Research conducted by Inayati (2019) financial condition variables have a positive effect on taxpayer compliance (KP). This is because the ups and downs of financial conditions can affect whether or not taxpayers are compliant in carrying out their obligations. Based on the description above, the formulation of the problem in this study is how the influence of taxpayer knowledge, financial condition, perception of VAT rates and perceptions of income tax rates on taxpayer compliance and tax awareness as moderation variables.

2. Literature Review and Hypotheses

2.1. Taxpayer Compliance

Taxpayer compliance is where taxpayers fulfill their tax obligations and exercise their tax rights properly and correctly in accordance with applicable tax laws and regulations (Ilhamsyah et al., 2016). Based on the Decree of the Minister of Finance Number 544/KMK.04/2000, taxpayers are included in the category of compliant taxpayers if they meet the following criteria:
a. On time in submitting tax returns for all types of taxes in the last two years.
b. Have no tax arrears for all types of taxes, unless they have obtained permission to pay in installments or postpone tax payments.
c. Have never been sentenced for committing a crime in the taxation sector in the last ten years.
d. In the last two tax years, they have carried out bookkeeping as referred to in Article 28 of the KUP Law and in the case of taxpayers having been audited, the correction in the last audit for each type of tax owed is a maximum of 5%.
e. Taxpayers whose financial statements for the last two years have been audited by a public accountant with an unqualified opinion or an opinion with a qualification as long as it does not affect fiscal profit and loss. The audit report must be prepared in a long form report that presents a reconciliation of commercial and fiscal profit and loss. In the case of taxpayers whose financial statements are not audited by a public accountant, they are required to meet the provisions in letters a, b, c, and d above. There are 2 types of tax compliance categories, namely formal compliance and material compliance (Wardani et al., 2024).

2.2. Taxpayer Knowledge

According to Nurlaela (2013), tax knowledge is a basic understanding for taxpayers regarding the correct tax laws, regulations, and procedures. Taxpayers will carry out and implement their tax obligations if they already know and understand their obligations as a taxpayer so that the benefits of paying taxes can be felt. Ihsan (2013) stated that tax knowledge is a taxpayer's understanding of the correct tax laws, regulations, and procedures. With this tax knowledge, it will help taxpayer compliance in paying and reporting their tax obligations so that it can foster compliance behavior. Rahayu (2017) revealed that there is a positive influence on tax knowledge on taxpayer compliance.

2.3. Taxpayer Awareness

Tax awareness is a state of knowing or understanding about taxes without any coercion from other parties. The positive assessment of taxpayers towards the implementation of state functions by the government will move the community to comply with their obligations to pay taxes (Wijiyanti et al., 2022). Harahap (2004) states that taxpayer awareness is an attitude of understanding of corporate or individual taxpayers to understand the meaning, function and purpose of paying taxes. Taxpayer awareness is a person's good faith to fulfill the obligation to pay taxes based on their conscience. The higher the level of taxpayer awareness, the better the understanding and implementation of tax obligations so that it can increase compliance (Indah & Setiawan, 2020). Research conducted by Tiraada (2013) and Tene et al. (2017) resulted in tax awareness having a significant influence on taxpayer compliance.

2.4. Perception of Income Tax and VAT Rates

Attribution theory explains a process to conclude several factors that influence behavior. The response to an event depends on the interpretation of the event (Kelley and Michela, 1980). Perception is a process of forming an impression that comes from within a person. In relation to attribution theory, the formation of an impression begins with a person's response to an event that occurs. The perception of tax rates is the result of the Taxpayer's interpretation of tax rates that come from external factors and then become internal factors. The Law on Harmonization of Tax Regulations Law Number 7 of 2021 has changed tax rates, namely changes in income tax rates, value added tax rates and the minimum limit of taxable income.

Changes in tax regulations that adjust the Tax Harmonization Law provide a new perspective for taxpayers that add layers of income tax rates and change the income range to more than 5 billion Rupiah. Changing the corporate tax rate to 22%, changing the general value added tax rate to 11% from the previous 10% and the special final value added tax rate of 1%, 2% or 3% of the business turnover regulated by the PMK, so that it will make the attitude of Taxpayers not to pay their taxes because the rates are higher and in reporting their tax obligations so that it will affect taxpayer compliance. Prawagis et al. (2016) explains that the perception of tax rates partially has a positive and significant effect on the compliance of MSME Taxpayers. Likewise, research conducted by Ariyanto and Nuswantara (2020), the perception of tax rates affects the compliance of MSME taxpayers.

2.5. Financial Condition

The financial condition of a taxpayer is the taxpayer's financial ability to meet various needs. If an individual can meet all of these needs, be it primary, secondary, or tertiary needs based on the income they have without outside assistance in the form of loans, it can be said that the individual's financial condition is very good (Agustiantono, 2012). According to Hendrawati et al. (2021), empirical studies have found mixed results where higher taxpayer income can offer more opportunities (or motives) to avoid taxes but lower taxpayer income will reduce cash flow and can cause difficulties in tax payments and collection. Therefore, lower or higher income can have a negative impact on compliance. Every individual with a high level of income will be more obedient in paying taxes because they have the ability to pay their tax obligations.

2.6. Hypothesis

The research hypothesis is developed from the results of previous studies into 4 hypotheses as follows:
H1: Financial conditions through taxpayer awareness have an influence on taxpayer compliance
H2: Taxpayer knowledge through taxpayer awareness has an influence on taxpayer compliance

H3: Perception of income tax rates through taxpayer awareness has an influence on taxpayer compliance

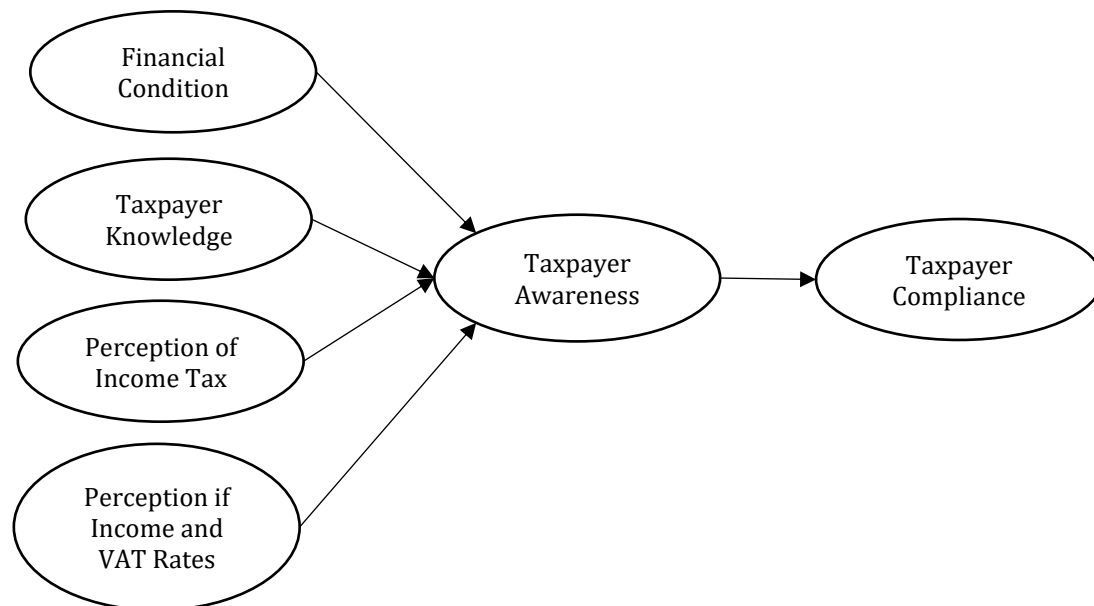H4: Perception of VAT rates through taxpayer awareness has an influence on taxpayer compliance

Figure 3. Conceptual Framework
Source: Development Results by researchers (2023)

3. Methodology

This research is using quantitative approach (Creswell, 2009). A quantitative approach is used to measure factors that allegedly affect the Compliance of Micro, Small and Medium Enterprises (MSMEs) Taxpayers by looking at the Taxpayer Awareness, Knowledge Level, Perception of Income Tax Rate (PPh) and Value Added Tax Rate (VAT).

In this study, there are four independent variables (taxpayer awareness, taxpayer knowledge, income tax rate perception, and VAT rate perception), as well as taxpayer awareness variables as intervening and taxpayer compliance as dependent variables. The measurement indicators of each variable are: 1) Taxpayer Compliance Indicators Gunadi (2013) and Masruroh (2013), namely: timely reporting, calculating taxes correctly, paying on time, not having arrears. 2) Financial Condition Indicators, namely on smoothness: cash flow, income, and business sustainability. 3) Indicators of Taxpayer Awareness (Jatmiko, 2006), including perceptions of: Pinvite for the implementation of government functions and duties, taxes are the largest source of revenue, taxes must be paid immediately, and taxes are people's contributions. 4) Taxpayer Knowledge Indicators based on the Decree of the Minister of Finance Number 544/KMK.04/2000, taxpayers are included in the category of compliant taxpayers if they meet the criteria, namely, on time, have no tax arrears, have never been sentenced and in the last two tax years maintain books. 5) Taxpayer Knowledge, Nurlaela (2013) Taxation knowledge is a basic understanding for taxpayers regarding the correct tax laws, laws, and procedures. Taxpayers will perform and carry out their tax obligations if they already know and understand the obligations as a taxpayer so that the benefits of paying taxes can be felt. 6) Income Tax Rate, Prawagis et al. (2016) explained that the perception of partial tax rates has a positive and significant effect on the compliance of MSME Taxpayers. The HPP Law regulates the addition of income tax rates and changes the income range to more than 5 billion Rupiah. Change the corporate tax rate to 22%. 7) Value Added Tax Rate Perception Indicator, Ariyanto and Nuswantara (2020), tax rate perception affects MSME taxpayer compliance. The HPP Law regulates the general rate of

value added tax to 11% which was previously 10% and the special rate of final value added tax is 1%, 2% or 3% of business circulation regulated by PMK.

The population in this study is micro, small and medium enterprises in the Horseshoe area of the former Besuki Residency of East Java, which includes Regencies / Cities: Jember, Bondowoso, Banyuwangi, and Situbondo. Meanwhile, the sample is a taxpayer of micro, small and medium enterprises registered as a taxpayer at the Tax Service Office in the Horseshoe area of the former Besuki Residency of East Java, which includes Regencies / Cities: Jember, Bondowoso, Banyuwangi, and Situbondo. The sampling technique is a combination of purposive sampling by paying attention to proportional random sampling area, which is a sampling method from populations that have been grouped based on region representatively.

The quantitative data analysis technique uses the Structural Equation Modelling Partial Least Squares (SEM-PLS) analysis technique, because it has the ability to combine measurement models and structural models simultaneously (Hair et al., 2020). The steps are: developing a theory-based model, developing path diagrams, descriptive statistics, validity and reliability tests, model fit tests, hypothesis tests, and model interpretation and modification. This research departs from the identification of problems with the target of identifying factors that affect taxpayer compliance and finding out how the impact of the implementation of the Law on Harmonization of Tax Regulations on taxpayer compliance. Then the research team will prepare questionnaires to be distributed to taxpayers, as well as question list instruments for in-depth interviews with MSME taxpayers. The questionnaire will be processed using SEM-PLS

4. Results and Discussion

Description of Research Respondents
The sample in this study is the owners of MSMEs located in Jember, Bondowoso, Situbondo, and Banyuwangi regencies, the research team has distributed questionnaire questionnaires through google forms and interview techniques. We have summarized the description of respondents as follows:
a.   Gender
The respondents in this study were 141 respondents of owners from MSMEs who were in 4 (four) with male and female genders. It looks like the picture below that the male gender is larger than the female gender. For the male sex, it was 51.8% as many as 73 respondents and the female gender was 48.2% as many as 68 respondents.

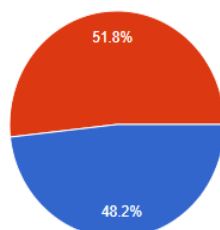

Figure 4. Respondent data by Gender
Source: Data Processed (2023)

b.   Age
The description of respondents is the age limit, with the following details:

Table 1. Respondent data by Age

Age	Sum	Percentage
15 – 25 years	18	13 %
26 – 35 years	32	23 %
36 – 45 years old	42	30 %
46 – 55 years old	49	34 %

Source: Data Processed (2023)

Based on table 1 it can be explained that the age range of respondents in this study is the age range of 15-25 years as many as 18 respondents (13%), the age range of 26-35 years as many as 32 respondents (23%), the age range of 36-45 years as many as 42 respondents (30%), and the age range of 46-55 years as many as 49 respondents (34%), it can be concluded that the most age range of respondents in this study is the age range between 46-55 years.

c. Education

The description for the educational background of the respoden consists of education levels with the following details:

Table 2. Respondent data by Education Level

Education Level	Sum	Percentage
SD	4	3,3 %
JUNIOR	12	9 %
SMA	73	51 %
Diploma	5	4%
S1	42	30 %
S2	2	1 %
S3	1	0,7 %
Other	2	1 %

Source: Data Processed (2023)

Based on table 2 above the results of identifying the general condition according to education level showed that 4 respondents graduated from elementary school (3.3%), as many as 12 respondents (9%) had a junior high school education, as many as 73 respondents (51%) had a high school education, there were 5 respondents (4%) with a diploma education (4%), 42 respondents (30%) had an S1 education (30%), 2 respondents (1%) had an S2 education (1%), and 1 respondent (0.7%) had an S3 education, and 2 respondents (1%) were others. Based on the data above, it can be concluded that the majority of respondents have a high school education background.

d. Business Type

The description for the type of business with 141 respondents is:

Table 3. Respondent data based on Business Type

Business Type	Sum	Percentage
Trade	75	53,2 %
Service	13	9,2 %
Manufacturing/Industry	12	8,5 %
Other	41	29,1 %

Source: Data Processed (2023)

Based on table 3 above, the next respondent's characteristics are the type of business divided into trade, services, industry and other than these 3 types of businesses. Respondents were MSMEs in Jember Regency, Banyuwangi Regency, Bondowoso Regency and Situbondo Regency with 75 respondents (53.2%) with 13 respondents (9.2%) with 13 respondents (9.2%) in the service sector, 12 respondents (8.5%) and other types of businesses A total of 41 respondents (29.1%). Based on the data above, it can be concluded that the majority of respondents' business types are engaged in trade.

e. Length of Business

The description for the length of establishment of the business is as follows:

Table 4. Respondent data by length of business

Length of Business	Sum	Percentage
< 1 year	11	8 %
1 – 3 years	25	17,7 %
3 – 5 years	19	13,4 %
5 – 8 years	26	18,4 %
>8 years	60	42,5 %

Source: Data Processed (2023)

Based on table 4 above, the characteristics of respondents are the length of business establishment for under 1 year as many as 11 respondents (8%), the period of 1 – 3 years as many as 25 respondents (17.7%), the period of 3-5 years as many as 19 respondents (13.4%), the period of 5-8 years as many as 26 respondents (18.4%), and more than 8 years as many as 60 respondents (42.5%). Based on the data above, it can be concluded that the most is the length of the respondent's business establishment, which is more than 8 years.

f. Business Turnover

The description for business turnover is as follows:

Table 5. Respondent data based on Business Turnover

Business Turnover	Sum	Percentage
0 - IDR 3,000,000	31	21,9 %
IDR 3,000,001 - IDR 5,000,000	32	22,6 %
IDR 5,000,001 - IDR 8,000,000	28	20 %
IDR 8,000,001 - IDR 11,000,000	27	19,2 %
Above IDR 11,000,000	23	16,3 %
Sum	**141**	**100 %**

Source: Data Processed (2023)

Based on table 5 above can be described that the business turnover of respondents consists of 0 - Rp 3,000,000 as many as 31 respondents with a percentage of 21.9%, turnover of Rp 3,000,001 - Rp 5,000,000 as many as 32 respondents with a percentage of 22.6%, turnover of Rp 5,000,001 - Rp 8,000,000 as many as 28 respondents with a percentage of 20%, turnover of Rp 8,000,001 - Rp 11,000,000 as many as 27 respondents with a percentage of 19.2% and turnover above Rp 11,000,000 as many as 23 respondents with a percentage of 16.3%. Based on these data, it can be concluded that the majority of MSME turnover in Jember Regency, Banyuwangi Regency, Bondowoso Regency and Situbondo Regency ranges between Rp 3,000,001 - Rp 5,000,000.
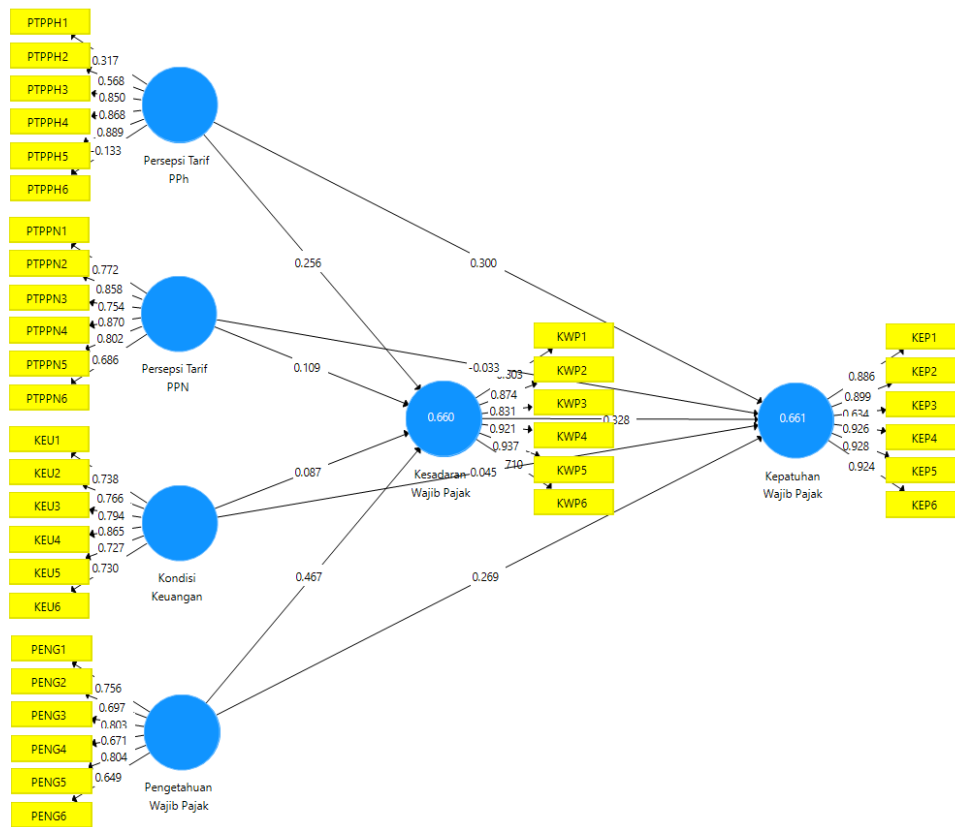
Figure 5. First 2 Full Models
Source: Data Processed (2023)

Based on figure 5 it can be seen that some variable indicators have values below 0.7, so the model cannot be processed further. For more details on which ones are below 0.7, you can see the convergent validity test as follows:

Table 6. First Model Convergent Validity Test

Information	Taxpayer Compliance	Taxpayer Awareness	Financial Condition	Taxpayer Knowledge	VAT Rate Perception	Perception of Income Tax Rate
KEP1	0,886					
KEP2	0,899					
KEP3	0,634					
KEP4	0,926					
KEP5	0,928					
KEP6	0,924					
KEU1			0,738			
KEU2			0,766			
KEU3			0,794			
KEU4			0,865			
KEU5			0,727			
KEU6			0,730			
KWP1		0,803				
KWP2		0,874				
KWP3		0,831				
KWP4		0,921				
KWP5		0,937				
KWP6		0,710				
PENG1				0,756		
PENG2				0,697		
PENG3				0,803		
PENG4				0,671		
PENG5				0,804		
PENG6				0,649		
PTPPH1						0,317
PTPPH2						0,568

Information	Taxpayer Compliance	Taxpayer Awareness	Financial Condition	Taxpayer Knowledge	VAT Rate Perception	Perception of Income Tax Rate
PTPPH3						0,850
PTPPH4						0,868
PTPPH5						0,889
PTPPH6						-0,133
PTPPN1					0,772	
PTPPN2					0,858	
PTPPN3					0,754	
PTPPN4					0,870	
PTPPN5					0,802	
PTPPN6					0,686	

Source: Data Processed (2023)

In table 6, it can be seen that there are 8 questions whose value is below 0.7, namely KEP3, PENG2, PENG4, PENG6, PTPPN6, PTPPH1, PTPPH2, and PTPPH6. Therefore, the 8 question items must be removed from the research model and reprocessed, resulting in the second model as follows:
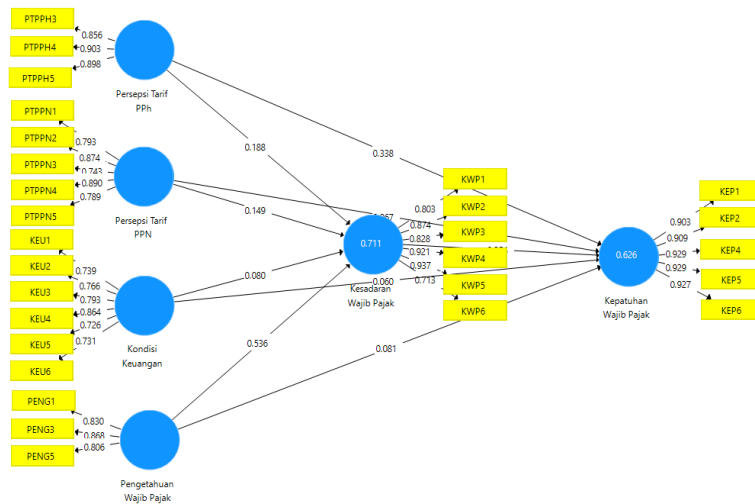

Figure 6. Second Full Model
Source: Data Processed (2023)

Based on figure 6, it can be seen that several variable indicators are all above 0.6, so that the model can be processed further. For more details, you can see the convergent validity test as follows:

Table 7. Second Model Convergent Validity Test

Information	Taxpayer Compliance	Taxpayer Awareness	Financial Condition	Taxpayer Knowledge	VAT Rate Perception	Perception of Income Tax Rate
KEP1	0,903					
KEP2	0,909					
KEP4	0,929					
KEP5	0,929					
KEP6	0,927					
KEU1			0,739			
KEU2			0,766			
KEU3			0,793			
KEU4			0,864			
KEU5			0,726			
KEU6			0,731			
KWP1		0,803				
KWP2		0,874				
KWP3		0,828				
KWP4		0,921				
KWP5		0,937				
KWP6		0,713				

Information	Taxpayer Compliance	Taxpayer Awareness	Financial Condition	Taxpayer Knowledge	VAT Rate Perception	Perception of Income Tax Rate
PENG1				0,830		
PENG3				0,868		
PENG5				0,806		
PTPPH3						0,856
PTPPH4						0,903
PTPPH5						0,898
PTPPN1					0,793	
PTPPN2					0,874	
PTPPN3					0,743	
PTPPN4					0,890	
PTPPN5					0,789	

Source: Data Processed (2023)

In table 7, it can be seen that all remaining question items are above 0.6, so that the data can be processed further. However, to strengthen the researcher, a discriminant validity test was also carried out which is reflected in table 8.

Table 8. Discriminant Validity Test

Information	Taxpayer Compliance	Taxpayer Awareness	Financial Condition	Taxpayer Knowledge	VAT Rate Perception	Perception of Income Tax Rate
Taxpayer Compliance	0,919					
Taxpayer Awareness	0,733	0,849				
Financial Condition	0,492	0,532	0,771			
Taxpayer Knowledge	0,683	0,813	0,532	0,835		
VAT Rate Perception	0,609	0,680	0,491	0,694	0,820	
Perception of Income Tax Rate	0,714	0,698	0,499	0,700	0,639	0,886

Source: Data Processed (2023)

In table 8, it can be seen that the AVE value of the average variance of each variable is greater than the correlation involving the latent variable, so that the research model passes the validity test.

Table 9. Reliability Test Result

Information	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Taxpayer Compliance	0,954	0,956	0,965	0,845
Taxpayer Awareness	0,921	0,926	0,939	0,721
Financial Condition	0,866	0,889	0,898	0,595
Taxpayer Knowledge	0,782	0,783	0,873	0,697
VAT Rate Perception	0,877	0,882	0,911	0,672
Perception of Income Tax Rate	0,863	0,869	0,916	0,785

Source: Data Processed (2023)

In table 9, Cronbach's alpha value of each variable is above 0.6, so it can be concluded that the model passed the reliability test.

Table 10. Model Fit Test

Information	Saturated Model	Estimated Model
SRMR	0,086	0,086
d_ULS	2,970	2,970
d_G	1,805	1,805
Chi-Square	1207,725	1207,725
NFI	0,703	0,703

Source: Data Processed (2023)

In table 10, by looking at SRMR and NFI there is a match. This is because the SRMR value is in the range of <0.10 or 0.086 so that the model is said to be fit. Furthermore, NFI produces a value of 0.703 which according to the rule that the value of NFI should be in the range between 0 and 1. Based on these two things, this research model includes fit.

Table 11. Direct Effect Test

Information	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Taxpayer Awareness -> Taxpayer Compliance	0,354	0,371	0,139	2,551	0,011
Financial Condition -> Taxpayer Compliance	0,060	0,064	0,061	0,976	0,330
Financial Condition -> Taxpayer Awareness	0,080	0,081	0,060	1,339	0,181
Taxpayer Knowledge -> Taxpayer Compliance	0,081	0,075	0,122	0,661	0,509
Taxpayer Knowledge -> Taxpayer Awareness	0,536	0,542	0,099	5,398	0,000
VAT Rate Perception -> Taxpayer Compliance	0,067	0,056	0,076	0,888	0,375
VAT Rate Perception -> Taxpayer Awareness	0,149	0,154	0,067	2,235	0,026
Perception of Income Tax Rate -> Taxpayer Compliance	0,338	0,335	0,089	3,800	0,000
Perception of Income Tax Rate -> Taxpayer Awareness	0,188	0,175	0,088	2,126	0,034

Source: Data Processed (2023)

Based on table 11, it can be noted that:

a. Taxpayer Awareness has a significant positive effect on Taxpayer Compliance

Original Sample Value: 0.354, is the value of direct influence between the variable of taxpayer awareness and taxpayer compliance in the sample studied. Sample Mean: 0.371 is the average of all samples tested. This value provides an idea of the extent to which the influence of taxpayer awareness and taxpayer compliance variables contributes to overall results. Standard Deviation: 0.139, This value indicates the extent to which the data is spread from the mean. T-Statistic (t-Statistic): 2,551, how significant is the effect of taxpayer awareness variables on taxpayer compliance. A positive value indicates that there is a positive influence. P-Value: 0.011, shows how significant the effect of the taxpayer awareness variable on taxpayer compliance. A low P-Value (less than a predetermined level of significance) indicates that the effect is significant. There is a direct influence between the variable of taxpayer awareness and taxpayer compliance, with an influence value of 0.354. The average influence of the entire sample was 0.371, which indicates that in general, taxpayer awareness contributes positively to taxpayer compliance, although the value is slightly lower than original value of the sample. A standard deviation of 0.139 indicates that this influence has a fairly low data spread. T-Statistics of 2,551 show that the influence of taxpayer awareness is statistically significant. A P-Value of 0.011 also indicates that the effect is significant at a predetermined level of significance. The results of the same research have also been

conducted by Perdana and Dwirandra (2020) with the results of tax awareness having a positive effect on taxpayer compliance with MSME taxpayer compliance registered at KPP Pratama Tabanan.

b. Financial Condition does not affect Taxpayer Compliance

There is no influence between the variables of financial condition and taxpayer compliance, with an influence value of 0.060. The average effect of the entire sample is 0.064, which indicates that in general, financial condition contributes positively to taxpayer compliance, although the value is slightly higher than the original value of the sample.

A standard deviation of 0.061 indicates that this influence has a fairly low data spread. T-Statistic of 0.976 shows that the effect of financial condition does not affect strongly and P-Value of 0.330 also shows that there is no influence between financial condition and taxpayer compliance. The results of this study are also supported by research by Mudiarti et al (2020) financial conditions have no effect on taxpayer compliance.

c. Financial Condition does not affect Taxpayer Awareness

There is no direct influence between financial condition variables on taxpayer awareness with the original sample value of 0.080. The average influence of the entire sample is 0.081, which indicates that in general, financial condition contributes positively to taxpayer awareness even though it is of very little value. A standard deviation of 0.060 indicates that this influence has a fairly low data spread. The T-Statistic of 1,339 shows that the influence of financial condition is statistically significant.

A P-Value of 0.181 also indicates that the effect is likely to be significant at a predetermined level of significance, although the value is not too low. A P-Value greater than 0.05 indicates that there is no significant influence between the financial condition and the case of the taxpayer.

d. Taxpayer Knowledge has no effect on Taxpayer Compliance

There is no direct influence between the variable taxpayer knowledge and "taxpayer compliance," with an influence value of 0.081. The average influence of the entire sample is 0.075, which shows that in general, taxpayer knowledge does not contribute positively to taxpayer compliance because the value is slightly smaller than the original value of the sample. A very high standard deviation (1.122) indicates that this influence has a very large variation in data, which may indicate that there is a lot of variation in the effect of taxpayer knowledge on taxpayer compliance. A T-statistic of 0.661 indicates that the influence of taxpayer knowledge is not very strong statistically. A P-Value of 0.509 indicates that the effect may not be significant at a predetermined level of significance. A high P-Value can indicate that there is no influence between taxpayer knowledge and taxpayer compliance. In contrast to the results of this study, Yustikasari et al. (2020) research resulted in that tax knowledge can cause an increase in tax compliance, which means that there is an influence between tax knowledge variables and tax compliance.

e. Taxpayer Knowledge has a significant positive effect on Taxpayer Awareness

There is a significant direct influence between the variable of taxpayer knowledge and taxpayer awareness, with an influence value of 0.536. The average influence of the entire sample is 0.542, which shows that in general, taxpayer knowledge contributes positively to taxpayer awareness. A relatively low standard deviation (0.099) indicates that this influence has a fairly controlled data distribution. High T-statistics (5,398) show that the effect of "taxpayer knowledge" on "taxpayer awareness" is statistically significant. A very low P-Value (0.000) indicates that the effect is very significant at the level of significance predetermined. This indicates that statistical evidence is very strong to support this influence. Setiyani et al. (2018) have also examined tax knowledge on tax awareness conducted in Semarang City in 2018 and the results showed that tax knowledge has a positive effect on tax awareness, as well as in this study.

f. VAT Rate Perception has no effect on Taxpayer Compliance

There is no direct influence between the VAT rate perception variable and taxpayer compliance with the original sample 0.067. The average effect of the entire sample is 0.056, which shows that in general, the perception of VAT rates contributes positively to taxpayer compliance, although the value is slightly lower than the original value of the sample.

A standard deviation of 0.076 indicates that this influence has a fairly controlled data spread. A T-Statistic of 0.888 indicates that the perceived effect of VAT rates on taxpayer compliance may not be statistically strong. A P-Value of 0.375 also indicates that the effect may not be significant at a predetermined level of significance. A high P-Value can indicate that there is no significant influence between the perception of VAT rates on taxpayer compliance. The perception of VAT rates does not affect taxpayer compliance because no matter how much the increase in tax rates imposed on MSMEs, MSME taxpayers still have to comply with tax regulations. This reason is also supported by research conducted by Yusro and Kiswanto (2014) which has examined the perception of tax rates has no effect on tax compliance caused by compliance in paying MSME taxes in Kudus Regency is not influenced by applicable tax rates.

g. VAT Rate Perception has a significant positive effect on Taxpayer Awareness
There is a significant direct influence between the variable perception of VAT rates and taxpayer awareness, with an influence value of 0.149. The average effect of the entire sample is 0.154, which shows that in general, the perception of VAT rates contributes positively to taxpayer awareness, and the value is almost parallel to the original value of the sample. A standard deviation of 0.067 indicates that this influence has a good data spread. The high T-statistic (2.126) indicates that the effect of perceived VAT rates on taxpayer awareness is statistically significant. A low P-Value (0.034) also indicates that the effect is significant at a predetermined level of significance. This indicates that VAT Rate Perception has a significant positive effect on Taxpayer Awareness. The existence of tax regulations that regulate the increase in VAT rates that occur from 10% to 11%, taxpayers must continue to carry out tax obligations and this underlies that taxpayers in the case of purchasing goods or services must remain aware and comply with VAT payments.

h. VAT Rate Perception has a significant positive effect on Taxpayer Compliance
There is a very significant direct influence between the variable of VAT rate perception and taxpayer compliance, with an influence value of 0.338. The average influence of the entire sample is 0.335, which shows that in general, "VAT rate perception" contributes positively to "taxpayer compliance." A relatively low standard deviation (0.089) indicates that this influence has a fairly controlled data distribution.

High T-Statistics (3,800) show that the effect of "perceived VAT rate" on "taxpayer compliance" is statistically significant. A low P-Value (0.000) indicates that the effect is very significant at a predetermined level of significance. This indicates that the Perception of Income Tax Rate has a significant positive effect on Taxpayer Compliance. Likewise, the perception of VAT rates affects taxpayer compliance due to the fact that taxpayers purchase goods or services subject to VAT, taxpayers must remain aware and comply with their tax obligations.

i. Perception of Income Tax Rate has a significant positive effect on Taxpayer Awareness
There is a significant direct influence between the variable perception of VAT rates and taxpayer awareness, with an influence value of 0.188. The average influence of the entire sample is 0.175, which shows that in general, the perception of VAT rates contributes positively to "taxpayer awareness. A relatively low standard deviation (0.088) indicates that this influence has a fairly controlled data distribution.

High T-Statistics (2,126) show that the effect of perceived income tax rates on taxpayer awareness is statistically significant. A low P-Value (0.034) also indicates that the effect is significant at a predetermined level of significance. This indicates that the Perception of Income Tax Rate has a significant positive effect on Taxpayer Awareness.

Table 12. Indirect Effect Test

Information	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Financial Condition -> Taxpayer Awareness -> Taxpayer Compliance	0,028	0,030	0,026	1,098	0,273
Taxpayer Knowledge -> Taxpayer Awareness -> Taxpayer Compliance	0,190	0,201	0,086	2,214	0,027
VAT Rate Perception -> Taxpayer Awareness -> Taxpayer Compliance	0,053	0,061	0,039	1,360	0,174
Perception of Income Tax Rate -> Taxpayer Awareness -> Taxpayer Compliance	0,066	0,062	0,037	1,786	0,075

Source: Data Processed (2023)

Based on table 12, it can be noted that:

a. Financial Condition does not affect Taxpayer Compliance through Taxpayer Awareness
There is no indirect influence between financial condition variables and taxpayer compliance through taxpayer awareness, with an indirect influence value of 0.028. The average indirect influence of the entire sample is 0.030, which indicates that in general, financial condition contributes positively to taxpayer compliance through taxpayer awareness. A relatively low standard deviation (0.026) indicates that this indirect influence has a fairly controlled distribution of data. A positive T-statistic (1.098) suggests that an indirect effect of financial condition on taxpayer compliance through taxpayer awareness exists, although its significance may not be very statistically strong. A high P-Value (0.273) also suggests that this indirect influence may not be significant at a predetermined level of significance. A high P-Value can indicate that Financial Condition does not affect Taxpayer Compliance through Taxpayer Awareness

b. Taxpayer Knowledge affects Taxpayer Compliance through Taxpayer Awareness
There is a significant indirect influence between the variable of taxpayer knowledge and taxpayer compliance through taxpayer awareness, with an indirect influence value of 0.190. The average indirect influence of the entire sample was 0.201, which shows that in general, taxpayer briefing contributes positively to taxpayer compliance through taxpayer awareness. A relatively low standard deviation (0.086) indicates that this indirect influence has a fairly controlled distribution of data. High T-Statistics (2,214) indicate that the indirect influence of taxpayer direction on taxpayer compliance through taxpayer awareness is statistically significant. A low P-Value (0.027) also indicates that this indirect influence is significant at a predetermined level of significance. This indicates that Taxpayer Knowledge affects Taxpayer Compliance through Taxpayer Awareness

c. The perception of VAT rates has no effect on Taxpayer Compliance through Taxpayer Awareness
In the analysis of the indirect influence between the VAT rate perception variable (Value Added Tax Rate Perception) on taxpayer compliance through the taxpayer awareness intermediary variable, with the statistical results provided, the following is the description: There is an indirect influence between the VAT rate perception variable and taxpayer compliance through taxpayer awareness, with an indirect influence value of 0.053. The average indirect influence of the entire sample is 0.061, which shows that in general, the perception of VAT rates contributes positively to taxpayer compliance through taxpayer awareness. A standard deviation of 0.039

indicates that this indirect influence has a fairly controlled data spread. A positive T-statistic (1,360) suggests that an indirect influence of VAT rate perception on taxpayer compliance through taxpayer awareness exists, although its significance is very weak statistically. A fairly high P-Value (0.174) also shows that the perception of VAT rates does not affect Taxpayer Compliance through Taxpayer Awareness

d. The perception of income tax rates has no effect on taxpayer compliance through taxpayer awareness.
There is an indirect influence between the variable perception of income tax rates and taxpayer compliance through taxpayer awareness, with an indirect influence value of 0.066. The average indirect effect of the entire sample is 0.062, which shows that in general, the perception of income tax rates contributes positively to taxpayer compliance through taxpayer awareness, although the value is slightly lower than the original value of the sample. A standard deviation of 0.037 indicates that this indirect influence has a fairly controlled data distribution. A positive T-statistic (1,786) suggests that an indirect influence of income tax rate perception on taxpayer compliance through taxpayer awareness exists, although its significance may not be very strong statistically. A sufficiently high P-Value (0.075) also indicates that indirect influence is not significant at a predetermined level of significance. A high P-Value can indicate that the Perception of Income Tax Rate has no effect on no effect on Taxpayer Compliance through Taxpayer Awareness.

5. Conclusion

The conclusions of this study are as follows: 1) The results of quantitative testing of research data show that directly Taxpayer Awareness has a significant positive effect on Taxpayer Compliance, Taxpayer Knowledge has a significant positive effect on Taxpayer Awareness, VAT Rate Perception has a significant positive effect on Taxpayer Awareness, Income Tax Rate Perception has a significant positive effect on Taxpayer Awareness, and VAT Rate Perception has a significant positive effect on Taxpayer Compliance. While Financial Condition does not affect Taxpayer Compliance, Financial Condition does not affect Taxpayer Awareness, Taxpayer Knowledge does not affect Taxpayer Compliance, and VAT Rate Perception does not affect Taxpayer Compliance. 2) The results of testing the indirect relationship between variables show that financial conditions do not affect taxpayer compliance through taxpayer awareness, taxpayer knowledge affects taxpayer compliance through taxpayer awareness, VAT rate perception does not affect taxpayer compliance through taxpayer awareness, and Income Tax Rate Perception has no effect on taxpayer compliance through Taxpayer Awareness Tax. 3) The above findings corroborate findings in the field that Jember, Bondowoso, Situbondo, and Banyuwangi regencies, seen from taxpayer compliance, will increase if the understanding of tax awareness in the community also increases, where the level of knowledge about taxes takes an important role in increasing taxpayer awareness where there is updated news about taxation through the Law on Harmonization of Tax Regulations (UU HPP) which changes taxpayers' perception of taxes income (PPh) and Value Added Tax (VAT) that have changed after the implementation of the regulation. Many MSMEs are aware and comply with the applicable Law on Harmonization of Tax Regulations (UU HPP), although not a few still do not understand about these changes. 4) The results of this study show that the compliance of MSME taxpayers through tax awareness is influenced by several factors including knowledge, perception of income tax rates, perceptions of VAT rates and financial conditions both directly and indirectly.

This research also has implications for tax officials and subsequent researchers. The tax apparatus is expected to be able to conduct further socialization before enacting the Law on Harmonization of Tax Regulations (UU HPP) or providing training on tax reporting that smells and is in accordance with the Law on Harmonization of Tax Regulations (UU HPP). Researchers are then expected to add other variables in similar research, for example by

including variables in the use of tax information technology and expanding the range of research areas.

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