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THE INFLUENCE OF AWARENESS AND KNOWLEDGE ON TAXPAYER COMPLIANCE IN PAYING TAXES ACCORDING TO PP NO. 55 OF 2022 ON MSMEs IN GARUT DISTRICT

Abstract

The aim of this research is to identify and test the impact of taxpayer awareness and knowledge on the level of taxpayer compliance in making tax payments in accordance with PP Regulation No. 55 of 2022 on Micro, Small and Medium Enterprises (MSMEs) in Garut Regency. Primary data is the data used in this research and this research is quantitative. The Garut Pratama Tax Service Office (KPP) is the focus of the research as well as the population in the research. Random technique (random sampling) is a technique used in sampling through questionnaires. In taking samples, the calculations used the Slovin formula, and 100 respondents were successfully selected. The data was processed using the SPSS version 29 software application. This research provides results that partially taxpayer awareness and knowledge positively influences taxpayer compliance in paying taxes in accordance with Government Regulation Number 55 of 2022 for Garut Regency MSMEs. Then taxpayer compliance in making tax payments is influenced simultaneously by the taxpayer's knowledge and awareness in accordance with Government Regulation No. 55 of 2022 on MSMEs.

Keywords: Taxpayer_Compliance_Awareness

Abstrak

Tujuan penelitian ini adalah untuk mengidentifikasi dan menguji dampak kesadaran dan pengetahuan wajib pajak terhadap tingkat kepatuhan wajib pajak dalam melaksanakan pembayaran pajak sesuai dengan ketentuan PP No.55 Tahun 2022 pada Usaha Mikro, Kecil, dan Menengah (UMKM) di Kabupaten Garut. Jenis penelitian ini adalah kuantitatif dengan penggunaan data primer. Populasi yang menjadi fokus penelitian ini adalah Kantor Pelayanan Pajak (KPP) Pratama di Kabupaten Garut. Pengambilan sampel dilakukan secara acak (random sampling), dengan pengumpulan data menggunakan kuesioner. Sampel penelitian dihitung menggunakan rumus slovin, dan diperoleh sebanyak 100 responden. Pengolahan data dilakukan menggunakan perangkat lunak SPSS versi 29. Hasil penelitian menunjukkan bahwa, secara parsial, kesadaran dan pengetahuan wajib pajak memiliki pengaruh positif terhadap kepatuhan wajib pajak dalam membayar pajak sesuai dengan PP No 55 Tahun 2022 pada UMKM di Kabupaten Garut. Secara simultan, pengetahuan dan kesadaran secara bersamaan berdampak positif dan signifikan terhadap kepatuhan wajib pajak dalam melaksanakan pembayaran pajak sesuai dengan PP No 55 Tahun 2022 pada UMKM.

Kata kunci: Kesadaran_Pengetahuan_Kepatuhan Wajib Pajak

1. Introduction

Tax compliance is a crucial aspect for all countries. If taxpayers do not comply with tax provisions, this can indirectly encourage them to try to avoid or ignore tax obligations (klikpajak.id). There are several potential causes of taxpayer non-compliance with their obligations to report and pay taxes. Having adequate tax knowledge will be an essential requirement for every taxpayer. People who lack information about taxes may not be aware of their obligations as taxpayers (Mahfud et al, 2017). Awareness is a condition where taxpayers feel and have understanding, so that they carry out their obligations voluntarily without any pressure from any party. If the concept of "tax" does not include the element "can be imposed" or "is coercive", then it becomes difficult to realize voluntary awareness and concern for taxpayers. This shows that tax payments do not only originate from voluntary actions or personal awareness of taxpayers. This statement suggests that taxpayers are encouraged to meet their tax obligations willingly and with awareness, as it embodies a collaborative effort aimed at promoting the nation's economic progress (Ilhamsyah, et al, 2016).

The government has established the tax rate applicable to Micro Small and Medium Enterprises (MSMEs) at 0.5% of the total income earned by MSMEs. The final rules regarding Income Tax (PPh) are explained in Government Regulation no. 23 of 2018. Previously, this rule was regulated in Government Regulation no. 46 of 2013 concering taxaion of corporate income with certain gross turnover, which came into effect in July 2018. Taxpayers who run MSME businesses have the option to use the 0.5% rate or refer to the rate in accordance with article 17 of UU No.7 of 1983 jo. No.7 of 1991 jo. No.10 of 1994 jo.No.17 of 2000 jo. No.36 of 2008 concerning Income Tax (UU PPh).

In December 2022, The government has issued the latest regulations, namely Government Regulation (PP) Number 55 of 2022. This follows Law Number 7 of 2021 concerning Harmonization of Tax Regulations (UU HPP). The contents of this government regulation also include provisions regarding personal income tax on the income of business entities with certain gross turnover, which was previously regulated in PP No. 23 of 2018. Therefore, PP No. 23 of 2018 is discontinued and replaced with PP No. 55 of 2022.

Regulation 55 of 2022 issued by the government which regulates tax revenue generated from business activities with certain gross turnover still maintains the rate of 0.5%. However, article 60 paragraph 2 of PP Number 55 of 2022 explains that individual taxpayers with the gross turnover of up to Rp. 500.000.000,- during a single tax year, there will be no final Income Tax (PPh) imposed of 0.5%. Apart from that, there are additional provisions that allow tax subjects such as Enterprises owned by villages (BUMDes) or cooperatively-owned village enterprises (BUMDesma) and individual companies founded by one person to utilize the final PPh rate of 0.5%.

Garut Regency shows significance as an area with a fairly abundant number of Micro, Small and Medium Enterprises (MSMEs). Garut Regency presents a variety of MSMEs, ranging from those focused on the culinary sector to those operating in the non-culinary

sector. The quantity of MSMEs in this region continues to increase annually. This development can be noted through data on the quantity of MSMEs enrolled in the Garut Regency Pratama KPP, especially in the period 2018 to 2021. The following is data regarding the quantity of MSME individuals enrolled with the Garut Regency Pratama KPP in 2018-2021 which is explained in detail in the table 1.1 below:

Table 1: Information regarding the number of Micro, Small and Medium Enterprises (MSMEs) tax subjects at the Garut Regency Pratama KPP for the period 2018 to 2021.

No	Year	Number of MSMEs	Number of Registered MSME Taxpayers
1	2018	292.200 units	27.173
2	2019	310.279 units	38.314
3	2020	329.477 units	42.432
4	2021	349.863 units	44.341

Source: West Java Open Data and Garut Pratama KPP, 2022

By consulting the table 1.1 above, it becomes apparent that the quantity of Micro, Small, and Medium Enterprises (MSMEs) in Garut Regency is experiencing growth from year to year. Every year this increase shows a quite significant trend, especially from 2020 to 2021. However, this growth is not commensurate with the quantity of MSMEs that are officially registered tax subjects.

The research problem solving approach uses theoretical or conceptual studies of taxation to support scientific statements where the government enacted Regulation 46 of 2013 to provide tax payment incentives to Micro Small and Medium Enterprises (MSMEs) which are 1% of gross turnover and are final. The main aim is to simplify the tax payment process for MSMEs and elevate MSMEs' understanding of tax responsibilities (Agustine & Pangaribuan, 2022). In fact, in 2018 the government provided additional incentives by issuing Government Regulation Number 23 of 2018 (Setiawan & Suhendra, 2021) as a replacement for the previous Government Regulation Number 46. In this regulation, the government reduces the MSME tax rate to 0.5%. However, this type of tax refers more to incentives for MSME players, especially for taxpayers who are given the freedom to choose this type of Final Income Tax (PPh) because the rate is lighter than normal corporate PPh.

Legislation enacted as Legislation No. 7 of 2021 concerning the Alignment of Tax Regulation (1945 Constitution) states that MSMEs with income below 500 million will not be taxed, providing justice and providing space for MSME growth. PP 55/2022 further details the provisions regarding gross turnover limits or tax-free turnover for MSMEs. Article 60 PP Number 55 of 2022 explains that individuals with a turnover of up to 500 million per year will not be subject to tax, where MSME actors form a service-based sector that has potential and is strategic in developing the national and regional economy, as well as influencing the growth of other economic sectors. (Mahyuni, et al, 2021).

Compliance of taxpayers in affected by diverse factors, encompassing their degree of understanding and consciousness regarding tax responsibilities. In an effort to increase the effectiveness and efficiency of tax revenues from Micro, Small and Medium Enterprises (MSMEs), it is important to pay attention to the quality of tax knowledge possessed by taxpayers. Noncompliance with tax payment may stem from various factors, inclusive of a lack of understanding of government tax regulations, which results in a lack of awareness of the benefits obtained from such compliance. Tax expertise includes the individual's tax obligations understanding of correct tax legislations, statutes and procedures. Knowing tax legislations provides taxpayers with broad insight into the importance of paying taxes (Salsabila and Furqon, 2020). The greater the extent of their tax knowledge the better understanding taxpayers will possess and the consequences that may arise if they violate tax regulations, thereby encouraging self-awareness to pay taxes on time without any coercion (Khasanah et al., 2020).

The adherence of taxpayers can be construed as the result of increasing taxpayer awareness of reporting and paying Annual Tax Returns (SPT) (Nur, 2018). The low level of awareness of tax payments among taxpayers, especially in Indonesia, is still a significant problem. Most people still consider taxes as a symbol of oppression, where taxes are seen not as an obligation, but as a burden that must be borne by the state. Moreover, the perception that the state does not provide an equivalent contribution to the taxes paid also causes taxpayers' understanding the significance of tax payment to reduce. As a consequence, the lack of taxpayer awareness of tax payment obligations has an impact on the low tax payment ratio (tax ratio) in Indonesia. In addition, increasing taxpayer awareness has a significant role in increasing taxpayers' adherence to meeting their tax duties.

2   Literature Review

The research applies the Theory of Planned Behavior, a widely used conceptual framework to elucidate taxpayer compliance. This theory posits that individual behavior is shaped by their intentions, which are constructed from attitudes towards the behavior, subjective norms, and perceived behavioral control (Lesmana et al., 2018). The empirical aim of this study is to assess the level of taxpayer compliance among MSMEs in Garut Regency.

2.1   Taxpayer Compliance

Taxpayer compliance pertains to the adherence of taxpayers efforts to fulfill their tax obligations and exercise their tax rights properly and in compliance with relevant tax laws and laws (Utama & Setiawan, 2019). Aspects of taxpayer compliance include implementing to meeting tax responsibilities as outlined in relevant regulations, ensuring timely tax payments, fulfilling tax payment requirements, and taxpayers' understanding of payment deadlines (Utama & Setiawan, 2019). The definition of tax compliance by Arifin & Syafii (2019) states that it includes conditions where taxpayers meet all their tax duties and exercise their tax entitlements.

2.2 Tax awareness

Taxpayer understanding of taxation is a person's ability to voluntarily and sincerely understand their obligations in paying taxes without pressure. Taxpayer awareness reflects an individual's good intentions to meet their tax duties through awareness and inner sincerity. Taxpayers who have a level of awareness of meeting their responsibilities in tax payment tend to be more compliant in complying with tax regulations (Wardani & Asis, 2017).

2.3 Taxpayer Knowledge

Taxpayers' understanding of taxation has very important significance. Knowledge about taxation includes an understanding of laws, statutes, tax procedures and tax regulations, which can be obtained by people via formal or informal education, and will significantly influence taxpayer adherence in fulfilling their tax obligations. Arifin & Syafii (2019) stated that knowledge of the latest tax regulations and tax systems will provide comprehensive insight to taxpayers about the urgency of paying taxes. Taxation knowledge of taxpayers involves their capacity to understand tax regulations, including the applicable tax rates in accordance with the law, and be aware of tax benefits that can have a positive impact on the taxpayer's own interests.

3 Research methods

This research applies a quantitative research design with operationalized variables. The data collection method applied involved distributing questionnaires. The research population involved all MSME taxpayers registered with the Garut Regency KPP, with a total of 349,863 MSMEs. Sampling was carried out Employing methodologies of random sampling with precision, and the quantity of samples obtained was 100, determined through the application of the Slovin formula. Data analysis was carried out using the SPSS Version 29 software program, and analysis techniques encompassed assessments such as validity, reliability, tests for classical assumptions, and multiple linear regression. Data collection was carried out through a research instrument in the form of a Google form which contained questions for each variable studied.

4 Research result

From the distribution of questionnaires to MSMEs in Garut Regency, a sample of 100 respondents was obtained. MSME respondents included various types of business, including Agribusiness with 2 people, Traders with 88 people, and Services with 10 people. The questionnaire consists of 24 statements, with each variable including 8 statements. Before testing the hypothesis, tests for the validity and reliability of the data utilized in this study were conducted. Data processing uses SPSS Version 29. The outcomes of the assessments of validity and reliability demonstrate that all statements for each variable are considered valid.

Table 4.1: Validity and Reliability Test Results

Information	Validity Test	Reliability Test
Tax Knowledge	Valid	Reliabel
Tax Awareness	Valid	Realibel
Tax Compliance	Valid	Realibel

Source: primary data processed by SPSS 29, 2023

From the data contained in the table above, the validity test for three variables, namely Awareness, Knowledge and Compliance of MSME Taxpayers, shows that all statements are considered valid because the value of rcount is >rtable. Apart from that, the outcomes of the reliability assessment for three variables, namely Tax Knowledge, Awareness and Taxpayer Compliance in paying taxes according to PP No. 55 of 2022, show that all statements are considered valid because the value of Cronbach's Alpha is exceeds 0.70.

Descriptive Analysis Results

The variables in this study are explained through descriptive statistical analysis which includes calculating the quantity of research, average, deviation from the mean, smallest value, and largest value. The subsequent are the detailed results of the descriptive analysis carried out using SPSS version 29.

Table 4.2: Descriptive Analysis Results

Statistics

		Compliance	Awareness	Knowledge
N	Valid	100	100	100
	Missing	0	0	0
Mean		27.75	31.03	31.53
Standar Deviation		5.379	4.421	4.496
Minimum		17	23	20
Maximum		40	40	40

Source: SPSS 29 output, data processed 2023

The findings from the descriptive analysis within Table 4.2 indicate that the number of participants (N) reached 100 people. Of these respondents, the dependent variable, taxpayer compliance ranges from a minimum of 20 to a maximum of 40. The respondent's average (mean) response for the taxpayer compliance variable was 31,53, accompanied by a standard deviation of 4.496, showing that the data distribution regarding compliance variable taxpayers evenly. The mean value of the taxpayer knowledge factor is 27.75, having a minimum of 17 along with a maximum of 40. The deviation from the mean of 5.379 indicates that the data distribution of the taxpayer knowledge variable is even. The variable of taxpayer awareness has an average value of 31.03, a lowest value of 23, and a highest value of 40. The standard deviation level of 4.421 indicates an even distribution of data regarding the taxpayer awareness factor.

T Test Results

The t statistical test basically measures the extent to which the impact of each independent variable separately can explain variations within the dependent factor. In other words, this test is utilized to ascertain if an independent variable exerts a notable impact on the dependent variable or not. (Ghozali, 2018).

Table 4.3: Partial Test Results (t-Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std.error	Betta		
1	(Constant)	18.653	3.438		5.425	0.000
	Compliance	0.260	0.098	0.255	2.643	0.010
	Knowledge	0.174	0.081	0.208	2.151	0.034

Sumber: Output SPSS 29, data diolah 2023

From Table 4.3 earlier, it is evident that the calculated t value in order to taxpayer knowledge factor is 2,151 with a significance value (sig) of 0.034. The analysis findings reveal that the significance value is 0.034 <0.05, which means that individually, the taxpayer knowledge factor holds considerable influence regarding compliance from taxpayers. This can be explained by the fact that knowledge forms the basis for a person in making decisions, including the decision to comply or not comply with paying taxes. This finding is in accordance with the theory which supports that increasing knowledge contributes to increasing taxpayer compliance in paying taxes. Furthermore, the computed t value for the taxpayer awareness factor is 2,643 with a sig of 0.010. The analysis findings indicate that the significance value is 0.010 > 0.05, which shows that individually, the factor of taxpayer awareness holds considerable influence on compliance among taxpayers within paying taxes according to PP No. 55 of 2022.

F Test Results

The simultaneous test is intended to assess the extent to which the independent factors exhibit a significant joint (simultaneous) the impact on the dependent factor. The table of simultaneous test results is presented below:

Table 4.4: Simultaneous Test Results (F Test)

	Model	Sum of Squares	Df	Mean Square	F	Sig
1	Regression	258.435	2	129.218	7.193	.001[b]
	Residual	1742.475	97	17.964		
	Total	2000.910	99			
a. Dependent Variable: Compliance						
b. Predictors: (Constant), Knowledge, Awareness						

Source: SPSS 29 output, data processed 2023

The outcomes of multiple linear regression testing, as depicted in Table 4.4 above, reveal that the calculated F value is 7.193 with a significance value of $0.001 < 0.05$. This means that independent variables, namely taxpayer knowledge and taxpayer awareness, simultaneously exhibit a notable effect on the dependent variable, namely taxpayer conformity to tax payment in line with PP No. 55 of 2022.

5 Conclusions and Suggestions

Conclusions

Drawing from the findings of the conducted research on the impact of taxpayer knowledge and awareness on tax payment compliance in alignment with PP No. 55 of 2022, it can be inferred that awareness plays a partial role in influencing taxpayer compliance. Similarly, taxpayer knowledge also partially contributes to influencing compliance with tax payments according to PP No. 55 of 2022. In addition, the variables of awareness and knowledge together (simultaneously) influence taxpayer compliance in paying taxes according to PP No. 55 of 2022.

Suggestion

Here are some suggestions that researchers can give:

a. It is hoped that local governments and tax officers can carry out educational activities for MSMEs regarding changes to tax laws. It is hoped that collaboration with educational institutions, such as universities or other institutions, can increase the dissemination of information regarding changes to tax laws to all MSMEs in Garut Regency.

b. It is recommended for future researchers to add variables that include determinant factors, such as sanctions and socialization in research in order to provide a more comprehensive understanding of the aspects that influence MSME taxpayer compliance in paying taxes in accordance with PP No. 55 of 2022.

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