

The Effect of Tax Knowledge, Taxpayer Awareness, Education Level, Tax Socialization and Tax Justice on Taxpayer Compliance for SMEs (Study On Convection Taxpayer In Kudus)

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ABSTRACT:

This study aims to examine the effect of tax knowledge, taxpayer awareness, education level, tax socialization, and tax justice on taxpayer compliance in UMKM in Kudus. The population in this study is UMKM in Kudus which is engaged in convection. The method in this study used purposive sampling with a total sample of 136 convection units. The type of research used is quantitative research which aims to reveal the truth contained in the research problem that I studied with multiple linear regression testing. The results of this study indicate that tax knowledge and tax socialization have a positive effect on taxpayer compliance for UMKM. This shows that the higher the level of knowledge and socialization of taxation in UMKM taxpayers, UMKM taxpayers are also more obedient to tax regulations. while taxpayer awareness, education level, and tax justice have a negative effect on UMKM taxpayer compliance. This shows that taxpayer awareness, education level, and tax justice do not make UMKM taxpayers obedient to taxation.

Keywords: Knowledge; Taxpayer Awareness; Education Level; Tax Socialization; Tax Justice.

JEL Classification: D8; H21; K34.

INTRODUCTION

Indonesia is a developing country in various fields. This is done to build a prosperous society by providing services to the community, providing fair law enforcement, and maintaining state security and order. The costs needed to meet these needs are certainly quite large. One way to achieve this is government revenue, which helps the country to generate economic growth. Tax is the largest source of state income and one of the contributors to income tax revenue is income tax paid by the subject of UMKM (Micro, Small and Medium Enterprises). The number of UMKM in Kudus continues to grow every year. After collecting new data in December 2017 based on UMKM statistics from the Department of Manpower, Industry, Cooperatives and UMKM. The number of MSMEs in Kudus reached 14,511 units, while the number of UMKM in Kudus increased to 14,800 in 2018. This number has the potential to generate tax revenue from the UMKM sector. In Kudus there are various kinds of UMKM such as: jenang, convection, batik, boridr, bags, shoes, processed foods, soy sauce, syrup, knives, dolls, vehicle parts, and others.

The level of compliance of taxpayers in Kudus Regency in submitting the Annual Income Tax Return (SPT) as of March 2019 is 88.02%. The level of formal compliance of taxpayers in Kudus is based on the number of taxpayers who submit annual tax returns, both legal entities and individuals. The compliance target was initially set at 73% while the realization reached 88.02%. The level of tax payments is still low because it is only around 23.23% or Rp.472 billion from the target of Rp.2.03 trillion (www.antaranews.com). In 2017, thousands of UMKM in Kudus Regency, 50 percent of them have not paid the taxes that have been set by the government. The Head of the Pratama Kudus Tax Service Office (KPP), Bernadette Ning Dijah Prananingrum, said the level of awareness and compliance of UMKM to pay taxes was still low. This can be seen from the data held by KPP Pratama Kudus. In Kudus Regency, the number of MSMEs that fall into the category of taxpayers is 5,963 units. However, those who have complied with paying taxes are only 3,499 UMKM or 58.67 percent. This research was conducted in Kudus Regency on MSMEs that focus on the convection sector, because MSMEs are one of the largest contributors to tax revenue in Indonesia. According to Yulia (2020) there are several factors that can affect taxpayer compliance for MSMEs, namely: tax knowledge, taxpayer awareness, education level, tax socialization.

LITERATURE REVIEW

Tax Knowledge is a process where a taxpayer understands and knows tax regulations, laws and procedures and applies them to carry out tax activities such as paying taxes, reporting tax returns, etc. Taxpayer awareness is an act of good faith by a person to fulfill the obligation to pay taxes based on his sincere conscience. The higher the level of awareness of the taxpayer, the better the understanding and implementation of tax obligations so as to increase compliance. Educational level is basically an effort to develop human resources which is carried out systematically, pragmatically, and in stages in order to produce quality human beings who can provide benefits and at the same time increase their dignity and worth. Tax socialization aims to provide an influence in increasing taxpayer knowledge about taxation, even though the actual purpose of tax socialization is to increase taxpayer compliance

Tax justice is a nature or act that is not arbitrary or burdensome to one of the parties in the applicable tax system. Tax justice in my research is as an additional variable in this research. The results of the study according to Yulia, et al (2020) which have been modified by this researcher state that tax knowledge, taxpayer awareness, education level, tax socialization and tax justice have a positive effect on taxpayer compliance for UMKM.

H1: Tax knowledge has a positive effect on UMKM taxpayer compliance

H2: Taxpayer awareness has a positive effect on UMKM taxpayer compliance.

H3: Education level has a positive effect on UMKM taxpayer compliance.

H4 : Socialization of taxation has a positive effect on taxpayer compliance for UMKM

H5: Tax justice has a positive effect on UMKM taxpayer compliance.

METHODOLOGY

The population used in this study is 257 convection sector UMKM in Kudus. The sampling method used is purposive sampling with the criteria determined by the researchers, namely the convection sector UMKM registered with the Manpower Office, have a TIN, are still active until now, the number of samples used is according to the criteria as many as 136 respondents. This study uses quantitative research, because the data obtained are in the form of numbers which are then analyzed in data analysis, this study consists of five independent or independent variables, namely Tax Knowledge, Taxpayer Awareness, Education Level, Tax Socialization and Tax Justice.

The type of data used in this study is primary. Researchers took field or primary research which aims to obtain direct data from respondents by distributing questionnaires, the source of data is taken from the Department of Manpower, Industry, Cooperatives and UMKM in Kudus. In managing research data using the Social Sciences Statistics package (SPSS) version. Researchers manage data from respondents' answers first, then the data will be processed with SPSS. This study uses a questionnaire instrument distributed by the researcher and then gives terms to respondents to wait for the questionnaire to be filled in according to the instructions in it, so that the questionnaire returns 100% to the researcher (100% response rate), the questionnaire is made with a Likert scale with the following details:

- Score 1 for the answer Strongly Disagree (STS)
- Score 2 for the answer Disagree (TS)
- Score 3 for Neutral (N) answer
- Score 4 for the answer Agree (S)
- Score 5 for the answer Strongly Agree (SS) Source: Ghozali (2018:45).

RESULT

Data analysis consisted of hypothesis testing T test and F test as well as the coefficient of determination (R²). The method in this study uses SPSS Version 21.

Table 1. Significant Test (Test Statistics t)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	6,319	1,531		4,127	,000
1 X1	,222	,064	,283	3,459	,001
X2	,152	,093	,130	1,637	,104
X3	-,065	,030	-,152	-2,158	,033
X4	,326	,086	,296	3,797	,000
X5	,046	,037	,092	1,261	,209

a. Dependent Variable: Y

Discussion of the table above:

- Based on the results of testing the first hypothesis (H1), a significant value was obtained $0.001 < 0.05$ and a tcount value of $3,459 > \text{ttsbel } 1.6566$. So the H1 formula which states that tax knowledge has a positive effect on UMKM taxpayer compliance is accepted
- Based on the results of testing the second hypothesis (H2), a significance value of $0.104 > 0.05$ was obtained and a tcount value of $1.637 < \text{ttsbel } 1.6566$. So the H2 formula which states that taxpayer awareness has a positive effect on UMKM taxpayer compliance is rejected
- Based on the results of testing the third hypothesis (H3), a significant value of $0.033 < 0.05$ was obtained

- and a tcount value of $-2.158 < \text{ttsbel } 1.6566$. So the H3 formula which states that the level of education has a positive effect on UMKM taxpayer compliance is rejected
4. Based on the results of testing the fourth hypothesis (H4), a significance value of $0.000 < 0.05$ was obtained and a tcount value of $3.797 > \text{ttsbel } 1.6566$. So the H4 formula which states that tax socialization has a positive effect on UMKM taxpayer compliance is accepted
 5. Based on the results of testing the fifth hypothesis (H5), a significance value of $0.209 > 0.05$ was obtained and a tcount value of $1.261 < \text{ttsbel } 1.6566$. So the H5 formula which states that tax justice has a positive effect on UMKM taxpayer compliance is rejected

Table 2. Significant Test (F Test Statistics)
ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	112,735	5	22,547	14,754	,000 ^b
Residual	198,670	130	1,528		
Total	311,404	135			

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X3, X2, X4, X1

The discussion table above:

Based on the results of the F test, it shows that Fcount is 14,754 with df 5 obtained from K-1 and df 130 obtained from n-k while Ftable is 2.28 and the significance value is $0.000 < 0.05$. The value of Fcount $> Ftable$ is $14,754 > 2.28$ and the significance value is < 0.05 , so from these results it can be said that the independent variables (knowledge, taxpayer awareness, education level, taxation socialization and taxation) are jointly important to compliance. UMKM taxpayers.

Table 3. Coefficient of Determination Test (R2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,602 ^a	,362	,337	1,236

a Predictors: (Constant), X5, X3, X2, X4, X1

Discussion of the table above:

Based on the results of the coefficient of determination test, it shows that the magnitude of the influence of the independent variable on the dependent variable can be explained by this equation model with an adjusted R square value of 0.337. This result means that there is a contribution of 0.337 or 33.7% of the independent variables (tax knowledge, taxpayer awareness, education level, tax socialization, and tax justice). These results can be concluded that the magnitude of the variation of the independent variables in influencing the regression model equation is 33.7% and the remaining 66.3% is influenced by other factors that are not included in the regression model of this study.

DISCUSSION

Hypothesis Test Results The Effect of Tax Knowledge on UMKM Taxpayer Compliance.

From the calculation results above, it is known that the tcount value of 3.459 is greater than t table 1.6566, obtained a significance value of $0.001 < 0.05$ and a regression coefficient value of 0.222. So it can be interpreted that (H1) is accepted, meaning that tax knowledge has an effect on UMKM taxpayer compliance.

Hypothesis Test Results The Effect of Taxpayer Awareness on Taxpayer Compliance for UMKM

From the calculation results, it is known that the tcount value of 1.637 is smaller than t table 1.6566, the result is a significant value of $0.104 > 0.05$ and the regression coefficient value is 0.152. Then it can be interpreted that (H2) is rejected, meaning that taxpayer awareness has no effect on taxpayer compliance for UMKM.

Hypothesis Test Results The Effect of Education Level on UMKM Taxpayer Compliance

From the calculation results above, it is known that tcount -2.158 is smaller than ttable 1.6566, obtained a significance value of $0.033 < 0.05$ and a regression coefficient value of -0.065. So it can be interpreted that (H3) is rejected, meaning that the level of education has a negative effect on taxpayer compliance for UMKM.

Tax Socialization Hypothesis Test Results on Taxpayer Compliance for UMKM

From the calculation results above, it is known that the tcount value of 3.797 is greater than ttable 1.6566, obtained a significance value of $0.000 < 0.05$ and a regression coefficient value of 0.326. So it can be interpreted that (H4) is accepted, meaning that tax socialization has an effect on taxpayer compliance for UMKM.

Tax Fairness Hypothesis Test Results on Taxpayer Compliance for UMKM.

From the calculation results, it is known that the tcount value of 1.261 is smaller than t table 1.6566, obtained a significance value of $0.209 > 0.05$ and a regression coefficient value of 0.046. So it can be interpreted that (H5) does not mean that taxes have no effect on taxpayer compliance for UMKM

CONCLUSION

The conclusion of this study is that the tax knowledge variable has a positive effect on UMKM taxpayer compliance, with the hypothesis that tax knowledge has a positive effect on UMKM taxpayer compliance, then the hypothesis is accepted. Taxpayer awareness has no effect on UMKM taxpayer compliance, with the hypothesis that taxpayer awareness has no effect on taxpayer compliance, the hypothesis is rejected. Education level has a negative effect on UMKM taxpayer compliance, with the hypothesis that education level has a positive effect on UMKM taxpayer compliance, then the hypothesis is rejected. The tax socialization variable has a positive effect on UMKM taxpayer compliance, with the proposed hypothesis that tax socialization has a positive effect on UMKM taxpayer compliance, so the hypothesis is accepted. The tax justice variable has no effect on UMKM taxpayer compliance, with the hypothesis that tax justice has a positive effect on UMKM taxpayer compliance, the hypothesis is rejected.

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