

The Effect of Tax Understanding, Tax Payness Consciousness, Quality of Tax Service, and Tax Sanctions on Compulsory Tax of SMEs in Banyumas Regency

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Abstract: The main aim of this research is to examine the effect of understanding the level, awareness to pay taxes, tax services quality and tax penalties on SMEs tax compliance. The type of this research is quantitative research using survey method. The population in this research is SMEs in Banyumas. The selection of sample using purposive sampling method, with the amount 60 SMEs. In this research using primary data. Data collection techniques are distributing questionnaires to SMEs owner. The analytical method used in this research is multiple linear regression analysis. The research show that implementation of examine taxation understanding level, awareness to pay taxes, tax services quality and tax penalties have positive and significant effect on SMEs tax compliance. The result of adjusted R square examination show that the effect of the understanding level, tax awareness, tax services quality and tax penalties on SMEs tax compliance in Banyumas by 64.5% while the remaining 36.5% is explained by factors is not examined.

Keyword: tax understanding; awareness to pay taxes; tax service quality; tax penalties; and tax compliance

JEL Classification: M40; M42

1. Introduction

In this era of globalization, many developing countries are beginning to increase the development of their country, one of them is Indonesia. Indonesia has begun to increase development in all areas. The development can run smoothly if supported by adequate funding. The government needs a source of state revenue to finance all the development undertaken. The source of the country's financing can come from

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tax revenues as well as non-tax state revenues. According to Mardiasmo (2011) the tax is a public fee to the state treasury under a law (which can be imposed) that can be directly demonstrated and used to finance public expenditure.

The role of tax in Indonesia is very large, the role of tax revenue determines the way the wheels of the economy as it is today. Therefore, the government relies on tax revenue as the main source of revenue as well as in developed countries. Based on data from the Central Bureau of Statistics, the realization of tax revenue in 2016 amounted to Rp 1,539.6 trillion. The revenue is mostly derived from income tax receipts amounting to Rp 1.053.2 trillion, one of the sources of income from income tax that is income tax on SMEs.

SMEs sector has an important role in encouraging the growth of the Indonesian economy. With the sector of SMEs, unemployment due to unabsorbed labor force in the world of work is reduced. SMEs sector has proven to be a pillar of a tough economy. The contribution of the SMEs sector in determining the Gross Domestic Product (GDP) and the country's foreign exchange earning sector is also unquestionable. Currently, SMEs have been made the main agenda of economic development of Indonesia (www.kemenkeu.go.id). Contribution of SMEs in Indonesia to the National GDP according to current prices in 2011 amounted to Rp 4,321.8 trillion or 58.05%, while in 2012 Amounting to Rp 4,869.5 trillion or 59.08% (www.bi.go.id). Seeing the size of the role of SMEs in the economy, it is interesting to see how the role of these SMEs in tax revenue. By using statistical data BPS, then it can be said that 99% of approximately 20 million registered taxpayers are SMEs. Nevertheless, the contribution portion of tax revenue from SMEs is relatively small given that most of tax revenue is dominated by large taxpayers amounting to less than 1%. Based on these facts, the potential of tax revenue from SMEs is still high (www.pajak.go.id). This is the basis of the government in mid-2013 to enact Government Regulation No 46 of 2013 for SMEs sector at a rate of 1 percent of gross turnover (turnover) that does not exceed Rp 4.800.000.000, - a year. The 1 percent rate imposed by the government is an effort to simplify the calculation of the indebted tax.

Based on data obtained from the Department of Industry, Trade and Cooperatives, recorded the number of SMEs in Banyumas Regency by economic sector in 2014 reached 66,533 business units. The largest number of SMEs are trade, hotel and restaurant sector with 36,014 units. The number of SMEs in Banyumas Regency until April 2016 increased to 66,586 business units. Tax compliance of SMEs perpetrators also increased after the enactment of Government Regulation No 46 of 2013. Data from Tax Office Purwokerto since the enactment of Government Regulation No 46 in 2013 indicates that in 2013 tax revenue from SMEs sector in Banyumas regency of 1.69 billion rupiah of 4,157 registered taxpayers. In 2014, tax revenues increased dramatically from 1.69 billion rupiah to 11.02 billion rupiahs, the number of registered taxpayers also increased from 4,157 taxpayers to 40,503

taxpayers. In 2015, tax revenues increased from 11.02 billion rupiah to 16.6 billion rupiah, the number of registered taxpayers also increased from 40,503 taxpayers to 62,595 taxpayers. Most registered SMEs registered taxpayers by 2015 are East Purwokerto District with 12,584 taxpayers. The taxpayer compliance ratio of SMEs in fulfilling its taxation obligation from year to year has experienced a significant increase after the enactment of Government Regulation No. 46 of 2013. Therefore, the researcher is interested to examine what factors cause the taxpayer compliance of SMEs perpetrators to increase. Taxpayer compliance can be influenced by two types of factors: internal factors and external factors. Internal factors are factors derived from the Taxpayers themselves and related to the characteristics of individuals who become triggers in carrying out its tax obligations. While external factors are factors that come from outside the Taxpayers themselves, such as the situation and the environment around the Taxpayer. Internal factors in this research is the level of tax understanding and awareness of paying taxes. While external factors are the quality of tax services and tax sanctions.

2. Literature Review

Effect of Tax Understanding on Taxpayer Compliance Performer SMEs

Understanding the taxpayer against the tax law is the way taxpayers in understanding the existing tax laws. Taxpayers who do not understand the tax laws are clearly likely to become disobedient taxpayers. According to research Prajogo (2013), the level of understanding tax regulations taxpayer positively affect compliance taxpayers SMEs. In addition, according to Purnaditya (2015) states that the understanding of taxpayers partially have a positive and significant impact on taxpayer compliance. As tax understanding increases, tax compliance will also increase. Based on the hypothesis that can be formulated is:

H1: The level of understanding of taxes have a positive effect on taxpayer compliance of SMEs perpetrators in Banyumas District.

The Effect of Awareness of Paying Taxes to Compliance of Taxpayers of SMEs

Awareness of paying taxes means the circumstances in which a person knows, understands, and understands how to pay taxes. If the taxpayer has knowledge and understanding of tax regulations and quality services to taxpayers will arise awareness of paying taxes. Awareness of paying taxes because taxpayers have an obligation to pay taxes. The taxes they pay are used by the government to finance public services and national development. According to research Jatmiko (2006) states that the consciousness of taxpayers have a positive and significant impact on taxpayer compliance. In addition, according to research Hardiningsih (2011), awareness to pay taxes have a positive effect on the willingness to pay taxes. This shows that the higher the awareness of the taxpayer makasemakin increase the

willingness to pay tax obligations. Based on the above, the hypothesis can be formulated is:

H2: Awareness to pay taxes have a positive effect on taxpayer compliance of SMEs perpetrators in Banyumas District.

The Influence of Quality of Tax Service to Compliance of Taxpayer of SMEs

Taxpayer Compliance in fulfilling the obligation to pay tax depends on how the tax officer give the best service quality to the taxpayer (Jatmiko, 2006). Good tax service will provide convenience for the taxpayer. Hospitality of tax officers and the ease of tax information system included in the service of taxation. Fuadi (2013) in his research states the quality of service tax officers have a positive and significant impact on improving compliance of UMKM taxpayers. Research conducted by Hardiningsih (2011) also states that the quality of service has a positive and significant impact on the willingness to pay tax. This indicates that the taxpayer has received adequate services so as to increase the willingness to pay taxes. Based on the hypothesis that can be formulated are:

H3: Quality of tax services have a positive effect on taxpayer compliance of SMEs perpetrators in Banyumas District.

The Effect of Tax Sanctions on Compliance of Taxpayers of SMEs

Tax penalties are made with the aim that taxpayers are afraid to violate the Taxation Law. The taxpayer shall comply with his tax payments when deeming that sanctions will be more harmful (Jatmiko, 2006). According to research Prawagis et al (2016), tax witnesses have a positive and significant impact on compliance of UMKM taxpayers. In addition, research conducted by Fuadi (2013) concluded that the sanctions of taxation partially have a positive and significant impact on improving compliance of UMKM taxpayers. Based on the above, the hypothesis can be formulated is:

H4: Tax sanctions have a positive effect on taxpayer compliance perpetrators of SMEs in Banyumas district

3. Research Method

This study is a type of quantitative research using survey methods in obtaining the required data, that is by providing a list of questions (questionnaires) to respondents. Data used in this study merupakan primary data. Research Sites The research was conducted on Micro-Small Medium Enterprises (SMEs) located in Banyumas Regency. Respondents in this study are the perpetrators of SMEs taxpayers registered in KPP Pratama Purwokerto. Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics set by the researcher

to study and then drawn conclusions (Sugiyono, 2012). The population in this study is SMEs in Banyumas Regency that is 66,586 business units in 2015. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2012). How to determine the sample in this study, the author uses purposive sampling. According Sugiyono (2012), purposive sampling is a technique of determining the sample with certain considerations/criteria. The criteria used for the determination of the sample as follows:

1. SMEs located in East Purwokerto District
2. Having gross circulation \leq Rp 4.800.000.000, - for 1 year
3. Small and medium business
4. Moving in the field of trade, hotels , and restaurants.

4. Results and Discussion

Reliability Test

The reliability test is used to measure whether the respondent's answer to the statement in the questionnaire is consistent or stable over time. A variable or construct is said to be reliable if the Cronbach Alpha value of each variable > 0.60 (Ghozali, 2009). In the following table presented the results of the reliability test. Reliability test results can be seen in Table 1.

Table 1. Summary of Reliability Test

Variable	Cronbach Alpha	
Y	0,817	Reliable
X ₁	0,888	Reliable
X ₂	0,767	Reliable
X ₃	0,848	Reliable
X ₄	0,839	Reliable

Based on the data in Table 1. it can be seen that the reliability coefficient of each variable is greater than 0.60. Thus, then all the questions for each variable is declared reliable, so it can be used as a means of data collection.

Validity Test

Testing the validity used in this study is to correlate each question on each variable with a total score using Product Moment correlation formula, then compare the Corrected Item-Total Correlation (r-count) value with r table, if r arithmetic $>$ r table then the question is considered valid, vice versa (Suliyanto, 2011). In this research

note that value of $df = 30$ ($df = n - 2$) with significant value 5% then r_{table} value in this research that is 0,361. Here is a table of validity test results:

Table 2. Summary of Test Results Taxpayer Compliance Validity (Y)

	r count	r table (Level of confidence 95%)	
1.	0,817	0,36	Valid
2.	0,619	0,36	Valid
3.	0,614	0,36	Valid
4.	0,835	0,36	Valid
5.	0,690	0,36	Valid
6.	0,744	0,36	Valid

Table 3. Summary of Validity Test Results Variable Questionnaire Level of Tax Understanding (X₁)

	r count	r table (Level of confidence 95%)	
1.	0,724	0,36	Valid
2.	0,835	0,36	Valid
3.	0,825	0,36	Valid
4.	0,736	0,36	Valid
5.	0,880	0,36	Valid
6.	0,93	0,36	Valid

Table 4. Summary of Validity Test Results Variable Questionnaire Tax Pay Awareness (X₂)

	r count	r table (Level of confidence 95%)	
1.	0,82	0,36	Valid
2.	0,847	0,36	Valid
3.	0,675	0,36	Valid
4.	0,756	0,36	Valid

Table 5. Summary of Validity Test Results Variable Questionnaire Quality of Tax Service (X₃)

	r count	r table (Level of confidence 95%)	
1.	0,78	0,36	Valid
2.	0,796	0,36	Valid
3.	0,749	0,36	Valid
4.	0,820	0,36	Valid
5.	0,80	0,36	Valid

Table 6. Summary of Validity Test Results Variable Questionnaire Tax Sanctions (X₄)

	r_{count}	r_{table} (Level of confidence 95%)	
1.	0,89	0,36	Valid
2.	0,678	0,36	Valid
3.	0,707	0,36	Valid
4.	0,894	0,36	Valid
5.	0,721	0,36	Valid

Based on Table 2 – Table 6 note that (r count) Product Moment correlation each item statement for each variable is greater than the critical value (r table) of 0.361 at the level of significance 95 percent ($\alpha = 0.05$). Thus, the entire item statement is declared valid, so it can be used as a means of data collection.

Multiple Linear Regression Analysis

Testing the significance of the influence of independent variables of the level of understanding of taxes, awareness of paying taxes, the quality of tax services, sanctions taxation to the dependent variable taxpayer compliance, in this study using multiple linear regression analysis. Based on the results of statistical calculations, then obtained summary of the results of the calculations can be seen in Table 7.

Table 7. Results of Multiple Linear Regression Analysis

Variables	Coef.	t _{count}	t _{table}	Sig.
Constant	-1,455	-0,526	1,67252	0,601
Tax understanding/Undstd (X ₁)	0,236	2,297	1,67252	0,025
Tax pay awareness/Aware (X ₂)	0,507	3,582	1,67252	0,001
Quality of tax service/QTS (X ₃)	0,320	2,160	1,67252	0,035
Tax sanctions/Sanct (X ₄)	0,333	2,498	1,67252	0,016

Based on the data in Table 7, multiple regression equations can be created as follows:

$$Y = -1,455 + 0,236\text{Undstd} + 0,507\text{Aware} + 0,320\text{Qual} + 0,333\text{Sanct} + e$$

Testing Coefficient of Determination Analysis (R²)

Based on the results of regression analysis, then obtained the coefficient of determination (R²) which can be seen in Table 8.

Table 8. Determination Coefficient Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.818 ^a	0.669	0.645	1.422

Based on the data in Table 8. note that the value of coefficient of determination (R^2) of 0.669. The value of R^2 indicates that 66.9 percent of variation of change and decreasing compliance of taxpayers of SMEs in Banyumas Regency can be explained by the variable of tax understanding level, tax paying awareness, tax service quality and tax sanction while 33.1 percent can be explained by variables other variables not examined.

Testing Goodness of Fit

To test the accuracy of the model used. Based on the error rate (α) = 0.05 and degree of freedom (df) = ($k - 1$) and ($n - k$) it is known that the F table value is 3.16. As for the output of multiple linear regression analysis, the value of F arithmetic amounted to 27.834. The result of multiple regression also shows the value of p (Sig.) is 0.000 smaller than α (alpha) 0,05. Thus it is stated that the overall variable is declared fit or fit.

Table 9. F Test Result

Variabel	F _{count}	F _{table}	Sig.
Tax Payer Compliance	27,834	3,16	0,000

Hypothesis Testing

Testing significance of influence by using t test. Through the error rate (α) = 0.05 and degree of freedom (df) = ($n - k$) obtained t table value of 1.67252. The result of multiple regression also shows the value of P (Sig.) Is 0.000 and 0.000 smaller than α (alpha) 0,05. From the t test output of multiple linear regression analysis results, it can be made a summary of the results as listed in Table 10.

Table 10. First Model t Test Result

Variabel	Coef.	T _{count}	T _{table}	Sig.
Tax understanding/Undstd (X_1)	0,236	2,297	1,67252	0,025
Tax pay awareness/Aware (X_2)	0,507	3,582	1,67252	0,001
Quality of tax service/QTS (X_3)	0,320	2,160	1,67252	0,035
Tax sanctions/Sanct (X_4)	0,333	2,498	1,67252	0,016

Based on the data in Table 10 can be explained that the level of tax understanding has a significant positive effect on taxpayer compliance. The first hypothesis in this study is to examine the level of understanding of taxes on compliance of taxpayers in Banyumas regency. Based on the results of the first hypothesis test shows the results t arithmetic $2.297 > t$ table 1,67252, meaning ***H1 is accepted***. It shows that the level of tax understanding has a significant positive effect on taxpayer compliance of SMEs perpetrators in Banyumas Regency. Most of the taxpayers of SMEs in Banyumas Regency have understood and understood the tax related matters concerning Government Regulation No. 46 year 2013, understood how to fill the tax letter form and know the rights and the obligations of taxation. This is in line with

research from Prajogo (2013) which states that the level of understanding tax regulations taxpayers positively affect compliance of SMEs taxpayer.

The second hypothesis in this study is to examine the awareness of paying taxes on compliance of taxpayers in Banyumas regency. Based on the results of the second hypothesis test shows the results t arithmetic $3.582 > t$ table $1,67252$, meaning ***H2 is accepted***. It shows that the awareness of paying tax has a significant positive effect on taxpayer compliance of SMEs perpetrators in Banyumas Regency. Most of the taxpayers of SMEs in Banyumas already have a high awareness in paying their taxes, besides the taxpayers also realize that paying taxes is a liability. This is in line with research from Jatmiko (2006) which states that the consciousness of taxpayers have a positive and significant impact on taxpayer compliance

The third hypothesis in this study is to examine the quality of tax service to the compliance of taxpayers in Banyumas regency. Based on the results of the third hypothesis test shows the results t arithmetic $2.160 > t$ table $1,67252$, meaning ***H3 is accepted***. It shows that the quality of taxes have a significant positive effect on compliance of taxpayers of SMEs in Banyumas Regency. Most of the taxpayers of SMEs in Banyumas Regency have felt the positive impact of the quality of services provided by the tax officers themselves and the programs that have been provided for mandatory tax in order to facilitate in fulfilling its tax obligations. This is in line with research from Fuadi (2013) which states that the quality of service tax officers have a positive and significant impact on improving compliance of SMEs taxpayers.

The fourth hypothesis in this study is to test the sanction of taxpayer compliance against the perpetrators of taxpayers in Banyumas Regency. Based on the results of the fourth hypothesis test shows the results t arithmetic $2.160 < t$ table $1,67252$, meaning ***H4 is accepted***. It shows that taxation has a significant positive effect on taxpayer compliance of SMEs perpetrators in Banyumas Regency. Most of the taxpayers of SMEs in Banyumas Regency have understood the existing taxation sanction and felt that the existence of tax penalty makes taxpayers discouraged in neglecting their tax obligations so as to improve taxpayer compliance. This is in line with research from Prawagis et al (2016) stating that tax witnesses have a positive and significant impact on compliance of UMKM taxpayers.

5. Conclusions, Limitations and Future Research

Conclusion

1. The level of Tax Understanding has a positive effect on the compliance of Taxpayers of SMEs in Banyumas Regency;
2. Awareness of Paying Tax positively affects the compliance of Taxpayers of SMEs in Banyumas District;

3. Quality of Tax Service has a positive effect on the compliance of Taxpayers of SMEs in Banyumas Regency;
4. Taxation sanctions have a positive effect on compliance of taxpayers of SMEs in Banyumas Regency.

Limitations

1. This research is only conducted on one sector only, namely in trade, hotel and restaurant sector. While the economic sector in umkm itself consists of 9 sectors;
2. This study only includes four independent variables used to determine the effect on taxpayer compliance, whereas there are still many independent variables that are suspected to affect taxpayer compliance.

Future Research

1. It is expected in subsequent research to expand the research area, not only Banyumas Regency but in some other regency or districts. So that can be obtained research with a higher level of generalization;
2. It is expected in subsequent research to add other SMEs sectors so that the results of the research can be more generalized;
3. It is expected in the next study to increase the number of other independent variables associated with taxpayer compliance.

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