



The Effect Of Understanding Taxation Regulations, Tax Rates, Tax Sanctions, Tax Socialization, Fiscus Services And Online Services On The Level Of Compliance With MSME Taxpayers

Asih Machfuzhoh

Fakultas Ekonomi dan Bisnis, Universitas Sultan Ageng Tirtayasa
asih.machfuzhoh@untirta.ac.id

Refi Pratiwi

Fakultas Ekonomi dan Bisnis, Universitas Sultan Ageng Tirtayasa
refi.pratiwi@untirta.ac.id

Abstract

The tax function is very important for development. The largest contributor to state income is taxes. MSMEs is a business group with a sizeable number in Indonesia. The large number of MSMEs actors has made the Government pay serious attention to the development of MSMEs. This study aims to examine the effect of understanding tax regulations, tax rates, tax sanctions, tax socialization, tax services and online services on the level of compliance of general public taxpayers. The population in this study is MSMEs in Cilegon. The sample of this research is MSMEs in Cilegon. The research methodology stage began by collecting data through distributing questionnaires to MSMEs actors in the Cilegon area, followed by data analysis. This research data is primary, the data were analyzed using validity and reliability tests and multiple linear regression.

Keywords: *MSMEs, tax compliance, understanding of tax regulations, tax rates, tax sanctions, tax socialization, tax authorities, online services.*

INTRODUCTION

Taxes are mandatory contributions to the state that are owed by individuals or entities that are compelling based on law, without receiving direct compensation and used for the state's needs for the greatest prosperity of the people. (UU No. 16 of 2009, concerning General Provisions and Procedures Taxation Method). Annual tax revenue growth still comes from several main types of taxes, such as PPh Article 21, Corporate Income Tax, Domestic Tax and Import Tax. The potential for taxes from non-oil and gas sources, although large, has not been maximally obtained. One of the tax sectors originating from non-oil and gas is from Micro, Small and Medium Enterprises (MSMEs).

MSMEs is a business group with a sizeable number in Indonesia. This rate reduction eases the tax burden that must be paid so that taxpayers can further develop their business. Through tariff reduction and various facilities stipulated in PP 23, the Government is trying to encourage the development of MSMEs while at the same time providing opportunities for the community to contribute in financing development through tax payments. It is hoped that the public can continue to increase their awareness and compliance with tax rights and obligations. Talking

about taxation will never end to bring up interesting topics. The results of research on taxation are very mixed.

Siti, *et al* (2016) state that the effect of understanding tax is less effective on the level of taxpayer compliance. On the other hand, Teneet *al.* (2017) stated that the understanding of the mandatory influences the level of taxpayer compliance. This research is also supported by Kade, *et al* (2018) and Sari, *et al* (2019). According to Nadhor, *et al* (2020) the reduction in tax rates has a positive and significant effect on the perception of taxpayers regarding the compliance of MSME taxpayers who are registered as taxpayers at KPP West Semarang. This research is supported by research conducted by Yusnoet *al* (2014), Wahyuningsihet *al* (2016), Muthmaina (2017), Made, et al (2018).

However, this research is not in line with the research of Fadli and Grace (2015) which states that the reduction in the growth rate of taxpayers by 0.23%, this shows that the efforts of the Directorate General of Taxes to increase the potential for tax revenue, in particular MSME taxes, are not being achieved properly. Siamena, *et al* (2017) that tax sanctions affect taxpayer compliance in paying taxes. In contrast to research conducted by Susmiatun (2014) and Desi, *et al* (2019) which state that the firmness of tax sanctions does not affect the compliance of MSME taxpayers. . According to Andriani and Heranti (2015), tax socialization and knowledge have an effect on tax compliance. This research is supported by research by Tene, *et al*(2017), Wardani and Wati, Made, *et al*(2018). Sari (2019) taxation apparatus service has an effect on the level of taxpayer compliance. This is in line with research conducted by Arianto (2020). But it is not in line with the research conducted by Teneet *al.* (2017) which states that the tax authorities service has no effect on the level of taxpayer compliance. Teedy, *et al* (2014) stated that the use of e-filing has a significant effect on the level of taxpayer compliance. This research is in line with the research of Nurul (2017), Wahyuningsih (2019) and Naddor (2020).

THEORETICAL FRAMEWORK AND HYPOTHESIS

Taxes are mandatory contributions to the State that are owed by individuals or entities that are compelling based on law, without receiving direct compensation and used for the state's needs for the greatest prosperity of the people. (UU No. 16 of 2009, concerning General Provisions and Procedures Taxation Method). Taxes are people's contributions to the state treasury based on law (which can be enforced) without receiving lead services (counter-achievement) which can be shown directly and used to pay for general expenses (Mardiasmo, 2011: 1).

Taxpayer

Article 1 of the Law on General Provisions and Tax Procedures (KUP) states that a taxpayer is an individual or entity, which includes taxpayers, tax cutters, and tax collectors, who have tax rights and obligations in accordance with the provisions of taxation legislation.

Taxpayer Compliance

Taxpayer compliance is the extent to which taxpayers can carry out their tax obligations properly and correctly in accordance with tax regulations. (Mustofa et al, 2016). Tax compliance is the obedience of taxpayers to implement applicable regulations.

Micro small and Medium Enterprises

In accordance with Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (UMKM), the definition of Micro, Small and Medium Enterprises is as follows:

- a. Micro enterprises are productive businesses owned by individuals and / or individual business entities that meet the criteria for micro enterprises as stipulated in the Law.
- b. Small Business is a productive economic business that stands alone, which is carried out by an individual or a business entity that is not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, of a medium or large business that meets the criteria of a business. Small as referred to in the Law.
- c. Medium Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part of, either directly or indirectly, with a Small or large business with a total net worth or annual sales proceeds as regulated in the Law

Hypothesis Development Taxpayer Understanding

Understanding of Official Taxpayers (2019) states knowledge and understanding of tax regulations in question understands and understands general provisions and tax procedures (KUP) which include how to submit a Tax Return (SPT), payment, place of payment, fines and payment deadlines or SPT reporting. Some basic tax regulations that must be known and implemented by MSME Taxpayers include Law Number 36 of 2008 concerning Income Tax, Law Number 16 of 2009 concerning General Provisions and Tax Procedures, and Government Regulation Number 23 of 2018 concerning Taxes. Income on income from business received or accrued by a Taxpayer with a Certain Gross Turnover.

Siti, *et al*(2016) state that the effect of understanding tax is less effective on the level of taxpayer compliance. On the other hand, Teneet *al*(2017) stated that the understanding of the mandatory influences the level of taxpayer compliance. This research is also supported by Kade, *et al* (2018) and Sari, *et all* (2019).Based on these various explanations, it can be concluded that the understanding of tax regulations affects the level of taxpayer compliance. The higher the understanding of the taxpayer, the higher the level of compliance.

Therefore, the hypothesis proposed is

H^1 = Understanding of tax regulations has a positive effect on the level of compliance taxpayer.

Hypothesis Development Fare Changes

The tax rate is the tax base used to determine the amount of tax payable from a tax object (Mustofa *et al*, 2016). PP No. 23 of 2018 concerning the reduction of the final income tax rate as outlined in article 2 paragraph 1 which reads (PP No. 23 of 2018 article paragraph 1):

- a. On the income from the business received or obtained by the resident taxpayerhas a certain gross turnover, is subject to final income tax within a certain period.
- b. The final income tax rate as stated in verse (1) is0.5%.

According to Nadhor, *et al*of taxpayers regarding the compliance of MSME taxpayers who are registered as taxpayers at KPP West Semarang. This research is supported by research conducted by Yusno and Kuswanto, Norsain and Yasid (2014), siti, *et al*(2016), Muthmaina (2017), Made, *et al*(2018). However, this research is not in line with the research of Fadli and Grace (2015) which states that the decrease in taxpayer growth rates by 0.23%, this indicates that the efforts of the Directorate General of Taxes to increase the potential for tax revenue, in particular the MSME tax, are not being achieved properly.Based on these various explanations, it can be concluded that changes in tax rates have an effect on the level of taxpayer compliance. The higher the change in tax rates, the higher the level of compliance.

Therefore, the hypothesis proposed is

H^2 = Changes in tax rates have a positive effect on the level of taxpayer compliance.

Hypothesis Development Tax Sanctions

Muliari and Setiawan (2010) explain that taxation sanctions are a guarantee that the provisions of taxation legislation (taxation norms) will be obeyed, in other words, tax sanctions are a deterrent so that taxpayers do not violate taxation norms. According to Syarifudin (2016), tax sanctions are a guarantee that the provisions of taxation legislation (taxation norms) will be obeyed or in other words, tax sanctions are a tool (preventive) so that taxpayers do not violate taxation norms. According to Siamena, et al and Tene, et al (2017) tax sanctions affect taxpayer compliance in paying taxes. In contrast to research conducted by Susmiatun (2014) and Desi, et al (2019) which state that the firmness of tax sanctions does not affect the compliance of MSME taxpayers. Based on these various explanations, it can be concluded that tax sanctions affect the level of taxpayer compliance. The higher the tax sanctions, the higher the level of compliance.

Therefore, the hypothesis proposed is

H³ = Tax sanctions have a positive effect on the level of taxpayer compliance.

Hypothesis Development Tax Socialization

According to Mustafa (2016), socialization is a general concept which is defined as a process in which we learn through interaction with other people, about how to think, feel and act, all of which are very important things in producing effective social participation. This socialization in taxation is thought to encourage the willingness of taxpayers to be obedient in carrying out their tax obligations. With the socialization, it is hoped that the knowledge of the taxpayers of MSME actors will increase so that if there is a change in taxation regulations, the taxpayers of MSMEs can carry out their own tax obligations.

According to Andriani and Heranti (2015), tax socialization and knowledge have an effect on tax compliance. This research is supported by research by Tene, et al (2017), Wardani, et al (2018). Based on these various explanations, it can be concluded that tax socialization has an effect on the level of taxpayer compliance. The more frequent the socialization, the higher the level of compliance.

Therefore, the hypothesis proposed is

H⁴ = Tax socialization has a positive effect on the level of taxpayer compliance.

Hypothesis Development Fiskus Ministry

Services in the taxation sector are defined as services provided by tax authorities to taxpayers to help taxpayers fulfill and carry out their tax obligations. Taxpayer compliance depends on how the tax authorities provide good and

satisfying service to taxpayers who are and want to fulfill their obligations as taxpayers (Fuadi 2013). According to Djajadiningrat (2014), service is a process of assisting others in certain ways that require sensitivity and interpersonal relationships in order to create satisfaction and success.

According to Sari (2019) the service of tax officials has an impact on the level of taxpayer compliance. This is in line with research conducted by Arianto (2020). But it is not in line with the research conducted by Tene, et al. (2017) which states that the tax authorities service has no effect on the level of taxpayer compliance. Based on these various explanations, it can be concluded that the tax authorities have an effect on the level of taxpayer compliance. The higher the level of tax authorities service, the higher the level of compliance.

Therefore, the hypothesis proposed is

H⁵ = Fiskus services have a positive effect on the level of taxpayer compliance.

Hypothesis Development Online Tax Services

With the very rapid development of technology, the government is making use of it to facilitate access, one of the uses with this technological development is online tax management created by the government to facilitate the implementation of taxation to be carried out by taxpayers. This aims to increase taxpayer awareness and of course increase government revenue in the taxation sector and of course improve the quality of public services (taxpayers). This online tax service can be used from registration as a taxpayer, tax reporting, to tax payment.

According to Teedy, et al. (2014) the use of e-filing has a significant effect on the level of taxpayer compliance. This research is in line with the research of Nurul (2017), Wahyuningsih (2019) and Naddor (2020). Based on these various explanations, it can be concluded that online services have an effect on the level of taxpayer compliance. The easier the online service, the higher the level of compliance.

Therefore, the hypothesis proposed is

H⁶ = Online services have a positive effect on the level of taxpayer compliance.

RESEARCH METHODS

Research Design This study uses a qualitative description approach. Where the data used in this study are primary data and secondary data. This research was conducted in Cilegon. The population in this study were the entire number of micro, small and medium enterprises in the city of Cilegon. The sample in this study was the UMKM taxpayers.

The data collection method used in this study was to distribute questionnaires. The questionnaire in this study is related to several parts, including the first part containing questions about the respondent's biodata aimed at obtaining information about the respondent's profile. The second part contains a number of questions to obtain information related to understanding tax regulations, tax rates, tax sanctions, socialization of Government Regulation Number 23 of 2018, tax authorities and online services.

Data obtained directly from respondents registered as taxpayers of MSME actors at KPP Pratama Cilegon. Furthermore, the respondent's answer will be measured using a Likert scale, with 5 levels of answers. In this study, the data analysis technique was carried out through several stages, including: validity testing, reliability testing, descriptive data analysis and multiple linear regression analysis models. The multiple linear regression analysis model in this study, namely:

$$Y = \alpha + \beta^1 X^1 + \beta^2 X^2 + \beta^3 X^3 + \beta^4 X^4 + \beta^5 X^5 + \beta^6 X^6 + e$$

Y = Compliance Level

X¹ = Taxpayer Understanding

X² = Fare Changes

X³ = Tax Sanctions

X⁴ = Tax Socialization

X⁵ = Fiskus Ministry

X⁶ = Online Tax Services

RESULTS

Descriptive Statistics

Descriptive Statistics is a method that helps collect, summarize, present and analyze a set of data. The variable descriptive statistical test is intended to provide an understanding of the distribution of the contents of the questionnaire data, as presented in table 1.

Table 1. Descriptive Statistics

variable	number of respondents	Mean	Standard Deviation	Minimum	Maximum
Taxpayer Understanding	65	3,687	0,758	2	5
Fare Changes	65	4,500	0,427	2	5
Tax Sanctions	65	3,665	0,740	1	5
Tax Socialization	65	3,578	0,717	2	5
Fiskus ministry	65	3,897	0,792	2	5
Online Tax Services	65	4,343	0,549	2	5
Compliance Level	65	3,576	0,890	1	5

Source: output SPSS version 25 (2020)

Based on Table 4.1 it is known that the average value of the tax rate variable and online services is at a value of 4.5 and 4.3 or rounded to 5. This average value illustrates that the average respondent's response to the questionnaire proposed is at point 5, namely agreeing on the various indicator statements proposed. Respondents feel that tax rates and online services can make it easier for taxpayers to complete tax obligations that are carried out every period. In addition, table 4.1 informs that all standard deviation values of the variable tax rate and online services have a lower value than the average value of all variables in the study so that it can be concluded that the average value is accurate. This is because the data does not deviate or are scattered far from the data center point.

Validity Testing

Sugiharto and Sitinjak (2006) states that validity is related to a variable measuring what should be measured. The validity of the research states the degree of accuracy of the research measuring instrument to the actual content being measured. The validity test is a test used to show the extent to which measuring instruments are used in measuring what is being measured. Ghazali (2009) states that the validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

Table 2. Testing the Validity of Research Variables

Variabel	Indikator	R-Hitung	R-Tabel	Signifikan	Keterangan
Taxpayer Understanding	PND1	0,544	0.205	0,000	Valid
	PND2	0,667	0.205	0,000	Valid
	PND3	0,742	0.205	0,000	Valid
Fare Changes	PND4	0,635	0.205	0,000	Valid
	PND5	0,736	0.205	0,000	Valid
	PND6	0,795	0.205	0,000	Valid
Tax Sanctions	PND7	0,586	0.205	0,000	Valid
	PND8	0,831	0.205	0,000	Valid
	PND9	0,815	0.205	0,000	Valid
	PND10	0,588	0.205	0,000	Valid
Tax Socialization	PND11	0,756	0.205	0,000	Valid
	PND12	0,606	0.205	0,000	Valid
	PND13	0,543	0.205	0,000	Valid
	PND14	0,557	0.205	0,000	Valid
	PND15	0,645	0.205	0,000	Valid

Fiskus ministry	PND16	0,643	0.205	0,000	Valid
	PND17	0,663	0.205	0,000	Valid
	PND18	0,677	0.205	0,000	Valid
	PND19	0,678	0.205	0,000	Valid
	PND20	0,411	0.205	0,001	Valid
Online Tax Services	PND21	0,555	0.205	0,000	Valid
	PND22	0,533	0.205	0,000	Valid
	PND23	0,543	0.205	0,000	Valid
Compliance Level	PP1	0,642	0.205	0,000	Valid
	PP2	0,623	0.205	0,000	Valid
	PP3	0,551	0.205	0,000	Valid
	PP4	0,522	0.205	0,000	Valid
	PP5	0,597	0.205	0,000	Valid

Source: output SPSS version 25 (2020)

Table 2 explain the results of testing the validity of the research variables using the Pearson product moment method. Based on the table, it shows that all indicators are valid in measuring all research variables. This is because all the r-count values are greater than the r-table values which are 0.205 and are significant at the α level of 5% or <0.05 . So that all indicators are categorized appropriately in measuring all variables in the study.

Reliability Testing

Reliability means that a reliable measurement will measure consistently, but not necessarily what it should measure. In research, reliability is the extent to which the measurement of a test remains consistent after being repeated on the subject and in the same conditions. Research is considered reliable if it provides consistent results for the same measurement. It cannot be relied on if repeated measurements give different results. The level of reliability is empirically indicated by a number called the reliability coefficient value. High reliability is indicated by a value close to number 1. General agreement is that reliability is considered satisfactory if ≥ 0.700 .

Table 3. Understanding of Tax Regulations Variable Reliability Testing

Cronbach's Alpha	N of Items
0,930	3

Source: output SPSS version 25 (2020)

Tax Regulations Understanding Variable with 3 indicators, namely PND1 to PND3. Table 3 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70 . Based on the table, it can be concluded that all indicators used to measure the Tax Regulations Understanding variable are stated to be realistic. This statement was caused by the Cronbach alpha value of the Tax Understanding variable, which was greater, namely 0.930 compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Table 4. Tax Rate Variable Reliability Testing

Cronbach's Alpha	N of Items
0,909	3

Source: output SPSS version 25 (2020)

The tax rate variable is measured by 3 indicators, namely PND4 to PND 6. Table 4. explains the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on the table, it can be concluded that all indicators used to measure the tax rate variable are stated to be realistic. This statement is caused by the Cronbach alpha value of the Tax Rate variable which is greater, namely 0.909 compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Cronbach's Alpha	N of Items
0,932	4

Source: outpus SPSS version 25 (2020)

The Tax Sanctions variable is measured by 4 indicators, namely PND7 to PND 10. Table 5 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on the table, it can be concluded that all indicators used to measure the Tax Sanctions variable are stated to be realistic. This statement is caused by the Cronbach alpha value of the Tax Sanctions variable, which is greater, which is 0.932 compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Cronbach's Alpha	N of Items
0,950	5

Source: outpus SPSS version 25 (2020)

The tax socialization variable is measured by 5 indicators, namely PND11 to PND 15. Table 6 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on the table, it can be concluded that all indicators used to measure the Tax Socialization variable are stated to be realistic. This statement was caused by the Cronbach alpha value of the Tax Socialization variable which was greater, namely 0.950, compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Cronbach's Alpha	N of Items
0,959	5

Source: outpus SPSS version 25 (2020)

The Fiskus service variable is measured by 5 indicators, namely PND16 to PND 20. Table 7 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on the table, it can be concluded that all indicators used to measure the Fiscal Service variable are stated to be realistic. This statement was caused by the Cronbach alpha value of the Fiskus Service variable, which was greater, namely 0.959 compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Table 8. Online Service Variable Reliability Testing

Cronbach's Alpha	N of Items
0,912	3

Source: output SPSS version 25 (2020)

Online service variables are measured by 3 indicators, namely PND 21 to PND 23. Table 8 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on this table, it can be concluded that all indicators used to measure Online Service variables are stated to be realistic. This statement is caused by the Cronbach alpha value of the Online Services variable which is greater, which is 0.912 compared to the standard reliability value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Table 9. Compliance Level Variable Reliability Testing

Cronbach's Alpha	N of Items
0,977	3

Source: output SPSS version 25 (2020)

The Compliance Level variable is measured by 5 indicators, namely PP 1 to PP 5. Table 9 describes the reliability test using the Cronbach alpha method. An indicator is declared reliable if its croncbanch alpha value is > 0.70. Based on the table, it can be concluded that all indicators used to measure the Compliance Level variable are stated to be realistic. This statement was caused by the Cronbach alpha value of the Compliance Level variable, which was greater, namely 0.977 compared to the reliability standard value of 0.70. So that all indicators are stated to be consistent in measuring the variables.

Classic Assumptions

Normality test

Normality test aims to test whether the regression model, the dependent variable, namely the Understanding of Taxation Regulations, Tax Rates, Tax Sanctions, Tax Affiliation, Fiscal Services and Online Services whether the dependent variable and independent variable have a normal distribution or not. A good regression model is to have data normally distributed. To test whether there is a normal distribution or not in the regression model, the Kolmogorof-Smirnov test is used on the residual value of the regression equation results. If the significance > 0.05, the data is normally distributed. The results of the Kolmogorof-Smirnov test for the data normality test are as follows

Table 10. Normality Test

Test Statistic	0,093
Asymp. Sig. (2-tailed)	,200 ^{a,d}

Source: output SPSS version 25 (2020)

The results of the normality test using the Kolmogorov-Smirnov test are to see the asymp sig value of the processed data. From the data table 4.10 above, it can be seen that the magnitude of the asymp sig value is 0.200 with a probability of significance at 0.0903 or 9.03%, this means that the residual data is normally distributed because the significance is above 0.05 or 5%.

Multicollinearity Test

Multicollinearity test aims to test whether the regression model has correlation between independent variables. Multicollinearity test can be seen based on the Tolerance value and the opposite of Variance Inflation Factor (VIF). These two measures indicate which independent variable is explained by the other independent variables. In simple terms, each independent variable becomes the dependent variable (dependent) and regresses to other independent variables.

Tolerance measures the variability of the selected independent variable that is not explained by other independent variables. If the VIF value is greater than 0.1 and less than 10, then multicollinearity does not occur and the tolerance value and its counterpart that is commonly used to indicate multicollinearity is the tolerance value > 0.10 or equal to. The multicollinearity test results are as follows:

Table 11. Multicollinearity Testing

Variable	Tolerance	Variance Inflation Factor (VIF).
Taxpayer Understanding	0,197	5,081
Fare Changes	0,128	7,825
Tax Sanctions	0,165	6,051
Tax Socialization	0,133	6,232
FiskusMinistry	0,143	7,334
Online Tax Services	0,145	6,431

Source: output SPSS version 25 (2020)

The multicollinearity test results are by looking at the Variance Inflation Factor (VIF) value and the Tolerance value. From table 11 above, it can be seen that the magnitude of the Variance Inflation Factor (VIF) value is not one independent variable that has a value greater than 10 and a Tolerance value > 0.10 , it can be concluded that the data does not occur multicollinearity between independent variables in the regression model. .

Heteroscedasticity Test

A good regression model is homoscedasticity or heteroscedasticity does not occur. In this study, previously used gletjser test, namely by regressing the log residual squared value as the dependent variable with the independent variable. If the regression produces a significance value of $t > 0.05$ ($\alpha = 5\%$), it is concluded that in the regression model heteroscedasticity does not occur.

Table 12. Heterokedacity testing using the gletjser method

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,155	0,821		2,627	0,011
Taxpayer Understanding	0,018	0,023	0,219	0,769	0,445
Fare Changes	0,011	0,030	0,128	0,363	0,718
Tax Sanctions	0,019	0,026	0,226	0,729	0,469
Tax Socialization	0,029	0,013	0,232	0,763	0,320
FiskusMinistry	0,014	0,022	0,112	0,673	0,456
Online Tax Services	0,010	0,019	0,132	0,463	0,553

Source: output SPSS version 25 (2020)

Based on Table 12 it can be seen that the Park test produces a significance value of $t > 0.05$, it is concluded that there is no heteroscedasticity in the regression model, thus the assumption of no heteroscedasticity has been fulfilled.

Hypothesis Testing With Multiple Regression Analysis Method

After testing the classical assumptions, it can be concluded that the regression model is free from multicollinearity, autocorrelation, heterocorrelation, and fulfills the assumption of normality. Hypothesis testing is statistical proof of everything that has been hypothesized in theory based research. Regression is a statistical analysis method used to see the effect between two or more variables. Multiple regression equation

$$Y = \alpha + \beta^1X^1 + \beta^2X^2 + \beta^3X^3 + \beta^4X^4 + \beta^5X^5 + \beta^6X^6 + e$$

Y = Compliance Level

X¹ = Taxpayer Understanding

X² = Fare Changes

X³ = Tax Sanctions

X⁴ = Tax Socialization

X⁵ = FiskusMinistry

X⁶ = Online Tax Services

Coefficient of Determination (R²)

The value of the coefficient of determination is indicated by the adjusted R-Square value of the regression model used to determine how far managerial performance can explain variations in the independent variables. In addition, this test aims to test the level of closeness of the relationship between the independent variables and the dependent variable. The results of the determination test produce the output as in the table as follows:

Table 13 Coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,997 ^a	0,994	0,994	1,973

Source: output SPSS version 25 (2020)

Based on table 13 shows that the coefficient of determination which shows the adjusted R2 value of 0.994. This means that the Compliance Level variable is influenced by the variable Tax Regulations Understanding, Tax Rates, Tax Sanctions, Tax Socialization, Fiscal Services, Online Services by 99.4% and the remaining 0.6% is influenced by factors outside of this study.

Goodness of Fit

The F test aims to show whether all the independent variables referred to in the model have a simultaneous influence or relationship on the dependent variable.

Table 14 ANOVA

Model	Sum of Squares	f	Mean Square	F	Sig.
Regression	40097,024	3	13365,675	3432,438	,000 ^b
Residual	237,530	1	3,894		
Total	40334,554	4			

Source: output SPSS version 25 (2020)

From the ANOVA test or F test, the calculated F value is 3432,438 with a probability of 0.00. Because the probability is much smaller than 0.05, and Fcount > than Ftable (2.75), the

regression model can be used to predict how the Compliance Level is affected by the Tax Regulatory Understanding variables, Tax Rates, Tax Sanctions, Tax Socialization, Fiscal Services, Online Services .

Significance of Individual Parameters (t Statistical Test)

The t test is used to determine the effect of each independent variable on the dependent variable. The t test is done by comparing between counts and tables. To determine the value of t table, it is determined with a significance level of 5% with degrees of freedom $df = (n-k-1)$ where n is the number of respondents and k is the number of variables.

Table 15 Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,520	1,282		1,186	0,240
Taxpayer Understanding	0,547	0,037	0,633	28,571	0,000
Fare Changes	0,798	0,047	0,463	16,831	0,000
Tax Sanctions	0,130	0,041	0,076	3,163	0,002
Tax Socialization	0,230	0,030	0,013	2,323	0,001
FiskusMinistry	0,221	0,026	0,022	3,789	0,000
Online Tax Services	0,467	0,013	0,019	13,667	0,000

Source: output SPSS version 25 (2020)

Table 15 describes the results of the multiple regression of the variables in this study. Based on the table, it is known that the constant value in the regression equation in this study is 1.520. So that if the dependent variable in this study is considered zero, the constant value is the same as the value of the dependent variable.

The T-count value of the Taxation Regulation Understanding variable is 28.571, which is greater than the T-Table value at the 5% significant level, namely 1.670. So that the Tax Regulation Understanding variable has an effect on the Compliance Level variable. In addition to the coefficient value of the Tax Regulations Understanding variable is 0.547 and 0.000 significant at the 5% probability level. So it can be concluded that the Understanding of Taxation Regulations has a positive and significant effect on the Compliance Level.

This supports the research conducted by Tene, et al. (2017), Kade, et al. And Wardani (2018) and Sari, et al. (2019) stated that the understanding of the mandatory influences the level of taxpayer compliance. Based on these various explanations, it can be concluded that the understanding of tax regulations affects the level of taxpayer compliance. The higher the understanding of the taxpayer, the higher the level of compliance.

The T-count value of the Tax Rate variable is 16.831, greater than the T-Table value at the 5% significant level, namely 1.670. So that the Tax Rate variable affects the Compliance Level variable. In addition to the coefficient value of the training variable is 0.798 and is significant at 0.000 at the 5% probability level. So it can be concluded that the Tax Rate has a positive and significant effect on the Compliance Level.

This research is the same as the research conducted by Nadhor, et al. (2020) that the reduction in tax rates has a positive and significant effect on taxpayers' perceptions of SME taxpayer compliance who are registered as taxpayers at KPP West Semarang. This research is supported by research conducted by Yusno and Kuswanto, Norsain and Yasid (2014), Wahyuningsih and siti, et al (2016), Muthmaina (2017) and Made, et al (2018).

The T-count value of the Tax Sanctions variable is 3.163, which is greater than the T-Table value at the 5% significant level, namely 1.670. So that the Tax Sanctions variable has an effect on the Compliance Level variable. In addition to the coefficient value of the Tax Sanctions

variable, it is 0.130 and significant 0.002 at the 5% probability level. So it can be concluded that Tax Sanctions have a positive and significant effect on Compliance Level.

This research is in line with research by Siamena, et al and Tene, et al. (2017) that tax sanctions affect taxpayer compliance in paying taxes. In contrast to research conducted by Susmiatun (2014) and Desi, et al (2019) which state that the firmness of tax sanctions does not affect the compliance of MSME taxpayers. Based on these various explanations, it can be concluded that tax sanctions affect the level of taxpayer compliance. The higher the tax sanctions, the higher the level of compliance.

The T-count value of the Tax Socialization variable is 2.323, which is greater than the T-Table value at the 5% significant level, namely 1.670. So that the Tax Socialization variable affects the Compliance Level variable. In addition to the coefficient value of the Tax Socialization variable is 0.230 and significant is 0.00 at the 5% probability level. So it can be concluded that the tax socialization has a significant and significant effect on the level of compliance.

This research is in line with research conducted by Andriani and Heranti (2015), tax socialization and knowledge have an effect on tax compliance. This research is supported by research by Tene, et al (2017), Wardani and Wati, Made, et al (2018). Based on these various explanations, it can be concluded that tax socialization has an effect on the level of taxpayer compliance. The more frequent the socialization, the higher the level of compliance.

The T-count value of the Fiscal Service variable is 3,789, greater than the T-Table value at the 5% significant level, namely 1,670. So that the Fiskus Service variable affects the Compliance Level variable. In addition to the coefficient value of the Fiscal Service variable, it is 0.221 and significant 0.00 at the 5% probability level. So it can be concluded that the Fiskus Service has a significant and significant effect on the Compliance Level.

This research supports the research conducted by Sari (2019) that the service of the tax apparatus has an effect on the level of taxpayer compliance. This is in line with research conducted by Arianto (2020). But it is not in line with the research conducted by Tene, et al. (2017) which states that the tax authorities service has no effect on the level of taxpayer compliance. Based on these various explanations, it can be concluded that the tax authorities have an effect on the level of taxpayer compliance. The higher the level of tax authorities service, the higher the level of compliance.

The T-count value of the Online Services variable is 13.667, greater than the T-Table value at the 5% significant level, namely 1.670. So that the Online Service variable affects the Compliance Level variable. In addition to the coefficient value of the Online Services variable is 0.467 and a significant 0.00 at the 5% probability level. So it can be concluded that Online Services have a significant and significant effect on Compliance Level.

This study is in line with the research of Teedy et al. (2014) that the use of e-filing has a significant effect on the level of taxpayer compliance. This research is in line with the research of Nurul (2017), Wahyuningsih (2019) and Naddor (2020). Based on these various explanations, it can be concluded that online services have an effect on the level of taxpayer compliance. The easier the online service, the higher the level of compliance.

CONCLUSIONS

Based on data management and analysis results, it can be concluded that the understanding of tax regulations, changes in tax rates, tax sanctions, tax socialization, tax administration services, online services has a positive effect on the level of taxpayer compliance. To expand the area of education on tax regulations and tax socialization, so that it will increase the number of public taxpayers who are obedient to taxation. For online services and tax

authorities, so that they can be maintained so as to provide comfort and satisfaction to taxpayers, so that compliance in paying MSME taxes will increase. UMKM taxpayers are expected to be more aware and understand the importance of the role of UMKM taxes and obey the tax regulations, so that compliance in paying MSME taxes will increase. Future research can add other factors that have not been explored that can affect the level of taxpayer compliance in paying taxes.

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