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### Factors Affecting The Micro, Small, and Medium Enterprises (MSME) on Tax Compliance : Online Shop Owners

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#### A B S T R A C T

**Objective.** The purpose of the study was to determine the effect of tax knowledge on tax compliance with paying income taxes for online shop owners, to determine the effect of tax services on tax compliance with paying income taxes for online shop owners, and to determine the effect of tax services on tax compliance with paying income taxes for online shop owners.

**Research Method.** The object of this research is SMEs that use online services, Population in this study are the taxpayer who owns an online shop or MSMEs who open online services in the Sekip sub-district in Pekanbaru as many as 47 MSMEs. The sampling technique for this study used a census, because the researchers only chose tax knowledge, tax services and tax sanctions, which only amounted to 39 MSMEs that opened online services in Sekip district. Data analysis technique using multiple linear regression.

**Results.** The results show that tax knowledge affects compliance with paying income taxes for online shop owners, tax services affect compliance with paying income taxes for online shop owners and tax sanctions affect compliance in paying income taxes for online shop owners in Sekip sub-district in Pekanbaru.

**Conclusion.** Knowledge of taxes, tax services and tax penalty for MSME in Sekip sub-district especially online shop owners affect compliance in paying income taxes. Hoped that further research can choose a different sample, preferably using more or different research samples and not only on MSMEs that doing online shops so that they can describe the general condition of MSME taxpayers.

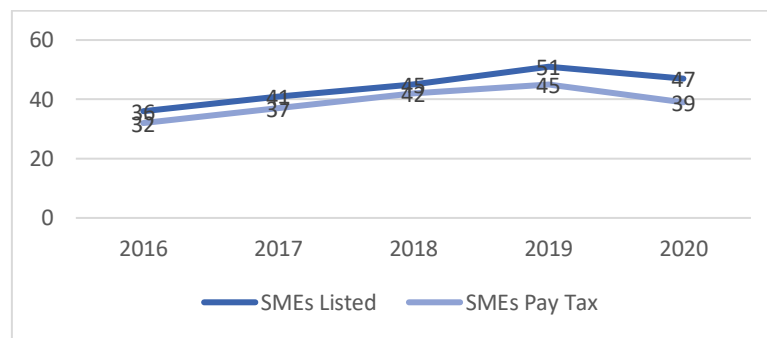
## 1. INTRODUCTION

The increasing development of the E-Commerce Business has made researchers interested in investigating the extent to which these online business people understand the business activities they do and also understand their tax payments as taxpayer compliance with online business transaction activities. Withdrawal of taxes on E-Commerce Business Transactions aims to implement justice for all taxpayers and also to improve compliance in paying taxes, both conventional and E-Commerce. As reported by the official website [www.pajak.go.id](http://www.pajak.go.id), basically the obligations of taxpayers for e-commerce and conventional businesses are no different from other tax regulations. The head of the Fiscal Policy Agency (FPA) of the Ministry of Finance, Suahasil Nazara, confirmed that the imposition of taxes on electronic transactions (E-Commerce) will be related to procedures, not the imposition of new types of taxes. E-Commerce transactions can be taxed and can be carried out under ideal conditions, so the government in this case the Ministry of Finance should make a policy or regulation regarding online transaction procedures that involve a minimum of parties such as sellers, consumers, authenticity guarantors, seller and buyer data, payment gateway and payment bank (Wijaya, 2013)

Advances in information technology also have an indirect influence on the fulfillment of Income Tax. This is because with advances in information technology, one of which has led to the existence of Online Business or E-Commerce and also E-Commerce Transactions, thereby increasing the amount of tax on these sales. E-Commerce Transactions are now the subject of discussion because E-Commerce Transactions are often used by taxpayers who carry out their business activities. This is because the more advanced technology means it is also a profitable means for taxpayers in conducting online business activities. For example, by selling merchandise by utilizing electronic media through social networks such as Tokopedia, Zalora, Facebook, Elevenia, Lazada, or a self-made website for business activities and others. The criteria for Obedient Taxpayers as ideal conditions according to the Decree of the Minister of Finance No.544/KMK.04/2000 are: (1) Punctual in paying taxes, (2) Do not delay intentionally, (3) Never been sentenced for committing a crime in the tax division within the last 10 years.

Baum (1999) states that E-Commerce is a dynamic set of technologies, applications, and business processes that connect companies, consumers, and certain communities through electronic transactions and electronic trading of goods, services and information. E-Commerce refers to all forms of commercial transactions involving organizations and individuals that are based on the processing and transmission of digitized data, including text, sound and images. It also includes the effect that the electronic exchange of commercial information may have between its supporting institutions and government commercial activities. This includes among others organizational management, negotiation and commercial contracts, legal and regulatory frameworks, preparation of financial agreements, and mutual taxation. Electronic Commerce (Electronic Commerce), as part of Electronic Business (business conducted using electronic transmission).

MSME have a very strategic role in the Indonesian economy. One category of business scale structurally occupies a significant position. Since the era of the monetary crisis, which was marked by the devaluation of the rupiah, decreasing purchasing power, uncontrolled inflation and increasing production costs, MSME has been at the forefront of efforts to move the real sector. (Rahmadani and Jefriyanto 2021). Pekanbaru city is one of the largest cities in Indonesia which is known as a shopping city, it is very possible with many businesses, one of which is the E-Commerce business. The increase in income and taxpayer reporting at KPP Senapelan Pekanbaru for three years can be seen in the following Chart:



Source: KPP Pekanbaru Senapelan

**Figure 1.** MSMEs who pay taxes at the KPP Pekanbaru Senapelan

## 2. LITERATUR REVIEW

Tax is a contribution paid by the people to the state which is included in the state treasury which implements the law and its implementation can be forced without any remuneration. The contribution is used by the state to make payments in the public interest. to make payments in the public interest (Mardiasmo, 2016). This element provides an understanding that people are required to pay taxes voluntarily and with full awareness as good citizens. Tax revenue is a source of revenue that can be obtained continuously and can be developed optimally according to the needs of the government and the conditions of the community. According to Prof. Dr. P.J.A. Andriani, in the Indonesian Taxation book (2014) tax is a contribution to the state (which can be forced) owed by those who are obliged to pay it according to regulations, without getting performance back which can be directly appointed, and whose purpose is to finance expenses. general duties related to the duties of the State which organizes the government.

### **Tax Compliance**

Tax compliance is a condition in which the taxpayer fulfills all tax obligations and exercises his tax rights. Taxpayer compliance is formed by the dimensions of taxpayer audit, law enforcement, and tax compensation. Law No. 28 of 2007 Article 4 paragraph (1) states that taxpayers must fill out and submit a notification letter correctly, completely, clearly, and sign it, (Arisandy, 2017).

### **Tax Knowledge**

Knowledge of taxation is a process where taxpayers understand and know about regulations and laws and tax procedures and apply them to carry out tax activities such as paying taxes, reporting tax returns, and so on. If someone already understands and understands about taxation, there will be an increase in taxpayer compliance, (Wijayanti et al, 2015). Taxpayer awareness is an act of good faith by someone to fulfill the obligation to pay taxes based on his sincere conscience. The higher the level of awareness of taxpayers, the better understanding and implementation of tax obligations so as to increase compliance.

### **Tax Services**

With the management of Human Resources, the quality of Human Resources will increase and Corruption, Collusion, and Nepotism (KKN) can be reduced so that the services provided to Taxpayers will increase. This service improvement will increase taxpayer compliance so that it will indirectly increase tax revenue. Improving service quality is indeed one of the goals to be achieved by the government. This improvement effort is carried out by making reforms in various aspects that can support improving the quality of services to taxpayers, which is then expected to increase taxpayers' volunteerism in fulfilling their obligations and in the end it is hoped that it will increase state revenues from the tax sector.

### **Tax Penalty**

The imposition of tax sanctions is imposed to create taxpayer compliance in carrying out their tax obligations. The imposition of sanctions that burden taxpayers aim to provide a deterrent effect so as to create tax compliance. Contribution of income from taxpayers is a significant income and has a broad meaning for the development of the Republic of Indonesia. The thing that is of great concern is the effort to increase the awareness of taxpayers to pay taxes which is the core of regulations and the imposition of criminal sanctions in the field of taxation (Bawazier, 2011). Tax sanctions are needed in the tax system so that taxpayers comply with their obligations to pay taxes. However, the knowledge of taxpayers about tax sanctions is still very minimal so that the government needs to play an active role to properly socialize the regulations and sanctions in taxation and reinforce sanctions in taxation. If the government provides an understanding of regulations and sanctions in taxation and can apply stricter sanctions for taxpayers who do not comply with the regulations, then taxpayers will be more obedient in paying taxes and tax revenue can be maximized every year.

#### **Influence of tax knowledge on tax Compliance**

Transactions made on e-commerce should be taxed. In the tax sector, the government has issued tax regulations on e-commerce transaction activities (SE-62/PJ/2013). However, it is not known whether these regulations are known by e-Commerce owners or not and whether e-Commerce owners have complied with paying taxes on e-Commerce transactions or not. Knowledge or understanding of taxes is very influential in paying taxes. (Nadia Mulijadi, 2017). According to him, tax knowledge is very influential for paying online shop income taxes.

H1: Tax Knowledge Affects on tax compliance

#### **Influence of tax services on tax Compliance**

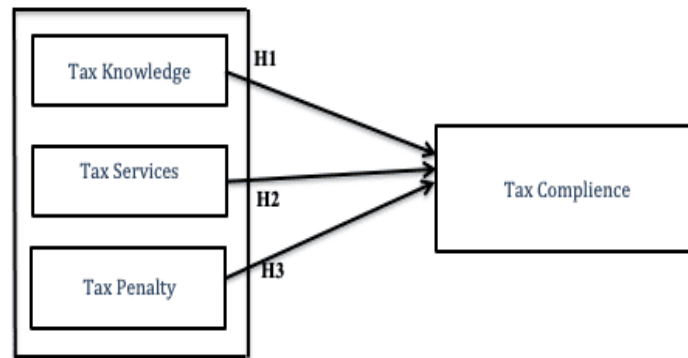
The compliance of taxpayers in fulfilling their obligations to pay taxes is closely related to the quality of services provided by the tax authorities to taxpayers. So that the services provided by the tax authorities do not meet or exceed the expectations of taxpayers, the services provided are not optimal. Service is a way to serve or help take care of or prepare all the needs that a person needs (Harisani, 2013). Services in terms of taxation can be interpreted as services provided by the Directorate General of Taxes to taxpayers to assist taxpayers in fulfilling their tax obligations. Tax services are very influential on compliance with paying income taxes (Putri Wahyuni, 2018).

H2: Tax services affects on tax compliance

#### **Influence of tax penalty on tax Compliance**

In general, each set of laws or regulations is equipped with sanctions. This means that the implementation can be orderly and in accordance with the expected target. From a juridical point of view, taxes do contain an element of coercion. That is, if the tax obligations are not implemented, then there are legal consequences that can occur. The legal consequence is the imposition of tax sanctions (Sari, 2013). In essence, the imposition of tax sanctions is enforced to create taxpayer compliance in carrying out their tax obligations. That is why it is important for taxpayers to know the legal consequences of what is done or not done. According to Putri Wahyuni's research (2018), tax penalty greatly affect compliance with paying income taxes.

H3: Tax penalty Affects on tax compliance



**Figure 2.** Research Model

### 3. RESEARCH METHODOLOGY

Population in this study are the taxpayer who owns an online shop or MSMEs who open online services in the Sekip sub-district in pekanbaru as many as 47 MSMEs. The sampling technique for this study used a census, because the researchers only chose tax knowledge, tax services and tax sanctions, which only amounted to 39 MSMEs that opened online services in Sekip district. The sampling method used is the census method, because the researcher needs to research as a whole without having to take a certain number of samples. The type of data used by the author for the purposes of this research is quantitative data, data obtained from companies that can be proven by numbers that will be processed by analytical methods to see the results. Qualitative data, data obtained from observations with interested parties in the form of oral data with an explanation of the discussion.

The data collection technique in this research is using the questionnaire method, and the scale used in the measurement level of this questionnaire is the interval scale or often called the likert scale, which is a scale that contains 5 levels of answer preferences. The Likert scale is said to be an interval because the statement strongly agrees has a level or profession that is "higher" than agreeing and "higher" than disagreeing. In this study using SPSS 21 to obtain the results of calculations from various methods used and can analyze the formulation of research problems.

### 4. RESULT AND DISCUSSION

#### Validity and Reliability Test

**Table 1.** Result of Validity and Reliability Test of Tax Knowledge

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	25.7179	14.418	.795	.882
X1.2	25.8205	13.941	.766	.884
X1.3	25.8974	14.094	.751	.886
X1.4	25.7692	13.814	.826	.877
X1.5	26.2051	14.588	.689	.893
X1.6	26.0000	14.632	.646	.898
X1.7	25.9744	15.289	.551	.908

**Source:** Processed data (2021)

**Table 2.** Result of Validity and Reliability Test of Tax Services

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	26.4359	17.358	.647	.935
X2.2	26.6154	15.453	.806	.922
X2.3	26.4872	15.572	.850	.917
X2.4	26.5128	15.309	.901	.912
X2.5	26.6667	15.228	.859	.916
X2.6	26.5897	15.301	.868	.915
X2.7	26.5385	17.571	.567	.942

**Source: Processed data (2021)**

**Table 3.** Result of Validity and Reliability Test of Tax Penalty

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	17.8974	4.779	.422	.791
X3.2	18.2564	3.564	.664	.715
X3.3	18.0769	3.757	.664	.716
X3.4	18.1795	3.467	.693	.704
X3.5	18.0513	4.576	.409	.795

**Source: Processed data (2021)**

In Table 1, table 2, and table 3, the validity and reliability tests are seen from the corrected item correlation value above  $r$  table 0.3160 and the Cronbach alpha value above 0.6, this shows that the questionnaire on the tax knowledge, tax services, and tax knowledge variable can be declared valid and reliable so that this study can be used for data collection, as well as can be used at different times.

#### **Partial Hypothesis Testing (T-test)**

Partial hypothesis testing, namely to partially test the effect of the independent variable on the dependent variable:

**Table 4.** Partial Hypothesis Testing (T-test)

Model	Unstandardized		Standardized		T	Sig.
	Coefficients	Std. Error	Beta	Coefficients		
1 (Constant)	9.114	3.863			2.359	.024
KNO	.328	.074	.520		4.456	.000

SER	.223	.068	.373	3.263	.002
PEN	.252	.131	.222	1.929	.062

**Source: Processed data (2021)**

Based on Table 1, it can be seen from partial hypothesis testing, Knowledge with a t-c value of 4.456 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $4.456 > 1.68488$  then H1 is accepted, which means that tax knowledge partially and significantly influences the compliance of paying income tax online owner shop in sekip sub-district in. Services with a t-c value of 3.263 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $3.263 > 1.68488$  then H2 is accepted, which means that tax services partially and significantly affect the compliance of paying income tax online owner shop in sekip sub-district. Penalty with a t-c value of 1.929 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $1.929 > 1.68488$  then H3 is accepted, which means that tax sanctions partially have an effect but are not significant on compliance with paying income tax of the owner online shop in Sekip sub-district in Pekanbaru.

### **The Effect of Tax Knowledge on Tax Compliance**

Based on the t-test of Tax Knowledge with a t-hit value of 4.456 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $4.456 > 1.68488$  then H1 is accepted, which means that tax knowledge partially affects compliance with paying income tax online shop owners in the Sekip sub-district. This is in line with previous results conducted by Anita Damajanti, (2015) regarding the effect of knowledge on individual taxpayer compliance in the city of Semarang, explaining that tax knowledge greatly affects even mandatory.

### **The Effect of Tax Services on Tax Compliance**

Based on the t-test of Tax Services with a t-hit value of 3.263 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $3.263 > 1.68488$  then H2 is accepted, which means that tax services partially affect compliance with paying income tax owner of an online shop in Sekip sub-district. This is in line with the results of previous research conducted by I Gusti Ngurah Putra Mahardika (2015) on the effect of service quality and taxpayer attitudes on individual taxpayer reporting compliance at KPP Pratama Singaraja explaining that service quality and Attitudes of taxpayers simultaneously or partially have a significant effect on individual taxpayer reporting compliance.

### **The Effect of Tax Penalty on Tax Compliance**

Based on the t-test of Tax Sanctions with a t-hit value of 1.929 and a t-tab value of 1.68488 so that  $t-c > t-tab$  or  $1.929 > 1.68488$  then H3 is Accepted, which means that tax penalty partially affect compliance with paying income tax owner of an online shop in Sekip sub-district. This is in line with the results of previous research conducted by Putu Aditya Pranata and Putu Ery Setiawan (2015) regarding the effect of tax sanctions, service quality and moral obligation on taxpayer compliance, explaining that tax sanctions greatly affect tax compliance.

## **5. CONCLUSION AND SUGGESTION**

Tax knowledge, tax services and tax sanctions are very influential on tax compliance. In order for all of these variables to work as they should, there must be parties who socialize things that are considered important to the community, especially in this case, small and medium businesses. For example, in providing an understanding of tax knowledge and what sanctions will be obtained if you do not pay taxes. Likewise with service quality, services that can provide satisfaction to customers and remain within the limits of meeting service standards that can be accounted for and must be carried out continuously. If the services of an agency do not meet

customer expectations, it means that the services are not of high quality. If the service process does not meet customer expectations, it means that the quality of service is lacking.

The author suggests for further research in order to enhance variables used in research such as tax awareness, tax modernization or tax socialization, so that better results can be obtained in explaining taxpayers' perceptions of tax compliance. Hoped that further research can choose a different sample, preferably using more or different research samples and not only on MSMEs that run online shops so that they can describe the general condition of MSME taxpayers.

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