The Effect of Trust, Tax Rates and Tax Awareness on the Compliance Level of MSME Taxpayers at KPP Pratama Batam Selatan

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Abstract

Since the discovery of the Corona virus in Indonesia, economic growth has contracted at 2.97% and 5.32% respectively in the first and second quarters of 2020. Indonesia has just emerged from recession starting i the 3rd quarter with economic growth of 5.05%. But overall, in 2020 the Indonesian economy fell 2.07% compared to the previous years which was stable at 5% (BPS, 2021). This decline in economic growth ha had a significant economic impact. In 2020 and 2021, several times the government implemented Large-Scale Social Restrictions (PPKM) so that many businesses, both small and large scale, felt the impact, an even closed their businesses. This systematic impact also affects state revenues from the tax sector. Targete tax revenues according to Presidential Decree No. 72 of 2020, The Directorate General of Taxes (DGT) o the Ministry of Finance of Rp. 1,198.82 trillion has only realized Rp. 1,069.98 trillion or 89.25%. Stat revenues from the tax sector long before the outbreak of the Covid-19 pandemic actually tended to be low. One sector that contributes to state tax revenues that should be large but far from the target is the Micro, Small and Medium Enterprises (MSME) sector. Registered MSMEs have a TIN (Setiawan, 2020). Therefore, it is not surprising that the tax contribution from the final PPh of MSME taxpayers is only aroun Rp. 7.5 trillion or approximately 1.1% of the total income tax revenue. State revenues from the tax secto long before the outbreak of the Covid-19 pandemic actually tended to be low. One sector that contribute to state tax revenues that should be large but far from the target is the Micro, Small and Medium Enterprise (MSME) sector. Registered MSMEs have a TIN (Setiawan, 2020). Therefore, it is not surprising that th tax contribution from the final PPh of MSME taxpayers is only around Rp. 7.5 trillion or approximatel 1.1% of the total income tax revenue. State revenues from the tax sector long before the outbreak of th Covid-19 pandemic actually tended to be low. One sector that contributes to state tax revenues that shoul be large but far from the target is the Micro, Small and Medium Enterprises (MSME) sector. Registere MSMEs have a TIN (Setiawan, 2020). Therefore, it is not surprising that the tax contribution from the final PPh of MSME taxpayers is only around Rp. 7.5 trillion or approximately 1.1% of the total income tax revenue.

Keywords:Tax, MSME, economy

INTRODUCTION

At the beginning of 2020, on March 2, 2020, since the discovery of the Corona virus in Indonesia, economic growth contracted at 2.97% and 5.32% respectively in the first and second quarters of 2020. Indonesia had just emerged from recession in the third quarter. with an economic growth of 5.05%. But overall, in 2020 the Indonesian economy fell 2.07% compared to the previous years which was stable at 5% (BPS, 2021).

This decline in economic growth has had a significant economic impact. In 2020 and 2021, several times the government implemented Large-Scale Social Restrictions (PPKM) so that many businesses, both small and large scale, felt the impact, and even closed their businesses. This systematic impact also affects state revenues from the tax sector. The targeted tax revenue according to Presidential Decree No. 72 of 2020, the Directorate General of Taxes (DGT) of the Ministry of Finance of Rp. 1,198.82 trillion, has only realized Rp. 1,069.98 trillion or 89.25%.

State revenues from the tax sector long before the outbreak of the Covid-19 pandemic actually tended to be low. This can be seen from always missing the tax revenue target set by the government. The following is data on tax revenues received by the state from 2014 – 2021:

Realization of tax revenue from 2014 to 2020 is always below 100%, but at the end of 2021, this is the first time Indonesia's revenue from the tax sector has exceeded the target. If this achievement is examined further, it is actually not surprising. In 2020 and 2021, the target for revenue from the tax sector was lowered from the previous year's Rp 1,577.60 trillion to 1,198.82 trillion and 1,229.6 trillion because Indonesia and all countries in the world were both hit by the Covid 19 pandemic.

Indonesia, which is a large country with a population of more than 270 million people, far exceeds other ASEAN countries, where 50 million people are upper middle class and 120 million are middle class expectations (Ministry of Finance, 2019) the tax ratio should also be higher. Compared to other large and established countries in ASEAN, Indonesia's tax ratio is the lowest. The following is data on the tax ratios of ASEAN countries for 2015 – 2019.

One sector that contributes to state tax revenues that should be large but far from the target is the Micro, Small and Medium Enterprises (MSME) sector. MSMEs have a major contribution to the country's economy, including opening new job opportunities, therefore, many countries are trying to develop the existence of these MSMEs by implementing policies and providing protection (Başçı and Durucan, 2017). Data from the Ministry of Cooperatives and Small and Medium Enterprises in March 2021 stated that the number of MSMEs in Indonesia had reached 64.2 million and contributed to the

Gross Domestic Product of 61.07% and able to absorb 97% of the total workforce. Although the number of MSMEs in Indonesia has reached tens of millions of units, this is not proportional to the number of registered taxpayers. In 2019, it is known that only 3.58% of the approximately 64 million registered MSMEs have a TIN (Setiawan, 2020). Therefore, it is not surprising that the tax contribution from the final PPh of MSME taxpayers is only around Rp. 7.5 trillion or approximately 1.1% of the total income tax revenue.

The tax rate, apart from being a measure of determining the amount of tax that must be paid, is also a means of justice in calculating the amount of tax debt (Oliviandi et al., 2021). Fair tax rates will increase taxpayer compliance in reporting their income to the taxation authority (Cahyani & Noviari, 2019). The reduction in tax rates and simplicity in calculating the amount of tax and its reporting carried out by the government are expected to reduce the burden on MSME actors and increase MSME compliance in fulfilling their tax obligations (Juniarti & Anggrahini, 2019).

Previous research conducted by Alshira & Jabbar (2019) concluded that tax rates have an effect on tax compliance in Jordan. The same research results were also obtained in research conducted by Hapsari & Kholis (2020) and Oliviandy et al., (2021). On the other hand, research conducted by Huda et al., (2015); Inasius (2015) and Yusro & Kiswanto (2014) note that the tax rate variable does not affect the compliance of taxpayers in fulfilling their tax obligations.

Another factor that can also affect a person's compliance in complying with his tax obligations is awareness. Compliance with tax obligations means the awareness of taxpayers to comply with all applicable tax provisions and the desire to comply (Muhamad, 2019). Awareness of paying one's taxes arises based on the knowledge possessed and the reasons for good behavior towards the applicable tax provisions (Erani & Meiliana, 2016). Taxpayers in this case realize that the taxes collected by the government, although they do not provide direct rewards, are indirectly beneficial for them through infrastructure development that supports economic growth and distribution of income for the welfare of all citizens.

The next factor that is also considered to affect taxpayer compliance is psychological factors. One of the appropriate psychological factors in analyzing tax compliance is "trust (trust) in tax authorities (Kirchler et al., 2010). Trust in tax authorities is able to affect tax compliance, if the trust decreases, it will rationally make taxpayers avoid taxes in an effort to increase their profits (Koghler et al., (2013).

METHODS

The approach used in this research proposal is a quantitative approach (positivism) in the form of associative whose aim is to determine whether or not there is a relationship between two or more variables in the research. The quantitative research approach is research with an emphasis on testing existing theories by measuring research variables numerically or analyzing data using statistical procedures. Explanatory research in this study aims to explain phenomena that occur in practice. This study aims to prove the existence of a causal relationship between trust, tax rates and tax awareness on the level of compliance of MSME taxpayers.

RESULT AND DISCUSSION
Overview of Research Objects
a. **History of KPP Pratama South Batam**

KPP Pratama Batam Selatan has an office at Adhya Building Tower, Permata Niaga Bukit Indah Sukajadi Complex Block A No. 1, Batam. KPP Pratama South Batamis one of the 301 work units of the Directorate General of Taxes (DGT) that carry out all tax services to the public.

KPP Pratama is part of the implementing element or vertical agency under the Regional Office of the Directorate General of Taxes, where the Directorate General of Taxes is also an agency under the Ministry of Finance.

b. **Position, Duties and Functions**

The KPP Pratama Batam Selatan unit is tasked with carrying out counseling, services, and supervision to taxpayers. Taxpayers who**handled**KPP Pratama Batam Selatan is a local Taxpayer with**working** area which includes Kec. Sei Beduk, Kec. Bulang, Kec. Bengkong, Kec. Batam City, Kec. Sagulung and Kec. Batuaji.

Because KPP Pratama Batam Selatan is part of the Directorate General of Taxes, KPP Pratama Batam Selatan has the same vision as the Directorate General of Taxes, which is to become the Best State Revenue Collection Institution to Ensure State Sovereignty and Independence.

The mission carried out by KPP Pratama Batam Selatan is also the same as the mission carried out by the Directorate General of Taxes, namely:
a) Collect revenue based on high voluntary tax compliance and fair enforcement
b) Modern technology-based services for easy fulfillment of tax obligations
c) Integrity, competent and professional tax apparatus
d) Competitive compensation-based performance management system.

Respondent Description

Respondents in this study have the following characteristics:

a. **Classification of Respondents by Gender**

   Based on gender, the respondents in this study were 100 people who were taxpayers in the working area of KPP Pratama Batam Selatan as shown in table 1 below:

Table 1. Classification of Respondents by Gender

Gender	Amount	Percentage
Man	60	60%
Woman	40	40%
Amount	100	100%

Source: 2022 Research Results

   Referring to the table above, it is known that the number of respondents with male gender has a portion of 60 people or 60% of the total respondents. There were 40 female respondents or 40% of the total respondents in this study.

b. **Classification of Respondents According to Education Level**

   The respondents involved in this study have different educational backgrounds. The education level of the respondents in this study started from the education level of D3, S1 and S2.

   Details of the characteristics of the respondents' educational background can be seen in the following table:

Table 2. Classification of Respondents by Education Level

Education	Amount	Percentage (%)
SENIOR HIGH SCHOOL	26	26%
D3	20	20%
S1	50	50%
S2	4	4%

Source: 2022 Research Results

   Based on the table above, respondents who have education level up to high school are 26 people (26%), Diploma 3 (D3) are 20 people (20%), Strata One (S1) are 50 people (50%) and Strata Two level (S2) there are 4 people (4%).

c. **Classification of Respondents by Age**

   Respondents involved in this study have different ages. Details of the age characteristics of the respondents can be seen in the following table:

Table 3. Classification of Respondents by Age

Respondent Age	Frequency	Percentage
< 25	36	36%
25 – 35	29	29%
35 – 45	23	23%
> 45	12	12%
Amount	100	100%

Source: 2022 Research Results

Based on the table above, respondents in this study who were under the age of 25 years were 36 people (36%), between 25-35 years were 29 people (29%), between 35-45 years were 23 people (23%) and over

the age of 45 year there were as many as 12 respondents making up 12% of the total respondents in this study.

Description of Research Results
Validity and Reliability
a. Validity
1) Trust Variable (X1)
   Validity test is a test conducted to determine the extent to which the measuring instrument used is able to measure something to be measured. One of the ways to test the validity of the points in the questionnaire is to refer to the Pearson Product Moment coefficient, where the coefficient is a number that states the relationship between the score on the question and the total score.
   The indicator is declared valid if r count > r table and has a positive value (Ghozali, 2018). The effectiveness parameter in this research analysis is based on the standard alpha (α) 5%, with degrees of freedom (N – 2) = 100 – 2 – 98 where the value of r table is 0.1966.
   Referring to table 4.4 below, the results of testing the validity of the Trust/Trust indicator (X1) obtained the Pearson Correlation value or r count for the questions X1.1, X1.2, X.1.3, X1.4, X1.5 and X1.6 greater than r table that is 0.1666. The calculated r value that is greater than the r table indicates that each question item on the Trust/Trust variable (X1) is said to be valid or valid. The results of the validity test on the Trust/Trust (X1) indicator can be seen in table 4 below:

Table 4. Test the Validity of the Trust Variable (X1)

Variable	r Count	r Table	Information
X1.1	0.810	0.1966	Valid
X1.2	0.829	0.1966	Valid
X1.3	0.808	0.1966	Valid
X1.4	0.837	0.1966	Valid
X1.5	0.840	0.1966	Valid
X1.6	0.514	0.1966	Valid

Source: Data processed with SPSS 25, 2022

2) Tax Rate Variable (X2)
   Referring to table 5 below, the results of testing the validity of the Tax Rates indicator (X2) obtained the Pearson Correlation value or r count for the questions X2.1, X2.2, X.2.3 and X2.4 greater than the r table, namely 0.1966 . The calculated r value that is greater than the r table indicates that each question item on the Tax Rate variable (X2) is said to be valid or valid. The results of the validity test on the Tax Rates indicator (X2) can be seen in table 4 below:

Table 5. Validity Test of Tax Rate Variables (X2)

Variable	r Count	r Table	Information
X2.1	0.807	0.1966	Valid
X2.2	0.734	0.1966	Valid
X2.3	0.811	0.1966	Valid
X2.4	0.795	0.1966	Valid

Source: Data processed with SPSS 25, 2022

3) Tax Awareness Variable (X3)

Referring to table 6 below, the results of testing the validity of the Tax Awareness indicator (X3) obtained the Pearson Correlation value or r count for the questions X3.1, X3.2, X.3.3 and X3.4 which is greater than the r table, namely 0, 1966. The calculated r value that is greater than the r table indicates that each question item on the Tax Awareness variable (X3) is said to be valid or valid. The results of the validity test on the Tax Awareness indicator (X3) can be seen in table 6 below:

Table 6. Tax Awareness Variable Validity Test (X3)

Variable	r Count	r Table	Information
X3.1	0.830	0.1966	Valid
X3.2	0.816	0.1966	Valid
X3.3	0.853	0.1966	Valid
X3.4	0.832	0.1966	Valid

4) Tax Compliance Variable (Y)

Referring to table 7 below, the results of testing the validity of the Tax Compliance indicator (Y) obtained the Pearson Correlation value or r count for the questions Y.1, Y.2, Y.3 and Y.4 greater than the r table, namely 0, 1966. The calculated r value that is greater than the r table indicates that each question item on the Tax Compliance variable (Y) is said to be valid or valid. The results of the validity test on the Tax Compliance indicator (X2) can be seen in table 7 below:

Table 7. Validity Test of Tax Compliance Variables (Y)

Variable	r Count	r Table	Information
Y.1	0.921	0.1966	Valid
Y.2	0.915	0.1966	Valid
Y.3	0.928	0.1966	Valid
Y.4	0.943	0.1966	Valid
Y.5	0.895	0.1966	Valid

Source: Data processed with SPSS 25, 2022

b. Reliability Test

Reliability is used as an indication of the extent to which a measurement result is relatively consistent if the measurement is repeated a second time and so on. In essence, this test is useful for knowing and measuring the level of consistency of a measuring instrument. The reliability test method used in this study is the Cronbach's Alpha method. This test was conducted to obtain the value of the alpha coefficient.

Through calculations using the SPSS statistical tool, the Cronbach Alpha Reliability coefficient value is obtained:

Table 8. Research Variable Reliability Test

No	Variable	Alpha Cronbach
1	Trust (X1)	0.865
2	Tax Rate (X2)	0.794
3	Tax Awareness (X3)	0.852
4	Tax Compliance (X4)	0.954

A new variable can be said to be reliable if the Cronbach Alpha value is > 0.60 (Ghozali, 2011: 48). In the table above, it is found that the Cronbach's Apha value of each variable is greater than the coefficient value of 0.6. Therefore, the instrument used in data collection is said to be reliable at the 95% confidence level.

Results of Research Data Analysis
  a. Data Descriptive Analysis
    Descriptive analysis serves to provide an overview of the characteristics of the variables in the study, such as maximum, minimum, average, and standard deviation values. The average value calculation uses the central number from the data distribution and the standard deviation is calculated based on the difference between the analyzed data values and the average value (Ghozali, 2018)

Table 9. Descriptive Statistics Test Results

Descriptive Statistics					
	N	Minimum	Maximum	mean	Std. Deviation
Trust	100	6.00	30.00	22.3400	3.97268
Tariff.Tax	100	9.00	20.00	16.5900	2.77833
Awareness.Tax	100	4.00	20.00	16.3400	3.33703
Obedience	100	5.00	25.00	20,4800	3.69952
Valid N (listwise)	100				

Source: Processed primary data, 2022

Based on the table above, the average value of the Trust variable is 22.34, the maximum value is 30, the minimum value is 6 and the standard definition value is 3.97. The tax rate variable has an average value of 16.59, a maximum value of 20, a minimum value of 9 and the value of the standard deviation of 2.77. The average value of the Tax Awareness variable is 16.34, while the maximum value is 20, the minimum value is 4 and the standard deviation is 3.34. The dependent variable, Tax Compliance has an average value of 20.48, a maximum value of 20.48, a minimum value of 5 and a standard deviation of 3.69.

  b. Test Requirements Analysis
    1) Normality test
       The normality test is a test used to determine whether or not the residual data from a study is normal or not. If it is known that the residuals of the research data are not normally distributed, then the test which aims to observe the significance of the independent variable on the dependent variable cannot be carried out. The normality test of this study was carried out using the Kolmogorov-Smirnov test. If the Kolmogorov-Smirnov significance value is obtained > 0.05, then this indicates that the normality assumption has been met. However, if the value of Kolmogorov-Smirnov < 0.05, this indicates that the assumption of normality is not met.
       In table 4.10 below, the Kolmogorov-Smirnov significance value is 0.200. This value is greater than 0.05 so that the conclusion that can be drawn is that the assumption of normality in the research model has been fulfilled.

Table 10. Normality Test Results

Sig.	Information
0.200	Normal

Source: Processed primary data, 2022

2) Multicollinearity Test

This multicollinearity test is applied if the independent variable (independent) is more than one. This is done because there is a possibility that there is a significant correlation between the independent variables.

The multicollinearity test in this study uses the variance inflation factor (VIF) approach to detect whether there is a multicollinearity problem or not. An indication that there is no multicollinearity is the VIF value is less than 10. If the VIF value is more than 10, then this indicates that there is multicollinearity in the research analysis. The results of the multicollinearity analysis are as shown in the following table.

Table 11. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Trust	0.718	1,392	Nonmulticollinearity
Tax rate	0.182	5.583	Nonmulticollinearity
Tax Awareness	0.171	5,837	Nonmulticollinearity

Source: Processed primary data, 2022

The Effect of Trust in tax authorities on MSME taxpayer compliance at KPP Pratama Batam Selatan

T-test conducted on linear regression with Trust as the independent variable (free) and MSME Taxpayer Compliance as the dependent variable (bound), obtained t count of 2.275 and greater than t table, namely 1.984 (2.275 > 1.984), and the significance value much smaller than 0.05 (0.00 < 0.05). The results of this test mean that H0 is rejected and Ha is accepted, so it can be concluded that Trust has a significant positive effect on MSME Taxpayer Compliance. The results of this study confirm the theory in the Slippery Slope Framework which states that the relationship between tax authorities and taxpayers who are built with mutual trust can increase tax compliance on the part of taxpayers, but if trust in tax authorities is low,

The results of this study are consistent with previous research conducted by Huda et al., (2015); Inasius (2019); Fajriana et al., (2020); Areo et al., (2020); Olivia (2021); Tan & Braithwaite (2017), Malik & Younus (2020) and Damayanti et al., (2018). Until the completion of this research, the researcher did not find a reference which in his research stated that Trust had no effect on Tax Compliance.

The Effect of Tax Rates on MSME taxpayer compliance at KPP Pratama South Batam

T-test performed on linear regression with Tax Rates as the independent variable (independent) and MSME Taxpayer Compliance as the dependent variable (bound), the t-count is -0.412 and is smaller than the t-table value, namely 1.984 (0.412 < 1.984), and the significance value is much greater than 0.05 (0.681 > 0.05). The results of this test mean that H0 is accepted and Ha is rejected, so it can be concluded that the tax rate has no effect on MSME Taxpayer Compliance.

Based on the Fischer Model, tax rates are one of the factors that can influence taxpayer compliance behavior (Fischer et al., 1992), besides that high tax rates will encourage tax avoidance (Witte & Woodbury, 1985), on the other hand, a decrease in tax rates will increase tax compliance Trivedi et al., (2003). Referring to this theory, there should be an influence of the Tax Rate variable on Taxpayer Compliance. Moreover, currently MSMEs have also enjoyed a tax cut from the previous 1% to 0.5%. But in fact in this study there is no effect between Tax Rates and Tax Compliance.

The results of this study are consistent with previous research conducted by Huda et al., (2015); Inasius (2015) and Yusro & Kiswanto (2014) which in their research also found that the tax rate variable had no effect on increasing taxpayer compliance. However, this research contradicts the research conducted by Alshira & Jabbar (2019); Juniarti & Anggrahini (2019); Hapsari & Kholis (2020); and Oliviandy et al., (2021) which in their research obtained a positive and significant influence on the Tax Rate variable with the Taxpayer Compliance Level.

3. The effect of Tax Awareness on MSME taxpayer compliance at KPP Pratama Batam Selatan.

The t-test performed on linear regression with Tax Awareness as the independent variable (free) and MSME Taxpayer Compliance as the dependent variable (bound), obtained t-count of 5.764 and greater than t-table, namely 1.984 (2.275 > 1.984), and the value of significantly smaller than 0.05 (0.00 < 0.05). The results of this test mean that H0 is rejected and Ha is accepted, so it can be concluded that Tax Awareness has a significant positive effect on MSME Taxpayer Compliance.

Awareness of tax obligations can be realized when taxpayers use their knowledge in calculating and paying their tax obligations correctly (Savitri, 2015). But in reality, there are still many taxpayers who still lack knowledge or literacy related to taxation. It is very possible that people actually want to comply with their tax obligations, but due to lack of knowledge, they end up not fulfilling their tax obligations.

The results of this study are consistent with previous research conducted by Mahfud et al., (2017); Rahmayanti et al., (2020) and Ahiambo & Theuri (2019), all of which stated that there was a significant positive effect of the Tax Awareness variable on Tax Compliance in their research. On the other hand, research with contradictory results was obtained in a study conducted by Yusro & Kiswanto. (2014) and Hapsari & Kholis (2020) which state that there is no effect of Tax Awareness on Tax Compliance.

CONCLUSION
From the results of research and discussion on the effect of Trust, Tax Rates, and Tax Awareness on MSME Taxpayer Compliance at KPP Pratama Batam Selatan, the following conclusions can be drawn:
1. Trust has a significant positive direct effect on MSME Taxpayer Compliance at KPP Pratama Batam Selatan.
2. Tax rates have no effect and are not significant on MSME Taxpayer Compliance at KPP Pratama Batam Selatan.
3. Tax Awareness has a significant positive direct effect on MSME Taxpayer Compliance at KPP Pratama Batam Selatan.

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