

UDC 332

## **TAX SOCIALIZATION AS MODERATING THE INFLUENCE OF TAX INCENTIVES DURING THE COVID-19 PANDEMIC ON TAX COMPLIANCE OF MSMEs**

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### **ABSTRACT**

This study examines the effect of tax incentives on taxpayer compliance. In addition, this study also tested the ability to socialize taxation as a moderating variable. The number of samples analyzed was 376 Micro, Small and Medium Enterprises (MSMEs) in Denpasar City. Determination of the sample in this study using probability sampling with simple random sampling method. The analysis technique used is linear regression and Moderated Regression Analysis (MRA). The results of the analysis show that tax incentives have a positive effect on taxpayer compliance. Tax socialization strengthens the relationship between tax incentives and taxpayer compliance.

### **KEY WORDS**

Tax incentives, socialization, taxpayer compliance.

Tax is one sector that contributes greatly to state revenue. Referring to the Anggaran Pendapatan dan Belanja Negara (APBN) in 2020 the realization of tax revenues decreased by 19.71% compared to 2019. The decline was caused by the weakening Indonesian economic condition due to the 2019 coronavirus disease (Covid-19) pandemic which struck since 2020. The coronavirus or Covid-19 pandemic has had a major impact on the global economy, including the taxation sector. The case of SARS-Cov-2 was first reported in Wuhan City, Hubei Province in China on December 31, 2019. On January 30, 2020 World Health Organization (WHO) designated the incident as a Public Health Emergency of International Concern (PHEIC) and on March 11, 2020 WHO has declared COVID-19 as a pandemic (Ellysa, 2020). The spread of the Corona virus that causes the Covid-19 pandemic in the world has not subsided. In fact, in many countries the Delta variant is spreading and causing a spike in cases (Muhamad, 2021). As of August 2022, Covid-19 has spread to 228 countries (Worldometers, 2022). Indonesia is included in the list of countries affected by the Covid-19 virus pandemic.

The existence of the Covid-19 pandemic has an impact on various sectors, one of which is the micro, small and medium enterprise (MSME) sector. The Covid-19 pandemic has an impact on the business continuity of MSME actors such as decreased sales, distribution disruptions, and raw material constraints. This is certainly a problem for the national economy, because MSMEs have a very large contribution to the national economy (Pradnyani et al., 2022). Based on data from the Ministry of Cooperatives and MSMEs in 2018, MSMEs contributed 61.1% of the total Gross Domestic Product (GDP) and the remaining 38.9% was contributed by large companies. The absorption of MSME workers also reached 116,978,631 workers or 97% of the labour absorption of the business world (Anonim, 2020).

In addition, the large contribution of MSMEs to the economy in this country is not matched by the contribution of MSMEs to current tax revenues. Even though the contribution of MSMEs to GDP is quite large, their contribution to taxation is still low. Low tax revenues are felt to be incompatible with the increasing growth of MSMEs in Indonesia (Klaudia et al., 2017). One of the causes of the low contribution of MSMEs is the low level of tax compliance of MSME actors. Quoted from Pajakku (Tommy, 2021), the Deputy for Small and Medium Enterprises of the Ministry of Cooperatives and SMEs, Harimba Rachman, said that the contribution of MSMEs in the taxation sector needs to be increased, especially considering the number of taxpayers from MSMEs is still small. One of the causes of the less tax

contribution of MSMEs is that their ability to do bookkeeping and undergo tax administration is still lacking. This makes it difficult for them to carry out their obligations as taxpayers. In addition, many of the micro-scale businesses in Indonesia do not understand financial statements and taxation. Problems regarding tax compliance have occurred not only last year and the previous year. For years, the government's target for taxpayer compliance has not been met. This is based on the comparison of the number of taxpayers who meet compliance requirements in Indonesia which is very small compared to the total number of registered taxpayers (Tawas et al., 2016). The government also needs to implement a strategy so that taxpayer compliance is not only based on forced compliance, but also voluntary compliance from taxpayers (Pradnyani et al., 2022).

To improve taxpayer compliance during this pandemic, the government issued a policy in the form of tax incentives that could be utilized by MSME taxpayers. The provision of these incentives aims to ease the burden on taxpayers in paying taxes during this pandemic, so that taxpayers continue to carry out their obligations. Taxpayers who can take advantage of this tax incentive feel very helpful so that it can affect the sustainability of their business. In the decline in the economic productivity of taxpayers who are weakening due to the Covid-19 pandemic, the existence of a tax incentive policy provides direct benefits for taxpayers because it is considered to reduce the cost of tax expenditures (Alfina & Diana, 2021). The government provides incentives for Micro, Small and Medium Enterprises (MSMEs) through Regulation of the Minister of Finance of the Republic of Indonesia Number 44/PMK.03/2020.

The hope of this incentive is that people will continue to carry out their tax obligations even though there is a COVID-19 pandemic. In addition, the public is also given relief payments with tax rates borne by the government. The public should be more concerned about completing their tax obligations. It is possible that there will be a spike in tax activity because of this policy. Even if there is no material fulfilment of tax obligations, the level of tax compliance can be seen with the enthusiasm of taxpayers in trying to fulfil their tax obligations. Obedience to the community will also raise taxpayers' awareness of the tax obligations they bear (Walidain, 2021). This statement is in line with the results of research conducted by Latief et al. (2020) which shows that incentive policies have a significant effect on taxpayers. Furthermore, there is research from Saputra & Meivira (2020) which shows the perception factor of tax incentive policies has a positive and significant influence on tax compliance. Research conducted Khairiyah & Akhmadi (2019) shows that there has been an increase in the number of registered taxpayers paying Final Income Tax since the enactment of PP No. 23 of 2018 as a tax incentive from the government. With the tax incentive policy from the government during the COVID-19 pandemic in reducing the economic productivity of taxpayers who are weak, then with this incentive itself, the tax benefits can be felt directly because it is considered to reduce the burden of tax expenditure costs during the economic downturn due to the COVID-19 outbreak (Alfina & Diana, 2021; Kusuma & Simanungkalit, 2022). Tax incentives are set to maintain economic stability and community productivity as well as assisting the handling of taxpayers affected by the Covid-19 pandemic. Tax incentives are also related to control beliefs. The application of tax incentives is perceived by taxpayers as a controlling factor that can help MSME taxpayers become more obedient. Taxpayer's perception of how much benefit there is with tax incentives is a factor that can control obedient behaviour (Al 'Aisy & Apriyanti, 2022).

Tax incentive policies have been implemented several times to improve tax compliance and optimize tax revenue. For MSMEs, the tax incentive policy is provided by providing convenience for counting, depositing, and reporting. However, this tax incentive is not widely used because taxpayers do not understand the procedures and efforts to assist and socialize are not optimal because they can only be done online (Rahmawati & Apriliasari, 2021). Regulations set by the government regarding tax incentives have not been able to control the obedient behaviour of MSME taxpayers (Al'Aisy & Apriyanti, 2022). The same thing was also conveyed by Riyanti et al. (2022), Putri & Riski (2021), and Dewi et al. (2020) in their research which stated that tax incentives had no significant effect on MSME taxpayer compliance. Quoted from the tax office information, in 2019 only about 201,000 micro, small and medium enterprises (MSMEs) had just taken advantage of the final Income Tax incentive policy borne

by the government, as described previously, the policy scheme has many actors. MSMEs are less than optimal in understanding the meaning of this tax incentive rule, even though MSME taxpayers who have paid final income tax have recorded around 2.3 million MSME actors, meaning that with this minimal amount of data, it can be concluded that the absorption capacity of the incentives is not maximal (Natasya & Hardiningsih, 2021). The support for tax incentives is appreciated by SMEs while still expecting socialization and assistance to taxpayers (Kumala & Junaidi, 2020). Tax incentives have not been used optimally by taxpayers due to communication problems and the lack of availability of computer equipment to apply for tax incentives (Arifani & Kusuma, 2021).

The existence of inconsistent research results indicates that there are moderating variables that affect the relationship between tax incentives and MSME taxpayer compliance. Based on the research of Kumala & Junaidi (2020) and Arifani & Kusuma (2021), it is known that the less optimal utilization of tax incentives is due to lack of communication and socialization. Tax socialization for MSMEs has also begun to be intensively carried out. Rohmawati & Rasmini (2012) states that socialization taxation is an effort of Direktorat Jenderal Pajak (DJP) especially Kantor Pelayanan Pajak (KPP) to provide understanding, information, and guidance to the public regarding everything related to taxation and taxation legislation. DJP as the main actor cannot do it alone. There needs to be cooperation from various elements in making it a success. Some of them can come from tax consultants, business associations, to the campus realm that can contribute to tax socialization. Seeing this condition, all existing elements should help each other to understand the public about tax knowledge. Various media are also used as a tool for tax socialization aimed at taxpayers. One of the media that has become a concern for tax socialization tools is social media (Walidain, 2021). The same thing is also stated in Firmansyah et al. (2022) that most MSME business actors admit that they do not understand the rules regarding tax incentives and feel the lack of socialization related to this new policy.

This socialization activity is important because public knowledge and insight into the applicable tax system and regulations is still very lacking. This lack of public knowledge and insight causes people to not understand how to carry out their tax obligations and ultimately disobey in carrying out their tax obligations (Andriani & Herianti, 2015). Provision of information to the public must be carried out massively and sustainably added to the development of information systems. This allows for an understanding of taxation through optimal socialization of the developed information system. The hope of tax socialization is that the public will understand more about matters relating to taxation. According to Andriani & Herianti (2015) explaining that increasing socialization to all levels of society has an impact on them to understand the importance of paying taxes and can influence taxpayers to be obedient in paying taxes. Then, the research conducted by Walidain (2021) showed similar results, which showed that tax socialization positive and significant effect on MSME taxpayer compliance.

Based on the above background, the formulation of the problem in this study is whether tax incentives affect taxpayer compliance. Does tax socialization strengthen the effect of tax incentives on taxpayer compliance. This research was conducted on Micro, Small, and Medium Enterprises (MSMEs) in Denpasar City.

Based on the Theory of Planned Behaviour, tax incentives are related to control belief, which is a theory designed to predict and explain human behaviour in certain situations (Zulmida et al., 2022). There are supporting aspects to improve tax compliance, one of which is through the regulation of tax incentives in Regulation of the Minister of Finance of the Republic of Indonesia Number 44 of 2020. In this case the tax provisions provided are tax incentives with a tax rate of 0% of the total turnover for 1 month. In Behavioural belief, it is related to the belief that there are benefits to be obtained from obedient behaviour. Belief in the existence of benefits that will be obtained by the community, if the community complies with tax provisions, will be beneficial in encouraging obedient behaviour. The increase in MSME taxpayer compliance depends on the tax rate set by the government (Cahyani & Noviari, 2019). Previous research by Zulmida et al. (2022), Regita et al. (2022), Khairunnisa

et al. (2022), Walidain, (2021), and Saputra & Meivira (2020) proves that tax incentives have a significant positive effect on tax compliance. The proposed hypothesis:

*H<sub>1</sub>: Tax incentives has a positive effect on taxpayer compliance.*

The Theory of Planned Behaviour is linked in this study, so it contains elements of normative beliefs in this case a normative expectation by providing motivation for the implementation of new tax policies in the form of tax incentives that have been socialized by the government so that taxpayers are expected to comply with their tax obligations (Fazriputri et al., 2021). Minister of Finance Regulation No. 44/PMK.03/2020 Relating to Tax Incentives for Taxpayers Affected by the 2019 Corona Virus Disease Pandemic. This rule provides relief in the form of incentives to lower tax burdens, lower tariffs, tax exemptions, and relaxation of tax services to boost income and economic enthusiasm among community and business actors, thereby assisting in mitigating the impact of Corona Virus Disease 2019 (Pakuan & Daito, 2022). According to Windiarni et al. (2020), tax socialization is an extension activity carried out by the Direktorat Jenderal Pajak (DJP) to provide a deeper understanding of taxation understanding, knowledge, and information to Taxpayers which is carried out directly or indirectly to Taxpayers and the public. Dissemination by DJP includes, among others, counselling, discussions with taxpayers and community leaders, information delivery from tax officials, billboards and website creation (Savitri & Musfiandy, 2016).

Therefore, it can be said that the more forms of tax socialization carried out to taxpayers, the more taxpayers are aware of their tax obligations (Venti & Sandra, 2021). Based on research from Fazriputri et al. (2021), Maxuel & Primastiwi (2021) and Windiarni et al. (2020) states that tax socialization has a positive effect on taxpayer compliance. The same thing was also conveyed from the research results by Ilham et al. (2022) states that tax socialization has effect on taxpayer compliance. Cause from statement from Kumala & Junaidi (2020) stated that the support for tax incentives is appreciated by SMEs while still expecting socialization and assistance to taxpayers. Tax incentives have not been used optimally by taxpayers due to communication problems and the lack of availability of computer equipment to apply for tax incentives (Arifani & Kusuma, 2021). Tax socialization provided by DJP both online and offline can increase understanding of MSME tax incentives so that MSME business actors can understand tax incentives during Covid-19, to improve MSME taxpayer compliance. The proposed hypothesis:

*H<sub>2</sub>: Tax socialization strengthens the effect of tax incentives on taxpayer compliance.*

The research concept is a logical relationship from the theoretical basis that has been described. The research concept is presented in Figure 1.

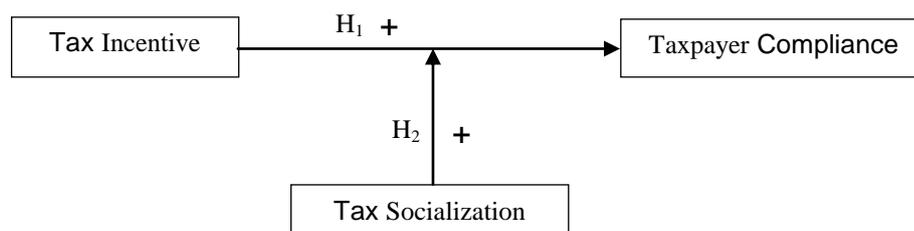


Figure 1 – Research Model (Source: Research Data, 2022)

## METHODS OF RESEARCH

The object of the research is a taxpayer compliance. The population is 97,452 Micro, Small and Medium Enterprises (MSMEs) in Denpasar city. Choosing MSMEs in Denpasar City because in Denpasar City the largest distribution of Micro, Small, Medium Enterprises (MSMEs) in Bali Province is 97,452 or 78.5 percent of the total MSMEs in Bali Province. The distribution of the questionnaires will be carried out from July 20, 2022 to August 20, 2022 using hardcopy of the questionnaire and/or softcopy using the Google Form facility. The number of samples in the study using the Slovin formula with the percentage of allowance used is 5%. Determination of the sample in this study using probability sampling, while the

sampling method used simple random sampling. The dependent variable in this study is a taxpayer compliance. Taxpayer compliance can be defined as a condition where the taxpayer fulfils all of his tax rights and obligations in accordance with the provisions of the applicable tax laws (Yasa & Jati, 2017). The indicators used in the variables are as follows: timely reporting of the tax return, on time in paying taxes, and correct in filling out the tax return form. MSME taxpayers' tax compliance in this study will be assessed using a five-point Likert scale. The assessment of MSME taxpayers' tax compliance uses five question items from the research of Anggara & Sulistiyanti (2017).

The independent variable in this study is tax incentive. Tax incentives are tax exemptions, tax exemptions, tax deductions or credits, special tax rates or deferred tax obligations (Zolt, 2014). The indicators used in the variables are as follows: the impact of using MSME incentives and fairness in providing tax incentives. The tax incentive variable was measured by adopting an instrument developed by Latief et al. (2020) with five items of statements measured by a five-point Likert scale.

The moderating variable in this study is tax socialization. Tax socialization is an extension activity carried out by the Direktorat Jenderal Pajak (DJP) to provide a deeper understanding of taxation understanding, knowledge, and information to Taxpayers which is carried out directly or indirectly to Taxpayers and the public (Windiarini et al., 2020). The indicators used in the variables are as follows: organizing socialization, socialization media, and socialization benefits. The variable of tax socialization was measured by adopting the instrument developed by Wardani & Wati (2018) with eleven items of statements measured by a five-point Likert scale. This research uses the method of data analysis of Linear Regression and Moderated Regression Analysis (MRA) with the help of the SPSS for Windows statistical application. The linear regression model in this study is expressed by the following equation:

Equation 1:

$$Y = \alpha + \beta_1 \cdot X_1 + \varepsilon \quad (1)$$

Equation 2:

$$Y = \alpha + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \beta_3 \cdot X_1 X_2 + \varepsilon \quad (2)$$

Where: Y = taxpayer compliance;  $\alpha$  = constant value;  $\beta_1$  = tax intensive regression coefficient;  $\beta_2$  = tax socialization regression coefficient;  $\beta_3$  = regression coefficient of interaction between tax intensive and tax socialization;  $X_1$  = tax intensive;  $X_2$  = tax socialization;  $\varepsilon$  = standard error.

## RESULTS AND DISCUSSION

The population in this study were Micro, Small and Medium Enterprises (MSMEs) in Denpasar city. The total population in this study was 97,452 enterprises. Information on the number of MSMEs in Denpasar City is obtained by accessing the website of the Ministry of Cooperatives and Micro, Small and Medium Enterprises of the Republic of Indonesia (<http://umkm.depkop.go.id/>). Of the 398 questionnaires distributed, 367 were returned and deserved to be analysed. The number of samples and the rate of return can be seen in Table 1 as follows:

Table 1 – Questionnaire Return Rate

Description	Total
Questionnaire distributed	398
Returning Questionnaire	367
Rate of Return: $\frac{\text{Questionnaire returned}}{\text{Distributed Questionnaire}} \times 100\%$	92,21%

Source: Research Data, 2022.

Classical assumption test includes normality test and heteroscedasticity test. The classical assumption test has met the test, so the model is feasible to use to predict. Table 2 shows the results of linear regression testing with a significance of 5 percent.

Table 2 – Linear Regression Test Results

Description	Beta Value	Significance
(Constant)	19,270	0,000
Tax Incentives	0,173	0,002

Source: Research Data, 2022.

The first hypothesis states that tax incentives have a positive effect on taxpayer compliance. Table 2 shows that the relationship between tax incentives and taxpayer compliance is positive at 0.173 with a significance value of 0.002 which is smaller than  $\alpha = 0.05$ , which means that tax incentives directly have a positive effect on taxpayer compliance. Based on the results of these studies, the first hypothesis is accepted. This shows that the higher the tax incentives provided the higher taxpayer compliance.

Tax incentives are tax exemptions, tax deductions or credits, special tax rates or deferred tax obligations (Zolt, 2014). Based on the Theory of Planned Behaviour, tax incentives are related to control belief, which is a theory designed to predict and explain human behaviour in certain situations (Zulmida et al., 2022). There are supporting aspects to improve tax compliance, one of which is through the regulation of tax incentives in Regulation of the Minister of Finance of the Republic of Indonesia Number 44 of 2020. In Behavioural belief, it is related to the belief that there are benefits to be obtained from obedient behaviour. Belief in the existence of benefits that will be obtained by the community, if the community complies with tax provisions, will be beneficial in encouraging obedient behaviour. Tax incentive policies have been implemented to improve tax compliance. Based on the results of the respondents' answers to the questionnaire regarding tax incentives, the highest average score was 4.97 from the statement "I understand the benefits of tax incentives". This shows that MSMEs have knowledge about the benefits of tax incentives provided in the form of income taxes borne by the government. If the MSME entrepreneur has knowledge about the benefits of tax incentives, then the MSME entrepreneur will behave as expected, namely being obedient and obedient in tax obligations, especially taking advantage of the tax incentive facilities provided during the Covid-19 Pandemic. This statement is in line with the results of research conducted by Zulmida et al. (2022), Regita et al. (2022), Khairunnisa et al. (2022), Walidain, (2021), and Saputra & Meivira (2020) which states that tax incentives have a positive effect on taxpayer compliance.

The second hypothesis was tested using Moderated Regression Analysis (MRA). The test results can be seen in Table 3 as follows.

Table 3 – Moderation Regression Test Results

Model	Beta Value	Significance	Description
(Constant)	90,651	0,004	
Tax Incentives	-2,873	0,033	
Tax Socialization	-1,390	0,023	
Interaction between Tax Incentives and Tax Socialization	0,059	0,023	Able to Strengthen

Source: Research Data, 2022.

The second hypothesis states that tax socialization strengthens the effect of tax incentives on taxpayer compliance. Judging from the significance value of the interaction of tax incentives and tax socialization of 0.023, which is smaller than  $\alpha = 0.05$ , it shows that tax socialization can moderate the influence of tax incentives on taxpayers' compliance. The beta value of the interaction of tax incentives and tax socialization which is worth 0.059 indicates that tax socialization strengthens the influence of tax incentives on taxpayer compliance, therefore the second hypothesis is accepted.

The relationship between the tax socialization variable and the dependent variable can be seen from the significance value of the tax socialization variable of 0.023, smaller than  $\alpha = 0.05$ . And the interaction of the interest variable with the independent variable can be seen from the significance value of the tax incentives variable interaction with the tax socialization variable, which is 0.023, smaller than  $\alpha = 0.05$ . By paying attention to the direct influence of the moderating variable with the dependent variable, and the interaction between the independent variable and the moderating variable, the interest variable is classified into this type of moderator, which is classified as a quasi-moderator. Quasi-moderator functions as a predictor variable (independent) and at the same time also interacts with other independents. The results of this study support the Theory of Planned Behavior (TPB) which states that motivation for the implementation of new tax policies in the form of tax incentives that have been socialized by the government so that taxpayers are expected to comply with their tax obligations (Fazriputri et al., 2021). So, it can be said that when the tax authorities conduct socialization about tax incentives, taxpayers in this case MSME entrepreneurs will try to implement and comply with them. According to Windiarni et al. (2020), tax socialization is an extension activity carried out by the Direktorat Jenderal Pajak (DJP) to provide a deeper understanding of taxation understanding, knowledge, and information to Taxpayers which is carried out directly or indirectly to Taxpayers and the public. Based on research from Fazriputri et al. (2021), Maxuel & Primastiwi (2021) and Windiarni et al. (2020) states that tax socialization has a positive effect on taxpayer compliance. The same thing was also conveyed from the research results by Ilham et al. (2022) states that tax socialization has effect on taxpayer compliance. Cause from statement from Kumala & Junaidi (2020) stated that the support for tax incentives is appreciated by SMEs while still expecting socialization and assistance to taxpayers. Based on respondents' answers to the research questionnaire "Taxation socialization can provide tax explanations to taxpayers" shows that taxpayers, in this case MSME entrepreneurs in Denpasar City, feel the importance of socialization provided by the tax authorities to provide explanations related to tax policies such as tax incentives. This is indicated by the highest average score of 4.98 against the statement.

## CONCLUSION

Based on the results and discussion, it can be concluded that first, tax incentives have a positive effect on taxpayer compliance. This shows that the higher the tax incentives provided the higher taxpayer compliance. Second, tax socialization can strengthen the influence of tax incentives on taxpayer compliance. This shows that the better and more complete the material provided by the tax authorities on tax socialization to increase knowledge about tax incentives, the higher the taxpayer's compliance to take advantage of the tax incentive facilities provided.

After conducting research on the effect of tax incentives on MSME taxpayer compliance in Denpasar City, it is known that the implication is that tax incentives affect taxpayer compliance. Based on the results of the study, it is known that the highest tax incentive indicator is the impact of using MSME incentives. This shows that MSMEs have knowledge about the benefits of tax incentives provided in the form of income taxes borne by the government. If the MSME entrepreneur has knowledge about the benefits of tax incentives, then the MSME entrepreneur will behave as expected, namely being obedient and obedient in tax obligations, especially taking advantage of the tax incentive facilities provided during the Covid-19 Pandemic. Furthermore, the implications obtained based on the research show that tax socialization can strengthen the influence of tax incentives on taxpayer compliance. This shows that tax socialization is important to increase taxpayers' understanding of the newly implemented tax policy.

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