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## THE EFFECT OF FISCAL SERVICES ON MICRO BUSINESS TAXPAYERS' SATISFACTION IN MALANG CITY

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### ABSTRACT

The majority of the country's income comes from taxes, which are also used to build public facilities and pay state expenditures. In light of this, tax acceptance is increasing in some countries in order to finance government operations and construction. The government should improve service quality in order to raise tax payer awareness and encourage payment of taxes. The hospitality also includes the staff's friendliness and the simplicity of the transaction process. According to collaborative data, there is a 400 trillion dollar potential for microbusiness tax acceptance over the next five years. Based on cooperative data and microbusiness, Malang city is one of the tourism cities with a ton of potential to grow small businesses. 536 micro businesses have been logged today in Malang. Numerous microbusinesses exist in Malang City, including those in the fashion, culinary, and craft industries. The goal of this study is to identify and describe how the happiness of taxpayer micro businesses in Malang city is significantly impacted by the tax authorities. With quantitative data, the researcher is employing the explanatory technique. In the city of Malang, research is being conducted. In this survey study, the researcher utilized a questionnaire to gather data from respondents and a linear regression analysis technique to check the accuracy of the results. The findings of this study demonstrate that authority service in Malang City significantly affects microbusiness taxpayer satisfaction. The findings of this study demonstrate that taxpayer satisfaction among small businesses in Malang City increases with service quality. Otherwise, taxpayer microbusiness in Malang City will be lower the lower the authority service. The indication authority service makes a significant contribution to raising taxpayer satisfaction for small businesses that are connected to convictions. It demonstrates how authorities who consistently treat their clients with courtesy and who are capable of responding to their inquiries would be able to satisfy Malang City's microbusiness taxpayers.

### KEY WORDS

Public service, satisfaction, taxpayers, productive economic business.

The majority of governmental activities would be difficult to carry out without taxes, which are the primary source of state funding. Including financing the building of public facilities like bridges, schools, hospitals/health centers, and other structures, taxes are used to cover state expenditures. Because of this, tax money plays a very important and dominant role in a nation's ability to fund its government and finance development. According to the aforementioned, the tax serves a number of tasks, including those related to the budget, regulation, stability, and income redistribution (Mardiasmo, 2006).

The government and the people can both profit economically, socially, and politically from research on taxes and tax compliance. According to Marundu, Mbekomize, and Ifezue (2014), this caused most developing nations, refocus on income generating by changing away from an overreliance on foreign aid, natural resources, and other types of revenue generation. Despite the relevance and significance of taxes, there are some countries where tax evasion is on the rise every year. Developing nations are more affected by this than industrialized ones. Tax non-compliance has become a significant issue for governments and tax administrators worldwide in developing nations as it affects revenue performance and government ability to carry out and offer the necessary developmental projects and programs as desired by the populace (Marundu, Mbekomize, & Ifezue, 2014).

Despite the relevance and significance of taxes, there are some countries where tax evasion is on the rise every year. Developing nations are more affected by this than industrialized ones. Tax non-compliance has become a significant issue for governments and tax administrators worldwide in developing nations because it has an impact on revenue performance and renders governments unable to carry out and provide the crucial projects and programs for development that the populace expects (Alaaraj, Mohamed, & Ahmad Bustamam, 2018). According to Terkper (2003), the amount of tax income lost due to non-compliance in developing countries is proportionately higher than that seen in industrialized nations due to the prevalence of the informal sector, which is seen as a difficult sector to tax, between 35% and 55% of the GDP in 2002 was lost as a result of this loss. Cobham (2005) asserted that noncompliance by tax payers costs developing nations \$285 billion (102 trillion) in lost tax income annually.

Based on this description, the Directorate General of Taxes' efforts to increase taxpayer satisfaction to support the fulfillment of their tax obligations with the hope that the increasing quality of fiscal services will also increase taxpayer satisfaction. According to information from the Malang municipal Cooperative and Microenterprise Office, there are presently 536 Micro Enterprises registered in Malang municipal, making the MSME (Micro, Small and Medium Enterprises) activists fairly numerous. The growth of MSMEs has a tremendous possibility in Malang as a tourist destination. Malang City has a wide variety of microbusinesses in the industries of fashion, food, and drink, and handicrafts (crafting). Therefore, the focus of this study will be on Malang City's Micro Business taxpayers. Individuals who arrange business activities but are not legally obligated to work for an employer are considered micro business taxpayers. Microbusiness taxpayers operate enterprises in a variety of sectors, including trade, services, industry, and others.

However, despite the importance of tax compliance among micro business taxpayers in Malang City, there is a limited understanding of the factors influencing their compliance behavior and the effectiveness of existing strategies in promoting tax compliance in this specific context. Previous studies have mainly focused on tax compliance in general or have primarily examined larger enterprises or individual taxpayers, neglecting the unique characteristics and challenges faced by micro business taxpayers (Mardiasmo, 2006). Therefore, there is a research gap in understanding the compliance behavior and the specific interventions that can effectively enhance tax compliance among micro business taxpayers in Malang City. This study aims to address this gap by examining the factors influencing tax compliance behavior among micro business taxpayers and evaluating the impact of taxpayer satisfaction on compliance levels.

## **LITERATURE REVIEW**

A tax is a way to contribute to and raise the expense of governance, it is distinct from the fines and penalties the government imposes as retribution for taxpayers' wrongdoing. Anyone who is obligated by law to pay tax on his or her income to the government is a taxpayer (Khasawneh, Obeidat, & Al-Momami, 2012). As a result, for the purposes of this study, a tax is defined as a mandatory levy levied by established authorities on specific taxpayers in accordance with applicable tax legislation. A good tax system should be adequate, practical, effective, and equitable. A tax is deemed adequate if it can bring in enough revenue for the government to spend on public goods. When the process of collection is transparent and well-known to all taxpayers, tax is expected to be convenient. Tax efficiency refers to how taxpayers respond to taxes as a result of changes in economic behavior, whereas tax fairness refers to how well-adjusted both horizontal and vertical equitable procedures are to taxpayers' capacities to pay taxes. Taxes are imposed on individuals incomes such salaries, corporate profits, interest income, dividends and royalties, as well as on other types of income like company profits, petroleum profits, and capital gains as a required levy and a source of revenue for the government (Ishola, 2016). History has demonstrated that taxes developed as a result of the need to pay for government operations during the time of war. The two major faiths in Nigeria have the possibility to support and

advocate the imposition of tax by the government in order to finance governmental functions and for the aim of wealth redistribution because tax is also a religious obligation based on social and civil obligations (Agbetunde, 2010).

Tax compliance refers to a taxpayer's knowledge of how to perform taxation for the taxpayer's practice, which presupposes that compliance is based on social norms and in accordance with the laws and regulations that apply to taxation in order to raise taxes as a source of state revenue. Taxpayer compliance practices include registering for an NPWP, computing and paying the amount of tax due, filing an SPT report, and preparing the bookkeeping for business taxpayers. Several research provided empirical evidence regarding the elements that affect taxpayers' tax compliance behavior. These included the tax planning system, tax expertise, perceived fairness of the tax system, and other elements. Tax planning is an effort by the taxpayer to reduce their tax liability by regulating business operations that have an impact on their tax liability. The use of the framework for tax planning techniques has an impact on tax planning practice, but there are other influences as well. Several studies provide empirical information regarding the variables that influence tax planning, including motivation, learning, and service tax authorities.

Tax knowledge is a learning resource that takes the shape of tax data and is utilized by taxpayers to fulfill their tax duties. Tax knowledge can be characterized as one's awareness of the concept of taxes, the extent to which a taxpayer is aware of these concepts, NPWP properties, tax benefits, the tax system, the process for paying taxes and filing returns, as well as the repercussions of failing to comply with tax duties. Numerous studies that provide empirical evidence about the impact of tax knowledge on taxpayers' tax compliance also support this claim. If a taxpayer is knowledgeable enough about taxes, they can conduct properly when it comes to paying their obligations. The actions of verifying the report for taxes that are due, figuring tax liabilities, and providing the SPT. Taxpayers typically lack basic tax understanding, including the what, how, when, and to whom taxes must be paid. Because of this, taxpayers with high tax knowledge will pay their taxes on time, but people with low tax knowledge will ignore their tax obligations.

The Directorate General of Taxes has run tax awareness campaigns and provided counseling, but according to Ilyas and Burton (2010), services are the best way to persuade people who are still opposed to paying taxes or who don't understand its significance to do so to register for an NPWP. A positive attitude or tax administration service must be provided to all taxpayers, it is mentioned in Ilyas and Burton (2010), because paying taxes does not have a direct counterpart. The phrase "Taxpayer is King" needs to be popularized if the phrase "Buyer is King" exists in the realm of commerce so that taxpayers are passionate about paying taxes.

Understanding one's rights and responsibilities as a tax officer is essential to knowing how the tax authorities should provide the best service possible to taxpayers. Karanta et al., (2000) highlighted how crucial it is that tax officers (HR) are of high caliber when serving taxpayers. Suryadi (2006) used Forest and Sheffrin's (2002) study to analyze the significance of streamlining taxation systems. This is due to the fact that taxpayer non-compliance will be impacted by the complexity of the tax system, while a simple tax system does not ensure that taxpayers will comply either.

A successful business that satisfies the requirements for microbusiness is one that is owned by people or small business entities. A small business is a profitable enterprise that operates independently, is run by people or organizations that are not subsidiaries of other enterprises, and that does not own, control, or otherwise become a direct or indirect component of a medium-sized or big enterprise. A productive economic business known as a "medium business" is one that is operated by people or entities that are not subsidiaries or branches of larger companies but are owned, controlled, or integrated, directly or indirectly, with small or large businesses based on their total net worth or annual sales results.

Micro, Small, and Medium-Sized Enterprises (MSMEs) are one of the most crucial sectors in producing employment possibilities. They have a more adaptable structure and can easily take on local people, which makes them important to a nation's economy. Micro, Small, and Medium-Sized Enterprises (MSMEs) can produce a wide range of goods and

services, add value, and promote economic activity at the national level. MSMEs are economic growth drivers that support a nation's economic growth through their contribution to GDP (Gross Domestic Product) regional and local. In an economy with a more adaptable structural design, these activities are frequently a source of innovation and creativity, able to quickly adapt to market changes and produce new solutions. Entrepreneurs who are creative and capable of introducing brand-new goods or services that satisfy consumer wants frequently go there. MSMEs are recognized for their contribution to the economy. Therefore, in order to improve MSMEs' capacity to contribute to the economic and social growth of a nation, the government and many linked parties frequently give them assistance, training, and access to markets.

The level of customer service provided by the tax authorities is crucial for generating money and influencing individual taxpayer compliance. In the context of taxation, the level of the tax authority's achievement of the revenue goals stated in the annual budget depends on the quality of the services they deliver. The distinctions between what customers believe they should receive in terms of service and what they actually get are used to gauge service quality. When a customer's expectations are not met, the quality of the service will be deemed low, and when they are met, it will be deemed good. According to Thornton and Shaub (2013), the tax authority's quality of services can be divided into three categories: information service, interaction service, and transaction service. The primary insider service offered by the tax authorities is the transaction service. The interaction and information services aid the transaction service in producing better results.

Bojuwon and Obid (2015) discussed the three categories of responsiveness, informativeness, and reliability that make up the tax service quality factor. Response time refers to how quickly the tax administrator answers to any queries posed by tax payers. It refers to the timely and accurate way in which a self-employed taxpayer achieves their tax objectives. It demonstrates how the tax system is accommodating in terms of informing the taxpayer about information on tax management and payment. Through quick sign-on, access search, and website download, the individual taxpayer can accomplish correctness and promptness in regard to tax payment using the most likely medium of the online tax system. The information offered on the website is in the taxpayers' best interests, thus the taxpayers view the online system as being more accurate and simple to use. The process of providing information that may be trusted for tax decisions is known as reliability. This is a way of demonstrating how the tax system satisfies taxpayer expectations.

## METHODS OF RESEARCH

The primary data needed for the study are produced by using a survey research approach. The number of individual tax payers reached in each of these various geographic regions, along with the geographical disparity between the states, served as the basis for this. Only individual taxpayers in the formal and unofficial sectors were included in the study. Randomly chosen responders to the questionnaire were the individual taxpayers. This study's analysis makes use of a straightforward linear regression analysis. Regression analysis problems concerning the connection of one independent variable are frequently solved using simple regression (Sujianto, 2007). Tax authorities were the independent variable in this study. As a result, the regression equation model that was utilized to test this claim is as follows:

$$Y = \alpha + \beta.X + e$$

Where:

Y = Satisfaction of Micro Business Taxpayers in Malang City;

$\alpha$  = Constant;

$\beta$  = Regression coefficient;

X = Fiscal Service;

e = Error.

SPSS is being used in this study's data analysis, which stands for Statistical Product and Service Solutions. One of the most often used software packages for statistical analysis in the social sciences is SPSS. Market researchers, survey firms, health researchers, government officials, academics in the field of education, marketing organizations, and others use it. The fundamental program also includes tools for data administration (case selection, file reshaping, and the creation of derived data), data documentation (a meta data dictionary kept in a data file), and statistical analysis.

## RESULTS AND DISCUSSION

Based on the test results of the coefficient of determination, it can be seen that the influence of the independent variable Fiskus Services on Taxpayer Compliance is 40.10%, and the rest is influenced by other factors. Along with tax authorities, a number of other variables might influence how compliant taxpayers are, such as their degree of knowledge and comprehension of their tax obligations. Taxpayers are more likely to obey their commitments if they are knowledgeable about the tax laws. Additionally, the efficiency of penalties and legal action against tax evasion also has an impact on taxpayer compliance. Taxpayers are more likely to be compliant in paying taxes if penalties are harsh and law enforcement is strictly enforced. The degree of compliance may also depend on how fair the taxpayer believes the tax system to be. Taxpayers are more likely to meet their duties to pay and submit taxes on time if the processes are straightforward and easy to understand. The availability of tax incentives or rate reductions, for example, can motivate taxpayers to comply with the law more. This facility may give people more motivation to fulfill their tax obligations. The degree of compliance may also be impacted by the taxpayer and tax authorities' relationship. Taxpayers are more likely to comply with their tax duties if they feel that the tax authorities have treated them well, provided enough support, and valued them.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633 <sup>a</sup>	.401	.394	4.03155

a. Predictors: (Constant), Fiskus Services  
 b. Dependent Variable: Taxpayer Compliance

The results of the model test by paying attention to the probability value on the t test obtained a p value for the Fiscal Service variable of 0.000. Based on the table, the results obtained are  $\text{sig } 0.000 < \alpha \text{ value } (0.05)$ , so it can be concluded that the hypothesis H0 is rejected, this shows that the Fiscal Service variable has a significant influence on the Taxpayer Satisfaction variable.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.109	3.129		6.107	.000
	Fiskus Services ;	.538	.073	.633	7.408	.000

a. Dependent Variable: Taxpayer Compliance

The study's findings indicate that the Taxpayer Service variable significantly increases Taxpayer Satisfaction. This suggests that micro business taxpayer satisfaction increases in

direct proportion to the quality of tax authorities' services. This means that they are more likely to be satisfied with the service when the tax authorities offer good service, responsiveness, openness and transparency, as well as equitable treatment of microbusiness taxpayers. The level of services offered by the tax authorities has a significant impact on microbusinesses. Microbusinesses typically have few resources and may have trouble meeting their tax requirements. Therefore, helpful, polite, and competent tax authorities will aid micro-enterprises in better comprehending and meeting their tax duties by responding to taxpayer questions. Additionally, effective tax authorities can foster a solid working relationship with small business taxpayers. This can increase taxpayers' faith in tax authorities and encourage them to be more compliant with their tax duties.

According to study on actual data in support of the theory put out, Fiskus Services significantly affect tax payer satisfaction. This implies that the level of satisfaction among micro business taxpayers will increase in direct proportion to the quality of the service offered by Fiskus, and vice versa if the quality of the services offered by Fiskus to micro business taxpayers is low. The findings of this study further show that the services offered by Fiskus to micro business taxpayers significantly increase micro business taxpayer satisfaction.

These outcomes are demonstrated by the Fiscal Service indicator, which significantly raises Micro Business Taxpayer Satisfaction, specifically connected to Confidence. This demonstrates how Fiskus consistently provides courteous service and that it is knowledgeable in responding to taxpayer inquiries to offer Micro Business Taxpayer Satisfaction. Research by Ardiyansyah, Kertahadi, and Dewantara (2016), which demonstrates that Fiskus services have a large impact on taxpayer satisfaction, supports the findings of this study. Ariani and Biettant's (2018) research also demonstrates that Fiscal Services have a large impact on taxpayer satisfaction.

This is also consistent with the findings (Tjiptono, 2007), according to which control over these benefits is necessary to provide customers with the advantages they want. In addition to the findings from Kotler and Armstrong (2008), which also state the same thing, satisfaction is a feeling of pleasure, there are two key aspects that determine service quality: expected service and perceived service. or a person's dissatisfaction brought on by contrasting the product's apparent performance (results) with their hopes. The customer will be unhappy if the performance falls short of their expectations. The customer will be satisfied if performance meets expectations. Customers will be extremely delighted or happy if performance meets or surpasses expectations. Thus the better the quality of service will also have a good effect on service user satisfaction. Tax authorities' influence on taxpayer satisfaction can be attributed to a number of factors:

1. A prompt and appropriate answer from the tax authorities would help a taxpayer feel appreciated and heard after submitting a question or request. Taxpayers are more likely to be pleased with the services offered if they believe that their requests are being adequately handled;
2. Tax authorities will aid taxpayers in better understanding their responsibilities if they give clear, comprehensive, and conveniently accessible information regarding tax laws and administrative processes. As a result, there will be less misunderstanding and more taxpayer confidence in the tax authority;
3. Taxpayers will find it easier to fulfill their tax duties with the help of effective and straightforward tax administration services. Taxpayers will feel supported and satisfied with the service if administrative processes, such as paying taxes and filing reports, are carried out simply and with few barriers;
4. Communication between tax officials and taxpayers must be open, pleasant, and professional. A pleasant experience will be produced by fiscal directors who can clearly communicate tax policies, offer useful guidance, and effectively address taxpayer inquiries. Additionally, clear communication lowers tension and misunderstandings between the two parties;
5. If tax disputes arise, taxpayer satisfaction will increase if the tax authorities handle them fairly and openly. Clear procedures, opportunities to provide evidence or arguments, and decisions based on law will create a sense of justice for taxpayers.

The satisfaction of microbusiness taxpayers may rise when tax authorities regularly offer polite service and possess the necessary competence to respond to taxpayer inquiries. For micro business taxpayers, a welcoming and comfortable environment will be created by courteous fiscal services. The tax agency will treat taxpayers with respect and courtesy, which will help them feel valued and important. Their satisfaction with the services offered may rise as a result. Tax officers who are knowledgeable about the relevant tax laws and are capable of responding to taxpayer inquiries are crucial. Micro business taxpayers frequently lack resources and expertise in tax law.

Therefore, people would feel aided and satisfied with the services offered when the tax authorities can provide clear and correct information. Regarding taxes, each microbusiness may have unique requirements and difficulties. As a result, tax authorities that can offer flexible and adaptable solutions will increase the satisfaction of microbusiness taxpayers. Providing flexible payment alternatives or a clearer grasp of the tax breaks offered to microbusinesses are two examples.

## CONCLUSION

Fiskus services have a significant positive impact on Micro Business Taxpayer satisfaction in Malang City, according to the results of data analysis and hypothesis testing related to this topic. Based on this evidence, a conclusion is drawn that Fiskus services have a significant positive impact on Micro Business Taxpayer satisfaction in Malang City. The findings indicated that Micro Business Taxpayers in Malang City were more satisfied with Fiskus services the better. However, Malang City's Micro Business Taxpayers are less satisfied the worse the Fiskus service is. Confidence is linked to the Fiscal Service indicator that significantly raises Micro Business Taxpayer Satisfaction. This shows that the Fiskus consistently serves politely and the Fiskus has the knowledge in providing answers to taxpayer questions to present Micro Business Taxpayer Satisfaction in Malang City. In cases where disagreements or disputes arise between micro business taxpayers and tax authorities, an efficient and fair dispute resolution process can mitigate dissatisfaction. Fiskus services that offer alternative dispute resolution mechanisms or timely resolution of issues can enhance taxpayer satisfaction by addressing concerns effectively. It's important to note that these points are general considerations based on the impact of tax services on micro business taxpayer satisfaction. The specific impact of Fiskus services in Malang City or any other locality may depend on the implementation, effectiveness, and responsiveness of the tax authority in that particular jurisdiction.

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