



THE EFFECT OF TAX SOCIALIZATION, TAX RATES, AND TAX UNDERSTANDING ON TAXPAYER COMPLIANCE

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Chandra Wijaya Putra Silalahi¹, Hanifah Fauziyyah¹, Diana Sari²

¹Master of Accounting Program, Postgraduate School, Widyatama University, Indonesia

²Widyatama University, Indonesia

Correspondence: Chandra Wijaya Putra Silalahi,

Master of Accounting Program, Postgraduate School, Widyatama University, Indonesia

Email: chandra.wijaya@widyatama.ac.id

ABSTRACT

This study aims to determine the effect of socialization of taxation, tax rates, and understanding of taxation on taxpayer compliance in the Tax Service Office namely (KPP) Pratama Bandung City Region, either partially or simultaneously. This research is a type of descriptive research with quantitative data. The method used in this study is multiple linear regression analysis using IBM SPSS Statistic version 28. The sample used is 107 MSME respondents in the Bandung City area. The results obtained in this study, including taxation socialization and understanding of taxation, partially have a positive and significant effect on mandatory compliance, and tax rates partially have a positive but not significant effect on taxpayer compliance. Simultaneously, socialization of taxation, tax rates, and understanding of taxation has a positive and significant effect on taxpayer compliance.

Keywords: Tax Socialization, Tax Rates, Tax Understanding, Taxpayer Compliance.

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INTRODUCTION

Indonesia is a country that adheres to a self-assessment system in its taxation. According to this tax system, the amount of tax owed is determined by the taxpayer. In this case, the trust is given to the taxpayer to calculate, calculate, pay, and self-report the amount of tax that should be owed based on the tax laws and regulations. The role of the tax collection institution is only to supervise through a series of supervisory and law enforcement actions (tax inspections and investigations).¹ As a country that adheres to a self-assessment system, tax compliance is one of the most important factors in receiving and implementing tax obligations. Compliance in taxation can be interpreted as an attitude of obedience, submission, and obedience in carrying out the provisions of its tax obligations. Taxpayers who obey and fulfill obligations and carry out tax obligations following the provisions of tax laws and regulations can be said to be obedient taxpayers

Tax revenues for Micro, Small, and Medium Enterprises make a large contribution to state

revenues but still have not achieved the results according to the planned target, based on the results of a preliminary study of the Bojonagara Pratama Tax Office reaching 90.71%, the Cibeunying Pratama Tax Office reaching 82.85%, Pratama Bandung Cicadas Tax Service Office reached 89.16%, Tegallega Pratama Tax Service Office reached 99.67%, Bandung Karees Pratama Tax Service Office reached 96.55%³. This shows that from the number of registered taxpayers, the Annual Tax Returns have not yet fully reported their Annual Income Tax Returns. Based on this phenomenon, it can be seen that tax revenues from the Micro, Small, and Medium Enterprises sector are still far from the potential that should be achieved. The government should pay more attention to this condition. Because the Micro, Small, and Medium Enterprises sector should be able to contribute a lot to state tax revenues. To increase tax revenue from the Micro, Small, and Medium Enterprises sector, taxpayer compliance is the main factor that must be considered by the government.



METHOD

The object of this study is the Taxpayer of Micro, Small, and Medium Enterprises Registered at KPP Pratama in Bandung City in the period 2017 to 2021. While the subject in this study there is 1 dependent variable and 3 independent variables, including Taxpayer Compliance, Tax Socialization, Tariffs Taxes, and Tax Understanding. Population refers to the whole group of people, events, or things of interest that the researcher wants to investigate⁴. The sample consists of several members selected from the population. In other words, some, but not all elements of the population make up the sample. The population in this study are Micro, Small, and Medium Enterprises Taxpayers who are registered at the KPP in the Bandung City area. Only taxpayers in the Micro, Small, and Medium Enterprises sectors, namely Micro, Small, and Medium Enterprises have a one-year turnover of less than Rp. 4,800,000,000 and Micro, Small, and Medium Enterprises have been registered at the KPP for the City of Bandung between 2017-2021. The selected Micro, Small, and Medium Enterprises can be in the form of Individual or Corporate Taxpayers. While the sample in this study was 107 respondents who were Micro, Small, and Medium Enterprises in the Bandung City area. Method of collecting data. This research uses the descriptive research method because the implementation includes data, analysis, and interpretation of the meaning and data obtained. This research is structured as inductive research that is looking for and collecting data in the field to know the factors, elements of form, and the

nature of phenomena in society. Descriptive studies are often designed to collect data that describes the characteristics of people, events, or situations. Sometimes, researchers are interested in the relationship between variables to describe populations, events, or situations⁴. Data collection techniques were carried out using a questionnaire or questionnaire. The Source of data obtained by the author is secondary data. Secondary data sources are data sourced from existing records in the company and from other sources, namely by conducting a literature study by studying books that have to do with the object of research. In addition, the authors obtained data from the results of questionnaires distributed to the research sample. In addition, the variable measurement scale in this study uses a Likert scale⁵

RESULT & DISCUSS

a. General Description of Respondents

Based on data that has been processed from 107 respondents in this study, male respondents were 53%, while female respondents were 47%. The age of most respondents was 54%, namely 21-30 years, while the lowest was 4%, namely >50 years. Most respondents were in KPP Pratama Bandung Tegallega, amounting to 31%. The most common type of business is trading, at 72%. The highest education is at S1, which is 63%. The longest duration of business is 1-5 years, which is 65%. The highest average annual turnover is less than 300 million, which is 80%.

Table 1. Overview of Respondents

Profile of Respondents		(%)
Gender	Male	53
	Female	47
Taxpayer Age	21-30 Years	54
	31-40 Years	31
	41-50 Years	11
	>50 Years	4
Taxpayer	KPP Pratama Bandung Tegallega	31
	KPP Pratama Bandung Bojonagara	23
	KPP Pratama Bandung Cibeunying	23
	KPP Pratama Bandung Cicadas	23



Types of Business Taxpayers	Trade	72
	Services	16
	Manufacturing	10
	Others	2
Education Taxpayer	Elementary School	1
	Junior	0
	SMA/K	20
	Diploma	14
	S1	63
	Others	2
Length of Business (years)	1-5	65
	6-10	32
	> 10	3
Turnover/ Annual Income	< 300 million	80
	300 Million to 2.5 Billion	17
	2.5 Billion to 4.8 Billion	1
	> 4.8 billion	2

Source: processed data 2022

Table 2. Descriptive Statistical Data

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Socialization (X1)	107	1	5	3,81	0,917
Tax Rate (X2)	107	1	5	3,64	0,974
Tax Understanding (X3)	107	1	5	3,66	0,998
Taxpayer Compliance (Y)	107	1	5	3,92	0,981

Source: data processed in 2022.

Descriptive statistical data of research variables, which include minimum, maximum, average (mean), and standard deviation values.

1. Tax Socialization Variable after testing with descriptive test statistics has a minimum value of 1; a maximum of 5; the mean is 3.81; with a standard deviation of 0.917.
2. The tax rate variable after testing with descriptive test statistics has a minimum value of 1; a maximum of 5; the mean is 3.64; with a standard deviation of 0.974.
3. The Tax Understanding Variable after testing with descriptive test statistics has a

minimum value of 1; a maximum of 5; a mean of 3.66; with a standard deviation of 0.998.

4. The Taxpayer Compliance Variable after testing with descriptive test statistics has a minimum value of 1; a maximum of 5; a mean of 3.92; with a standard deviation of 0.981.

b. Instruments

Validity and Reliability

the test aims to see whether the questionnaire data used can be said to be valid and can be used in the author's research or not. The results of the validity test in this study are as follows:



Table 3.

Variable	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Sig.	Information
Tax Socialization (X1)	,823	< .001	Valid
Tax Rate (X2)	,805	< ,001	Valid
Tax Understanding (X3)	,844	< ,001	Valid
Taxpayer Compliance (Y)	,802	< ,001	Valid

Source: processed data 2022

In the validity analysis data above, it can be seen that from each variable the results of the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) are more than 0.3 / 0.5 and the significant value is less than 5%, meaning that all variables can be said to be valid and all data can be used.

The reliability test aims to see the level of consistency and suitability of the data to be used by the author. The results of the reliability test in this study are as follows:

Table 4. Reliability Test of Reliability

Variables	Value (Cronbach's Alpha)	Information
Tax Socialization (X1)	0.877	Reliable
Tax Rates (X2)	0.796	Reliable
Tax Understanding (X3)	0.912	Reliable
Taxpayer Compliance (Y)	0.862	Reliable

Source: data processed in 2022

The results show that the value of Cronbach's alpha has a value of more than 0.06 or R table, each of which is: taxation socialization with a result of 0.877, tax rates with a result of 0.796, understanding of taxation with a result of 0.912, and compliance taxpayers with a result of 0.862, this proves that the data can be used in research.

Normality Test

According to Ghozali and Ratmono (2013: 165), the normality test aims to test whether, in the regression model, the confounding or residual has a normal distribution. We can test normality using a Histogram diagram as shown in the image below:

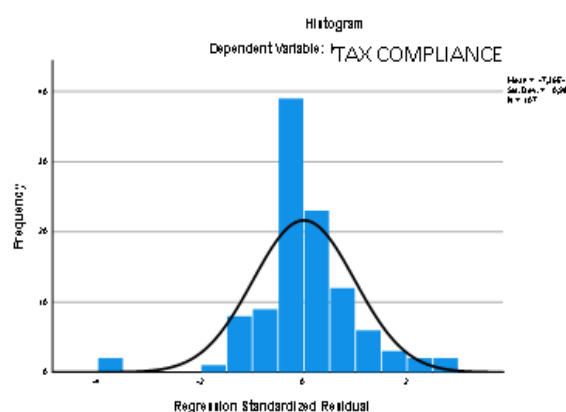


Figure 1. Normality Test

From the picture above we can see that the line forms like a mountain with two symmetrical bottom lines, this means that the data to be studied is normal.



c. Classical Assumption

Test Multicollinearity Test Multicollinearity test

aims to test whether the regression model found a high or perfect correlation between the independent variables. A good regression model should not correlate the independent variables^{6,7,8,9}.

Table 5. Multicollinearity Test

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Tax Socialization	,601	1,663
	Tax Rates	,303	3,302
	Tax Understanding	,320	3,120

Source: data processed 2022

Based on Table VI above, the data shows that the variable of tax socialization, tax rates, and understanding of taxation has a tolerance of more than 0.10, this means that there is no correlation between independent variables whose value is more than 95%. The results of the calculation of the Variance Inflation Factor (VIF) value also show a VIF value of less than 10. So, it can be concluded that there is no multicollinearity between variables in the regression model in this study.

Heteroscedasticity

Test The heteroscedasticity test aims to test whether in the regression model there is an inequality variance from one observer's residual to another observer. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity^{7,8,9}

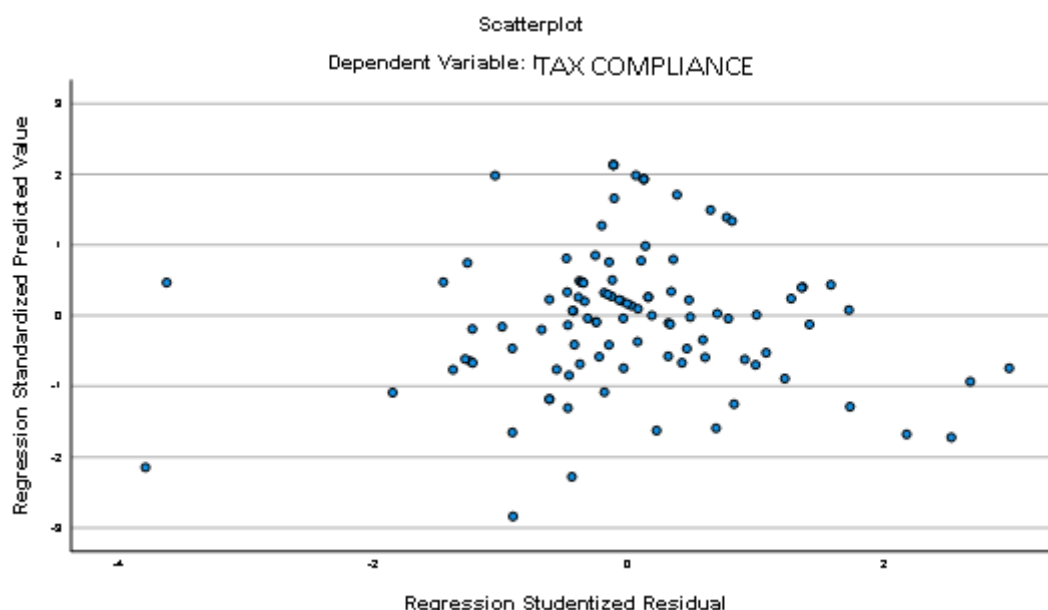


Figure 2. Heteroscedasticity Test



Based on the attachment of Figure 2 above, the results show that the points spread randomly and do not form a pattern in their distribution. certain. This shows that there is no indication of heteroscedasticity in the tested model, so this assumption has been fulfilled.

Autocorrelation

Test Autocorrelation test aims to test whether in a linear regression model there is a correlation

between the residual error in period t and the error in period t-1 (previous). If there is a correlation, it is called an autocorrelation problem. Autocorrelation arises because successive observations over time are related to each other. This problem arises because residual (interference error) is not free from one observation to another. In this study the presence or absence of autocorrelation is shown in the following table:

Table 6. Autocorrelation Test

Model	R	R Square	Adjusted R Square	StdError of the Estimate	Durbin-Watson
1	1,761 ^a	,578	,566	3,698	1,781

Source: data processed 2022

Based on the table attachment. VII it is known that the Durbin - Watson with sample data (n) = 107 and the number of independent variables (k) = 3, then the Durbin Watson value (d) is 1.781 with a dU value of 1.7428 and a dL value of 1.6277. The test results are between $dU < d < 4 - du$ ($1.7428 < 1.781 < 2.2572$), so it can be concluded that there is no autocorrelation in the regression model formed.

d.Regression Analysis Multiple

Linearlinear regression was used to test the effect of two or more independent variables (explanatory) on one dependent variable. The results of multiple linear regression analysis can be seen in table below^{6,7,8,9}:

Table 7. Multiple Linear Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	5,069	2,416		2,098	,038
	Tax Socialization	,315	,079	,331	4,010	< ,001
	Tax Rate	,214	,120	,208	1,786	,077
	Tax Understanding	,290	,101	,325	2,874	,005

Source: data processed 2022

The regression equation that will be formed is as follows:

$$Y = 5.069 + 0.315 + 0.214 + 0.290 + 0$$

The values in the regression equation above can be described as follows:

1. The constant is 5,069, when the socialization of taxation, tax rates, and understanding of taxation is 0 and there is no change, then the amount of taxpayer compliance will be worth 5,069.

2. Tax socialization (X1) is worth 0, then taxpayer compliance (Y) is constant. The magnitude of the regression coefficient of tax socialization is 0.315, meaning that with every increase in taxation socialization increases by 1 (unit), then taxpayer compliance tends to increase by 0.315. The coefficient is positive, meaning that there is a positive relationship between tax socialization and taxpayer compliance, the higher the socialization of taxation, the more taxpayer compliance will increase.



3. If the tax rate (X2) is 0, then taxpayer compliance (Y) is constant. The magnitude of the tax rate regression coefficient is 0.214, meaning that with every increase in the tax rate increases by 1 (unit), then taxpayer compliance tends to increase by 0.214. The coefficient is positive, meaning that there is a positive relationship between tax rates and taxpayer compliance, the higher the tax rate, the more taxpayer compliance will increase.
4. Understanding of taxation (X3) is 0, then taxpayer compliance (Y) is constant. The magnitude of the regression coefficient of tax understanding is 0.290, meaning that with every increase in tax understanding increases by 1 (unit), then taxpayer compliance tends to increase by 0.290. The coefficient is positive, meaning that there is a positive relationship between understanding of taxation and taxpayer compliance, the higher the understanding of taxation, the greater the compliance of taxpayers.
5. The error/interference variable is considered 0, because in column C the probability result is 0.000 and the classical test shows the following results:
 - a. In the normality test, the results of the residual values or confounding variables in

the regression model are normally distributed, so that the normality of the data has been met.

- b. In the multicollinearity test, the results showed that there were no symptoms of multicollinearity in the regression model used.
- c. In the heteroscedasticity test, the results showed that there were no symptoms of heteroscedasticity in the regression model.
- d. In the autocorrelation test, there is no positive or negative autocorrelation, it can be concluded that there is no autocorrelation in the regression model.

e. Hypothesis

Testing Coefficient of Determination Test (R2)

The coefficient of determination (R2) aims to measure how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one. A small value of R2 means that the ability of the independent variables in explaining the variation of the dependent variable is very limited^{6,7,8,9} The results of the coefficient of determination test can be seen in the table below:

Table IX. Coefficient of Determination

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.471	.578	.566	3,698	.578	1,761	3

Source: data processed 2022

Based on Table IX above it is known that Adj R Square is 0,566. This means that 56.60% is influenced by tax socialization, tax rates, and understanding of taxation. The remaining 43.40% is influenced by other variables that are not used in this study.

Partial

Test The t-statistical test in this study aims to show how far the influence of each independent variable, including taxation socialization, tax rates, and individual tax understanding on taxpayer compliance. Partial test results can be seen in the table below:



Table X. Partial Test (t)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,069	2,416		2,098	,038
	Tax Socialization	,315	,079	,331	4,010	<,001
	Tax Rate	,214	,120	,208	1,786	,077
	Tax Understanding	,290	,101	,325	2,874	,005

Source: data processed 2022

Discussion:

1. Tax Socialization Variable (X1)

The results showed that the tax socialization variable affected taxpayer compliance. value with This is evidenced by the t-table value of 1.65978 < the t-count of 4.010 a significant value of less than 0.001 (0.001 < 0.05). Then the significant value < Alpha so that Ho1 is rejected and Ha1 is accepted, this shows that partially taxation socialization has a positive and significant effect on taxpayer compliance¹⁰

2. Tax Rate Variable (X2)

The results show that the tax rate variable affects mandatory compliance tax. This is evidenced by the t-table value of 1.65978 < t-count 1.786 with a significant value of 0.077 (0.077 > 0.05). Then the significant value > Alpha so that Ho2 is rejected and Ha2 is accepted, this shows that partially tax rates have a positive and

insignificant effect on taxpayer compliance^{11,12,13,14,15,16}

3. Tax Understanding Variables (X3)

The results show that the variable understanding of taxation affects taxpayer compliance. This is evidenced by the t-table value of 1.65978 < t-count value of 2.874 with a significant value of 0.005 (< 0.05). Then the significant value < Alpha so that Ho1 is rejected and Ha1 is accepted, this shows that partially understanding taxation has a positive and significant effect on taxpayer compliance^{17,18,19,20}

Simultaneous

Test The F statistical test in this study aims to show how far the influence of each independent variable, including socialization of taxation, tax rates^{10,17,18,19,20,21}, and understanding of taxation together on taxpayer compliance. Simultaneous test results can be seen in the table below:

Table XI. Simultaneous Test (F)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1932,190	3	644,063	47,105	<.001 ^b
	Residual	1408,315	103	13,673		
	Total	3340,505	106			
A. Dependent Variable: Tax Compliance						
B. Predictors: (Constant), Tax Understanding, Tax Socialization, Tax Rates						

Source: processed data 2022

The results show that the variables of taxation socialization, tax rates, and understanding of taxation affect taxpayer compliance^{10,21,22,23}.

This is evidenced by the F-table value of 2.69 < the F-count 47.105 with a significant value of less than 0.001 (0.001 < 0.05). Then the



significant value $< \alpha$ so that H_0 is rejected and H_a is accepted, this shows that simultaneously socialization of taxation, tax rates, and understanding of taxation have a positive and significant effect on taxpayer compliance.^{24,25,26,27}

CONCLUSION

Based on the results of the analysis and discussion of the previous explanation, the authors draw several conclusions according to the formulation of the problem that has been determined as follows:

1. Taxation socialization and understanding of taxation partially have a positive and significant effect on taxpayer compliance in MSMEs registered at KPP Pratama in the Bandung City area. While the tax rate partially has a positive but not significant effect on taxpayer compliance in MSMEs registered at KPP Pratama in the Bandung City area.
2. Socialization of taxation, tax rates, and understanding of taxation simultaneously have a positive and significant effect on taxpayer compliance in MSMEs registered at KPP Pratama in the Bandung City area.

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