

The Influence of Tax Knowledge, Tax Obligation Rights, and Tax Sanctions on Fulfilling Tax Obligations of UMKM in Baktijaya District, Depok City

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ABSTRACT

This study aims to determine the influence of Tax Knowledge, Tax Obligation Rights, and Tax Sanctions on the Fulfillment of UMKM Tax Obligations in Baktijaya Village, Depok City. This research data uses primary data in the form of questionnaires to 130 MSME respondents. Data analysis techniques use inferential analysis with multiple linear regression and use the Statistical Product and Service Solution (SPSS) program version 26.0. The results of multiple linear regression analysis show that the variables of Tax Knowledge (X1), Tax Obligation Rights (X2), and Tax Sanctions (X3) have a positive and significant effect on the Fulfillment of UMKM Tax Obligations (Y). The results of this study hope that MSMEs can find out Tax Knowledge, Tax Obligation Rights, and Tax Sanctions that can support taxation.

Keywords: Tax Knowledge, Tax Obligation Rights, Tax Sanctions, Fulfillment of UMKM Tax Obligations.

INTRODUCTION

In Indonesia, taxes have an important role and are one of the largest revenues from state income. Tax revenues require tax collection which is used to finance public interests and to finance government administration needs, as well as helping the economy of a country. In a legal state, tax collection must have a legal basis, if it does not have a legal basis then tax collection carried out by the state can fall into the category of illegal collection (extortion). According to applicable law, tax is a mandatory contribution that must be paid by taxpayers to the state. Taxes are people's contributions to the state treasury (transfer of wealth from the private sector to the government sector) based on law (can be enforced) without receiving reciprocal services (legen prestatie)

How to cite: Nabila Aura Hany, Ahmad Cik, Kumba Digdowiseiso, Wan Nur Syahida Wan Ismail (2024) The Influence of Tax Knowledge, Tax Obligation Rights, and Tax Sanctions on Fulfilling Tax Obligations of UMKM in Baktijaya District, Depok City, (5) 2. DOI 10.46799/jss.v5i2.777

E-ISSN: 2721-5202

Published by: CV. Syntax Corporation Indonesia

which can be directly appointed and which are used to finance public expenditure (publickeuitgaven) and which used as a deterrent or incentive tool to achieve goals outside the financial sector (Rochmat Soemitro, 1979).

Each country has its own tax payment policies. This obligation must be carried out by all taxpayers, both individual taxpayers and corporate taxpayers. Referring to Article 1 paragraph (2) of Law Number 16 of 2009, taxpayers are individuals or entities which include taxpayers, tax withholding agents and tax collectors, and have tax rights and obligations in accordance with the provisions of tax laws and regulations. In order to carry out their tax obligations smoothly, individual and corporate taxpayers will be given a Taxpayer Identification Number (NPWP). Based on Article 1 number 6 of Law Number 28 of 2007, NPWP is an identity or identification for Taxpayers given by the Directorate General of Taxes (DJP).

Tax collection also applies to the public sector and the private sector. The private sector which is now increasingly developing is Micro, Small and Medium Enterprises (MSMEs). The definition of MSMEs is stated in Law of the Republic of Indonesia no. 20 of 2008 concerning MSMEs. Article 1 of the Law states that Micro Businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro businesses as regulated in the Law. A small business is a productive economic business that stands alone, carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part, either directly or indirectly, of a medium or large business that meets the business criteria. Small as intended in the Law (Daulay, 2020).

Based on data from the Ministry of Cooperatives and MSMEs from 2021 to 2022, the number of MSMEs in Indonesia reached 64.2 million with a contribution to Gross Domestic Product (GDP) of 61.07% or Rp. 8,573.89 trillion in contribution to tax revenues. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of total investment (<https://komwasjak.kemenkeu.go.id/in/post/pajak-pengbesaran-umkm>).

The tax contribution paid by the MSME sector is a very potential source of state revenue, and will also have the potential to increase the amount of tax revenue in the following year. Even though MSMEs have great potential for the country's economy, when it is related to fulfilling tax obligations, it appears that the willingness or willingness to pay taxes on MSMEs still looks low or very minimal when compared with total national tax revenues.

The government is aware of the increasingly important role of micro, small and medium enterprises (MSMEs) and therefore continues to emphasize the importance of MSME entrepreneurs in fulfilling their tax obligations. The government has issued schemes that facilitate MSME members to fulfill their tax responsibilities. The government's focus on micro, small and medium enterprises (MSMEs) is demonstrated in initiatives such as SAK EMKM and Lamikro, which simplify the process of calculating and paying MSME taxes.

Fulfillment of tax obligations is required and the role of tax knowledge, tax obligations and tax sanctions is very important to encourage compliance with tax laws. Understanding one's tax obligations and the consequences of not paying them is in line with tax literacy. Taxpayers are expected to contribute to state revenues through tax payments and can be subject to fines or sanctions for tax violations if they have this knowledge.

The very promising contribution from the income of MSMEs has made the government encourage more growth of MSMEs. In 2020, Depok City targeted 1,000 MSMEs in 2020, but currently in 2022 Depok City has gathered 2,114 new entrepreneurs.

In fact, the Depok City government has succeeded in achieving its previously expected targets.

Law (UU) no. 20 of 2008 concerning micro, small and medium enterprises (MSMEs) states that "micro businesses are businesses with maximum assets of IDR 50 million and annual turnover of IDR 300 million. Small businesses are businesses that have assets between IDR 50 million – IDR 500 million and annual turnover of IDR 300 million – IDR 2.5 billion. "Medium businesses are businesses that have assets between IDR 500 million - IDR 10 billion and annual turnover of IDR 2.5 billion - IDR 50 billion." (Dulay, 2020).

The implementation of the latest regulations regarding MSMEs based on Government Regulation Number 7 of 2021 concerning Facilitation, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (PP UMKM), the criteria for micro, small and medium enterprises are contained in Paragraph 4 of Article 35 which states that "Micro businesses have business capital up to a maximum of IDR 1,000,000,000.00 (one billion rupiah) excluding land and buildings where the business is located and Micro businesses have annual sales proceeds up to a maximum of IDR 2,000,000,000.00 (two billion rupiah). Small Businesses have business capital of more than IDR 1,000,000,000.00 (one billion rupiah) up to a maximum of IDR 5,000,000,000.00 (five billion rupiah) excluding land and buildings where they operate and Small Businesses have annual sales proceeds of more than from IDR 2,000,000,000.00 (two billion rupiah) up to a maximum of IDR 15,000,000,000.00 (fifteen billion rupiah). Medium Enterprises have business capital of more than IDR 5,000,000,000.00 (five billion rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah) excluding land and buildings where the business is located and Medium Enterprises have annual sales revenue of more than from IDR 15,000,000,000.00 (fifteen billion rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah)."

With Government Regulation Number 7 of 2021 concerning Facilitation, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (PP UMKM), MSMEs have an obligation to fulfill tax obligations. However, there is a problem in fulfilling tax obligations faced by MSMEs in Indonesia, namely the lack of awareness of tax obligations. This is due to the tax authority's lack of socialization regarding the obligations and ease of paying taxes, the lack of knowledge of MSMEs to manage financial bookkeeping for MSME taxpayers, as well as a lack of understanding of government regulations regarding tax provisions. This problem results in minimal awareness among MSMEs of their responsibility to fulfill tax obligations. But here the government cannot be completely blamed, the government has made various efforts to encourage MSMEs to have awareness of tax obligations.

The process by which taxpayers acquire knowledge about taxation and use that knowledge to apply it to tax payments is known as knowledge and understanding of tax regulations. Understanding tax rules and regulations is the process taxpayers go through to apply them when performing tax-related tasks such as paying taxes, filing returns, and other similar tasks. Taxpayer compliance will increase if someone has a comprehensive understanding of taxes (Adiasa, 2013).

Currently, the government continues to strive to maintain and encourage the growth of MSMEs in Indonesia. The main step taken by the government is to provide tax incentives to MSMEs. Providing tax incentives for MSMEs from 1% to 0.5% as stated in Government Regulation no. 23 of 2018 (Final PPh PP 23) which states that Individual Taxpayers and Corporate Taxpayers are in the form of cooperatives, limited partnerships, firms or limited liability companies that own and receive Gross Circulation not exceeding IDR 4.8 billion in 1 Year. The gross turnover limit that is not subject to the 0.5% Final Income Tax for MSMEs is businesses with a turnover of up to IDR 500 million. This

provision has been regulated in Law no. 7 of 2021 concerning Harmonization of Tax Regulations (UU PPh).

By providing tax incentives, the government hopes that MSMEs can fulfill their tax obligations. The regulation of not being subject to Final Income Tax for MSMEs of 0.5% with a turnover of up to IDR 500 million was made to ease the burden on MSMEs. The government hopes that MSMEs can increase their income and develop more widely. Imposing taxes on MSMEs is an action that must be implemented so that MSMEs are aware and obedient to tax obligations from an early age. Awareness of taxes from an early age will have a positive impact on the country's economic growth, especially in Indonesia. This economic growth can improve the welfare of society in Indonesia. However, if MSMEs do not fulfill their tax obligations there will be tax sanctions that must be accounted for.

A country experiences a loss when taxpayers do not comply with their tax obligations. This condition also applies to MSME actors. If MSME actors do not comply with their tax obligations, they will receive tax sanctions. The government's imposition of sanctions on MSME Taxpayers should be carried out wisely and it needs to be proven that the MSME Taxpayer intentionally or not committed a violation in fulfilling their tax obligations. The inadvertence of MSME Taxpayers in violating their tax obligations is due to ignorance of the knowledge of the rights and obligations that must be fulfilled by MSME Taxpayers. It is inevitable that some of the MSME taxpayers have an educational background that is not very high. This results in ignorance of the rights and obligations to fulfill MSME tax obligations.

Research conducted by Kartikasari & Yadnyana, (2021) Taxpayers in the MSME sector at KPP Pratama North Bandung have felt the benefits of increased compliance thanks to increased tax literacy. The results of multiple linear regression support the premise that tax awareness increases the level of compliance among micro, small and medium enterprises (MSMEs). The regression coefficient value is 0.423%, which means positive, and the significance value is $0.0000.05 = 0.00 (0.05)$. Based on the positive value of the regression coefficient, there is a unidirectional relationship between tax awareness and MSME taxpayer compliance at KPP Pratama North Bandung.

Research on tax obligations for MSMEs conducted by Rioni, (2021) to understand Taxpayers' knowledge of the rules regarding tax obligations, based on the entire research sample of Taxpayer compliance, almost all tax obligations are fulfilled, however, for taxation rights, they often do not understand the calculation and reporting of SPT, where they need to receive socialization regarding the understanding of taxation that should be provided by the government. This can cause some MSME taxpayers to not comply with their tax obligations.

Further research conducted by Wujarso & Napitupulu, (2020) stated that the research results of the t test showed that the sanctions variable had a calculated t value of $4,020 > t \text{ table } 2,000$, and had a value of Sig. of 0.000, indicating that tax sanctions have quite a large influence on taxpayer compliance. Surprisingly, zero points. However, the results of this research are different from the results of research by Livia Yolanda, (2019) which states that partially the tax sanctions variable has no effect on MSME taxpayer compliance at the Senen Jaya Wholesale Center.

The aim of this research can be described as follows: First, this research aims to obtain empirical data regarding the understanding of Taxpayer knowledge of Micro, Small and Medium Enterprises (MSMEs). This point focuses on collecting empirical information that can describe the extent of MSME Taxpayers' understanding of knowledge related to tax obligations. Second, this research is also aimed at obtaining empirical data regarding the understanding of the rights and obligations of Micro, Small and Medium Enterprises (MSME) Taxpayers. The focus at this point is to understand the extent to which MSME

taxpayers understand their rights and obligations in the tax context. Lastly, this research aims to obtain empirical data regarding the understanding of tax sanctions that apply to Micro, Small and Medium Enterprises (MSME) Taxpayers. This point includes collecting empirical information to assess the extent to which MSME taxpayers understand the consequences of tax sanctions that can be applied in the tax context.

RESEARCH METHOD

This research focuses on research objects which include tax knowledge, tax obligations, and tax sanctions for fulfilling MSME tax obligations in Baktijaya Village, Depok City. MSMEs registered at the Baktijaya Subdistrict Office, Depok City were the research subjects. The research plan is explained in a table which includes stages such as proposal preparation, proposal seminar, data collection, data processing and analysis, and preparation of the final assignment.

The source of research data comes from MSME actors who were selected as respondents, using a questionnaire as a research instrument. Primary data and secondary data were used, with primary data in the form of respondents' responses to questionnaires, and secondary data in the form of documents, scientific journals and related literature. The research population involved all MSME actors in Baktijaya Village, Depok City (130 actors), with a sample of 57 respondents taken using the purposive sampling method.

The data collection technique uses a questionnaire with a four-point Likert scale. Data collection tools involve questionnaires and literature study methods. The variables used consist of independent variables (tax knowledge, tax obligations and tax sanctions) and dependent variables (fulfillment of MSME tax obligations). Operational definitions of variables and indicator variables are explained in separate tables.

Data analysis methods include descriptive statistics, data validity and reliability tests, classical assumption tests (normality, multicollinearity and heteroscedasticity), as well as multiple linear regression analysis. Hypothesis testing is carried out using partial tests (t tests), simultaneous tests (F tests), and coefficient of determination tests (R²) to evaluate the relationship between independent and dependent variables.

RESULTS AND DISCUSSION

A. Analysis Statistics Descriptive

Descriptive statistical testing in this research is used to provide information about characteristics which there is on research variables, which form mark minimum, mark maximum, average, deviation standard (standard deviation) with N is the number of respondents in this study. Descriptive statistical results can be seen in Table 1, as follows.

Table 1. Results Test Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge Taxation (X1)	100	10.00	19.00	13.79	2,496
Right Obligation Taxation (X2)	100	10.00	18.00	14.03	2,488
Penalty Tax (X3)	100	6.00	17.00	13.65	2,443
Fulfillment Obligation Tax MSMEs (Y)	100	10.00	17.00	13.43	2,311

Source: Primary data Processed, 2023

Based on Table 1 can concluded that variable knowledge taxation (X1) own mark minimum as big as 10.00 and mark maximum of 19.00. Mark average on variable knowledge taxation as big as 13.79. Mark For standard deviation as big as 2,496 which meaningful that deviation occurred mark knowledge taxation on mark the average as big as 2,496. Variable right obligation taxation (X2) own mark minimum of 10.00 And mark maximum as big as 18.00. Mark average on variable right obligation taxation as big as 14.03. Mark For standard deviation as big as 2,488 which is meaningful that happen deviation mark right obligation taxation on the average value amounting to 2,488.

The tax sanctions variable (X3) has a minimum value of 6.00 and a maximum value as big as 17.00. Average value on a variable penalty tax of 13.65. The value for standard deviation is 2.443, which means that there is a deviation in the value of tax sanctions from the average value of 2.443.

The variable fulfilling MSME tax obligations (Y) has a minimum value of 10.00 and a maximum value of 17.00. The average value of the tax obligation fulfillment variable is 13.43. The value for standard deviation is 2.311, which means that there is a deviation in the value of fulfilling MSME tax obligations with an average value of 2.311.

B. Test Quality Data 1. Test Data Validity

For measure validity questionnaire which given to respondent, then use it formula Pearson Products Moments Technique correlation use Pearson correlation, calculated using SPSS Statistics version 26. Question items are declared valid if they have a calculated $r > r$ table. In the data processing process, this research used 100 questionnaires. After the research instruments can be used for further research, the following validity test results from the 100 questionnaires are shown in the following table:

Table 2: Tax Knowledge Validity Test Results Items Mark Information Relationship Level r count r table Mark

Items	Mark	Information	Relationship	Level	r	count	r table	Mark
X1.1	0.750	0.1966	Valid	Very Strong				
X1.2	0.891	0.1966	Valid	Very Strong				
X1.3	0.855	0.1966	Valid	Very Strong				
X1.4	0.869	0.1966	Valid	Very Strong				
X1.5	0.684	0.1966	Valid	Very Strong				

Source: Primary Data Processed, 2023

Based on Table 4.5 above, it can be concluded that all statements for variable knowledge taxation valid, because R count more big from R table (r count $>$ r table). This also shows that the statement for the coefficient interval has a very strong level of relationship to the questionnaire which is able to reveal something that will be measured by the questionnaire.

Table 4.6 Results Test Validity of Rights Tax Obligations

Items	Calculated value	Table value	r	Inf	ormation Relationship Level
X2.1	8,840	0.1966	Valid	Very Strong	

X2.2	0.883	0.1966	Valid	Very Strong
X2.3	0.851	0.1966	Valid	Very Strong
X2.4	0.868	0.1966	Valid	Very Strong
X2.5	0.860	0.1966	Valid	Very Strong

Source: Data Primary processed, 2023

Based on Table 4.6 above, it can be concluded that all statements for variable right obligation taxation valid, because R count more big from R table (r count > r table). This shows that the statement for the coefficient interval has a very strong level of relationship to the questionnaire which is able to reveal something that will be measured by the questionnaire.

Table 4.7 Tax Sanction Validity Test Results

Items	Calculated value	Table value	r	Information	Relationship Level
X3.1	0.808	0.1966	Valid	Very Strong	
X3.2	0.694	0.1966	Valid	Very Strong	
X3.3	0.654	0.1966	Valid	Very Strong	
X3.4	0.638	0.1966	Valid	Very Strong	
X3.5	0.832	0.1966	Valid	Very Strong	

Source: Data Primary processed, 2023

Based on Table 4.7 above, it can be concluded that all statements for the tax sanctions variable are valid, because R calculated is greater than R table (r calculated > r table). This shows that the statement for the coefficient interval has a very strong level of relationship to the questionnaire which is able to reveal something that will be measured by the questionnaire.

Table 4.8 Compliance Validity Test Results Obligation MSME Tax

Items	Calculated value	Table value	r	Information	Relationship Level
Y1	0.888	0.1966	Valid	Very Strong	
Y2	0.897	0.1966	Valid	Very Strong	
Y3	0.864	0.1966	Valid	Very Strong	
Y4	0.890	0.1966	Valid	Very Strong	
Y5	0.857	0.1966	Valid	Very Strong	

Source: Data Primary processed, 2023

Based on Table 4.8 above, it can be concluded that all statements for the MSME tax obligation fulfillment variable are valid, because the calculated R is more big from R table (r count > r table). Matter This show that The statement for the coefficient interval has a very strong level of relationship to the questionnaire which is able to reveal something that will be measured by the questionnaire.

2. Data Reliability Test

Reliability testing can only be carried out if an instrument has been stated its validity . Something questionnaire can stated reliable or reliable if answer respondents to statement consistent or stable from time to time. Test reliability done with see Cronbach Alpha Which showing the extent to which the measuring instrument is reliable. The instrument is declared reliable if the Cronbach Alpha value is more than or equal to 0.70. The following are the results of the instrument reliability test in Table 4.9 below:

Table 4.9 Reliability Test Results

Variable	Cronbach's Alpha	Information
Knowledge Taxation	0.873	Reliable
Right Obligation Taxation	0.903	Reliable
Penalty Tax	0.778	Reliable
Fulfillment Obligation Tax MSMEs	0.925	Reliable

Source: Data Primary processed, 2023

Based on Table 4.9 above, it can be seen that the Cronbach's Alpha value for all variables is greater than 0.70, so it can be concluded that all variables are reliable. This shows that the questionnaire used as a research instrument is reliable and consistent or stable over time.

C. Classic assumption test 1. Normality test

Test normality done For know data For variables which is normally distributed. Data that is normally distributed can be declared feasible. Study This do three method For see data distribute normal which will be declared eligible. The following are the results of the normality test in this study:

1) Testing normality with histogram

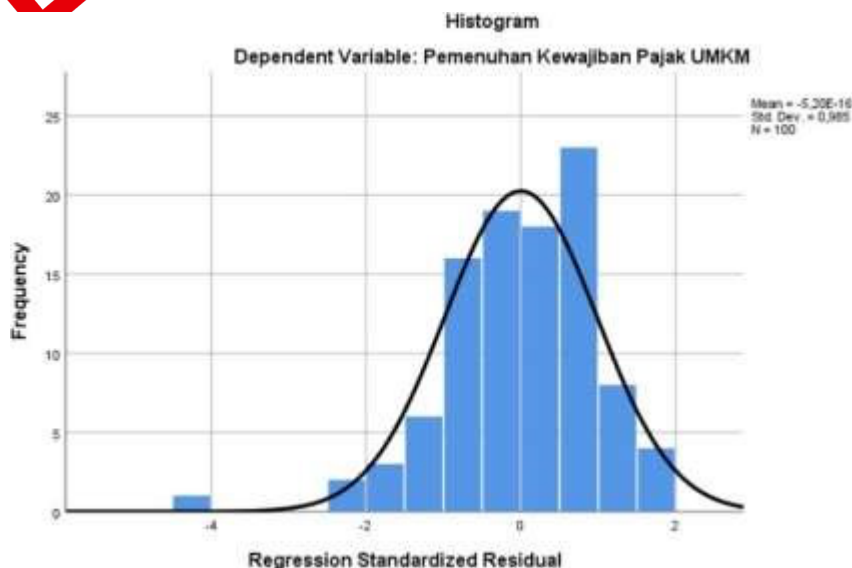
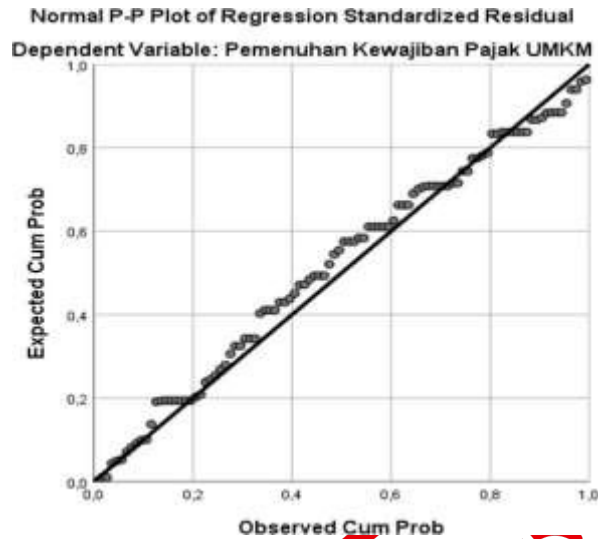


Figure 4.1 Histogram

Based on Figure 4.1 above, it can be seen that the image has a bell-shaped curve, so it can be concluded that the questionnaire data for this research is said to be normally distributed.

2) Testing normality with Normality Probability Plots



Picture 4.2 Normality Probability Plots

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Based on Figure 4.2 above, it can be seen that the plotting points in the P-Plot image show that the points always follow and approach the diagonal line, so that it can be stated that the residual values are normally distributed. 3) Normality testing using the Kolmogorov Smirnov test

Table 4.10
Results Test Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
<u>N</u>		100
<u>Normal Parameters</u> ^{a, b}	<u>Mean</u>	,0000000
	<u>Std. Deviation</u>	,93353820
<u>Most Extreme Differences</u>	<u>Absolute</u>	,076
	<u>Positive</u>	,062
	<u>Negative</u>	-,076
<u>Test Statistics</u>		,076
<u>Asymp. Sig. (2- tailed)</u>		,159 ^c

Source: Data Primary Processed, 2023

The Kolmogorov Smirnov test results contained in Table 4.10 show that the Kolmogorov Smirnov test produces a significance of 0.159. The value is 0.159 > 0.05 (5%), so it can be concluded that the data is normally distributed. **2.**

Multicollinearity Test

This regression model should have no correlation between the independent variables in a proper regression model . The tool used to detect the presence or absence of multicollinearity in the regression model is to use the VIF (Variance Inflation Factor) value and tolerance value . If the VIF value is < 10 and the tolerance value is > 0.10 then multicollinearity does not occur.

The following are the results of the multicollinearity test:

Table 4.11 Results Multicollinearity Test

Model	Coefficients^a					Collinearity Statistics
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	Tolerance VIF
1 (Constant)	,239	,618		,387	,700	
Tax Knowledge	,196	,064	,212	3,057	,003	,353 2,834

Right Tax Obligations	,536	,066	,577	8,108	,000
	,336	2,979			
Tax Sanctions	,217	,049	,230	4,415	,000
				,629	1,590

Source: Data Primary processed, 2023

Based on Table 4.11 above, it can be seen that the tax knowledge variable has a tolerance value of $0.353 > 0.10$ with a VIF value of $2.834 < 10$. The tax obligation rights variable has a tolerance value of $0.336 > 0.10$ with a VIF value of $2.979 < 10$. The tax sanctions variable has a tolerance value. $0.629 > 0.10$ with a VIF value of $1.590 < 10$. From the test results, the data obtained can be concluded that the regression model is free from multicollinearity or that multicollinearity does not occur in the data tested.

3. Heteroscedasticity Test

Heteroscedasticity testing in this study used the SPSS program Statistics For monitor results chart scatterplot between mark predictions dependent variable with independent variables. The following are the results of the heteroscedasticity test in this study:

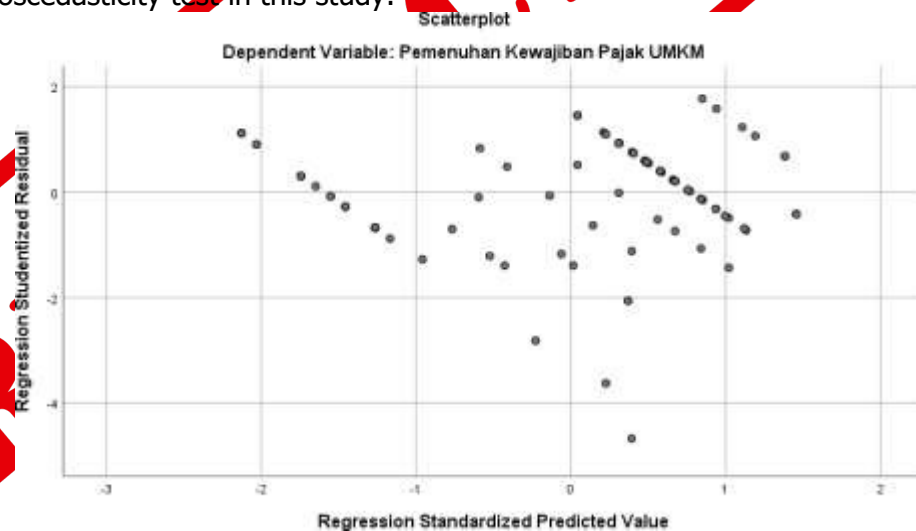


Figure 4.3 Scatterplots

Based on Figure 4.3 above, it can be seen that the points spread above and below around the number 0 and the distribution of data points is also not patterned, so it can be concluded that there is no heteroscedasticity problem.

D. Multiple Linear Regression Analysis

Testing regression linear multiple in study This use SPSS program Statistics s version 26. Following results test regression linear multiple showed in Table 4.12 below:

Table 4.12 Results Regression Test Double Linear

Coefficients^a					
Unstandardized	Standardized		Beta	t	Sig.
	Coefficients	Coefficients			
Model	B	Std. Error			
1 (Constant)	,239	,618		,387	,700
Tax Knowledge	,196	,064	,212	3,057	,003
Right Tax Obligations	,536	,066	,577	8,108	,000
Penalty Tax	,217	,049	,230	4,415	,000

Source: Data Primary processed, 2023

Analysis regression linear multiple Which there is on Table 4.12 using the variables tax knowledge, tax obligations, tax sanctions, and fulfillment of MSME tax obligations. The regression equation model produced based on the table above is:

$$Y = 0.239 + 0.196X_1 + 0.536X_2 + 0.217X_3$$

Explanation from equality regression above as following:

1. α = constant = 0.239, meaning that the variable is tax knowledge, rights and obligations taxation, And penalty tax = 0, so mark fulfillment MSME tax liability is 0.239. This means that if tax knowledge, tax obligations and tax sanctions have no effect, then MSMEs' fulfillment of tax obligations still has a value of 0.239.
2. β_1 = tax knowledge = 0.196, meaning if tax knowledge changes One unit so fulfillment obligation tax MSMEs will changed by 0.196. If tax knowledge increases by one unit, the fulfillment of MSME tax obligations will increase by 0.196. The positive sign on the regression coefficient value symbolizes a unidirectional relationship between tax knowledge and fulfillment of MSME tax obligations.
3. β_2 = right obligation taxation = 0.536 It means If right obligation taxation changes One unit so fulfillment obligation tax MSMEs will changed by 0.536. If the right to tax obligations increases by one unit, the fulfillment of MSME tax obligations will increase by 0.536. The positive sign on the regression coefficient value symbolizes a unidirectional relationship between tax obligations and the fulfillment of MSME tax obligations.
4. β_3 = penalty tax = 0.217 It means If penalty tax changed One unit hence fulfillment obligation tax MSMEs will changed as big as 0.217. If tax sanctions increase One unit so fulfillment obligation tax MSMEs will increase by 0.217. The positive sign on the regression coefficient value symbolizes a unidirectional relationship between tax sanctions and fulfillment of MSME tax obligations. **E.**

Hypothesis test

1. Test Partial (T Test)

A partial test (t test) was carried out to determine the influence of individual variables free to variable bound. If mark significance < 0.05 (5%) or calculated t value $> t$ table with a t table value of 1.984. The following t test results can be seen in Table 4.13 below:

Table 4.13 T Test Results

a						
Coefficients						
		<u>Unstandardized</u>		<u>Standardized</u>		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	<u>(Constant)</u>	,239	,618		,387	,700
	<u>Tax Knowledge</u>	,196	,064	,212	3,057	,003
	Right Tax Obligations	,536	,066	,577	8,108	,000
	Penalty Tax	,217	,049	,230	4,415	,000

Source: Processed Primary Data, 2023

Discussion from results test t as follows:

- 1) The results of the t test between tax knowledge and the fulfillment of MSME tax obligations produced a significance value of $0.003 < 0.05$ and the calculated t value $3,057 > 1,984$. Based on these results, it can be concluded that tax knowledge has a significant effect on fulfillment obligation tax MSMEs. Coefficient regression 0.196 indicates that tax knowledge has a positive effect on fulfilling MSME tax obligations, so the first hypothesis is accepted.
- 2) The results of the t test between the right to tax obligations and the fulfillment of tax obligations for MSMEs produce a significance value of $0.000 < 0.05$ and the calculated t value $8.108 > 1.984$. Based on these results, it can be concluded that tax obligations have a significant effect on fulfillment obligation tax MSMEs. Coefficient regression 0.536 indicates that tax obligations have a positive effect on fulfilling MSME tax obligations, so the second hypothesis is accepted.
- 3) The results of the t test between tax sanctions and the fulfillment of MSME tax obligations produce a significance value of $0.000 < 0.05$ and the calculated t value $4,415 > 1,984$. Based on these results, it can be concluded that tax sanctions have a significant effect on fulfilling MSME tax obligations. The regression coefficient of 0.217 shows that tax sanctions have a positive effect on fulfilling MSME tax obligations, so the third hypothesis is accepted.

2. Simultaneous Test (F Test)

The simultaneous test (F test) is carried out by comparing the significance value < 0.05 (5%) or the calculated F value $> F$ table with an F table value of 2.70, the variable is said to have a simultaneous influence. The F test results can be seen in Table 4.14 below:

Table 4.14 F Test Results ANOVA ^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	442,232	3	147,411	164,022	,000 ^b
Residual	86,278	96	,899		
Total	528,510	99			

Source: Data Primary processed, 2023

Based on Table 4.14 above, the F test results are obtained with a significance value of $0.000 < 0.05$ and the calculated F value $164.022 > 2.70$, so it can be concluded that there is an influence between the independent variable and the dependent variable. Apart from that, it can also be said that the independent variable appropriately influences the dependent variable, so that the fourth hypothesis is accepted.

3. Coefficient of Determination Test

The coefficient of determination test determines how large the variable's variance is independent in explained variance from variable dependent. Results The coefficient of determination test can be seen in Table 4.15 below:

Table 4.15 Results Coefficient Test Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,915 ^a	,837	,832	,948

Source: Data Primary processed, 2023

Results testing coefficient determination obtained mark R Square as big as 0.837, so it can be interpreted that tax knowledge, tax obligations and tax sanctions account for 83.7% of the fulfillment of MSME tax obligations, while 16.3% is explained by other variables outside of the variables contained in this research.

Research Discussion A. Influence Knowledge Taxation to Fulfillment MSME Tax Obligations

Based on testing the first hypothesis of this research in a multiple linear regression model, it is stated that tax knowledge has a positive and significant effect on fulfilling MSME tax obligations. The results of this test show mark regression with mark coefficient positive as big as 0.196 with The significance value of 0.003 is smaller than 0.05 ($0.003 < 0.05$), so the first hypothesis is accepted.

Results study this support theory of planned behaviour related the belief of MSMEs in something they know can produce positive things. The results of this research also support research conducted by (Wujarso & Napitupulu, 2020) which show that knowledge Taxation has a significant effect on taxpayer compliance of MSMEs.

B. The Influence of Tax Obligation Rights on the Fulfillment of MSME Tax Obligations

Based on testing the second hypothesis of this research in a multiple linear regression model, it is stated that tax obligations have a positive and significant effect on the fulfillment of MSME tax obligations. The results of this test show mark regression with mark coefficient positive as big as 0.536 with The significance value of 0.000 is smaller than 0.05 ($0.000 < 0.05$), so the second hypothesis is accepted.

Results study this support theory of planned behaviour related awareness of MSMEs as taxpayers who have tax rights and obligations regarding the benefits of tax awareness that will be obtained from these taxes. The results of this research also support research conducted by (Pangesti & Yushita, 2019) which show that awareness pay tax, perception on the effectiveness of the tax system, And understanding regulation government No. 23 2018 had a positive and significant effect on the willingness to pay taxes.

C. The Effect of Tax Sanctions on Fulfillment of Obligations Tax MSMEs

Based on testing hypothesis third study this in model linear regression multiple state that penalty tax influential positive and significant impact on fulfilling MSME tax obligations. The results of this test show value regression with mark coefficient positive as big as 0.217 with mark significance 0.000 more small from 0.05 ($0.000 < 0.05$), so hypothesis third accepted.

Results study this support theory of planned behaviour related awareness of MSMEs as taxpayers with strict tax sanctions can foster taxpayers' intention to comply in fulfilling their tax obligations. Results study This Also support study which done by (Nalik et al., 2021)) which shows that the strictness of tax sanctions has a positive and significant effect on the fulfillment of tax obligations.

D. Influence of Tax Knowledge, Rights and Obligations Taxation, and Tax Sanctions for Fulfilling MSME Tax Obligations Based on testing the fourth hypothesis of this study in a regression model

Double linear states that tax knowledge, tax obligations, and tax sanctions have a significant effect on fulfilling obligations tax MSMEs. Results testing this show mark significance 0.000 is smaller than 0.05 ($0.000 < 0.05$), so the fourth hypothesis is accepted.

The results of this research support the theory of planned behavior related to tax knowledge, tax obligations and tax sanctions. This makes taxpayers confident in their tax knowledge to comply with tax regulations. Taxpayers also have the confidence to obtain information regarding tax rights and obligations. The existence of regulations regarding tax sanctions gives taxpayers the confidence to comply with all tax regulations to avoid tax sanctions. If MSMEs as taxpayers have all these beliefs, taxpayers will fulfill their tax obligations.

CONCLUSION

This research aimed to assess the impact of tax knowledge, tax obligations, and tax sanctions on meeting tax responsibilities among Micro, Small, and Medium Enterprises (MSMEs) in Baktijaya Village, Depok City. The study utilized a sample of 100 respondents, and the findings revealed the acceptance of all hypotheses. Firstly, tax knowledge exhibited a positive influence on fulfilling MSME tax obligations, indicated by a regression coefficient of 0.196 with a significance value of $0.003 < 0.05$. Secondly, tax obligations demonstrated a positive effect on meeting MSME tax responsibilities, with a coefficient value of 0.536 and a significance value of $0.000 < 0.05$. Thirdly, tax sanctions were found to have a positive impact on the fulfillment of MSME tax obligations, reflected in a coefficient of 0.217 and a significance value of $0.000 < 0.05$. Lastly, the combined influence of tax knowledge, tax obligations, and tax sanctions on meeting MSME tax obligations was statistically significant, with a p-value of $0.000 < 0.05$.

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Journal of Social Science

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