

Factors Affecting MSMEs Taxpayer Compliance with Taxpayer Knowledge as Moderating Variables

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Abstract.

Taxes are the largest source of revenue in Indonesia. In recent years MSMEs have made a good contribution to the economy in Indonesia. This is the focus of the government to explore the potential for taxes contained in MSMEs. The purpose of this study is to determine the factors that influence taxpayers with tax knowledge as a moderator variable. There are four independent variables tested, namely the tax awareness factor, tax attitudes factor, rational attitude factor, and tax law factors, and the tax knowledge variable being the moderating variable. While the dependent variable is the MSME taxpayer. The sampling method used was a purposive sample with a sample size of 100 UMKM taxpayers. This research uses the Moderated Regression Analysis (MRA) equation model with the help of SPSS v.21. This research method is quantitative, namely searching for data primarily with the research object of MSME taxpayers who are registered in the SME cooperative trade service and industry in the city of Cimahi. Based on the partial research, the variables that have a significant effect are the awareness factor, the tax officer factor, and the rational factor, while the tax law factor does not have a significant effect. While tax knowledge is tested as a moderating variable, tax knowledge has an effect that affects tax awareness and reduces rational factors. Meanwhile, the tax officer and tax law variables have a moderating effect.

Keywords: *Individual taxpayer compliance, awareness factors, fiscal attitude factors, rational attitude factors, tax law factors, tax knowledge.*

I. INTRODUCTION

Taxes are closely related to development. Almost all over the world, both in developed and developing countries, place taxes as an important source to finance development in their countries [1]. Until now, in 2019, Indonesia's largest source of revenue came from the tax sector, amounting to 82.5% and the remaining 17.5% came from other sectors. This illustrates that taxes make a very large contribution to Indonesia's development [2]. In the last few years, Micro, Small and Medium Enterprises (MSMEs) have succeeded in transforming into a new source of economic growth in Indonesia. The contribution of MSMEs to Gross Domestic Product (GDP) was recorded at 61.41 percent. With this dominance, UMKM absorbs at least almost 97 percent of the total national workforce and has a proportion of 99 percent of the total business actors in Indonesia. Currently, one of the work focuses on the Ministry of Finance (Kemenkeu) is exploring the potential for MSME tax revenue [3]. The

deputy mayor of Cimahi Sudiarto said that the number of actors in the city of Cimahi reached 8,120 micro small and medium enterprises and 420 cooperatives. The value of capital turnover reaches hundreds of billions which is very large, this shows that the importance of business actors in the wheels of the economy in the city of Cimahi. It has been proven that SMEs can survive some economic crises that hit.

The MEA market, which has been in effect since December 2015, provides opportunities as well as challenges for SMEs. A positive attitude must be built by creating competitive products, quality, and competitive prices so that they can be marketed regionally to internationally [4]. In 2018 the government revised the final income tax for MSMEs from PP 46 of 2013 to Government Regulation No. 23 of 2018. In this regulation, initially MSME actors who had a turnover of below Rp 4.8 billion in one year were initially charged a rate of 1% of the total monthly turnover, currently the rate is down to 0.5%. With the issuance of PP No. 23/2018 is expected to be able to encourage MSME actors, both those who already have a TIN and those who do not yet have MSMEs, in order to fulfill and carry out their obligations better. Compared to the contribution of SMEs to tax revenue, there is an imbalance where the contribution of SMEs to tax revenue is very small, which is approximately 0.5% of total tax revenue. The imbalance in the contribution of SMEs is an indication that the level of compliance of SMEs in meeting tax obligations is still very low [5].

The main factor that affects income tax revenue is taxpayer compliance because compliance is a method used to measure individuals or entities in complying with tax rules [6]. Two factors that can affect taxpayer compliance, namely internal factors and external factors, internal factors are factors that come from oneself while external factors are factors that come from outside the taxpayer [7]. According to [8], these external and internal factors include several factors that affect tax compliance, namely: Tax Awareness Factors, Tax Officers Factors, Tax Law Factors, and Rational Attitude Factors and in his research it is proven that these four factors have a positive effect on taxpayer compliance. in fulfilling their obligations in paying taxes. Tax knowledge is a means of information that can be used by taxpayers as a basis for acting and making decisions and can be used as a strategy in carrying out their tax rights and obligations [9]. On this basis, the researcher is interested in conducting more in-depth research on the factors that influence SME taxpayer compliance with taxpayer knowledge as a moderating variable (a case study at the Cimahi City SME and Industrial Cooperative Trade Office).

II. LITERATURE REVIEW AND HYPOTHESES

Theory of Planned Behavior (TPB). In this study, researchers used the Theory of Planned Behavior (TPB) in predicting a person's behavior motivation. The theory of planned behavior (TPB) is a development of the theory of reasoned action (TRA) which is designed to relate to individual behaviors [10]. Theory of Planned Behavior (TPB) is one of the social psychology models most often used to predict behavior, and

Theory of Planned Behavior (TPB) is designed to predict and explain human behavior in a specific context. Theory of Planned Behavior (TPB) is the individual intention to carry out certain behaviors. The intention is assumed to capture the motivational factors that influence behavior, which indicate how strong a person's desire to try, or how much effort is put into carrying out a behavior. In general, the stronger the intention to do something, the more likely it is to achieve behavior [11].

Definition of UMKM Based on [12], MSMEs have the following criteria:

1. Micro-enterprises, namely productive businesses owned by individuals or individual-owned enterprises that meet the following criteria:
 - a. Have a net worth of not more than Rp. 50,000,000 (fifty million rupiahs) excluding land and buildings for business premises; or
 - b. Has an annual sales result of at most Rp. 300,000,000 (three hundred million rupiahs) the development of MSMEs has been so rapid lately, making this sector important in tax revenue.
2. Small Business, namely independent productive economic enterprises carried out by individuals or business entities that are not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, of a medium or large business that meets the criteria. namely:
 - a. Have a net worth of more than Rp.50,000,000.00 (fifty million rupiahs) up to a maximum of Rp. 500,000,000.00 (five hundred million rupiahs) excluding land and buildings for business premises; or
 - b. Have an annual sales revenue of more than Rp. 300,000,000.00 (three hundred million rupiahs) up to a maximum of Rp. 2,500,000,000.00 (two billion five hundred million rupiahs).
3. Medium Business, namely independent productive economic enterprises, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly with small businesses or large businesses that fulfill criteria:
 - a. Have a net worth of more than Rp. 500,000,000.00 (five hundred million rupiahs) up to a maximum of Rp. 10,000,000,000.00 (ten billion rupiahs), excluding land and buildings for business premises; or
 - b. Have annual sales of more than Rp. 2,500,000,000.00 (two billion and five hundred million rupiahs) up to a maximum of Rp. 50,000,000,000.00 (fifty billion rupiah).

Tax Awareness Factor. Consciousness is a state of knowing, understanding, and feeling [13]. The awareness of taxpayers according to [14] is a condition in which the taxpayer understands and implements taxation rules correctly and voluntarily. Taxes have an important function in nation-building. The importance of tax contributions in development has not been fully targeted by the Indonesian people, especially those who are capable. The Indonesian people's tax consciousness is still low and needs to be improved. Increasing tax awareness can be done through more

structured education so that the Indonesian people understand the functions and benefits of taxes in society and benefits for themselves [15]. The indicators of taxpayer awareness are Self-Encouragement, Community Trust and Rights and Obligations. Tax Officer Factors.

The main task of the Direktorat Jenderal Pajak as a tax officer in this particular case, which is very prominent following its function is to carry out guidance, research, supervision, and service concerning the fulfillment of tax obligations of the Taxpayer, following the provisions stipulated in the Taxation Law aTKFlicable [16]. Meanwhile, according to PMK No. 212 / PMK.01 / 2017 concerning the organization and work procedures of the Ministry of Finance, Unit Duties and Positions at the DJP Head Office, Sub-Organizations related to taxpayers, namely the Directorate of Counseling, Services and Public Relations. Tax Law Factors. Tax law is defined as the entirety of regulations covering the authority of the government to take one's wealth and hand it back to the public through the state treasury so that the tax law is a public law that regulates the relationship between the state and persons or legal entities that are obliged to pay taxes [17].

There are 4 indicators in tax law, namely [18]:

1. Equality
2. Certainty
3. Efficiency
4. Convenience

Rational Attitude Factors. Rational Attitude is the consideration of taxpayers towards finances if they do not fulfill their tax obligations and the risks that will arise if they pay or neglect their tax obligations [19]. In this study, the rational attitude factor was associated with the concept of compliance cost. Compliance costs are costs incurred by taxpayers to fulfill their tax obligations or compliance costs [20]. Compliance costs are divided into three types, namely:

a) Direct money cost

Payments to tax consultants, accountants, and round trip expenses to the post office and/or to the bank where the tax is deposited.

b) Time cost

Time used by taxpayers in fulfilling their tax obligations.

c) Psychic cost

Stress and various fears or anxieties due to tax evasion. This includes the anxiety and curiosity of taxpayers when they are waiting for the results of the examination or the results of filing an objection or aTKFeal. Taxpayer Knowledge Factor. Tax knowledge is the process by which a taxpayer or a group of taxpayers tries to change human behavior through teaching and training. The public can gain knowledge of tax regulations through formal and informal education which will have a positive impact on the awareness of taxpayers to pay taxes [21]. The indicators of tax knowledge are (1) Fundamentals of taxation (2) Tax function (3) types of taxes (4)

Principles of tax collection (5) Law on taxation procedures (6) Knowledge of tax sanctions (7) Experience [22]. Taxpayer compliance Taxpayer compliance is a condition in which the taxpayer fulfills all tax obligations and carries out tax obligations and exercises his tax rights [23]. Meanwhile, according to the regulation of the [24] concerning procedures for determining taxpayers with certain criteria in the framework of the preliminary refund of article 1 tax overpayment, what is meant by compliant taxpayers is taxpayers who meet the following requirements:

- a. Be on time in submitting the Tax Return;
- b. Do not have tax arrears for all types of taxes, except tax arrears that have obtained a license to pay taxes in installments or postpone;
- c. Financial Statements audited by a Public Accountant or government financial supervisory institution with an unqualified opinion for 3 (three) consecutive years; and
- d. Never been convicted of committing a criminal offense in the field of taxation based on a court decision that has permanent legal force for the last 5 (five) years.

Tax compliance has 2 types of compliance, namely:

- a. Formal Compliance

Formal compliance is a condition in which a taxpayer fulfills his tax obligations formally following the provisions of the taxation law. For example: submitting it to the Tax Office before the predetermined time limit.

- b. Material Compliance

Material compliance is a condition where the taxpayer substantially/substantially fulfills all material tax provisions, namely following the content and spirit of the tax law. For example, taxpayers who fill in honestly, well, and correctly the SPT following the provisions of the law [25]. Framework. Increasing state revenue through the tax sector is one of the main programs of the Direktorat Jenderal Pajak (DJP). To achieve this target, it requires a high level of tax compliance from taxpayers. As an institution, DJP has also implemented some steps to encourage taxpayer compliance. In recent years, DJP has made many changes to improve service quality. The aim is to make it easier for taxpayers to complete their tax obligations while at the same time improving the tax administration system in Indonesia [26]. According to [27], The small, micro and medium enterprises (SMEs) sector have an important role in maintaining the local economic activities of SMEs with all their characteristics being able to provide many choices of economic activities that are urgently needed by producers, consumers and the government.

Economic interactions among economic market players can provide wider space to increase added value to the economy. This is supported by research conducted by [28] which states that small and medium enterprises (SMEs) are an economic sector that has a large enough role in the national economy. The Direktorat Jenderal Pajak states that the implementation of the tax amnesty in 2016 is expected to be able to strengthen the expansion of the tax base and at the same time be able to improve tax compliance in the future [29]. In his research, [30], the main key to the

success of tax compliance is the compliance itself. Meanwhile, according to [31], the quality of public government performance plays a very important role in increasing the compliance attitude for taxpayers. Based on research conducted by [32], two main factors are the main keys in taxpayer compliance, namely internal factors, and external factors. These factors are in line with research conducted by [33]. These factors are described in more detail by research conducted by [34]: tax awareness factors, tax officer factors, tax law factors, and rational attitude factors. In the research conducted by [35], all of these variables have a positive effect on tax compliance. According to [36], in creating tax awareness will be more effective through a psychological approach rather than examination and witnesses.

In research conducted by [37], that tax awareness has a positive effect on taxpayer compliance. The results of this study are consistent with research conducted by [38], but contrary to research conducted by [39] that taxpayer awareness does not affect taxpayer compliance. According to [40] the attitude of the tax authorities can be interpreted as the way the tax officer helps taxpayers in fulfilling their tax obligations will greatly affect the attitude of taxpayers, this is in accordance with their research where the attitude of the tax authorities has a positive and significant effect on taxpayer compliance. Meanwhile, according to [41] in addition to taxpayer compliance factors are influenced by various factors such as individual characteristics, taxation systems, tax administration, one of which affects the level of taxpayer compliance is the economic and political situation, where law enforcement in a country can also affect taxpayer attitude. According to [42], knowledge of taxation plays an important role in influencing the attitude of taxpayers towards a fair taxation system.

If the quality of understanding taxation is getting better, it will provide an attitude of fulfilling obligations well through the existence of a tax system of a country that is considered fair. With a better understanding, the way of thinking and rational attitude of taxpayers will also be better. Based on the description above, the hypotheses in this study are: (1) Taxpayer awareness affects MSME taxpayer compliance in the city of Cimahi. (2) Tax officers affect the compliance of taxpayers of UMKM people in Cimahi city. (3) The rational attitude affects the compliance of the taxpayers of the UMKM people in Cimahi city. (4) The tax law affects the compliance of the taxpayers of the UMKM people in the city of Cimahi. (5) Tax knowledge affects moderating the taxpayer awareness factor of SME taxpayer compliance in Cimahi city. (6) Knowledge of tax has an effect of moderating the tax officer factor on taxpayer compliance of MSMEs in the city of Cimahi. (7) Tax knowledge affects moderating the rational attitude factor towards taxpayer compliance of MSMEs in the city of Cimahi. (8) Knowledge of tax has an effect of moderating tax law factors on taxpayer compliance of MSMEs in the city of Cimahi.

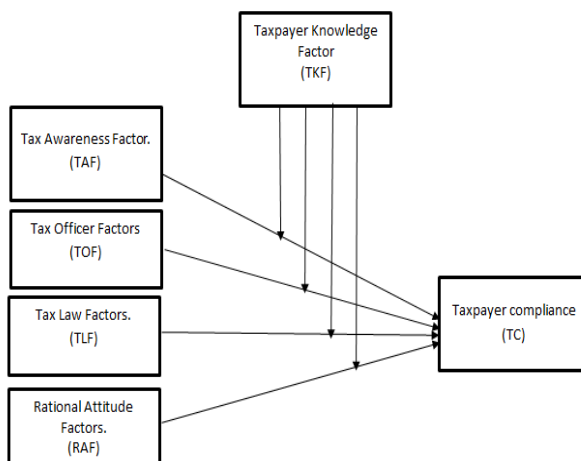


Fig 1. Research Hypothesis

III. METHODS

This study uses a quantitative approach and the type of research is descriptive associative. The population in this study were all Micro, Small and Medium Enterprises (MSMEs) in the city of Cimahi. The population will be sampled using the Slovin formula totaling 100 samples. The independent variables to be studied are the Tax Awareness Factor (TAF), Tax Officer Factor (TOF), Rational Attitude Factor (RAF), Tax Law Factor (TLF) and Taxpayer Compliance (TC) as the dependent variable, while Tax Knowledge Faktor (TKF) as moderator variable. Analysis of the data used using classical assumptions consisting of data normality test and heteroscedasticity test; regression testing using multiple linear regression analysis; analysis of determination and hypothesis testing partially and simultaneously and the last draw conclusions.

IV. RESULT AND DISCUSSION

Partial Hypothesis Testing (t test) The results of t test statistical calculations on partial hypothesis testing are presented in table 1 below.

Table 1. Partial Test Results (t test)

Coefficients ^a					
		Unstandardized Coefficients			
Model		B	Std. Error	t	Sig.
1	(Constant)	2.979	2.019	1.475	.143
	X1 Tax Awareness Factor	.224	.074	3.028	.003
	X2 Tax Officer Factors	.155	.067	2.303	.023
	X3 Rational Attitude Factors.	.136	.039	3.450	.001
	X4 Tax Law Factors.	.149	.084	1.782	.078

a. Dependent Variable: Y = Taxpayer compliance

Determination of the test results (acceptance/rejection of H_0) is done by comparing t count with t table. From the t table, the t table value for $\alpha = 0.05$ and degrees of freedom (db) = $100-4-1 = 95$ on the two-party test is 1.985.

1. The Effect of Tax Paying Awareness on SME Taxpayer Compliance

Hypothesis testing is used to determine the effect of Tax Paying Awareness on SME Taxpayer Compliance. The t-test statistical calculation results obtained from the regression coefficient table of 3.028 with a significance value of 0.003. The value of $t = 3.028$ is greater than the t table value of 1.985 ($3.028 > 1.985$), so the results of the H_0 test are rejected. The test significance value of 0.003 is smaller than 0.05, so the test is significant. So it can be concluded that Tax Paying Awareness affects SME Taxpayer Compliance in Cimahi City.

2. The Influence of Tax Officer Factors on UMKM Taxpayer Compliance

Hypothesis testing is used to determine the effect of Tax Officer Factors on SME Taxpayer Compliance. The t-test statistical calculation results obtained from the regression coefficient table of 2.303 with a significance value of 0.023. The t-count value = 2.303 is greater than the t-table value of 1.985 ($2.303 > 1.985$), so the results of the H_0 test are rejected. The test significance value of 0.023 is smaller than 0.05, so the test is significant. So it can be concluded that the Tax Officer Factor has an effect on SME Taxpayer Compliance in the city of Cimahi.

3. The Influence of Rational Attitudes on SME Taxpayer Compliance

Hypothesis testing is used to determine the effect of rational attitudes on SME taxpayer compliance. The t-test statistical calculation results obtained from the regression coefficient table of 3,450 with a significance value of 0.001. The value of $t = 3,450$ is greater than the positive value of t table of 1,985 ($3,450 > 1,985$), so the results of the H_0 test are rejected. The test significance value of 0.001 is smaller than 0.05, so the test is significant. So it can be concluded that a rational attitude affects SME taxpayer compliance in Cimahi city.

4. The Influence of Tax Law Factors on UMKM Taxpayer Compliance

Hypothesis testing is used to determine the effect of tax law factors on SME taxpayer compliance. The t-test statistical calculation results obtained from the regression coefficient table of 1.782 with a significance value of 0.078. The value of $t = 1.782$ is smaller than the t table of 1.985 ($1.782 < 1.985$), so the results of the H_0 test are accepted. The significance value of test 0.078 is greater than 0.05, so the test is not significant. So it is concluded that the Tax Law Factor has no significant effect on SME Taxpayer Compliance in the city of Cimahi.

5. Results of the Coefficient of Determination (R^2)

The coefficient of determination measures how far the model can explain the variation in the independent variable. The results of the coefficient of determination for the effect of Tax Paying Awareness, Tax Officer Factors, Rational Attitudes, and Tax Law Factors on MSME Taxpayer Compliance based on calculations with the help of SPSS 21 are obtained as follows:

Table 2.The coefficient of determination of X against Y

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715 ^a	.512	.491	3.10623
a. Predictors: (Constant), X4 Tax Law Factors., X2 Tax Officer Factors, X1 Tax Awareness Factor, X3 Rational Attitude Factors.				
b. Dependent Variable: Y Taxpayer compliance				

From the calculation results, the correlation between the relationship between Tax Paying Awareness, Tax Officer Factors, Rational Attitude, and Tax Law Factors together with SME Taxpayer Compliance is 0.715 and is included in the strong category. So it can be said that there is a close relationship between Tax Paying Awareness, Tax Officer Factors, Rational Attitude, and Tax Law Factors with SME Taxpayer Compliance in Cimahi City. Obtained R square value of 0.512. So the influence of Tax Paying Awareness, Tax Officer Factors, Rational Attitudes, and Tax Law Factors on SME Taxpayer Compliance is 51.2% and the rest is $100\% - 51.2\% = 48.8\%$ influenced by other factors that are not observed. in this research. The amount of influence contributed by each independent variable to the dependent variable can be calculated by multiplying the beta value by the zero-order value. Beta is the standardized regression coefficient, while zero order is the correlation of each independent variable with the dependent variable. The results of calculating the beta value and zero-order value using SPSS 21 software are obtained as follows:

Table 3.Partial Determination Coefficient

Coefficients ^a					
Model		Standardized Coefficients Beta	Correlations		
			Zero-order	Partial	Part
1	(Constant)				
	X1 Tax Awareness Factor	.265	.558	.297	.217
	X2 Tax Officer Factors	.180	.419	.230	.165
	X3 Rational Attitude Factors.	.342	.641	.334	.247
	X4 Tax Law Factors.	.149	.459	.180	.128
a. Dependent Variable: Y Taxpayer compliance					

Based on the results of the beta value with the zero-order value in table 3 the following calculations are obtained: The Effect of Tax Paying Awareness (X1) on SME Taxpayer Compliance = $0.265 \times 0.558 = 0.148$. So the Awareness of Paying Taxes contributes (influence) of 14.8% to SME Taxpayer Compliance. The Influence of Tax Officer Factors (X2) on SME Taxpayer Compliance = $0.180 \times 0.419 = 0.076$. So the Tax Officer Factor contributes (influence) of 7.6% to SME Taxpayer Compliance. The influence of rational attitude (X3) on SME taxpayer compliance = $0.342 \times 0.641 = 0.219$. So a rational attitude contributes (influence) of 21.9% to SME Taxpayer Compliance. The Influence of Tax Law Factors (X4) on SME Taxpayer Compliance =

0.149 x 0.459 = 0.069. So the Tax Law Factor contributes (influence) of 6.9% to SME Taxpayer Compliance.

Moderating Regression Analysis (MRA).

To explain the moderating effect of Tax Knowledge on the influence of Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Legal Factors on SME Taxpayer Compliance, a moderating regression analysis (MRA) was carried out. The results of calculations using SPSS 21 software were obtained as follows:

Table 4. Moderating Regression Analysis (MRA)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.437	1.903		1.806	.074
X1 Tax Awareness Factor	.245	.070	.291	3.521	.001
X2 Tax Officer Factors	.159	.063	.185	2.522	.013
X3 Rational Attitude Factors.	.122	.037	.309	3.324	.001
X4 Tax Law Factors.	.138	.078	.138	1.756	.082
TAF.TKF	1.002	.400	.191	2.505	.014
TOF.TKF	.159	.249	.047	.638	.525
TLF.TKF	-1.476	.400	-.328	-3.690	.000
RAF.TKF	.074	.329	.017	.225	.822

a. Dependent Variable: Y Taxpayer compliance

Based on the results of calculations in table 4 the moderating regression equation (MRA) is obtained as follows:

$$TC = 3.437 + 0.245 TAF + 0.159 TOF + 0.122 TLF + 0.138 RAF + 1.002 TAF.TKF + 0.159 TOF.TKF - 1.476 TLF.TKF + 0.074 RAF.TKF$$

Information

- TC : UMKM Taxpayer Compliance
- TAF : Taxpayer Awareness Factors
- TOF : Tax Officer Factors
- TLF : Factors of Rational Attitudes
- RAF : Tax Law Factors
- TAF.TKF : Interaction of Taxpayer Awareness Factors with Tax Knowledge
- TOF.TKF : The Interaction of Tax Officer Factors with Tax Knowledge
- TLF.TKF: The Interaction of Rational Attitude Factors with Tax Knowledge
- RAF.TKF : Interaction of Tax Law Factors with Tax Knowledge

Based on the results of the moderating regression equation (MRA) it can be interpreted as follows: For the Taxpayer Awareness Factor (TAF) β1 has a positive regression coefficient value of 0.245. This shows that the Taxpayer Awareness Factor (TAF) has a unidirectional relationship to MSME Taxpayer Compliance. The Taxpayer Awareness Factor (TAF) which is getting bigger (increasing) will be followed by an

increase in SME Taxpayer Compliance. The Tax Officer Factor (TOF) (β_2) has a positive regression coefficient value of 0.159. This shows that the Tax Officer Factor (TOF) has a unidirectional relationship with SME Taxpayer Compliance.

The Tax Officer (TOF) factor that is getting better (increasing) will be followed by an increase in SME Taxpayer Compliance. The Rational Attitude Factor (TLF) (β_3) has a positive regression coefficient value of 0.122. This shows that the Rational Attitude Factor (TLF) has a unidirectional relationship with MSME Taxpayer Compliance. The Rational Attitude Factor (TLF) which is getting bigger (increasing) will be followed by an increase in SME Taxpayer Compliance. The Tax Law Factor (RAF) (β_4) has a positive regression coefficient value of 0.138. This shows that the Tax Law Factor (RAF) has a unidirectional relationship with MSME Taxpayer Compliance. The Tax Law Factor (RAF) which is getting bigger (increasing) will be followed by an increase in SME Taxpayer Compliance.

- For the interaction between Taxpayer Awareness Factors and Tax Knowledge (TAF.TKF), the regression coefficient is positive at 1.002. This shows that Tax Knowledge strengthens (positive moderates) the influence/relationship of the Taxpayer Awareness Factor (TAF) on SME Taxpayer Compliance. The existence of better tax knowledge will increase the influence of Taxpayer Awareness on SME Taxpayer Compliance.

- For the interaction between the Tax Officer and Tax Knowledge (TOF.TKF) factor, the regression coefficient is positive at 0.159. This shows that Tax Knowledge strengthens (positively moderates) the influence/relationship of the Tax Officer Factor (TOF) on SME Taxpayer Compliance. The existence of better tax knowledge will increase the influence of Taxpayer Awareness on SME Taxpayer Compliance.

- For the interaction between the Rational Attitude Factor and Tax Knowledge (TLF.TKF) has a negative regression coefficient value of -1.476. This shows that Tax Knowledge moderates NEGATIVE (does not strengthen) the influence/relationship of the Rational Attitude Factor (TLF) on SME Taxpayer Compliance. The existence of better tax knowledge will reduce the influence of the Rational Attitude Factor on SME Taxpayer Compliance.

For the interaction between the Tax Law Factor and Tax Knowledge (RAF.TKF), the regression coefficient is positive at 0.074. This shows that Tax Knowledge strengthens (positively moderates) the influence/relationship of the Tax Law Factor (RAF) on SME Taxpayer Compliance. The existence of better tax knowledge will increase the influence of the Tax Law Factor on SME Taxpayer Compliance.

MRA Model Coefficient of Determination.

The coefficient of determination shows the amount of contribution or influence the independent variable has on the dependent variable. This value is expressed as a percentage. In this study, it shows the contribution made by Intellectual capital (IC) to

financial performance as moderated by Islamic Work Ethics. The results of calculations using SPSS 21 software were obtained as follows:

Table 5. Coefficient of Determination of MRA Model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.770 ^a	.592	.556	2.90006
a. Predictors: (Constant), RAF.TKF, X2 Faktor Petugas Pajak, TAF.TKF, TOF.TKF, X4 Faktor Hukum Pajak, X1 Kesadaran Membayar Pajak, TLF.TKF, X3 Sikap rasional				

Based on table, information is obtained that the R Square value is 0.592. These results indicate that simultaneously the Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Law Factors moderated by tax knowledge contributed 59.2% to the SME Taxpayer Compliance.

MRA Model Testing (Test F)

To prove whether the MRA registration model Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Law Factors which are moderated tax knowledge have an effect on SME Taxpayer Compliance, simultaneous hypothesis testing is carried out.

The formula for the simultaneous hypothesis being tested is as follows:

H0: $\beta_1, \dots, \beta_8 = 0$ Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Law Factors which are moderated tax knowledge do not affect SME Taxpayer Compliance.

H1: $\beta_1, \dots, \beta_8 \neq 0$ Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Law Factors moderated by tax knowledge affect SME Taxpayer Compliance.

The results of calculations using SPSS 21 software, obtained the results of simultaneous hypothesis testing as follows:

Table 6. MRA Simultaneous Hypothesis Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1111.570	8	138.946	16.521	.000 ^b
	Residual	765.340	91	8.410		
	Total	1876.910	99			
a. Dependent Variable: Y Kepatuhan Wajib Pajak UMKM						
b. Predictors: (Constant), RAF.TKF, X2 Faktor Petugas Pajak, TAF.TKF, TOF.TKF, X4 Faktor Hukum Pajak, X1 Kesadaran Membayar Pajak, TLF.TKF, X3 Sikap rasional						

Based on the simultaneous hypothesis test results, it is known that the Fount value obtained is 16.521 with a significant value of 0.000. From table F, it is obtained that the value of Fable with $db_1 = 8$ and $db_2 = 100-8-1 = 91$ is 2.042. The statistical results obtained show that F_{hit} 16.521 is greater than F_{table} at 2.042 and a significance value (p-value) is 0.000 when compared with $\alpha = 0.05$, so the significance value (p-value) is smaller than $\alpha = 0.05$. From these two comparisons, it can be concluded that

H0 is rejected at the level of $\alpha = 0.05$. So it can be concluded that the regression model is significant, namely the Taxpayer Awareness Factors, Tax Officer Factors, Rational Attitude Factors, and Tax Law Factors which are moderated tax knowledge affect SME Taxpayer Compliance.

Hypothesis Testing (t test).

The results of the statistical calculation of the test on hypothesis testing (t test) are presented in table

Table 7. Results of the partial test (t test) MRA Regression Model

Model	Coefficients ^a			
	Unstandardized Coefficients B	Std. Error	t	Sig.
1 (Constant)	3.437	1.903	1.806	.074
X1 Tax Awareness Factor	.245	.070	3.521	.001
X2 Tax Officer Factors	.159	.063	2.522	.013
X3 Rational Attitude Factors.	.122	.037	3.324	.001
X4 Tax Law Factors.	.138	.078	1.756	.082
TAF.TKF	1.002	.400	2.505	.014
TOF.TKF	.159	.249	.638	.525
TLF.TKF	-1.476	.400	-3.690	.000
RAF.TKF	.074	.329	.225	.822

a. Dependent Variable: Y Taxpayer compliance

Determination of the test results (acceptance/rejection of H0) is done by comparing t count with t table. From the t table, the t table value for $\alpha = 0.05$ and degrees of freedom (db) = 100-8-1 = 91 on the two-party test is 1.986.

1. Influence of moderated Tax Paying Awareness of Tax Knowledge on SME Taxpayer Compliance

Based on the results of the MRA regression calculation, the regression coefficient value for the Interaction of Tax Paying Awareness and Tax Knowledge (TAF.TKF) (β_5) is 1.002. The regression coefficient is positive, indicating that tax knowledge strengthens the relationship/influence of Tax Paying Awareness (TAF) on SME Taxpayer Compliance. The t-test statistical value calculation results were obtained from the TAF.TKF regression coefficient table of 2.505 with a significance value of 0.014. Based on the calculation of the count value of the interaction of Tax Paying Awareness and Tax Knowledge (TAF.TKF), the value obtained is greater than the table value, namely, count = 2.505 > 1.986. Following the criteria for testing the hypothesis that H0 is rejected. Also, a significance value of 0.014 < 0.05 is obtained, which means that the test is significant at the level of error ($\alpha = 5\%$). So that the conclusion obtained is that partially tax knowledge provides a moderating effect which means strengthening the influence of Tax Paying Awareness on SME Taxpayer Compliance.

2. The Influence of Tax Officer Factors which are moderated Tax Knowledge on SME Taxpayer Compliance

Based on the results of the MRA regression calculation, the regression coefficient value for the Interaction of the Tax Officer with Tax Knowledge (TOF.TKF) (β_6) is 0.159. The regression coefficient is positive, indicating that tax knowledge strengthens the relationship/influence of the Tax Officer Factor (TOF) on SME Taxpayer Compliance. Obtained the results of the calculation of the t-test statistical value from the TOF.TKF regression coefficient table of 0.638 with a significance value of 0.525. Based on the calculation of the t-count value of the Tax Officer Factor Interaction with Tax Knowledge (TOF.TKF) obtained is smaller than the t-table value, namely, count = 0.638 < 1.986. By the criteria for testing the hypothesis that H_0 is accepted (not rejected). Also, a significance value of 0.525 > 0.05 is obtained, which means that the test is not significant at the level of error ($\alpha = 5\%$). Tax knowledge does not provide a meaningful moderating effect in strengthening the influence of the Tax Officer Factor on SME Taxpayer Compliance.

3. The Influence of Rational Attitude Factors moderated by Tax knowledge on SME Taxpayer Compliance

Based on the results of the MRA regression calculation, the regression coefficient value for the Interaction of Rational Attitude Factors with Tax Knowledge (TLF.TKF) (β_5) is -1.476. The regression coefficient is negative, indicating that tax knowledge weakens the relationship/influence of the Rational Attitude Factor (TLF) on SME Taxpayer Compliance. The t-test statistical value calculation results are obtained from the table of the regression coefficient of TLF.TKF of -3.690 with a significance value of 0.000. Based on the calculation of the absolute value of the count of the Interaction of Rational Attitude Factors with Tax Knowledge (TLF.TKF), the value obtained is greater than the t-table value, namely, count = 3,690 > 1,986. By the criteria for testing the hypothesis that H_0 is rejected. Also, it is obtained a significance value of 0.000 < 0.05, which means that the test is significant at the error level ($\alpha = 5\%$). Tax knowledge provides a moderating effect which means weakening/reducing the influence of Rational Attitude Factors on SME Taxpayer Compliance.

4. The Influence of Tax Law Factors moderated by Tax knowledge on MSME Taxpayer Compliance

Based on the results of the MRA regression calculation, the regression coefficient value for the interaction of tax law factors with tax knowledge (RAF.TKF) (β_6) is 0.074. The regression coefficient is positive, indicating that tax knowledge strengthens the relationship/influence of the Tax Law Factor (RAF) on SME Taxpayer Compliance. The t-test statistical value calculation results were obtained from the table of the RAF.TKF regression coefficient of 0.225 with a significance value of 0.822. Based on the calculation of the t value of the interaction between the Tax Law Factors and Tax Knowledge (RAF.TKF), the value obtained is smaller than the table value,

namely, $\text{count} = 0.225 < 1.986$. By the criteria for testing the hypothesis that H_0 is accepted (not rejected). Also, it is obtained a significance value of $0.822 > 0.05$, which means that the test is not significant at the error level ($\alpha = 5\%$). So that the conclusion obtained is that partially Tax knowledge does not provide a moderating effect which means it strengthens the influence of the Tax Law Factors on SME Taxpayer Compliance.

DISCUSSION OF FACTORS AFFECTING MSME TAXPAYER COMPLIANCE WITH TAXPAYER KNOWLEDGE AS MODERATING VARIABLE

Based on partial statistics, the tax awareness factor and tax factors have a significant effect on MSME taxpayer compliance in Cimahi City, the tax attitude factor has a significant effect on MSME tax compliance in Cimahi City, while tax factors and effects have no significant effect on MSME taxpayer compliance in Cimahi City. MSME tax compliance in Cimahi City. This study contradicts the research conducted by [43], where in their research it is explained that the factors of tax awareness, the attitude of the tax authorities, tax law, and rational attitudes are proven to be positive towards taxpayer compliance. Based on a statistical test partially knowledge of taxation provides a moderating effect that affects the effect of awareness of paying taxes on MSME taxpayer compliance. Partially, knowledge of taxation has no effect on influencing the effect of taxation and taxation regulations on MSME taxpayer compliance, this is in line with research conducted by [44].

Where based on the results of his research the most influential thing in taxpayer compliance is taxpayer compliance. economic factors of taxpayers and research conducted by [45], explains that the financial condition of SMEs greatly affects taxpayer compliance. In addition, since the Directorate General of Taxes has modernized employees in the field of taxation, this aims to reduce direct contact between DGT employees and taxpayers [46]. While partially, knowledge of taxation has a moderating effect, which means it weakens/reduces the influence of rational attitude factors on MSME taxpayer compliance. This is because the most important factor that makes taxpayers prefer tax avoidance over tax avoidance is because tax avoidance requires broad and competent insight and knowledge in their field where they know all the ins and outs of laws and regulations regarding taxes so they can find the loopholes. that can be penetrated to reduce prohibited taxes without existing regulations [47].

V. CONCLUSION

Based on the results and discussion described, it can be concluded as follows:

1. Partially the tax awareness factor has a significant effect on tax compliance of MSMEs in Cimahi City

2. Partially the tax officer factor has a significant effect on tax compliance of MSMEs in Cimahi City.
3. Partially the tax rational attitude factor has a significant effect on tax compliance of MSMEs in Cimahi City
4. Partially tax law factors do not have a significant effect on individual tax compliance at the DJP Regional Office of West Java 1.
5. Partially Tax knowledge provides a moderating effect which means strengthening the effect of Tax Paying Awareness on SME Taxpayer Compliance.
6. Partially, tax knowledge does not provide a significant moderating effect in strengthening the influence of tax officers on SME taxpayer compliance.
7. Partially Tax knowledge provides a moderating effect which means that it weakens/reduces the influence of Rational Attitude Factors on SME Taxpayer Compliance.
8. Partially, tax knowledge does not provide a moderating effect, which means it strengthens the influence of the Tax Law Factor on SME Taxpayer Compliance.

Based on the conclusions, the researchers provide the following suggestions:

To maximize MSME taxpayer compliance, socialization related to tax awareness is needed as well as socialization about tax functions that can be done directly or on social media. Also, the development of tax technology also affects taxpayer compliance. It is hoped that tax technology will continue to develop and adapt to the latest developments. For further researchers, it is hoped that they will be able to expand the population or sample so that it can increase the level of confidence in the research results. For respondents, it is hoped that the next researchers if they want to examine the compliance of MSMEs, they are expected to conduct qualitative research so that they can see MSMEs in-depth perspectives on taxes.

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