



# Factors Affecting the Performance of Tax Authorities with Tax Compliance as a Moderating Variable: An Empirical Study on Small and Medium Enterprises in West Jakarta

Waluyo\*

Universitas Mercu Buana, Jl. Meruya Selatan, RT.4/RW.1, Joglo, Kec. Kembangan, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta, Indonesia  
\*waluyooo1978@gmail.com

## CITATION:

Waluyo. (2024). Factors Affecting the Performance of Tax Authorities with Tax Compliance as a Moderating Variable: An Empirical Study on Small and Medium Enterprises in West Jakarta. *JIA (Jurnal Ilmiah Akuntansi)*, 9 (1), 99-112.

## ARTICLE HISTORY:

### Received:

July 16, 2023

### Revised:

June 9, 2024

### Accepted:

June 29, 2024

**DOI:** 10.23887/jia.v9i1.66006

## Abstract

Achieving tax revenue targets is a significant concern for the government. A lack of taxpayer knowledge about their tax obligations, coupled with frequently changing and complex tax regulations, leads to taxpayer negligence and non-compliance, ultimately impacting tax revenues. This quantitative research examines the factors affecting the performance of tax authorities, with a focus on tax compliance as a moderating variable, specifically among small and medium enterprises (SMEs) in West Jakarta. Data were collected using a questionnaire distributed to 100 SME actors in the area. The study's results indicate that tax knowledge does not significantly impact the performance of tax authorities. In contrast, tax complexity and tax compliance do significantly influence tax authority performance. Additionally, tax compliance does not strengthen the relationship between tax knowledge and tax complexity on the performance of tax authorities. These findings suggest that to improve tax authority performance and increase tax revenues, efforts should focus on simplifying tax regulations and enhancing tax compliance rather than solely increasing tax knowledge among taxpayers. This research provides valuable insights for policymakers and tax administrators aiming to optimize tax authority performance and compliance among SMEs.

**Keywords:** tax knowledge; tax complexity; tax authority performance; tax compliance

## INTRODUCTION

The tax authorities in Indonesia certainly have a very important role in mitigating the impact of the economic crisis that occurred during the

COVID-19 pandemic. Starting from 2019, Indonesian tax revenues have faced challenges. Based on data from the Directorate General of Financial Balance (DJPK), the realization of tax

collection in Indonesia reached IDR 1,332.1 trillion or 84.4% of the 2019 APBN target of IDR 1,577.6 trillion (djpk.kemenkeu.go.id). Then, when the pandemic occurred, according to a report from Sri Mulyani as Minister of Finance of the Republic of Indonesia in the 2020 APBN Press Conference, she stated that "*Tax revenues in 2020 decreased by 19.7% compared to 2019, namely in 2020 it was IDR. 1.070 trillion compared to 2019 of Rp. 1,332.7 trillion*". She also stated that "*All sectors without exception are experiencing pressure due to Covid*". Various government efforts to increase economic growth and ease the burden on taxpayers, namely with tax incentive policies (Marlinah, 2021).

The performance carried out by the tax authority to help individuals, the business world and the economy has certainly produced quite good results. Based on data from the Directorate General of Taxes (DJP), the net amount of tax revenue was IDR 1,231.87 trillion or this amount is equal to 100.19% of the target mandated in the APBN for Fiscal Year 2021, namely IDR 1,229.6 trillion (tax.go.id, 2019). On the tax ratio side, of course there has also been an increase from 2020 to 2021, although it experienced a decline from 2019 to 2020. Based on data from the DJP, the tax ratio in 2019 was 9.76%, then

decreased in 2020 by 8.33% and experienced an increase in 2021 of 9.11% (pajak.go.id), in line with fiscal policies related to tax incentives. Of course, this fiscal policy is able to influence the Tax Ratio and will also have an impact on the potential for Tax Revenue (Akbar, 2020; Septiani, 2022).

However, in practice, not all taxpayers realize the importance of paying taxes. Based on data from the DJP, the compliance level from 2019 to 2021 respectively was 73.06%, 77.63% and 84.07% (pajak.go.id). Although the level of compliance has increased over the past 3 years, the level of tax awareness inclusion for taxpayers is still low (Hardika, 2021). This is inseparable from tax regulations. The more complex regulations or tax policies make it difficult for taxpayers to understand the rights and obligations of taxpayers (Agustin & Djunaidy, 2022). Taxpayers are expected to be able to increase the tax compliance.

Various ways to increase taxpayer compliance such as knowledge through the tax authorities or various media such as television media, print media, online media, and others (Ainiyah & Febriani, 2023). Tax education can be done by way of socialization and through education, both formal and non-formal

(Meidiyustiani, Qodariah, & Sari, 2022). The socialization or education is expected that taxpayers understand their tax obligations and are able to increase awareness of taxpayers in carrying out their tax obligations, as well as have an impact on the level of tax compliance and can improve the performance of tax authorities (Stevanny & Prayudi, 2021).

Tax knowledge is tax information that can be used by taxpayers as a basis for action, making decisions and directions or strategies in implementing their tax rights and obligations (Permana & Putri, 2023). The knowledge possessed by taxpayers is not only about understanding the rules, but with many tax policies or regulations can also encourage the high complexity of taxpayers (Kusuma, 2021). Tax Complexity is defined as tax information that is quite complex, so it is interpreted that tax regulations or policies are considered quite complicated to understand (Hidayat, 2022). Tax Complexity has an impact on the difficulty of taxpayers in carrying out their tax obligations (Adeline & Karina, 2022; Dimetho, Salsabila, & Izaak, 2023). Tax complexity can affect tax compliance behavior.

Research on tax authority performance with a focus on SMEs is

still limited. Novelty in this study, namely measuring tax authority performance by placing tax compliance as a moderating variable. Tax compliance as a moderating variable was also used in research conducted by Leviana (2022), this is because when tax compliance is high, the positive impact of good tax law enforcement and high-quality services will likely be more pronounced. This is because compliant taxpayers are more responsive to these factors, resulting in better performance results. Conversely, if tax compliance is low, strong law enforcement and good service delivery may not result in the same performance improvements. Non-compliant taxpayers are less affected by these efforts, reducing their impact. Based on the background issue, the problem of this study can be formulated into a question as follows, whether the tax knowledge factor, tax complexity factor affects tax authority performance with tax compliance as a moderating variable.

## **LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

### **Goal Setting Theory**

Goal Setting Theory proposed by Edwin Locke (1968), states that the desired behavior of an individual can be achieved if the individual's goals

are clearly stated. This theory has been developed based on the results of various empirical studies which explain that user behavior is directly related to the goal to pursue with the content of the object of action and efforts to achieve the goal. Goal Setting Theory is used to analyze individual behavior. Each individual can achieve what he wants if the goals are clearly stated and various empirical studies show that user behavior is directly related to the goals to be achieved (Tosi et al., 1991).

Of course, the application of Goal Setting Theory in the context of tax inclusion and tax awareness can certainly help increase taxpayer compliance and involvement. The tax awareness inclusion program is an attempt by the tax authority to increase tax awareness. Tax awareness is tax conscious behavior and a willingness to do something to fulfill tax obligations. On the other hand, applying Goal Setting Theory to tax inclusion and tax awareness, tax authorities can create focused, measurable and motivating goals that lead to increased participation and understanding of taxpayers. This approach ensures a more inclusive and informed taxpayer base, ultimately improving tax compliance and overall revenue collection.

### **Tax Knowledge**

Tax knowledge is an important element in the voluntary tax compliance system (Kassipilai, 2000), especially in determining the appropriate tax obligations (Palil, 2005; Saad et al., 2003). Tax knowledge is the ability possessed by taxpayers in carrying out their rights and obligations. Taxpayers who have good tax knowledge are able to calculate the tax payable accurately, and complete reporting (Khusnul and Prastiwi, 2019). Studies in Malaysia (Loo, 2006; Loo et al., 2008; 2009) reveal that tax knowledge is the most important element in determining how taxpayers behave using the self-assessment system. Other research (Kasipillai & Jabbar, 2003; Kirchler et al., 2006) showing that having tax knowledge will result in higher levels of compliance provides empirical support for this. Therefore, the absence of tax knowledge can cause taxpayers to act non-compliantly. The more the taxpayer understands the tax knowledge of tax regulations, the higher the compliance by the taxpayer.

One of the things that can affect the level of taxpayer compliance is the knowledge of the taxpayer himself regarding his obligation to pay taxes (Loo, 2006). Likewise, a less complex tax system will also encourage tax

compliance (Cox & Eger III, 2006) and (Richardson & Sawyer, 2001).

Based on the explanation above, the hypotheses that can be developed in this research are:

H1: Tax knowledge has an effect on the performance of the tax authorities

### **Tax Complexity**

Tax Complexity is a condition where taxpayers find it difficult to understand tax rules and tax administration. Tax administration includes procedures, regulations, and documents that must be completed by taxpayers in fulfilling their tax obligations. The term tax complexity is ambiguity in tax laws and tax compliance procedures (Ya'u & Saad, 2019).

By increasing tax knowledge, taxpayers will have a proper understanding of the procedures for fulfilling tax obligations and the consequences they will receive if they violate tax rules (Belay, 2016). Differences in ability to process information cause each taxpayer to have a different level of tax knowledge, this affects differences in the mindset and behavior of taxpayers, in other words, not all taxpayers use their knowledge to increase compliance, but some actually use their knowledge to create intentions in finding

loopholes from tax regulations in order to increase profits (Borrego et al, 2015).

Attitudes, behavioral control, complexity and perception of fairness have partly contributed to taxpayer non-compliance, which is why tax complexity is considered the most important determinant in the emergence of taxpayer non-compliance behavior (Mc Kerchar, 2009). The complexity of the procedure in fulfilling tax obligations and the ambiguity of the regulations give rise to many complaints from taxpayers which result in demands for simplification (Richardson, 2006).

Based on the theory and conceptual framework, hypotheses can be formulated:

H2: Tax complexity affects the performance of the tax authorities.

### **Tax Compliance**

Tax compliance is a major issue for many tax authorities, and it is not an easy task to persuade taxpayers to comply with tax requirements even though tax laws are not always appropriate (James & Alley, 2014). Tax compliance is a condition where the taxpayer has fulfilled his tax obligations in accordance with the applicable Tax Law. The tax collection system in Indonesia uses a self-

assessment system. Tax compliance is an important factor in implementing a self-assessment system. The application of a self-assessment system will be effective if conditions of voluntary compliance with the community have been formed (Darmayanti, 2004). One of the factors that influence a country's tax revenue is the level of taxpayer compliance (Chau, 2009). If taxpayers are more aware and obedient to tax regulations, then tax revenue will increase.

Based on the explanation above, the hypotheses that can be developed in this research are:

- H3: Tax Compliance affects the Performance of the Tax Authorities.
- H4: Tax Compliance moderates the influence of tax knowledge on Tax Authority Performance.
- H5: Tax Compliance moderates the effect of Tax Complexity on Performance Tax Authority.

## **METHOD**

This research is quantitative research using survey method. Survey method research is research that uses a structured questionnaire. Data analysis techniques in research using Partial Least Square (PLS). As an equation model of Structural Equation Modeling (SEM) with an approach

based on variance or component-based structural equation modeling.

The population in this study is SMEs taxpayers who are domiciled or located in the West Jakarta area. The choice of SMEs in this research was because in a pandemic situation, only SMEs were able to survive and absorb a lot of labor when many large companies experienced a decline and many laid off workers. Meanwhile, for the East Jakarta location, this is because one of the areas in Jakarta did not reach the tax revenue target of 100% in 2021 (pajak.go.id). The sample used in this study is 100 SMES with reference to the criteria set according to the Tax Regulations.

## **RESULTS AND DISCUSSION**

### **Test the Measurement Model (Outer Model)**

From the results of the measurement model test (outer model) there are several indicators that have an outer loading value of less than 0.7 so that these indicators need to be modified by removing indicators from the research model. The following is the result of outer loading after modification. From the results of the modification (Table 1) that all indicators have a loading factor value above 0.7. All modified indicators are declared feasible or valid for use in research and further analysis.

**Table 1. Outer Loading After Modification**

Indicator	Outer Loading Value	Criteria	Validity Test Results
PP2	0,711	0,7	Valid
PP3	0,791	0,7	Valid
PP4	0,776	0,7	Valid
PP5	0,753	0,7	Valid
TCX2	0,863	0,7	Valid
TCX3	0,908	0,7	Valid
TCX4	0,874	0,7	Valid
TCX5	0,787	0,7	Valid
KWP2	0,719	0,7	Valid
KWP3	0,784	0,7	Valid
KWP4	0,894	0,7	Valid
KPP1	0,863	0,7	Valid
KPP2	0,700	0,7	Valid
KPP3	0,836	0,7	Valid
KPP4	0,834	0,7	Valid

**Table 2 Value of Average Variance Extracted**

Measured Construct	AVE Value	Criteria	Test results
X1 (Tax Knowledge)	0,575	0,5	Valid
X2 (Tax Complexity)	0,738	0,5	Valid
Y (Tax Revenue Performance)	0,664	0,5	Valid
Z (Tax Compliance)	0,644	0,5	Valid
Z: X1-Y	1,000	0,5	Valid
Z: X2-Y	1,000	0,5	Valid

**Table 3 Cronbach's Alpha Value**

Measured Construct	Cronbach's Alpha value	Criteria	Test results
X1 (Tax Knowledge)	0,757	0,7	Valid
X2 (Tax Complexity)	0,882	0,7	Valid
Y (Tax Authority Performance)	0,828	0,7	Valid
Z (Tax Compliance)	0,728	0,7	Valid
Z: X1-Y	1,000	0,7	Valid
Z: X2-Y	1,000	0,7	Valid

**Table 4 Composite Reliability Value**

Measured Construct	Composite Reliability Value	Criteria	Test results
X1 (Tax Knowledge)	0,844	0,7	Valid
X2 (Tax Complexity)	0,918	0,7	Valid
Y (Tax Authority Performance)	0,887	0,7	Valid
Z (Tax Compliance)	0,843	0,7	Valid
Z: X1-Y	1,000	0,7	Valid
Z: X2-Y	1,000	0,7	Valid

The results from Table 2 indicate that all variables used in the study have an Average Variance Extracted (AVE) value greater than 0.5, confirming good discriminant validity. According to Table 3, the Cronbach's

Alpha value for each variable exceeds 0.7, meeting the reliability requirements and indicating high reliability for all variables. Similarly, Table 4 shows that the Composite Reliability value for each variable is

**Table 5 R-Square Value**

	R-Square	R-Square Adjusted
Tax Authority Performance	0,847	0,838

**Table 6 Bootstrapping (Path Coefficient) Hypothesis**

Path Analysis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Value	Information
X1 – Y	-0,083	-0,077	0,120	0,692	0,489	H1 not-supported
X2 – Y	0,494	0,455	0,161	3,065	0,002	H2 supported
Z – Y	0,539	0,575	0,109	4,933	0,000	H3 supported
Z: X1 – Y	-0,009	0,004	0,096	0,099	0,921	H4 not-supported
Z: X2 – Y	0,060	0,045	0,106	0,562	0,575	H5 not-supported

above 0.7, further affirming that all variables are reliable and possess a high level of reliability.

**Structural Model Test (Inner Model)**

From table 5 it is known that the R Square value is 0.874, where the variables in this study have a substantive effect. It can be interpreted that the variables Tax Knowledge (X1), Tax Complexity (X2), and Tax Compliance (Z) are able to explain the Tax Authority Performance (Y) variable of 87.4%. While 12.6% is explained by other variables.

Table 6 shows the original sample value to test the effect of Tax Knowledge on Tax Authority Performance, which is -0.083 and the T-Statistic is 0.695. The measurement results showed that the T-Statistics < T-Table (0.695 < 1.96), so the first hypothesis in this study was rejected. From these results it can be

interpreted that the Tax Knowledge variable cannot prove a relationship with the Tax Authority Performance variable, or in other words X1 has no effect on Y with a negative relationship.

This shows that the information or knowledge possessed by SMES actors, whether obtained formally or informally, is not able to improve the performance of the Tax Authorities. Tax knowledge possessed by SMEs is still low or they only understand how to calculate, deposit, and report their taxes. The need for an understanding of paying taxes for the benefit of state revenue is prioritized.

Table 6 also shows the original sample to test the effect of Tax Complexity on Tax Authority Performance, which is 0.494 and the T-Statistic is 2.952. The results of these measurements indicate that T-Statistics > T-Table (2.952 > 1.96), so



the second hypothesis in this study is accepted.

From these results it can be interpreted that Tax Complexity does not hinder the behavior of taxpayers to act obediently. But this is not the case in general. Applicable specifically for SMEs in the West Jakarta area, they still demonstrate compliance, even though understanding a tax regulation is not easy. As in Goal Setting Theory by placing clear goals. Various efforts to provide convenience to SMEs in reporting their business and are taxed at a lower rate than businesses in general really help reduce the burden of complexity, or in other words  $X_2$  influences  $Y$  in a positive relationship. This shows that the more complex the tax system is, the more reluctant taxpayers are to pay their taxes. Therefore, Tax Revenue also does not increase.

In addition, table 6 shows the original sample to test the effect of Tax Compliance on Tax Authority Performance, which is 0.539 and the T-Statistic is 4.669. The results of these measurements indicate that  $T\text{-Statistics} > T\text{-Table}$  ( $4.669 > 1.96$ ), so the third hypothesis in this study is accepted.

From these results it can be interpreted that Tax Compliance can prove that there is a relationship with the Performance of the Tax

Authorities, or in other words  $Z$  influences  $Y$  in a positive direction. The more obedient taxpayers are in paying and reporting their taxes, the performance of the tax authority will increase.

Moreover, table 6 is the original sample to test the effect of Tax Knowledge on Tax Authority Performance moderated by Tax Compliance, which is -0.009 and the T-Statistic is 0.106. The results of these measurements indicate that the  $T\text{-Statistics} < T\text{-Table}$  ( $0.106 < 1.96$ ), then the fourth hypothesis in this study is rejected.

From these results it can be interpreted that the Tax Compliance variable cannot strengthen the effect of Tax Knowledge on the Performance of the Tax Authority, especially SMEs as a group of Taxpayers who need to be fostered in fulfilling their tax obligations faced with limitations, so that Tax Compliance has not been able to strengthen in improving the performance of the tax authorities.

Lastly, from table 6, the original sample to test the effect of Tax Complexity on Tax Authority Performance moderated by Tax Compliance is 0.060 and the T-Statistic is 0.604. The results of these measurements indicate that the  $T\text{-Statistics} < T\text{-Table}$  ( $0.604 < 1.96$ ),

then the fifth hypothesis in this study is rejected.

From these results it can be interpreted that Tax Compliance cannot strengthen the relationship between Tax Complexity and Tax Authority Performance. With the government's policy to develop SMEs, many facilities have been provided. However, West Jakarta SMEs are faced with a high position of Tax Complexity, so that tax compliance is not able to moderate the effect of Tax Complexity on the performance of the tax authorities.

#### **CONCLUSION, IMPLICATION AND LIMITATION**

Based on the research results show that tax knowledge has no effect on Tax Authority Performance. This has brought the attention of the tax authorities that SMEs need guidance and supervision, so as to build trust and awareness of taxpayers about the need for SMEs' participation in fulfilling their tax obligations. On the other hand, that tax complexity and tax compliance have an effect on Tax Authority Performance. With the increasingly complex understanding of the Tax Regulations, SMEs are increasingly disobedient. Therefore, SMEs compliance is not able to moderate the effect of Tax Complexity on Tax Authority Performance. Thus,

a separate policy is needed for SMEs with Tax Simplicity.

This research certainly has several limitations that can be used for further research, namely: 1). The need for broader coverage of factors, such as technological advances, administrative efficiency, and taxpayer attitudes, and 2). Conduct a longitudinal study to observe changes over time and the long-term impact of tax knowledge, complexity, and compliance on performance.

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