



The Effect of Tax Incentives, Tax Rates, Tax Sanctions, Tax Services, and the Application of SAK EMKM on the Compliance of UMKM Taxpayers during the COVID-19 Pandemic: A Case Study of UMKM Taxpayers Registered at KPP Pratama Ternate

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CITATION:

Zamzam, I. & Ansar, R. (2024). The Effect of Tax Incentives, Tax Rates, Tax Sanctions, Tax Services, and the Application of SAK EMKM on the Compliance of UMKM Taxpayers during the COVID-19 Pandemic: A Case Study of UMKM Taxpayers Registered at KPP Pratama Ternate. *JIA (Jurnal Ilmiah Akuntansi)*, 9 (1), 334-347.

ARTICLE HISTORY:

Received:

December 11, 2023

Revised:

May 26, 2024

Accepted:

May 31, 2024

DOI: 10.23887/jia.v9i1.71714

Abstract

This study aims to test and analyze the effect of tax incentives, tax rates, tax sanctions, tax services, and the application of SAK EMKM on the compliance of UMKM (Micro, Small, and Medium Enterprises) taxpayers during the COVID-19 pandemic. The research focuses on registered UMKM taxpayers at KPP Pratama Ternate. The method used in this study is quantitative research, with a sample size of 348 respondents. Statistical testing was conducted using SPSS to evaluate the hypotheses. The results indicate that tax incentives, tax rates, and tax services significantly affect the compliance of UMKM taxpayers. However, tax sanctions and the application of SAK EMKM do not have a significant impact on taxpayer compliance. These findings suggest that during the pandemic, supportive measures such as tax incentives and effective tax services are crucial in promoting compliance among UMKM taxpayers. The research provides valuable insights for policymakers and tax authorities to enhance tax compliance through targeted strategies, particularly in challenging economic conditions. By understanding the factors that influence taxpayer behavior, authorities can better support UMKM, ensuring their sustainability and contribution to the economy during and after the pandemic.

Keywords: tax incentives; tax rates; tax sanctions; tax services; SAK EMKM

INTRODUCTION

MSME taxpayer compliance has of course become the main target of the Indonesian Government in facing

the economic crisis during the Covid-19 pandemic. This is of course inseparable from the ability of MSMEs to survive in these conditions to

generate income and absorb a large workforce. On the other hand, the growth rate of MSMEs is increasing, due to the large number of layoffs (PHK) in the industrial sector resulting from this situation. This capability will certainly have a positive impact on state revenues in supporting national economic stability during the Covid-19 pandemic.

Based on BPS data in 2021, the number of MSMEs in Indonesia reached 64 million with a contribution to GDP of 61.07% or worth IDR 8,573.89 trillion and was able to absorb 97% of the total Indonesian workforce or the equivalent of 117 million workers. However, in reality, the level of compliance of MSME taxpayers is still very low. Hamidah and Wijaya (2022) revealed that of the 64.2 million MSMEs in Indonesia recorded in 2021, only 2.3 million MSMEs have a NPWP. Even MSMEs that have a NPWP do not regularly pay taxes (Nurhidayah, 2021). One of the regions/cities in Indonesia that is experiencing an increasing trend in MSME growth is the city of Ternate which is located in North Maluku. Based on data from the Ternate City Cooperatives and SMEs Department, in 2019 the number of MSMEs recorded was 13,202 business units absorbing a workforce of 20,978 people. Then there was an increase

from 2020 to 2021, the number of MSMEs recorded was 14,210 MSMEs absorbing a workforce of 22,168 people. Of course, based on this data, to increase the level of MSME taxpayer compliance, both the Central and Regional governments need to monitor tax compliance optimally.

Apart from monitoring, the government also provides tax incentives as a strategy to increase the level of compliance of MSME taxpayers by issuing PMK 23 of 2020. Providing this tax incentive is a response and form of attention from the government regarding the decline in productivity of business actors. The government's provision of tax incentives is intended to maintain economic stability and state revenues. However, according to Budiman et al. (2020) As of July 10 2020, 201,880 MSME tax incentives were utilized, this number is still very far from the total number of MSME taxpayers who reported income tax in 2019, which was 2.3 million MSME taxpayers. In order for the use of incentives to increase, the government needs to provide outreach and assistance regarding the latest tax regulations so that MSME players want to take advantage of MSME tax incentives and the sustainability of MSMEs is maintained. The results of the study by Abdulhamid et al. (2021), and

(Prasetyo, 2020) say that tax incentives affect taxpayer compliance. Latief et al. (2020) say that tax incentives affect taxpayer compliance, while the results of research from Dewi et al. (2020) show that tax incentives do not affect tax compliance.

Another factor that can affect the compliance of MSME actors is the tax rate, the tax rate is the basis for the imposition of taxes on tax objects that are the responsibility of the taxpayer. Usually, the tax rate is in the form of a percentage that has been determined by the government. According to Masud and Gambo, (2014) found that a high tax rate can reduce the level of tax compliance in the MSME sector because it can disrupt cash flow from small and medium-sized enterprises, so the MSME sector should be given a lower rate so capital turnover and business development can run well.

From the results of the study Dewi et al. (2020), and Nathania et al. (2021) said that the tax rate has a positive effect on taxpayer compliance. While the research results from Machmudah and Putra (2020) show that the tax rate does not affect taxpayer compliance. Wahyu and Zulma (2020), and Darmawan and Pusposari (2018) show that the tax

rate does not have a positive effect on tax compliance.

Apart from that, the government has also eliminated tax administration sanctions for delays in reporting and paying taxes as stated in the Decree of the Director General of Taxes Number Kep-156/PJ/2020. This policy can be called tax relief on National Disaster as a form of tax relief policy to deal with disasters (Dewi, Widyasari, & Nataherwin, 2020). According to Hendrawati et al. (2021), Tax sanctions can also be used to improve taxpayer compliance by taking into account the number of sanctions set if they do not comply with the provisions of tax regulations. According to Siamena et al. (2017), It is important for taxpayers to understand tax sanctions to know the legal consequences of what is done or not done to reduce violations of taxes.

The results of the study by Siamena et al. (2017), and Cahyani and Noviari (2019) state that tax sanctions have a positive effect on the taxpayer's papacy. Rohmawati and Rasmini (2012) said that tax sanctions affect taxpayer compliance. While the research results from Meiranto (2015) show that tax sanctions do not affect taxpayer compliance.

For MSMEs in the form of CV, firm, cooperative and PT, of course

holding bookkeeping to produce financial reports for tax reporting purposes has become a necessity. Financial reports prepared in accordance with SAK EMKM. SAK EMKM is a standard prepared by IAI to meet accounting requirements in the reporting of micro, small and medium entities (EMKM). The existence of the EMKM Accounting Standard is to help MSME actors to understand the application of these accounting standards in the preparation of financial statements. According to Qimyatussa'adah et al., (2020), MSME actors' understanding of EMKM accounting standards tends to be low and most have not implemented them, so this shows the importance of increasing understanding of accounting for MSME actors through training and socialization activities by government agencies, academics, and the Accounting Standards Making Board (DSAK).

Understanding accounting is closely related and affects taxpayer compliance. Saras found that the application of adequate accounting can increase the reliability of financial statements and cause convenience in calculating taxes owed which further has an impact on increasing taxpayer compliance.

Research results from Darmawati and Oktaviani (2018) state that the implementation of SAK EMKM has a positive effect on taxpayer compliance. This is not in line with the research by Setiawati (2021) which states that the application of SAK EMKM does not affect taxpayer compliance.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Compliance Theory

Compliance theory is a theory coined by Stanley Milgram (1963), related to the motivation of a person, group or organization to do or not do something against the orders or rules given. This compliance theory is researched in the social sciences, especially psychology and sociology, which emphasize the importance of socialization in influencing individual compliance behavior. Tahar and Rachman (2014) explain that compliance with taxes is an obligation to God, both for the state and society as taxpayers to fulfill all tax obligation activities and exercise their tax rights. Taxpayer compliance is based on the taxpayer's awareness of his tax obligations but remains based on the applicable laws and regulations. If related to this research, the government has issued various policies that benefit taxpayers in

fulfilling their compliance. Therefore, taxpayers must fulfill all tax obligations and exercise their tax rights.

Effect of Tax Incentives on MSME Tax Compliance

Tax incentives aimed at Taxpayers Affected by the Covid19 Pandemic as stated in PMK Number 44/PMK.03 /2020 are highly expected to be utilized by MSME actors. This tax incentive provides several benefits for MSME players, among others, for workers with a gross income of no more than Rp. 200 million per year Borne by the Government (DTP), this is stated in PPh Article 21, exemption of Income Tax Article 22 Import, Final Income Tax MSME DTP, reduction of PPh Article 25 installments by 30 percent, and restitution of Value Added Tax (VAT) accelerated. Meanwhile, PMK Number 28 / PMK.03 / 2020 concerning the Provision of Facilities for Goods and Services Needed in the Context of Handling the Covid-19 Pandemic (Lalisu, 2021). According to Wardhani et al. (2020) Optimization of the program. The theory relevant to the use of tax incentives is attribution theory, this is because the use of tax incentives is an external cause that can affect the perception of taxpayers in fulfilling their tax obligations.

This statement is reinforced by the results of research conducted by (Latief et al., 2020) which states that the use of tax incentives affects the improvement of taxpayer tax compliance. Based on the analysis and findings of previous research, the hypotheses proposed in this study are as follows.

H₁: Tax Incentives affect MSME Tax Compliance during the Pandemic

Effect of Tax Rate on MSME Tax Returns

Changes in the tax rate in the application of PMK 23 of 2020 which regulates income tax on income from businesses received or obtained by taxpayers who have a certain gross circulation to prospective MSME Taxpayers and MSME Taxpayers, namely about reducing the MSME tax rate to 0.5% which was previously 1% regulated in PP No.46 of 2013 will be very effective in increasing the willingness of taxpayers to pay their tax obligations, because, with the change in the tax rate, the tax burden that must be paid is smaller, so as not to burden MSME taxpayers (Lalisu, 2021). In contrast to the Theory of Planned Behavior, the size of the tax rate is related to normative belief which is the expectation that one or more people perceive to approve of behavior and motivate a person to

comply with his obligations. this decrease in tax rates can bind the motivation of taxpayers in performing their obligations.

This statement is reinforced by research conducted by Cahyani and Noviari (2019) which states that the tax rate affects the compliance of MSME taxpayers. Based on the analysis and findings of previous research, the hypotheses proposed in this study are as follows

H2: Tax Rates Affect MSME Tax Compliance During the Pandemic

Effect of Tax Sanction on MSME Tax Compliance

Administrative sanctions will be given if taxpayers violate the obligations specified in Law No.28 of 2007 concerning General Provisions and Tax Procedures (KUP Law) and can be subject to sanctions in the form of interest sanctions, sanctions in the form of increases, and sanctions in the form of fines. Based on attribution theory, tax sanctions are included in external causes due to the influence of taxpayer perceptions in making judgments regarding the compliance behavior of taxpayers in carrying out tax obligations. According to the theory of planned behavior, tax sanctions and Control belief, that is, a person's belief in the

existence of something that hinders or supports the behavior of the person.

Research conducted by Purnaditya and Rohman (2015) and Sabila, Nadia Sal and Furqon (2020) states that tax sanctions affect the compliance of MSME taxpayers. Based on analysis and findings of previous research. Thus, the hypothesis proposed in this study is H₃: Tax Sanctions Affect MSME Tax Compliance During the Pandemic

Effect of Tax Services on MSME Tax Compliance

The services provided by the tax authorities do not meet or exceed the expectations of the taxpayer, so the services provided are not of high quality. Therefore, the better the quality of tax services provided by the tax officials; the more taxpayers will feel satisfied so taxpayers will tend to comply in fulfilling their tax obligations. On the other hand, if the worse quality of tax services, taxpayers will tend to be non-compliant in fulfilling their tax obligations. Attribution theory in the variable of satisfactory quality of tax services is an external factor that can improve taxpayer compliance. research conducted by Septarini (2015) and Dewi et al. (2020) states that tax services affect MSME

taxpayer compliance. Based on analysis and findings of previous research. Thus, the hypothesis proposed in this study is

H₄: Tax Services Affect MSME Tax Compliance

Effect of SAK EMKM Implementation on MSME Tax Compliance

To be able to optimize the implementation of SAK EMKM, MSMEs need to be better prepared for the issuance of SAK EMKM as the basis for preparing financial statements. Luh et al. (2019) found that almost all medium-sized business actors know about the accounting basics and rules regarding SAK EMKM so that they are ready and able to compile quality financial statements. Research conducted by Azmary et al. (2020), and Parhusip and Herawati (2020) states that the application of SAK EMKM affects tax compliance. Based on the results of the analysis and findings from previous studies, the hypothesis proposed in this study is

H₅: The implementation of SAK EMKM affects MSME Tax Compliance

METHOD

The population in this study is MSME actors who already have an

NPWP. The sample size uses solving, the total population is 2,665 taxpayers, and the sample is 348 taxpayers.

The data analysis model used to test and analyze the variables in this study is by using multiple linear regression analysis. Multiple linear regression analysis can provide answers about the magnitude of the influence of independent variables on dependent variables. The test data of this study was measured using the SPSS data processing program.

The Multiple Linear Regression Analysis Equation Model used in this study is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

α	= Constants of regression equations
β	= Regression coefficient
X ₁	= Tax Incentives
X ₂	= Tax Rates
X ₃	= Tax Sanctions
X ₄	= Tax Services
X ₅	= SAK EMKM
Y	= MSME Taxpayer Compliance
e	= Standard Error

RESULTS AND DISCUSSION

The Effect of Tax Incentives on MSME Taxpayer Compliance

Based on the results of the study, it is showed that tax incentives affect the compliance of MSME taxpayers. This means that the higher the tax incentives provided by the government through government policies that ease MSMEs, the more MSME tax compliance will increase.

The results of the study support attribution theory because the formation of taxpayer impressions through the surrounding environment will affect the intentions or beliefs formed in a person before doing something. The confidence in the results he gets from his behavior then has an impact on whether or not he will fulfill his obligations. Thus, the provision of tax incentives in reducing the tax burden has an impact on the tax compliance of MSME business actors.

The results of this study are in line with the research conducted by Abdulhamid et al., (2021), and (Prasetyo, 2020) said that tax incentives affect taxpayer compliance also supported by research results by Latief et al., (2020) said that tax incentives affect taxpayer compliance.

Effect of Tax Rates on MSME Taxpayer Compliance

Based on the results of the study, shows that the tax rate affects the compliance of MSME taxpayers. This shows that the tax rate provided by the government through government policies affects the compliance of taxpayers of MSME actors, a lower tax rate compared to not during the Covid-19 period provides space for movement utilized by MSME actors. If the taxpayer is

someone who complies and understands their obligations as a taxpayer, then they will pay taxes at any level of tax rate according to their income.

Related to the Theory of Planned Behavior, the amount of tax rate is related to normative belief which is the expectation that one or more people perceive to approve of behavior and motivate a person to comply with his obligations. this decrease in tax rate can bind the motivation of taxpayers in carrying out their obligations.

The results of this study are in line with the research conducted by the results of the study Dewi et al., (2020), and Nathania et al., (2021) said that tax rates affect taxpayer compliance.

The Effect of Tax Sanctions on MSME Taxpayer Compliance

Based on the results of the study shows that tax sanctions do not affect the compliance of MSME taxpayers. The government makes and issues rules regarding tax sanctions with the aim that the public or taxpayers do not violate applicable tax regulations. In this study, taxpayers or MSME actors argue that tax sanctions are not the main problem for them when they do not pay taxes.

For MSME actors, the determination of tax sanctions that are currently in effect is not appropriate and cannot deter violators of tax regulations. The implementation of sanctions against taxpayers for those who violate tax regulations is also not under the tax regulations applied. The attitude of indifference and the lack of firmness of tax collection officers in sanctioning are also factors influencing that tax sanctions not cared about by MSME taxpayers. This research was conducted during the Covid-19 virus pandemic which resulted in economic conditions falling and being disrupted, including the MSME sector experiencing difficulties, so MSME actors tend not to think about sanctions and consequences if they do not pay taxes.

The results of this study are in line with the research conducted by Mahindra, (2020), and Bahri et al., (2019) stating that tax sanctions do not affect MSME taxpayer compliance.

The Effect of Tax Services on MSME Taxpayer Compliance

Based on the results of the study, shows that tax services affect the compliance of MSME taxpayers. Thus, the fourth hypothesis is accepted. Theory Planned Behavior (SDGs) supports the results of this

study Attitudes toward behavior contribute to this relationship. This theory explains that this relationship can be established in the presence of internal and external factors. The services provided to taxpayers are one of the external factors in determining taxpayer compliance. The factor of good service from the tax apparatus will make taxpayers comfortable so that taxpayers voluntarily meet tax requirements. Some respondents have also felt the services that tax officials have provided to them. Such as being friendly to taxpayers, and providing clear and understandable directions for taxpayers even though some services are carried out online. This also has a positive impact and also makes it easier for taxpayers to carry out their tax obligations, so that taxpayers feel satisfied.

The results of this study are in line with the research conducted by Kusuma et al., (2021), and Antika et al., (2020) which state that tax services affect the compliance of MSME taxpayers.

Effect of SAK EMKM Implementation on MSME Taxpayer Compliance

Based on the results of the study, shows that the application of SAK EMKM does not affect MSME taxpayer compliance. This is because

MSME players in Ternate City do not have enough professional human resources so the application of SAK EMKM has not been implemented optimally, especially in terms of preparing financial reports professionally, even though simple financial management has been done well. However, the insufficient availability of human resources for MSMEs in Ternate City tends to cause MSME actors to experience difficulties in preparing formal financial statements and calculating taxes they can hinder tax reporting and affect MSME compliance as taxpayers.

The results of this study are in line with the research conducted by Setiawati, (2021) which states that the application of SAK EMKM does not affect the compliance of MSME taxpayers.

CONCLUSION, IMPLICATION AND LIMITATION

This research certainly aims to determine the relationship between tax incentives, tax rates, tax sanctions, tax services, and the application of sak emkm on taxpayer compliance in the city of Ternate, North Maluku. Of course, this cannot be separated from the high growth of new MSMEs in the city of Ternate. Based on the discussion of the research results, it can be concluded

that, first, tax incentives affect MSME taxpayer compliance. This means that MSME actors take advantage of government policies by providing tax incentives to MSME actors. In addition, tax rates affect MSME taxpayer compliance. Lower rates make MSME actors feel unburdened in paying taxes.

Next, tax sanctions do not affect MSME taxpayer compliance Because MSME actors tend to assume that the sanctions given by the government will usually provide tax amnesty. Tax services also affect the compliance of MSME taxpayers, meaning that good service from tax officials can make MSME actors feel at home and comfortable in paying their obligations. Finally, the application of SAK EMKM does not affect MSME taxpayer compliance. This means that MSME actors have not been able to apply SAK EMKM in the preparation of their business financial statements.

This research also has limitations which include the potential for bias in the responses of taxpayers and MSMEs due to fear of the impact or lack of understanding of the tax system. On the other hand, the influence of external factors such as economic conditions, political changes and policy changes may affect taxpayer compliance. Therefore, these limitations must be acknowledged

when interpreting research results and conclusions.

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