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The Impact of Pandemic on Tax-Paying Compliance

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Abstract

This study aims to determine taxpayers' perception and financial conditions during the pandemic on the level of tax compliance in Micro, Small, and Medium Enterprises (MSMEs). The research method used in this study is a data quality test consisting of validity and reliability testing, classical assumption test consisting of normality test, multicollinearity test and heteroscedasticity test, and hypothesis testing consisting of multiple regression analysis. The variables in this study are taxpayers' perceptions and financial conditions during the pandemic. The results of this study indicate that the perception of taxpayers and financial conditions during the pandemic has a positive effect on compliance with paying taxes on MSMEs in Pontianak City. Theory of Planned Behavior supports this research to explain taxpayers' perception that all actions or behavior begin with intention. Behavioral intentions are formed by attitudes toward behavior, social norms and control over perceived behavior. Government policies in tax incentives provide convenience for MSME actors because MSME taxpayers do not need to deposit taxes owed but only need to make a realization report every month. This will increase taxpayer awareness in fulfilling their tax obligations.

Keywords: Perceptions of Taxpayers, Financial Conditions.

1. Introduction

Taxes are the largest source of state revenue compared to other state revenue sources. Income Tax (PPh) is a tax imposed the subject of income tax received or earned in the tax year. Micro, Small and Medium Enterprises (MSMEs) are currently the biggest drivers of the national economy, where the government always strives for its people to create jobs in the form of MSMEs. Taxes are the largest source of state revenue compared to other state revenue sources. Income Tax (PPh) is a tax imposed on the subject of income tax received or earned in the tax year. Micro, Small and Medium Enterprises (MSMEs) are currently the biggest drivers of the national economy, where the government always strives for its people to create jobs in the form of MSMEs (Xu et al., 2020). This will have an impact on the country's economy.

This pandemic also impacts MSMEs in Indonesia which ultimately suffer losses and even bankruptcy, as well as MSMEs in West Kalimantan, especially Pontianak City. Based on existing data, in 2018 there were around 7,916 MSMEs spread across six sub-districts in Pontianak City and primarily engaged in culinary and services which are the needs of the broader community of Pontianak City.

The decline in MSME income decreased state tax revenues in the first quarter, namely a slowdown of -2.47%. Because of this, the Government is trying to make strategies related to tax payments that are not burdensome for MSME actors during the Pandemic. The strategy taken by the Government through the Directorate General of Taxes of the Republic of Indonesia (DJP RI) is to provide tax incentives as an instrument used by developing countries to attract investors to their countries. In addition, the government also makes policies to facilitate the process of reporting and paying taxes by digitizing taxes.

Based on the Regulation of the Minister of Finance Number 44 / PMK.03 / 2020 concerning Tax Incentives for Taxpayers Affected by the Corona Virus Disease Pandemic 2019 on April 27, 2020 (PMK 44/2020). The tax incentives provided according to (PMK 44/2020) are classified into five types: PPh Article 21, Final Income Tax based on PP 23/2018, PPh Article 22 Import, PPh Article 25 Installments, and VAT. With the enactment of tax incentives, business actors will get more significant profits. The tax incentives can be deductions, exemptions or delays in tax payments so that economic activity can develop.

The increase in taxpayer compliance in paying their taxes, both central and regional taxes, will be significantly influenced by taxpayers' perceptions of understanding and knowledge of taxation and the financial condition of taxpayers during the Covid-19 period. Based on data from the DGT RI, tax revenue in the second quarter increased, and this was more of an income tax sourced from MSMEs. Previous studies, namely Mapaliey et al., (2020) stated that awareness of paying taxes and financial condition significantly affect fulfilling the tax obligations of MSMEs. In addition, research related to MSMEs conducted by Aulawi (2020) stated that issuing government regulations instead of Law Number 1 of 2020 and tax relaxation is considered adequate for overcoming state financial problems and an unstable economy due to the Covid-19 pandemic.

From this phenomenon to see compliance with paying taxes on MSMEs in Pontianak City, which is a dependent variable (Y), it can be influenced by two factors which are independent variables (X), namely the perception of taxpayers (X1) and financial conditions during the Covid- 19 (X2) period. So the formulation of the problem in this study is that the perception of taxpayers and financial conditions during the Covid-19 period has a positive effect on compliance with paying taxes on MSMEs in Pontianak City, to know the influence of taxpayer perceptions and financial conditions during the Covid-19 period on compliance with paying taxes on MSMEs in Pontianak City.

2. Literature Review

2.1 Theory of Planned Behavior

Ajzen (1991) explains that the Theory of Planned Behavior is a theory that predicts a person's intention to engage in the behavior at a particular time and place. It states that the definition of the behavior drives the individual's behavior. Three factors influence the intention to behave:

behavioral beliefs, normative beliefs, and control beliefs. Where description can show firmly in the individual's desire to encourage how much effort is made to behave. If a person's intention to conduct is significant, then it is also likely that the behavior will also give good results.

Taxpayers will eventually be affected by people around their environment who are considered essential and have a positive attitude towards tax compliance, then the taxpayer will become obedient in paying taxes. On the contrary, if the people around the taxpayer's environment are considered essential and have a negative attitude towards tax compliance, then the taxpayer will avoid the tax.

2.2 Micro, Small and Medium Enterprises (MSMEs)

Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) defines as follows:

1. Micro Enterprises are productive businesses owned by individuals in accordance with the provisions of the law.
2. Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not the result of subsidiaries or not from branches of companies that are owned, controlled, or become part either directly or indirectly originating from Medium Enterprises and Large Enterprises in accordance with the law.
3. Medium Enterprises are productive economic enterprises that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, become part either directly or indirectly with Small Businesses or Large Businesses with the amount of net worth or sales proceeds obtained every year.

Based on (Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), n.d.) has the following assessment criteria:

Table 1. MSMEs Criteria

No	Description	Criteria	
		Assets	Omzet
1	Micro Enterprises	Max. 50 Million	Max. 300 Million
2	Small Enterprises	> 50 Million – 500 Million	>300 Million – 2,5 Billion
3	Medium Enterprises	>500 Million – 100 Billion	>2,5 Billion – 50 Billion

Source: Law Number 20 of 2008

2.3 Tax

Taxes are contributions or levies from taxpayers to the state, especially in the implementation of state development, because taxes are used for public interests, not personal or class interests. According to Law No. 17 of 2009 concerning income tax on income earned from the

business is a mandatory contribution to the state that is owed by an individual or entity of a coercive nature based on the regulations of the law, by not getting compensation directly and used for state purposes for the greatest prosperity of the people. The largest source of state revenue today comes from taxes. According to the Tax Law, the definition of MSMEs is to increase and grow their business in community participation to help build the country's economy based on the principle of a fair democracy.

2.4 Compliance Paying Taxes

Compliance is something that the Directorate General of Taxes can make over time, and taxpayers are expected to be aware of the importance of the role of taxation in a country. Compliance in taxation can be interpreted as obedience, submission and compliance in carrying out the provisions of its tax obligations Angesti et al., (2018). Taxpayers who obey and fulfill commitments and carry out tax obligations following the requirements of tax laws and regulations can be said to be compliant taxpayers.

Compliance with paying taxes is influenced by a variety of factors, both from within the individual and from outside the individual. Tax compliance must be carried out from the self-awareness of each taxpayer in accordance with the provisions in the laws and regulations of taxation Dewi et al., (2020). This effort is carried out as a tangible form of the government in optimizing state revenues, especially in the taxation sector. During the Covid-19 pandemic, researchers tried to examine compliance with paying taxes in terms of taxpayer perceptions such as understanding and knowledge of taxation and the financial condition of the company which is reflected in situations where:

1. Taxpayers understand or strive to understand all the provisions of tax laws and regulations.
2. Fill out the tax form completely and clearly.
3. Correctly calculate the amount of tax owed.
4. Pay the taxes owed in a timely manner.

2.5 Taxpayer Perceptions

Perception is the process by which a person obtains information from the surrounding environment that requires an actual meeting with an object and a method of cognition and affection (Burhan & Zulaikha, 2015). Perception can be interpreted as the process by which individuals select, organize and analyze sensory impressions to provide a structured and meaningful picture of their environment. The perception in this study is a process of assessing or understanding taxpayers in understanding and knowledge of taxation and the financial condition of taxpayers during the Covid-19 period. All actions or behaviors begin with intention by utilizing the Theory of Planned Behavior to explain taxpayers' perception. The definition of behaving is formed by attitudes towards behavior, social norms and control over perceived behavior.

H1 : Perception of MSME Taxpayers has a Positive Effect on Compliance with Paying Taxes (H2 ???)

2.6 Financial Conditions during the Pandemic

The Covid-19 pandemic affected the country's legality, namely the issuance of social-

distancing policies to reduce the spread of the virus. This has resulted in disruption of economic activity, thereby reducing the demand and supply for goods and services in the MSME sector. The decrease in demand will have an impact on a drastic reduction in turnover during the pandemic and affect the financial condition of MSMEs. The financial condition indicates the real financial health of the company. Financial condition is the ability of the company to pay its obligations and continue its operation. For this reason, financial conditions can affect a person's willingness to fulfill their tax obligations (Ardayani & Jati, 2019). In this study, the financial condition during the Covid-19 period refers to the status of assets, liabilities and the company's equity position at a certain point in time.

The research model used in this study can be seen in figure 1 below:

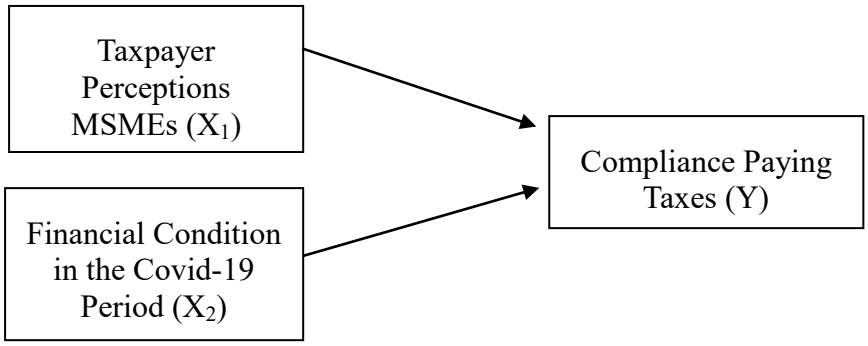

Figure 1. Research Model

3. Research Method

This type of research is descriptive quantitative. The purpose of descriptive research is to test hypotheses or answer questions related to the status of the subjects studied. The method used in this study is the survey method. The object of this study is the compliance of paying MSME taxes during the Covid-19 pandemic in Pontianak City, West Kalimantan, Indonesia.

The study population is all MSME actors in Pontianak city which are location in 6 sub-districts. This study used a simple random sampling method in determining the samples to be analyzed with sample criteria included in the population that had been determined in 6 sub-districts in Pontianak city. This study used a sample of 100 respondents. The analysis technique used in this study is SPSS version 25. The research variables are the perception of MSME taxpayers (X1), Financial Condition during the pandemic (X2), and Taxpayer Compliance (Y). The test methods used are data quality tests consisting of validity tests and reability tests, classical assumption tests consisting of normality tests, multicollinearity tests and heteroskedascity tests, and hypothesis tests consisting of multiple regression analysis.

4. Results

4.1 Descriptive Statistics

This study aims to analyze the influence of taxpayer perceptions and financial conditions during the Covid-19 period on compliance with paying taxes on MSMEs in Pontianak City. The total questionnaires that were successfully distributed by researchers were 100 questionnaires. The questionnaires were recovered and fully filled with 71 questionnaires with

29 questionnaires not returning due to the unavailability of respondents. From the results of the distribution of questionnaires that have been carried out, only 71 questionnaires can be used to prove the research hypothesis. Details of the return of the questionnaire can be seen in the following table:

Table 2. Data Retrieval Process

No	Description	Amount	Percentage
1	Distributed questionnaires	100	100%
2	Questionnaires that do not return	(29)	29%
3	Returning questionnaire	71	71%
4	Processable questionnaire	71	71%

Source: Primary data processed, 2020

The validity test is used to determine the validity of a questionnaire used in data collection. A significant test was carried out by comparing the calculated r-value with the table r value for the degree of freedom (df) = n-2, with the number of samples (n) in the study being 71. so that the magnitude of df i.e., 71-2 = 69 with a significance level of 5% then it is obtained r table of 0.233, then the question item can be said to be valid. The results of the validity test can be seen in the following table:

Table 3. Validity Test Results

Variable	No Item	R Calculate	R table	Description
Compliance Paying Taxes	1	0,746	0,233	Valid
	2	0,738		
	3	0,650		
	4	0,599		
	5	0.738		
	6	0,419		
Taxpayer Perceptions	1	0.485	0,233	Valid
	2	0,519		
	3	0,847		
	4	0,786		
	5	0,291		
	6	0,684		
	7	0,786		
	8	0,756		
	9	0,847		
Financial Condition in the Covid-19 Period	1	0,608	0,233	Valid
	2	0,522		
	3	0,637		
	4	0,842		
	5	0,846		
	2	0,828		
	3	0,710		

Source: Processed data, 2020. ***significant at 0.05*

Based on table 3, it can be seen on each question item indicating that r count > r table (0.233) then it can be concluded that each question item in this research variable is valid and maintainable. Furthermore, the reliability test is used to determine the consistency of the measuring instrument in its use or whether it has consistent results if used repeatedly at different times. A variable is said to be reliable if it gives Cronbach Alpha (a) > 0.70 (Ghozali, 2016). The results of the reliability test can be seen in the following table:

Table 4. Reliability Test Results

No	Variable	*Crombach Alpha Value*	Description
1	Compliance Paying Taxes	0,721	Reliabel
2	Taxpayer Perceptions	0,861	Reliabel
3	Financial Condition in the Covid-19 Period	0,741	Reliabel

Source: Processed data, 2020.

Based on table 4, it is known that the tax-paying compliance variable shows an alpha value of 0.721 meaning that the variable is reliable with a good decision because it has an alpha value coefficient above 0.70. The taxpayer perception variable shows an alpha value of 0.861 means that the variable is reliable with a good decision because it has an alpha value above 0.70. The financial condition variable during the Covid-19 period showed an alpha value of 0.741 meaning that the variable is reliable with a good decision because it has an alpha value above 0.70. Based on the data and statements that have been described, it can be concluded that each item in this research variable is reliable.

4.2 Mutikolinearity Test

The multicollinearity test of each variable was carried out and the results can be seen as follows:

Table 5. Multicollinearity Test Results

No	Variable	Tolerance	VIF	Description
1	Taxpayer Perceptions	0,999	1,001	
2	Financial Condition in the Covid-19 Period	0,999	1,001	

Source : Processed data, 2020

Based on the results of the multicollinearity test in table 5, it can be seen that the taxpayer perception variable has a tolerance value of 0.999 while the VIF is 1.001. The variable financial condition during the Covid-19 period has a tolerance value of 0.999 while the VIF is 1.001. So it can be concluded that each variable of this study does not have symptoms of multicollinearity and is worthy of use for research.

Secondly, a heteroskedasticity test was carried out to test whether there was an inequality of variants in the regression model from the residuality of one observation to another. The

Glejser test is used so heteroskedasticity can be interpreted statistically and there is no need to read scatter plot diagrams that can give rise to different perceptions of interpretation. The results of the glejser test can be seen in the following table:

Table 6. Heteroskedasticity Test Results

Model		*t-value*	Signifikansi
1	(Constant)	0,432	0,667
	Taxpayer Perceptions	0,615	0,540
	Financial Condition in the Covid-19 Period	0,022	0,983

Source : Processed data, 2020

Based on the results of the glejser test in table 6, it can be seen that all free variables have a significance value of > 0.05 so there is no heteroskedasticity in this model.

4.3 Hypothesis Testing

Hypothesis testing was carried out to determine how much the perception of taxpayers and financial conditions in the covid-19 period influenced compliance with paying taxes. From the test results of the coefficient of determination (R^2) obtained the following results:

Table 7. Coefficient of Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,540	0,292	0,271	2,351

Source : SPSS 25 Output Result

Based on the results of the coefficient of determination in table 7, it can be seen that the value of the coefficient of determination indicated by the adjusted R Square value of 0.271 means that the variation in compliance with paying taxes can be explained by the perception of taxpayers and financial conditions during the Covid-19 period of 27.1%, while the remaining 72.9% is explained by other variables that were not studied in this study.

The results of the F test can be seen in the following table:

Table 8. Simultaneous Effect Test Results (F Test)

F-calculate	F-table	Significance	Test Criteria	Description
13,994	2,710	0,000	P < 0,05	Significance

Source : Processed data, 2020

The results of the F test in table 8, obtained a calculated F value of 13,994 more significant than the table F value of 3,130, it can be concluded that the variable perception of taxpayers and financial condition during the Covid-19 period affects compliance with paying taxes. The probability value is 0.000 < 0.05 which indicates that the test has a simultaneous effect (test

F) that is acceptable or all independent variables in this study together have an impact on compliance with paying taxes.

The results of the t-test can be seen in the following table:

Table 9. T Test Results

Model		*Unstandardized Coefficients*		*t-value*	Significance
		B	*Std. Error*		
1	(Constant)	6,490	3,841	1,690	0,096
	Taxpayer Perceptions	0,270	0,058	4,620	0,000
	Financial Condition in the Covid-19 Period	0,401	0,163	2,460	0,016

Source : Processed data, 2020

From table 9, the regression equation in this study is:

$$Y= 6,490 + 0,270X1 + 0,401X2$$

Based on the results of the first hypothesis test (H1), the value of the taxpayer's perception regression coefficient is 0.270 and the calculated t value of tax knowledge is 4.620 (t figure> t table) with a significance value of 0.000 < 0.05. The value of the regression coefficient shows a positive and significant value so that it can be concluded that the first hypothesis is accepted, meaning that the taxpayer perception variable has a positive effect on taxpayer compliance.

The results of the second hypothesis test (H2), the regression coefficient value of 0.401 and the calculated t value of 2.460 (t count > t table) with a significance value of 0.016 < 0.05. The value of the regression coefficient shows a positive and significant value so that it can be concluded that the second hypothesis is accepted, meaning that the variable financial condition during the Covid-19 period positively affects compliance with paying taxes.

Based on the description of the explanation above, it can be concluded that independent variables of taxpayer perception and financial condition during the Covid-19 period positively affect compliance with paying taxes. The following are the regression equations and the conclusions of the hypothesis test results:

$$KP_WP = 6,490 + 0,270P_WP + 0,401LK_WP$$

Tabel 10. Hypothesis Testing Results

	Hypothesis	*Sig.*	Results
H_1	Taxpayer perceptions positively affect tax compliance	0,000	Accepted
H_2	Financial conditions during the Covid-19 period have a positive effect on compliance with paying taxes	0,016	Accepted

Source: SPSS 25 Output Result

4.4. Discussion

The first hypothesis suggests that the taxpayer's perception positively affects compliance with paying taxes. This result can be interpreted to mean that the higher the perception of

taxpayer's understanding and knowledge of taxes, it will affect the level of compliance with paying taxes to MSMEs in Pontianak City. A good perception of taxpayers begins with the existence of intentions in the form of respectful, obedient, disciplinary attitudes and can be followed by a critical perspective, especially concerning current tax conditions.

Taxpayers with a good understanding and knowledge will undoubtedly follow the development of dynamic tax regulations that change along with current conditions, especially during the Covid- 19 period, for example, with the tax incentive policy for taxpayers affected by the coronavirus disease 2019 pandemic. This follows the results of research conducted by Zulma (2020) where the higher the taxpayer knowledge of the applicable tax provisions, the higher the level of taxpayer compliance. The perception factor of the existence of a tax incentive policy has a positive and significant influence on tax compliance. Tax incentives given before and during the Covid-19 pandemic benefit MSMEso to continue to survive and comply with their tax obligations (Saputro & Meivira, 2020).

The second hypothesis suggests that financial conditions during the covid-19 period positively affect compliance with paying taxes. Financial conditions can be used to measure the healthiness of an MSME finance (Ardayani & Jati, 2019). This result can be interpreted to mean that the better the taxpayer's financial condition, the more it will affect the level of compliance with paying taxes to MSMEs in Pontianak City. Risk preferences can affect the taxpayer carrying out his tax obligations.

A policy of issuing Government Regulations instead of Law Number 1 of 2020 and Tax Relaxation is considered adequate for overcoming state financial problems and an unstable economy due to the Covid-19 pandemic (Aulawi, 2020). So with the current situation, many MSME taxpayers take advantage of tax incentive policies in fulfilling their tax obligations. This follows research conducted by Mapaliey et al., (2020) where financial conditions significantly affect fulfilling the tax obligations of MSME taxpayers.

The formation of good perception of taxpayers even in unstable financial conditions and experiencing a lot of decrease in turnover or even experiencing losses does not change the pattern of behavior of taxpayers in fulfilling their tax obligations. This is also in line with the results of quantitative data processing that has been carried out by researchers in this study, where taxpayer perceptions and financial conditions during the Covid-19 period positively affect compliance with paying taxes on MSMEs in Pontianak City. The taxpayers' perception is good in understanding and knowledge of taxation so that they are still confident in paying taxes even during the Covid- 19 period. The perception of taxpayers illustrates that with the increasing attitude of taxpayers towards compliance paying taxes, it provides information to the government that in making policies on tax revenues used must involve the public to give a sense of trust and encourage taxpayer compliance.

The existence of a tax incentive policy for taxpayers affected by the Covid-19 pandemic which the Directorate General of Taxes intensively socializes also impacts compliance with paying taxes. Taxpayers gain an understanding and knowledge of the mechanism for reporting tax incentives so that MSME actors in Pontianak City take advantage of these facilities to fulfill their tax obligations during the Covid-19 period. Without tax knowledge, taxpayers do not want to comply with tax law intentionally (Fauziati et al., 2016). This is following the compliance statement not only driven by inhibiting factors (such as: Education, age, finances

etc.) but also influenced by the quality of the relationship between the taxpayer and the fiscus (Kasper et al., 2015).

5. Conclusion

Based on the results of research and data analysis, the following conclusions can be drawn:

1. Simultaneously, the perception of taxpayers and financial conditions during the Covid-19 period affects compliance with paying taxes on MSMEs in Pontianak City.
2. The perception of the taxpayer has a positive effect on compliance with paying taxes. This shows that the higher the perception of taxpayers in understanding and knowledge of taxes, it will affect the level of compliance with paying taxes to MSMEs in Pontianak City.
3. Financial conditions during the pandemic positively impact compliance with paying taxes. This shows that the better the financial condition of the taxpayer, the better it will affect the level of compliance with paying taxes to MSMEs in Pontianak City.

Future research recommendations should be able to expand the scope of research by adding to the area of research objects that are not only MSMEs in the Pontianak City area. Adding other independent variables, both internal and external factors, can affect compliance with paying taxes to MSMEs. In addition, implementing government policies that can make it easier for taxpayers to pay taxes can be maintained because it can increase compliance with paying taxes.

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