

The Effect of Understanding Tax Regulations on Taxpayer Compliance with the Business Development Service Program as a Moderation Variable

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Abstract

This study aims to determine the relationship between understanding tax regulations and taxpayer compliance moderated by the business development service program at KPP Pratama Samarinda Ilir. The population in this study were Individual Taxpayers of Micro, Small and Medium Enterprises (MSMEs) registered at KPP Pratama Samarinda Ilir, using the purposive sampling method, there were 78 respondents. The data collection method used a questionnaire. Data analysis used SmartPLS Version 4.1.0.6. Based on the results of the study, empirical evidence was obtained that (1) understanding tax regulations has a positive and significant effect on taxpayer compliance. (2) The business development service program has a positive but insignificant effect in moderating the relationship between understanding tax regulations and taxpayer compliance.

Keywords: Understanding Tax regulations, Taxpayer Compliance, Business Development Service Program

1. Introduction

Taxes are an important element in state finance. One of the sources of tax collection is the Micro, Small and Medium Enterprises (MSMEs) sector. MSME actors by the government, are subject to a Final Income Tax of 1% for those with a gross turnover of less than Rp 4.8 billion per year as regulated in Government Regulation 46 of 2013. Then through Government Regulation Number 23 of 2018, the Final Income Tax rate for MSMEs was lowered to 0.5% of gross turnover. This tariff is effective from July 1, 2018. Furthermore, the issuance of Law No. 7 of 2021 article 7 states that MSME Individual Taxpayers who have an income or turnover of up to IDR 500,000,000 (five hundred million) in a year are not subject to tax Policy. This is intended to encourage MSMEs to develop more and reduce the burden on MSMEs. According to data from the Directorate General of Taxes quoted in Santia (2020), only 2.3 million out of 67 million MSMEs in Indonesia already have an NPWP and pay taxes. This is intended to encourage MSMEs to develop more and reduce the burden on MSMEs. According to data from the Directorate General of Taxes quoted in Santia (2020), only 2.3 million out of 67 million MSMEs in Indonesia already have an NPWP and pay taxes. Then in 2019 the contribution of MSMEs in tax revenue was very low, only 1.1% of the overall income tax revenue (Catriana, 2021).

Table 1 . Individual Taxpayer Data for MSMEs at the Samarinda Ilir Pratama Tax Office for 2019 - 2023

Tahun Pajak	Jumlah WP UMKM OP Status Aktif	Jumlah Penyampaian SPT Tahunan	Rasio Kepatuhan Penyampaian SPT
2020	3.897	2.565	65,8%
2021	3.379	2.456	72,6%
2022	3.108	1.612	51,8%
2023	4.739	2.838	59,8%

Source : KPP Pratama Samarinda Ilir.2024

One of the causes that can affect the level of compliance of MSME Taxpayers is the understanding of tax regulations. An MSME Taxpayer may not intend to be non-compliant in paying taxes. However, because they do not understand the tax regulations, they neglect their obligation to pay taxes. The tax collection system applied in Indonesia for MSME Taxpayers is self-assessment where this system requires MSME Taxpayers to be able to calculate, pay and report their own taxes. Meanwhile, many MSME actors are not yet able and understand bookkeeping and tax administration processes. In addition, most MSME actors in Indonesia, especially those that are still small in scale, do not understand the process of recording financial reports and taxation. Therefore, MSME actors will find it difficult to fulfill their tax obligations and do not comply with paying taxes so that the contribution of MSMEs to taxes is still small.

Seeing the high potential for MSME contributions to the economy in Indonesia and the obstacles faced by MSME Taxpayers in fulfilling their tax obligations, through the Circular Letter of the Director General of Taxes No. SE-13/PJ/201 The Directorate General of Taxes launched a tax education program, namely the business development service (BDS) program. The BDS program is a way for the Directorate General of Taxes to provide guidance and supervision to MSME Taxpayers through various trainings, and technical support aimed at increasing tax understanding, fostering awareness, engagement and tax compliance.

The business development service (BDS) program is intended for MSME Taxpayers with the aim of increasing awareness, commitment and understanding of taxes properly, so that taxpayer compliance is expected to increase. This BDS program can be packaged in the form of a bazaar, workshop or training and seminar. The materials raised in this BDS program, namely taxation material, bookkeeping, recording, marketing techniques, utilization of information technology and other materials are adjusted to the needs of MSME Taxpayers. The provision of this material is expected to provide benefits in increasing the understanding of MSME Taxpayers regarding tax regulations so that it can strengthen the intention of MSME Taxpayers to comply with their tax obligations.

2. Literature Review

2.1 Theory On Research Issues

This research uses the Theory Of Planned Behavior. The Theory of Planned Behavior was first coined by Ajzen (1991) who stated that every behavior displayed by a person comes from the intention in that person. In this theory, it is stated that Intention in a person can be influenced by 3 factors, namely belief in the expected results of the actions taken and the assessment of

those results (behavior belief), belief in normative expectations generated by others and the urge to obey these expectations (normative belief), and belief in factors that can make it easier or more difficult to realize the actions and forces that are influenced by these factors (control belief). Understanding tax regulations can be attributed to the behavioral belief factor. A good understanding of the tax regulations owned by MSME Taxpayers will allow them to evaluate or consider the impact of tax compliance behavior. A good understanding of tax regulations will make taxpayers realize that tax compliance will avoid sanctions or legal problems, create a good business image and support the development of the country. Then the presence of the business development service (BDS) program can be a control belief factor that can help increase MSME taxpayers' understanding of tax regulations through support and resources in the form of tax education or training, mentoring and wider access to information so that it can encourage a positive attitude to comply with tax rules. In addition, through this BDS program, MSME taxpayers will meet with other MSME actors or other business communities and tax staff who emphasize the importance of complying with taxes through the education provided. This will strengthen normative beliefs because they will feel that taxpayer compliance is an expected norm in their business environment or community so that they are more likely to be motivated to comply with tax obligations.

Table 2. Summary of previous research

No	Researcher Name	Title	Research Result
1	Mengstie (2016)	The Impact of Business Development Service on Performance of Micro and Small Manufacturing Enterprises in Addis Ababa, Ethiopia	Business development service has a significant positive effect on the performance of MSME
2	Indrawan & Binekas (2018)	Tax Understanding and Tax Knowledge on MSME Taxpayer Compliance	This study obtained the results that there is an influence of tax understanding and tax knowledge on taxpayer compliance in 200 SMEs in Cirebon City
3	Syaputra (2019)	The Influence of Taxpayers' Perception on the Implementation of Government Regulation Number 23 2018 and Understanding Taxation on MSME Taxpayer Compliance with Tax Socialization as a Moderation Variable	The result of this study is that there is an influence of taxpayer perception and tax understanding on taxpayer compliance while socialization cannot strengthen the relationship between tax understanding and taxpayer perception of taxpayer compliance in 95 MSMEs in Depok City
4	Andrean & Setyowati, (2022)	Analysis of Business Development Services in Improving Taxpayer Compliance of Micro, Small and Medium Enterprises	Business development service has a significant positive effect on the performance of MSME
5	Koesherawati	Effectiveness of the	This study obtained the results that

	dkk., (2022)	Implementation of Business Development Services (BDS) on MSME Taxpayer Compliance	Business Development Service (BDS) using the Tax Knowledge proxy has an influence on tax compliance, while the bookkeeping knowledge and tax calculation proxy does not have
6	Wardani & Nistiana, 2022	The Effect of Understanding Tax Regulations on Taxpayer Compliance with Risk Preferences as a Variable	This study obtained the results that the understanding of tax regulations has an influence on taxpayer compliance and risk preferences have an influence on the relationship between the understanding of tax regulations on taxpayer compliance in 100 Individual Taxpayers at the Primary Tax Service Office (KPP) Bantul
7	Dewi (2023)	Effectiveness of the Implementation of Business Development Service (BDS) and Understanding of Taxation on MSME Taxpayer Compliance	Business development services and tax understanding are effective in increasing the compliance of MSME taxpayers

Source: Review of varios reference sources.2024

2.2 Hypothesis development

2.2.1. The effect of understanding tax regulations on taxpayer compliance

The Theory of Planned Behavior states that every behavior displayed by a person comes from the intention in that person. Understanding tax regulations is a situation when taxpayers understand the tax collection system implemented in Indonesia and various existing tax regulations (Mardiasmo, 2013). The understanding of tax regulations can be associated with one of the factors driving attitudes described in the Theory of Planned Behavior, namely the behavior belief factor. A good understanding of the tax regulations owned by MSME Taxpayers will allow them to evaluate or consider the impact of tax compliance behavior.

Taxpayers who do not have a good understanding of tax laws and regulations can affect the low level of compliance of taxpayers. A good understanding of laws and regulations which includes procedures for filling out tax forms, making tax calculations, reporting tax returns, and being on time in paying taxes is a factor that can affect taxpayer compliance. Non-compliant taxpayers tend to have a poor understanding of taxes. The higher the understanding of tax regulations, the higher the level of compliance of taxpayers and vice versa (Wardani & Nistiana, 2022).

Based on the above explanation, understanding tax regulations can be said to be one of the determining factors in increasing taxpayer compliance. This statement is supported by the results of research by Nurlaela & Ningsih (2024), Ma'ruf & Supatminingsih (2020) and Yunia et al., (2021) proving that there is a positive relationship between the understanding of tax regulations and taxpayer compliance. So this underlies the allegation that understanding tax regulations has a positive effect on taxpayer compliance.

H1: Understanding tax regulations has a significant positive effect on taxpayer compliance

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2.2.2. The effect of understanding regulations on taxpayer compliance by moderating the business development service program

The Theory of Planned Behavior states that every behavior displayed by a person comes from the intention in that person. Intention can be influenced by 3 (three) factors: behavior belief, normative belief, and control belief. The BDS program is an activity program held by KPP Pratama Samarinda Ilir in the form of coaching, mentoring, and training or education related to taxation to MSMEs, which is expected to be able to increase tax understanding so that it can encourage awareness, attachment, and compliance in paying taxes. This BDS program is included in the control belief factor where BDS is expected to be able to provide benefits and assist MSME taxpayers in fulfilling their tax obligations.

The BDS program serves to provide education, training, and technical support to MSME taxpayers, which can improve their understanding of tax regulations. This increase in understanding is expected to improve taxpayers' attitudes towards tax compliance, strengthen subjective norms (normative beliefs) through a mutually supportive community, and improve the perception of behavioral control by providing adequate resources to comply with tax regulations. Thus, the existence of the BDS program helps form a strong intention to understand and comply with tax regulations so that it is expected to increase taxpayer compliance.

Based on the above explanation, the BDS program can help increase taxpayers' understanding of tax regulations so that compliance with tax obligations can be formed. This statement is supported by the results of the study of Proverbs, which states that through the BDS program, Taxpayers' understanding of tax regulations has improved, and the results of the research of Koesherawati et al., (2022). This shows that understanding tax regulations obtained from BDS program materials can be an important factor in increasing taxpayer compliance. Thus, this underlies the allegation that the BDS program can strengthen the relationship between understanding tax regulations and taxpayer compliance.

H2: The Business Development Service (BDS) program can moderate the relationship between understanding tax regulations and taxpayer compliance

3. Research Method

This research is a quantitative research using primary data. The population of this research is MSME Individual Taxpayers who are actively registered at KPP Pratama Samarinda Ilir. The sample method used in this study is purposive sampling with the criteria of active Individual Taxpayers who are registered at KPP Samarinda Ilir and have a turnover of more than 500 million rupiah and have participated in the business development service program organized by KPP Samarinda Ilir between 2020-2023. The sample of this research is 80 respondents with the following details:

Table 3. Details of the Number of Samples

No	Proses Eliminasi	Jumlah
1	Jumlah Wajib Pajak Orang Pribadi UMKM yang terdaftar di KPP Samarinda Ilir	4.739
2	Jumlah Wajib Pajak Orang Pribadi UMKM yang tidak pernah mengikuti program <i>Business Development Service</i> di KPP Samarinda Ilir dari tahun 2021 - 2023	(4.659)
	Jumlah WPOP UMKM yang memenuhi kriteria sampel	80

Source: Processed Data.2024

The data collection method in this study used a questionnaire with a Likert scale. For data analysis in this study using the structural equation modeling method -partial least square (SEM-PLS) assisted by the Smart PLS application. The SEM-PLS analysis consists of 2 (two) sub models, namely the measurement model (outer model) and structural model (inner model)

Measurement of taxpayer compliance variables in this study uses indicators developed in the research of Wardani & Wati (2018) namely registering, calculating, paying, and reporting.

The variable of understanding tax regulations in this study uses indicators according Rahayu (2010), namely general provisions and tax procedures, the taxation system in Indonesia and the function of taxation.

The business development service variable uses indicators according to Mengstie (2016) namely training and technical guidance, market access, infrastructure facilities, and access to input supply.

4. Findings and Discussions

Based on the results of 80 questionnaires that have been distributed to Individual Taxpayers of MSMEs, there are 2 questionnaires that cannot be processed because the questionnaires are not filled out completely and are not returned. So there are only 78 questionnaires processed by the researcher.

4.1 Evaluation of the Measurement Model (Outer Model)

Table 4. Outer Loading

Indicator	Understanding Tax Regulations (X)	Taxpayer Compliance (X)	Business Development Service (Z)
General provisions and tax procedures	0.864	-	-
The taxation system in Indonesia	0.760	-	-
Function of taxation	0.768	-	-
Registering	-	0.805	-
Calculating	-	0.828	-
Paying	-	0.862	-
Reporting	-	0.897	-
Training and technical guidance	-	-	0.860
Market acces	-	-	0.891
Infrastucture facilities	-	-	0.871
Acces input supply	-	-	0.810

Based on the outer loading results in table 4 above, it shows that the outer loading value of each indicator has exceeded the rule of thumb of 0.70, meaning that the indicators for each variable X, Y and Z are declared valid and can be used as a valid tool in this study.

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The next step to test the validity is to see the results of cross loading on discriminant validity. The criteria that must be met is the value of the loading must be greater than the cross loading. For more details, can be explained in the table below:

Tabel 5. *Cross Loading*

Indicator	Understanding Tax Regulations (X)	Taxpayer Compliance (X)	Business Development Service (Z)
General provisions and tax procedures	0.864	0.586	0.223
The taxation system in Indonesia	0.760	0.422	0.301
Function of taxation	0.768	0.568	0.218
Registering	0.489	0.805	0.102
Calculating	0.563	0.828	0.308
Paying	0.524	0.862	0.124
Reporting	0.668	0.897	0.160
Training and technical guidance	0.292	0.188	0.860
Market acces	0.277	0.151	0.891
Infrastruture facilities	0.247	0.223	0.871
Acces input supply	0.212	0.114	0.810

Based on the table presented above, it can be seen that the value on the loading of each indicator is greater than its cross loading, it can be concluded that all indicators have met the specified criteria.

Furthermore, to test convergent validity using the Average Variance Extracted (AVE) value as a benchmark to explain that a set of indicators in this study have represented variables, and indicators can underlie these variables Ghozali & Latan (2015). For more details can seen in the table presented below :

Table 6. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Understanding Tax Regulations (X)	0.638
Taxpayer Compliance (Y)	0.720
Business Development Service (Z)	0.737

Source: Output SmarPLS 4.2024

Based on the AVE results in table 6 above, it can be seen that the AVE value for each indicator has exceeded the rule of thumb of 0.50, meaning that the indicators for each variable X, Y and Z are declared valid and can be used as a valid tool in this study.

Table 7. Composite Reability

Variable	Composite reliability
Understanding Tax Regulations (X)	0.841

Taxpayer Compliance (Y)	0.911
Business Development Service (Z)	0.918

Source : Output SmarPLS 4.2024

In table 7 for the composite reliability criteria, the composite reliability value is >0.70 , in this study all composite reliability values have met the specified criteria and it can be concluded that the indicators in this study are reliable.

4.2 Evaluation of Structural Model (Inner Model)

Table 8. R-Square

Variable	R-Square (R^2)
Taxpayer Compliance (Y)	0.447

Source: Output SmarPLS 4.2024

The R-Square value itself is used to assess the ability of an independent variable to explain changes in the dependent variable. Based on the test results in table 4.8 above, it can be seen that the R-Square value is 0.447, which is included in the moderate category. It can be said that the variable of understanding tax regulations can explain 44.7% in forming an influence on taxpayer compliance.

4.3 Hypothesis Testing Results

Tabel 9. Path Coeficient Output

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Hypohotesis
Understanding Tax regulations (X) -> Taxpayer Compliance (Y)	0.667	0.665	0.077	8.710	0.000	Hypothesis accepted
Business Development Service (Z) x Understanding Tax regulations (X) -> Taxpayer Compliance (Y)	0.003	-0.011	0.087	0.039	0.484	Hypothesis rejected

Source : Output .2024

Based on the test results above, to find out whether a variable significantly affects another variable can be seen through the p-value and t-statistic. If the p-value is <0.05 (Significance level 5%) then it can be concluded that the relationship between a variable and another variable is significant, conversely if the p-value is > 0.05 then both relationships are not significant. As for the T-Statistics value criteria is > 1.96 which indicates a significant influence. In addition, to find out the positive or negative relationship between variables can be seen through the parameter coefficient value in the original sample column. If the number shows <0 then the relationship is said to be negative conversely, if the value is > 0 then the relationship can be said

to be positive. Based on table 4.9, it can be interpreted as follows:

1. Interpretation of the influence of understanding tax regulations (X) on taxpayer compliance (Y) is significant by looking at the T-Statistics value of 8.710 (more than 1.96) and the p-value of 0.000 (less than 0.05) and the original sample value of 0.667 (positive value) this shows that the relationship between understanding tax regulations and taxpayer compliance is positive. This shows that H1 is accepted or can be interpreted that there is a positive and significant influence between understanding tax regulations and taxpayer compliance.
2. Interpretation of the moderating effect of business development service moderating the relationship between understanding tax regulations and taxpayer compliance is not significant by looking at the T-Statistics value of 0.039 (less than 1.96) and the p-value of 0.484 (more than 0.05) and the original sample value of 0.003 (positive value) this shows the direction of the relationship between the business development service variable that moderates the relationship between understanding tax regulations and taxpayer compliance, is positive. Thus H2 is rejected, so it can be concluded that there is a positive but insignificant influence between business development service moderating the relationship between understanding tax regulations and taxpayer compliance.

4.4 Discussion

4.4.1 The Influence of Understanding Tax Regulations on Taxpayer Compliance

Based on the test results obtained in table 4.9 shows the T-Statistics value of 8.710 (more than 1.96) and the p-value of 0.000 (less than 0.05) from these results it can be concluded that there is a significant relationship between understanding tax regulations and taxpayer compliance. Then to see the direction of the relationship can be seen from the original sample value of 0.667 (positive value) which means the direction of the relationship between understanding tax regulations and taxpayer compliance is positive. These results are in accordance with the hypothesis proposed in this study which states that understanding tax regulations has a significant positive effect on taxpayer compliance so that it can be concluded that H1 is accepted.

The relationship between understanding tax regulations and taxpayer compliance is based on the theory of planned behavior where this theory explains that individual behavior is influenced by intentions from within a person. The intention itself can be formed due to 3 (three) factors including behavioral beliefs, normative beliefs, and control beliefs (Ajzen, 1991). Understanding tax regulations when linked to behavioral beliefs where understanding tax regulations can influence taxpayers' beliefs about the benefits and losses that will be obtained if they make tax payments. Then a good understanding of tax regulations will encourage taxpayers to be more confident and confident in carrying out their tax obligations (control belief) and more aware of the importance of complying with their tax obligations in order to avoid existing sanctions (normative belief). A deep understanding of tax regulations will make MSME taxpayers better understand the sanctions, both administrative and criminal sanctions, that they will receive if they do not comply with paying taxes or are negligent in their tax obligations (As'ari, 2018). Based on this explanation, it can be concluded that understanding tax regulations can be an important factor in increasing taxpayer compliance.

The results of this study are also in line with research conducted by Afrida & Kusuma (2022)

which found that understanding tax regulations has a positive and significant influence on taxpayer compliance. The same results were also obtained in research conducted by Dewi, (2023) which showed that understanding tax regulations has a significant influence on taxpayer compliance.

4.4.2 Business Development Service Program Moderates the Relationship between Understanding of Tax Regulations and Taxpayer Compliance

Based on the test results that have been described previously, the original sample value is 0.003, the T-Statistic value is 0.039 which is smaller than the recommended criteria > 1.96 and the P Value value is 0.484 which is greater than the recommended criteria which is < 0.05 . These results indicate that the business development service variable has a positive and insignificant effect on the relationship between understanding of tax regulations and taxpayer compliance. This can happen because the P Value produced is greater than 0.05. The results of this study are not in line with the formulation of the hypothesis that has been proposed, where the business development service variable can moderate or significantly strengthen the relationship between understanding of tax regulations and taxpayer compliance. However, the results are the opposite, namely the business development service variable has a positive but insignificant effect on taxpayer compliance.

The results of the study can be associated with the theory of planned behavior where in this theory it is explained that the attitude taken by MSME Taxpayers can be influenced by intentions formed by 3 things, namely attitudes towards behavior (behavior belief), subjective norms (normative belief) and behavioral control (control belief). Before the intention of MSME Taxpayers to participate in the business development service program is formed, they will first consider the positive or negative impacts that they will get after participating in the program (behavior belief). Then, the social environment will also influence the attitude of Taxpayers in making decisions (normative belief) and the self-confidence of MSME Taxpayers towards this business development service program can help them better understand tax regulations and make it easier to carry out their tax obligations or not (control belief). The existence of these three factors will further strengthen the intention of MSME Taxpayers to comply with their tax obligations.

After testing the results of the questionnaire that has been distributed to MSMEs, it was found that the business development service has not had a significant influence in strengthening the relationship between understanding tax regulations and taxpayer compliance. This can be caused by several factors, including the implementation of this business development service program only being carried out 2 (times) a year with activity themes that tend to repeat every year such as the MSME bazaar, the lack of raising taxation materials that can further improve understanding of tax regulations for MSME Taxpayers. In addition, the Samarinda Ilir Tax Office does not monitor MSME Taxpayer participants who have participated in this program to see the development of the business being run and help with the obstacles they experience related to taxation problems in order to find out the comparison between before and after participating in this business development service program. Then information regarding the implementation of this program is also only distributed through the KPP Samarinda Ilir Instagram account where not all MSME Taxpayers follow the KPP Samarinda Ilir Instagram account so that the dissemination of information regarding the implementation of this program is not optimal so that participants who participate in this program are still minimal when compared to the number of registered MSME Taxpayers.

5. Conclusion

This study was conducted with the aim of testing and discussing the relationship between understanding tax regulations on taxpayer compliance with the business development service (BDS) program as a moderating variable. Based on the results of the study, it can be concluded that understanding tax regulations has a positive and significant effect on taxpayer compliance and business development services are not able to moderate the relationship between understanding tax regulations on taxpayer compliance.

Sugesstion :

- i. Samarinda Ilir Pratama Tax Office should increase the frequency of BDS program implementation and increase the material raised, especially related to taxation, and monitor MSME Taxpayers who have participated in this program.
- ii. Samarinda Ilir Tax Office should be able to convey information regarding the implementation of this program through various media such as Whatsapp Blash, billboards, and others so that it can be conveyed to MSME Taxpayers more easily so that more MSME Taxpayers participate in this program.
- iii. MSME Individual Taxpayers should improve their understanding of tax regulations by utilizing programs or socializations provided by Samarinda Ilir Pratama Tax Office

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