FACTORS THAT INFLUENCE THE REPORTING OF TAX OBLIGATIONS FOR SMALL AND MEDIUM BUSINESS OWNERS IN MALANG CITY

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ABSTRACT

This study aimed to determine the effect of taxpayer compliance, understanding of taxpayers, and quality of tax services on taxpayer reporting to small and medium business owners in Malang City. Sampling uses the criteria that members of the sampled population are MSMEs registered at the Tax Service Office (KPP) in Malang City. The sample in this study was 95 respondents. In conducting data analysis using multiple linear regression with the variables of taxpayer compliance, understanding of the taxpayer, the quality of tax services as the independent variable, and reporting of tax obligations as the dependent variable. The study results indicate that taxpayer compliance, understanding of the taxpayer, and quality of tax services simultaneously influence the reporting of tax obligations. Part partially, taxpayer compliance, understanding of the taxpayer, and the quality of tax services significantly influence the reporting of tax obligations.

Keywords: **taxpayer compliance, understanding of taxpayers, quality of tax services, reporting of tax obligations**

INTRODUCTION

Background

Micro, Small and Medium Enterprises (MSMEs) are one of the most important parts of the people's economy in a region or country. Micro, Small and Medium Enterprises play a very important role in the Indonesian economy, for example Micro, Small and Medium Enterprises (MSMEs) played a very important role during the 1998 monetary crisis and were seen as a savior in the Indonesian economic process, encouraging the rate of economic growth and employment.

The existence of MSMEs is one of the driving sectors for improving the national and regional economy, proven by the ability of MSMEs to face crises and economic instability. In the field of taxation, MSMEs can increase state revenue, even though the amount of revenue is not very high, but as the number of MSMEs increases and develops, it is hoped that the amount of tax revenue can increase. The micro, small and medium enterprise (MSME) sector can be said to be the backbone of the Indonesian economy. The occurrence of COVID-19 reduced some people's intentions to dare to open a business, even though large entrepreneurs stated that the current conditions were difficult due to the impact of COVID-19, what happened was that many small businesses emerged. In 2019 there were 425,561 MSMEs and this increased to 427,706 in 2020. The increasing number of MSMEs is not matched by the perception that MSME owners fulfill their tax obligations. The low level of taxpayer compliance in carrying out their tax obligations is very ironic given the level of business growth in Indonesia. Most of the MSMEs in the city of Malang have been registered as taxpayers and have a NPWP, but after having a NPWP it turns out that there are still many who have not carried out their obligations as good taxpayers in reporting tax obligations. Reporting tax obligations is very important to determine the success of tax collection. Because the tax collection system adopted by our country is a self-assessment system, where awareness and honesty from taxpayers is highly demanded. In this case, Mardiasmo (2016:32), states that people are reluctant (passive) to pay taxes, which can be caused, among other things, by the intellectual and moral development of society, a tax system that is difficult for the public to understand, and a control system that cannot be implemented properly. The definition of tax is a mandatory contribution to the state owed by an individual or entity that is coercive based on law without receiving direct compensation and is used for state needs for the greatest prosperity of the state (Law No. 28 of 2007 Article 1). Taxpayer compliance is defined as a situation where the taxpayer fulfills all tax obligations and exercises his tax rights. Formal compliance is a situation where the taxpayer fulfills tax obligations formally in accordance with the provisions of the tax law. Meanwhile, material compliance is a situation where the taxpayer substantively or essentially fulfills all material tax provisions, namely in accordance with the letter and spirit of the tax law. Service quality is one of the things that can increase taxpayer interest in fulfilling tax obligations. According to Supadmi, (2009) in (Resti, 2016), quality service is service that can provide satisfaction to customers and remains within the limits of meeting accountable service standards and must be carried out continuously. Quality service can encourage taxpayer compliance to fulfill tax obligations. According to Widodo, (2010) "Self-assessment system" is not a voluntary system (a taxation system that relies on taxpayers to report their income freely and voluntarily, calculate their tax obligations correctly, and submit tax returns on time, where it is assumed that Citizens will voluntarily comply even though it is economically detrimental.Therefore , the implementation of this system has not been able to increase tax compliance. In Indonesia, the self-assessment system has an important role in fulfilling taxpayer obligations. With this system, taxpayers are given the authority, trust and responsibility to calculate, pay and report for themselves how much tax is owed. Tax obligations must be carried out in accordance with the applicable Tax Law.

Formulation of the problem

1. What is the influence of taxpayer compliance, taxpayer understanding, and the quality of tax services on reporting tax obligations?
2. How does taxpayer compliance affect tax obligation reporting?
3. How does the taxpayer's understanding affect the reporting of tax obligations?
4. How does the quality of tax services affect the reporting of tax obligations?

Research purposes

1. To determine the influence of taxpayer compliance, taxpayer understanding, and the quality of tax services on reporting tax obligations.
2. To determine the effect of taxpayer compliance on reporting tax obligations.
3. To determine the effect of taxpayer understanding on reporting tax obligations.
4. To determine the effect of tax service quality on reporting tax obligations.

Benefits of research

1. Theoretical Benefits
   a. **For Further Research**
      It is hoped that this research can be used as reference material or reference for further research in the field of reporting tax obligations.
   b. **Knowledge field**
      It is hoped that this research can become reference material for research and development of accounting science, especially in the field of taxation.
2. Practical Benefits
   a. **For MSMEs**
      It is hoped that this research can provide a reference in determining policies regarding taxation, especially in relation to taxpayer compliance, taxpayer understanding, and the quality of tax services so that reporting tax obligations will be effective and efficient in meeting state revenue targets.

b. For the Tax Office

It is hoped that this research can provide a reference in determining policies regarding taxation, especially in relation to the influence of taxpayer compliance, taxpayer understanding, and the quality of tax services so that reporting tax obligations will be effective and efficient in meeting state revenue targets.

c. For the Directorate General of Taxes

It is hoped that the results of this research can be used as input for the Directorate General of Taxes to be better at carrying out innovations to improve reporting of tax obligations. Apart from that, it can provide information on taxpayer compliance, taxpayer understanding, and the quality of tax services regarding reporting tax obligations.

LITERATURE REVIEW

Attribution Theory

Attribution theory was developed by Fritz Heider who argued that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, such as ability or effort, and external forces, namely factors that come from outside, such as difficulties and also luck.

Tax Obligations

According to Putra (2018), tax obligations are a manifestation of dedication and a means of participation by taxpayers to directly and jointly carry out taxation necessary for state financing and national development with responsibility for implementation obligations being fully entrusted to members of the community.

According to Soleha (2017), citizens have an obligation to pay taxes even though the reciprocity is obtained indirectly from the state. The amount of income earned is related to the amount of tax obligations that must be paid to the state.

Taxpayer

Taxpayers according to Official (2019:18) say that taxpayers are individuals or entities, which include paying taxes, withholding taxes, and collecting taxes, who have tax rights and obligations in accordance with the provisions of tax laws and regulations.

According to Mardiasmo (2019:163), the definition of a taxpayer is an individual or entity who has fulfilled subjective and objective obligations. Taxpayers are individuals or entities who are determined to fulfill their tax obligations.

Tax reporting

According to Putra (2018), tax regulations are reporting, from the basic word report, which means the process, method or act of notifying tax obligations correctly and in accordance with statutory regulations.

Taxpayer Compliance

In fulfilling tax obligations, every taxpayer must comply because compliance is the most important main ingredient in a tax audit, so that after the audit is carried out you will have a better understanding of taxpayers who comply with their obligations.

According to Marcori (2018) taxpayer compliance can also be interpreted as the taxpayer's diligence in filling out, reporting the SPT and remitting the tax owed based on applicable laws and regulations.

Taxpayer Understanding

According to Imelda et al., (2021) Understanding is the guarantee that you can understand and identify certain events. Taxpayers need to better understand tax laws and be able to fulfill their tax obligations.

According to Indrawan et al., (2018) the level of understanding of tax when viewed from a legal aspect is a relationship that arises because of the existence of laws which result in the obligation of citizens to remit a certain amount of their income to the state and the state has the intensity to force this tax money. must be used in government administration.

Tax Service Quality

According to Pranata (2015), the quality of tax services is one of the factors that can increase taxpayer compliance and it is hoped that tax service officers will have knowledge and experience regarding taxation.

Parasuraman et al. Laraswati (2017) stated that there are five dimensions used to assess the quality of tax services, namely: reliability, responsiveness, assurance, empathy and physical evidence (Tangibles).

conceptual framework

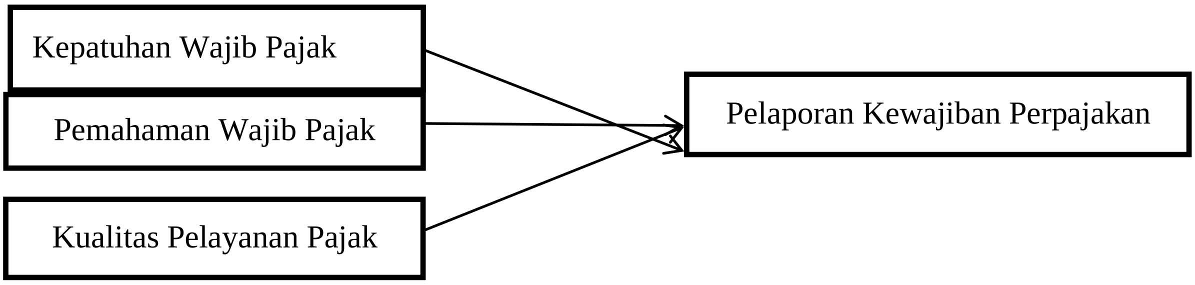

Figure 1 Conceptual Framework

Hypothesis

H_1 : Taxpayer compliance, taxpayer understanding, and the quality of tax services influence the reporting of tax obligations.

H_{1a}: Taxpayer compliance affects the reporting of tax obligations.

H_{1b}: Taxpayer understanding influences the reporting of tax obligations.

H_{1c}: Quality of Tax Services influences the reporting of tax obligations.

RESEARCH METHODS

Type, Location and Time of Research

This type of research is included in correlational research. With Micro, Small and Medium Enterprise owners. This research was conducted at the North Malang Pratama Tax Service Office (KPP) , Jl. Attorney General Suprapto No.29-31, Klojen, Kec. Klojen, Malang City, East Java 65112.

Research Population and Sample

Respondents who pay taxes at KPP Pratama North Malang participated in the research. Data collection using purposive sampling technique. Researchers deliberately selected some data that met certain criteria and collected it to carry out purposeful sampling. Study respondents were selected based on the following standards:

1. MSME taxpayers registered at KPP Pratama North Malang.
2. MSME taxpayers who have objective requirements are having a NPWP.

Sources and Methods of Data Collection

The survey for this research included taxpayers registered at the North Malang Pratama Tax Service Office (KPP) and a 5 point Likert scale. This poll provides most of the data. strongly disagree (score 1), disagree (2 points), neutral (3 points), agree (4 points), and strongly agree are the choices for taxpayers registered with KPP Pratama North Malang .

RESEARCH RESULTS AND DISCUSSION

Research result

The North Malang Pratama Tax Service Office (KPP) uses a sample of MSME taxpayers registered at the North Malang Pratama KPP.

Utilizing a purposive testing methodology, 105 MSME taxpayers registered at KPP Pratama North Malang were selected who met the assessment requirements.

Descriptive statistics

Table 1 Descriptive Statistical Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
REPORTING TAX OBLIGATIONS	105	1	5	4.16	,822
TAXPAYER COMPLIANCE	105	1	5	4.06	,853
TAXPAYER UNDERSTANDING	105	2	5	4.15	,757
QUALITY OF TAX SERVICES	105	1	5	3.96	,950
Valid N (Listwise)	105				

Based on answers from 105 survey respondents, the following descriptive statistical information is presented based on table 1:

1. The average value of the tax obligation reporting variable is 4.16, while the standard deviation is 0.822, and the lowest and maximum values are 1 and 5 respectively.
2. The average taxpayer compliance variable is 4.06, the standard deviation is 0.853, and the range is 1 to 5.
3. The average taxpayer understanding variable is 4.15, the smallest value is 1, and the largest value is 5.
4. The average tax service quality variable is 3.96, the standard deviation is 0.950, the minimum value is 1, and the maximum value is 5.

Test Research Instruments

1. Data Validity Test

   Legitimacy Test Data These results show the validity of the 105 questions. Because the r value calculated from the r table for each variable in each question is higher or equal to 0.192.
2. Reliability Test

   Independent variables include taxpayer compliance, taxpayer understanding, and tax service quality. The uneven nature of business is considered strong because the Crombach Alpha value is more than 0.6. Taxpayer compliance, taxpayer understanding, and the quality of tax services regarding reporting tax obligations are stated to be reliable.

Normality test

A reasonableness test is performed to check the regular circulation of free components and Throughout this evaluation, subordinates. In this work, the relevance of normally distributed data is evaluated using the one-sample Kolmogorov-Smirnov test. If the significance threshold of the Kolmogorov-Smirnov test is greater than 0.05, frequent data updates should be accessible. The results of the one sample Kolmogorov-Smirnov test should be shown in Table 2 below:

Table 2 Normality Test results
One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test					
		REPORTING TAX OBLIGATIONS	TAXPAYER COMPLIANCE	TAXPAYER UNDERSTANDING	QUALITY OF TAX SERVICES
N		105	105	105	105
Normal Parameters a, b	Mean	20.80	16.26	16.61	19.82
	Std. Deviation	2,498	2,454	2,159	3,249
Most Extreme Differences	Absolute	. 085	. 100	. 053	. 065
	Positive	. 093	. 090	. 050	. 062
	Negative	-. 085	-. 100	-. 053	-.0 65
Test Statistics		,085	,100	,053	,065
Asymp. Sig. (2-tailed)		. 125 c	. 153 c	. 059 c	.0 68 c

Research data analysis

Classic assumption test

1. **Multicollinearity Test**

Table 3 Multicollinearity Test Results

Coefficients a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,039	1,332		4,535	,000		
	TAXPAYER COMPLIANCE	,320	.101	,314	3,155	,002	,437	2,290
	TAXPAYER UNDERSTANDIN	,397	.104	,344	3,816	,000	,534	1,873

	G							
	QUALITY OF TAX SERVICES	,149	,077	,194	1,928	,047	,427	2,344
a. Dependent Variable: REPORTING OF TAX LIABILITY								

Based on the results of Table 3 from the Multicollinearity Test, the persistence incentives are respectively 0.437 for the taxpayer compliance variable, 0.534 for the taxpayer understanding variable, and 0.427 for the tax service quality variable. This shows that each variable has a tolerance value greater than or equal to 0.01 and a variance inflation factor (VIF) below 10. There is no multicollinearity between variables in the regression model used in this research.

2. Heteroscedasticity Test

Table 4 Heteroscedasticity Test results

Coefficients [a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2,857	,733		3,898	,000
	TAXPAYER COMPLIANCE	,002	,056	,004	,029	,977
	TAXPAYER UNDERSTANDING	-.084	,057	-.195	-1,461	,147
	QUALITY OF TAX SERVICES	-.007	,043	-.023	-.157	,875

value is 0.977, the taxpayer understanding value is 0.147, and the tax service quality value is 0.875, according to the Glejser test results based on table 4 Heteroscedasticity of the test results above.

Multiple Linear Analysis

Table 5 Multiple Linear Analysis

Coefficients [a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6,039	1,332		4,535	,000
	TAXPAYER COMPLIANCE	,320	.101	,314	3,155	,002
	TAXPAYER UNDERSTANDING	,397	.104	,344	3,816	,000
	QUALITY OF TAX	,149	,077	,194	1,928	,047

	SERVICES					

a. Dependent Variable: REPORTING TAX OBLIGATIONS

The findings in Table 5 from the instant analysis above show that taxpayer compliance, taxpayer understanding, and the quality of tax services have an influence on reporting tax obligations. Applying the following equation:

Y = 6,039 + 0.320 X1 + 0.397 X2 + 0.149 X3 + e_ _ _

(*Sig*. 0.002) (*Sig* .0.000) (*Sig* .0.047)

Y : Reporting Tax Obligations
H_1 : Taxpayer Compliance
H_2 : Taxpayer Understanding
H_3 : Quality of Tax Services
e : Error

Hypothesis testing

F Test (Simultaneous Test)

Table 6 F Test (Simultaneous Test)

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	365,062	3	121,687	43,316	,000 [b]
	Residual	283,738	101	2,809		
	Total	648,800	104			

The predicted F value is 43.316 according to Table 6, and the Sig value is 0.000 0.05. F test Therefore, taxpayer compliance, taxpayer understanding, and the quality of tax services all have an impact on reporting tax obligations.

Determination Test (Test R^2)

Table 7 Determination Test (Test R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.7 50 [a]	,563	,550	1,676

Table 7 displays the findings of the investigation and displays the R2 coefficient value of 0.550 or 55.0 percent. This shows how taxpayer compliance, taxpayer understanding, and the quality of tax services are related to reporting tax obligations.

Partial Test (t Test)

Table 8 Partial Test (t Test)

Coefficients [a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	Q	Sig.
1	(Constant)	6,039	1,332		4,535	,000

	TAXPAYER COMPLIANCE	,320	.101	,314	3,155	,002
	TAXPAYER UNDERSTANDING	,397	.104	,344	3,816	,000
	QUALITY OF TAX SERVICES	,149	,077	,194	1,928	,047
a. Dependent Variable: REPORTING TAX OBLIGATIONS						

1. Taxpayer Compliance Variables

   H0 is rejected and H1 is accepted because the taxpayer compliance variable has a value of 3.155 and a significance level of 0.002 to 0.05, as seen in table 8. This exemplifies how taxpayer understanding influences the reporting of tax obligations. These results indicate that taxpayer compliance has a significant positive effect on reporting tax obligations.

   The results of this research are in line with research from Hasanah (2016) that the level of compliance has a significant effect on reporting tax obligations. Thus, MSME owners are aware of compliance with the tax provisions or regulations that are required or required to be implemented.
2. Taxpayer Understanding Variable

   Hypotheses Ho and H1b were accepted with a significant level of 0.000 - 0.05 and a t value of 3.816 respectively, shown in table 8. These results indicate that taxpayer understanding has a significant positive effect on reporting tax obligations. Thus, it can be concluded that MSME owners understand how to report their tax obligations.
3. Tax Service Quality Variable

   H0 is rejected and H1c is accepted if the significance threshold is 0.47 and the estimated t value is 1.928, as shown in table 8. This exemplifies how the quality of tax services affects the reporting of tax obligations.

   In this case, it is proven by the demand that officers must provide excellent service wholeheartedly so that taxpayers are not reluctant to consult about tax matters.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This research aims to determine the influence of taxpayer compliance, taxpayer understanding, and the quality of tax services on reporting tax obligations for small and medium business owners in Malang City. The analytical method used is multiple linear regression. Based on the hypothesis testing and analysis that has been described, it can be concluded:

1. Taxpayer compliance, taxpayer understanding, and the quality of tax services together have a significant effect on reporting tax obligations for small and medium business owners in Malang City.
2. Taxpayer compliance has a significant positive effect on the reporting of tax obligations for small and medium business owners in the city of Malang, which means that the higher the taxpayer compliance, the reporting of tax obligations will increase.
3. Understanding taxpayers has a significant positive effect on reporting tax obligations for small and medium business owners in Malang City. If the public has a high level of understanding of taxpayers, they will be more compliant with tax obligations.
4. The quality of tax services has a significant positive effect on reporting tax obligations, this shows that the services provided at the KPP Pratama Malang Office have improved well, so the good services provided can increase public awareness in paying taxes.

Limitations

1. Sampling in this study was carried out by distributing questionnaires so that answers could be given that were less thorough in filling in the data obtained.
2. The research only has 3 independent variables, namely taxpayer compliance, taxpayer understanding, quality of tax services, and 1 dependent variable, namely reporting tax obligations.
3. The research object is only limited to respondents who are registered to pay taxes at KPP Pratama North Malang.

Suggestion

1. For future researchers, when taking samples, it is recommended to conduct interviews and documentation with respondents. By conducting interviews and documentation, researchers will obtain information and describe the actual conditions.
2. Future researchers can examine other variables such as the strictness of tax sanctions (Hasanah, 2016), taxpayer knowledge (Dewi, 2017), and taxpayers' optimistic attitude (Imelda & Mawardi, 2021).
3. Future researchers are advised to expand the sampling that will be used in further research, for example respondents who pay taxes at several tax offices located in Malang City or all respondents who pay taxes in Malang City.

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