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## Income, tax knowledge, and tax incentives impact on MSME tax compliance in COVID-19

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### ABSTRACT

This study aimed to determine the effect of income level, tax knowledge, and the application of tax incentive policies partially on taxpayer compliance. The research method used was quantitative. The population in this study comprised taxpayers who had a business type of UMKM registered at KPP Pratama Gianyar, and the sample used consisted of 100 people. The data analysis techniques included the Validity Test, Reliability Test, Classical Assumption Test, Multiple Linear Regression Analysis, Determination Coefficient Test, F Test, and t-test. From the results of the study, the following were obtained: (1) The level of income had a significant positive effect on taxpayer compliance, where the t-coefficient value was 3.598, the regression coefficient value was 0.364, and the significance was 0.001. (2) Tax knowledge had a significant positive effect on taxpayer compliance, with the t-coefficient value being 4.339, the regression coefficient value 0.335, and the significance 0.000. (3) The application of tax incentive policies had a significant positive effect on taxpayer compliance, with the t-coefficient value being 3.159, the regression coefficient value 0.210, and the significance 0.002. The suggestion in this study was that the Gianyar KPP Pratama should provide a tax burden that was in accordance with the taxpayer's business income and routinely provide tax socialization to increase taxpayer knowledge. Additionally, the Gianyar KPP Pratama should provide fair tax incentives to all taxpayers who meet the conditions for receiving them.

**Keywords:** Income level, tax knowledge, implementation of tax incentive policies, and taxpayer compliance

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### INTRODUCTION

Since 2020, the occurrence of the Covid-19 pandemic has triggered financial instability in the country. Various types of policies implemented by the government to anticipate the spread of the Covid-19 virus have resulted in economic downturns. Similar situations have been experienced on the Bali Province, where Covid-19 has led to a decline in tourist visits, consequently affecting the majority of Bali province's income. In addition to the tourism sector, which is the main contributor to income in Bali, the Micro, Small, and Medium Enterprises (MSMEs) sector also plays a significant role in improving the regional economy (Adriani & Wiksuana, 2018). One of the

regencies with the highest number of MSMEs in Bali is Gianyar Regency. In 2019, the number of MSMEs in Gianyar Regency reached 91,000 businesses, which is close to 50 percent of the total number of MSMEs in Bali (Balipost.com, 2019). However, during the current pandemic, many MSMEs have experienced a decrease in revenue and sales. One Silver MSME in Gianyar mentioned that the pandemic has caused a decrease in their income, leading to the necessity of laying off their employees (CNBC Indonesia, 2021). The decrease in income experienced by entrepreneurs has resulted in a decline in tax payments as a source of state revenue, subsequently leading to a decrease in tax compliance (Khalimaturrosyida, 2022).

State revenue sources, particularly those derived from tax revenue, are collected by the government to finance all development efforts, thereby advancing the nation (Fahmi & Linda, 2014). Tax revenue collection is a focal point for the government to continually enhance, particularly through increasing public awareness and compliance with tax regulations (Inasius et al., 2020). Considering that taxes are a mandatory obligation for all societal strata and play a pivotal role in fostering national economic growth, the government is mandated to continually promote taxpayer compliance (Samrotun & Suhendro, 2018; Taing & Chang, 2021). Taxpayer compliance fundamentally can be influenced by two factors: internal factors such as individual characteristics in fulfilling tax obligations and external factors encompassing the taxpayer's situation and surrounding environment (Rustiyarningsih, 2017).

Income level is believed to be one of the factors that can influence taxpayer compliance in paying taxes, as taxpayers utilize their income to fulfill their tax obligations (Fadilah et al., 2021; Rahman, 2018). This is supported by Amran (2018), who argues that the income level of the populace significantly contributes to their compliance with tax payments. Furthermore, the tax knowledge possessed by the public has been found to play a crucial role in enhancing taxpayer compliance (Anggini et al., 2021). This is because tax knowledge reflects their ability regarding rights and obligations as taxpayers to avoid tax penalties. A good level of tax knowledge can be described by the taxpayers' ability to calculate the amount of tax owed, thus fostering willingness to pay taxes (Lestary et al., 2021). In line with the Theory of Planned Behavior, individuals behave because they have intentions and motivations within themselves. Similarly, with taxpayer compliance, taxpayers with high levels of knowledge will behave in accordance with tax regulations (Ermawati, 2018). Furthermore, Hartini & Sopian (2018) argue that tax knowledge significantly influences taxpayer compliance.

Due to the significant impact of the Covid-19 virus, the government has implemented a number of fiscal policies, one of which is tax incentives. Tax incentives currently lean more towards regulatory functions aimed at assisting in driving Indonesia's economic wheels (Syanti et al., 2020). If the government provides tax incentives, it is hoped that taxpayer compliance will also become more positively inclined. Especially during the COVID-19 pandemic, the government has introduced this program to alleviate the burden on the populace so that they can still pay taxes amidst the economic crisis (Aprilianti, 2021). Empirical studies supported by Latief et al. (2020) indicate that tax incentives can provide stimulus and encouragement towards compliance with tax obligations. Therefore, it can be said that tax incentives have a positive influence on taxpayer compliance.

Given the Covid-19 pandemic experienced in Indonesia, the level of domestic tax revenue has not reached optimal levels. The suboptimal domestic revenue collection is due to the relatively low compliance level of taxpayers in fulfilling their tax obligations (Raharjo et al., 2020). Based on this phenomenon, the author selects Gianyar regency as the research location, with the main issue being whether the income level of MSME taxpayers, tax knowledge, and the implementation of tax incentive policies affect the compliance level of MSME taxpayers during the Covid-19 pandemic, particularly in Gianyar regency in 2022. This research is expected to contribute to the literature, particularly in the field of taxation, and to provide practical contributions by offering insights or considerations for the KPP Gianyar Pratama, especially regarding the compliance of MSME taxpayers. Furthermore, this study aims to enhance the author's understanding of taxation in Indonesia.

## LITERATURE REVIEW

### Theory of Planned Behavior

The Theory of Planned Behavior (TPB), initially developed by Ajzen (1991), elucidates individual behavior based on the assessment that their actions can yield positive and beneficial outcomes. This theory models intention based on three factors: attitude toward the behavior, subjective norms, and perceived behavioral control. Behavioral belief elucidates that individual behavior is rational, meaning individuals will engage in actions that can positively influence and benefit them. Normative belief serves as an indicator related to beliefs about others' normative expectations and the motivation to meet those expectations. Meanwhile, perceived behavioral control refers to individuals' awareness that there are other factors that can act as drivers or barriers in carrying out an action.

### Taxpayer Compliance

Taxpayer compliance can be described as the condition in which taxpayers fulfill all tax obligations, exercise their tax rights voluntarily, conduct them accurately, and report them promptly (Pattiasina et al., 2020; Rahayu, 2017). Taxpayer compliance can also be described as the extent to which taxpayers adhere to applicable tax regulations

and fulfill them in accordance with their individual awareness, as stipulated in tax laws and regulations (Oktaviani et al., 2020; Zulma, 2020).

### Income Level

PSAK No. 23 Paragraph 06 issued by the Indonesian Institute of Accountants states that Revenue is a gross cash inflow of economic benefits arising from the ordinary activities of an entity during a period when such inflow increases equity other than contributions from equity participants. Furthermore, Sudarto (2012) argues that revenue can be influenced by several aspects such as capital or financing which then increases additional funds, profits from the sale of assets, or the sale of products and services, and may also include gifts or donations.

### Tax Knowledge

Tax knowledge can be described as the ability of individuals, especially taxpayers, to perform tax administration tasks such as calculating the tax due, completing tax returns, submitting tax returns, understanding tax collection provisions, and other matters related to tax obligations (Al-Ttaffi et al., 2020; Rahayu, 2017). Furthermore, Mardiasmo (2016) states that tax knowledge refers to everything known and understood by individuals regarding tax laws, both substantive and formal. Similarly, Pertiwi et al. (2020) and Wardani & Rumiya (2017) argue that tax knowledge is closely related to taxpayers' understanding of the correct tax laws, regulations, and procedures.

### Tax Incentive Policies

Tax incentive policies are measures employed by the government to alleviate the tax burden borne by taxpayers affected by COVID-19. Micro, Small, and Medium Enterprises (MSMEs) eligible for the final income tax (PPh final DTP) tax incentive are those with gross turnover or business activities not exceeding Rp 4,800,000,000 per year, as stipulated in tax regulation No. 23 of 2018. The final tax rate is 0.5 percent of the revenue obtained. The final income tax will be borne by the government as a result of the implementation of Minister of Finance Decree (PMK), and taxpayers are not obliged to pay it (Riyanti & Sudarmawanti, 2022; Yusuf, 2022).

### Conceptual Framework

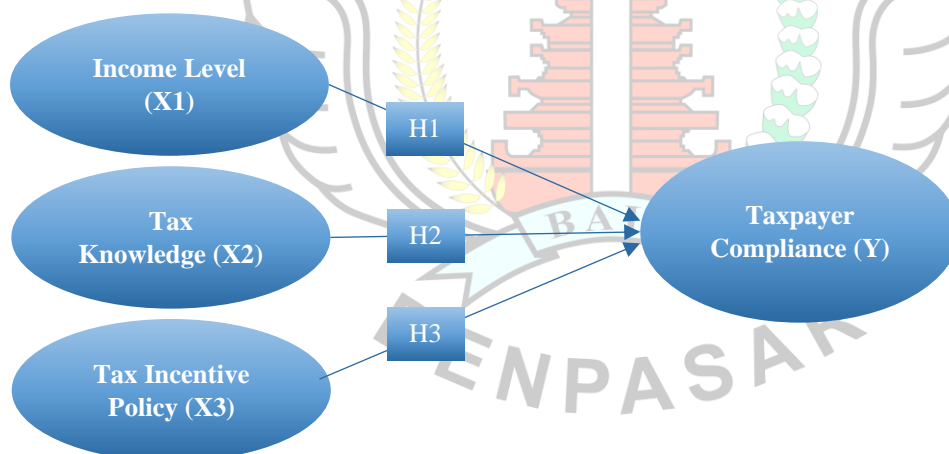


Figure 1. Conceptual Framework

### Research Hypotheses:

- H1 : Income Level significantly affect the MSMEs Taxpayer Compliance  
 H2 : Tax Knowledge significantly affect the MSMEs Taxpayer Compliance  
 H3 : The Implementation of Tax Incentive Policy significantly affect the MSMEs Taxpayer Compliance

## METHODS

This research was conducted using a quantitative approach in the Gianyar region of Bali. The selection of Gianyar as the research location was based on the high growth rate of Micro, Small, and Medium Enterprises (MSMEs), with the number of registered MSMEs in Gianyar regency reaching nearly 50% of the total MSMEs operating in Bali as a whole (Balipost.com, 2019). The target population for this study comprised all taxpayers who are MSME entrepreneurs registered with the KPP Pratama Gianyar. Sample selection in this study was carried out using a

purposive sampling method, with criteria including (1) taxpayers with Taxpayer Identification Number (NPWP); (2) taxpayers engaged in MSMEs; (3) taxpayers registered with the KPP Pratama Gianyar. By calculating the sample size using the Slovin formula, a total of 100 taxpayers participated as research respondents. Data for the research were directly obtained from respondents' responses through the distribution of a 5-point Likert scale questionnaire. The collected data were then analyzed using a multiple linear regression approach with the assistance of SPSS software.

## RESULTS AND DISCUSSION

### Results

This study aims to identify the influence of income level, tax knowledge, and the implementation of tax incentive policies on enhancing taxpayer compliance among MSMEs in Gianyar Regency. The results of the questionnaire distribution, as presented in Table 1, indicate that the majority of respondents participating in the study are MSME taxpayers engaged in other fields of business (53%), male (61%), aged 31-40 years old (35%), and all have income levels below 4.8 billion rupiahs (100%).

**TABLE 1. Respondent Demographic Profile (N = 100)**

Category	Number of Respondents	Percentage	
<b>Business Type</b>	Fashion	14	14%
	Service	8	8%
	Culinary	25	25%
	Others	53	53%
<b>Gender</b>	Male	61	61%
	Female	39	39%
<b>Age</b>	21 – 30 years	25	25%
	31 – 40 years	35	35%
	41 – 50 years	29	29%
	> 50 years	11	11%
<b>Annual Income</b>	< Rp 4.8 billion	100	100%

Referring to the results of the validity and reliability tests presented in Table 2, it can be shown that all indicators or statement items for each research variable have obtained Pearson correlation coefficients above 0.30 and have obtained Cronbach's Alpha values above 0.60. Therefore, the research data has met the requirements of validity and reliability effectively.

**TABLE 2. Validity and Reliability Test Result (N = 100)**

No.	Variable	Questionnaire Item	Pearson Correlation	Cronbach's Alpha
1	Income Level ( $X_1$ )	X <sub>1,1</sub>	0.917	0.926
		X <sub>1,2</sub>	0.909	
		X <sub>1,3</sub>	0.987	
		X <sub>1,4</sub>	0.898	
2	Tax Knowledge ( $X_2$ )	X <sub>2,1</sub>	0.835	0.909
		X <sub>2,2</sub>	0.901	
		X <sub>2,3</sub>	0.859	
		X <sub>2,4</sub>	0.823	
		X <sub>2,5</sub>	0.868	
3	Tax Incentive Policy ( $X_3$ )	X <sub>3,1</sub>	0.923	0.950
		X <sub>3,2</sub>	0.908	
		X <sub>3,3</sub>	0.890	
		X <sub>3,4</sub>	0.912	
		X <sub>3,5</sub>	0.801	
		X <sub>3,6</sub>	0.933	
4	Taxpayer Compliance (Y)	Y <sub>1</sub>	0.888	0.900
		Y <sub>2</sub>	0.868	
		Y <sub>3</sub>	0.850	
		Y <sub>4</sub>	0.807	

Y<sub>5</sub>

0.815

The results of the data normality test based on Table 3 successfully confirm that the research data meets the normality requirement well, as indicated by the Asymp. Sig (2-tailed) value of 0.072 (> 0.05). This research data indicates that it has been normally distributed.

**TABLE 3. Normality Test Result**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	0.0000000
	Std. Deviation	2.48571924
Most Extreme Differences	Absolute	0.085
	Positive	0.046
	Negative	-0.085
Test Statistic		0.085
Asymp. Sig. (2-tailed)		0.072

Furthermore, through the results of the multicollinearity test presented in Table 4, it can be confirmed that the research data meets the multicollinearity requirement well, as indicated by the tolerance values above 0.10 and the VIF values below 10.

**TABLE 4. Multicollinearity Test Result**

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Income Level (X <sub>1</sub> )	0.660	1.515
	Tax Knowledge (X <sub>2</sub> )	0.716	1.397
	Tax Incentive Policy (X <sub>3</sub> )	0.658	1.519

Referring to the results of the heteroskedasticity test in Table 5, it can be shown that there is no heteroskedasticity issue found in the regression model, as indicated by the significance value above 0.050.

**TABLE 5. Heteroscedasticity Test Result**

Coefficients						
Model		Unstandardized		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.113	0.913		3.411	0.001
	Income Level (X <sub>1</sub> )	-0.085	0.059	-0.179	-1.448	0.151
	Tax Knowledge (X <sub>2</sub> )	0.010	0.045	0.025	0.214	0.831
	Tax Incentive Policy (X <sub>3</sub> )	0.000	0.039	-0.001	-0.005	0.996

Referring to Table 6, the multiple regression equation obtained is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$= 2.514 + 0.364X_1 + 0.335X_2 + 0.210X_3$$

**TABLE 6. Multiple Linear Regression Test Result**

Coefficients						
Model		Unstandardized		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.514	1562		1.609	0.111
	Income Level (X <sub>1</sub> )	0.364	0.101	0.302	3.598	0.001
	Tax Knowledge (X <sub>2</sub> )	0.335	0.077	0.350	4.339	0.000

Tax Incentive Policy ( $X_3$ )	0.210	0.066	0.265	3.159	0.002
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- 1) The constant value ( $a$ ) of positive 2.514 indicates that if the independent variables consisting of income level, tax knowledge, and tax incentive policy remain constant, then taxpayer compliance will increase by 2.514 units.
- 2) The regression coefficient value ( $\beta_1$ ) of positive 0.364 indicates that if the income level variable increases by one unit, then the value of taxpayer compliance will increase by 0.364 units.
- 3) The regression coefficient value ( $\beta_2$ ) of positive 0.335 signifies that if the tax knowledge variable increases by one unit, then the value of taxpayer compliance will increase by 0.335 units.
- 4) The regression coefficient value ( $\beta_3$ ) of positive 0.210 confirms that if the tax incentive policy variable increases by one unit, then the value of taxpayer compliance will increase by 0.210 units.

**TABLE 7.  $R^2$  Test Result**

Model Summary				
Model	R	R-Square	Adjusted R Square	Std. Error of the Estimate
1	0.744	0.554	0.540	2.524

Referring to the  $R^2$  test results in Table 7, the adjusted  $R^2$  value obtained is 0.540, indicating that 54% of the variance in taxpayer compliance can be predicted or explained by the variables income level, tax knowledge, and tax incentive policy. Meanwhile, the remaining 46% can be explained by other determinants.

**TABLE 8. F Test Result**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	758.409	3	252.803	39.675	0.000
	Residual	611.701	96	6.372		
	Total	1370.110	99			

Table 8 shows that the obtained F-value is 39.675 with a significance of 0.000. The results indicate that the three independent variables in this study have a significant simultaneous effect on taxpayer compliance.

**TABLE 9. Hypotheses Test Result**

Coefficients						
Model		Unstandardized		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.514	1562		1.609	0.111
	Income Level ( $X_1$ )	0.364	0.101	0.302	3.598	0.001
	Tax Knowledge ( $X_2$ )	0.335	0.077	0.350	4.339	0.000
	Tax Incentive Policy ( $X_3$ )	0.210	0.066	0.265	3.159	0.002

Table 9 shows the results of the significance test for each independent variable on the dependent variable, which is taxpayer compliance.

## Discussion

The analysis results indicate that the first to third hypotheses can be accepted. Firstly, the relationship between income level and taxpayer compliance successfully obtained a positive regression coefficient of 0.364 with a t-value of 3.598 ( $> 1.984$ ) and a significance of 0.001 ( $< 0.05$ ). This result indicates that higher income levels can increase taxpayer compliance. During the Covid-19 pandemic, many MSMEs experienced losses, and the decrease in income naturally leads to a decrease in gross turnover per year. Taxation is based on income or gross turnover of business activities, so the decrease in MSME income leads some MSMEs to choose not to pay taxes due to their low income. This can be done because many MSMEs still operate under the self-assessment system, meaning that everything from tax calculations, payments, to tax reporting is done independently by MSME taxpayers. Therefore, the income level of MSME taxpayers positively influences taxpayer compliance because the source of tax payments made by MSME taxpayers comes from the income generated from their business activities. This

research result is consistent with the study conducted by Fadilah et al. (2021), which found that income level positively influences taxpayer compliance.

Furthermore, the relationship between tax knowledge and taxpayer compliance successfully obtained a positive regression coefficient of 0.335 with a t-value of 4.339 ( $> 1.984$ ) and a significance of 0.000 ( $< 0.05$ ). This result indicates that better tax knowledge can increase taxpayer compliance. In other words, the level of taxpayer knowledge about tax developments in Indonesia will certainly help taxpayers to alleviate the tax burden, including knowing the government's policies to assist taxpayers in fulfilling their tax obligations. During the Covid-19 pandemic, many MSMEs experienced a decrease in income, so the government issued policies intended to alleviate the tax burden on taxpayers. With this knowledge, taxpayers do not need to resort to non-payment and eventually incur interest or penalties when fulfilling their tax obligations later. Therefore, taxpayer knowledge positively influences taxpayer compliance in meeting their tax obligations. This research result is consistent with studies conducted by Zulma (2020), Susyanti & Anwa (2020), Khairunnisa & Nurhayati (2022), and Dewi Anggadini et al. (2022) which found that tax knowledge positively influences taxpayer compliance.

Finally, the relationship between the implementation of tax incentive policies and taxpayer compliance obtained a positive regression coefficient of 0.210 with a t-value of 3.159 ( $> 1.984$ ) and a significance of 0.002 ( $< 0.05$ ). This implies that better implementation of tax incentive policies can increase taxpayers' willingness to fulfill their tax obligations. The implementation of tax incentives is intended to alleviate the tax burden on taxpayers, especially during the Covid-19 pandemic, thereby stimulating taxpayer compliance in paying and reporting taxes. This research result is consistent with studies conducted by Riyanti & Sudarmawanti (2022) and Siregar et al. (2022), which found that the implementation of tax incentive policies has a positive and significant impact on taxpayer compliance.

## CONCLUSION

This study successfully proves that taxpayer compliance among MSMEs in Gianyar Regency can be significantly influenced by three factors: income level, tax knowledge, and the implementation of tax incentive policies. The research findings indicate that a higher income level can motivate MSMEs to fulfill their tax obligations. Similarly, tax knowledge, encompassing understanding of tax laws, calculation methods, and tax reporting, contributes to enhancing taxpayer compliance. Furthermore, the data analysis confirms that effective implementation of tax incentive policies by the government can increase compliance among MSMEs in fulfilling their tax obligations and rights.

An interesting finding of this research is that among the three factors, income level has the highest influence compared to other determinants. This study positively contributes to the tax literature and provides practical implications for the KPP Pratama Gianyar in improving taxpayer compliance among MSMEs. The KPP Pratama Gianyar should levy taxes in accordance with taxpayers' business income and regularly conduct tax education campaigns to enhance taxpayer knowledge. Additionally, tax incentives should be fairly distributed to all eligible taxpayers. For micro, small, and medium enterprises (MSMEs) in Indonesia, it holds significant importance to ensure compliance with the country's tax policies. This necessitates cultivating a heightened sense of self-awareness regarding tax obligations and actively engaging in independent education on tax payment and reporting procedures. This process not only enables them to manage their finances more effectively but also contributes to the overall economic stability and growth of Indonesia. Additionally, by maintaining compliance with tax policies, MSMEs can build trust with stakeholders and enhance their reputation within the business community, paving the way for sustainable success in the long term.

This research certainly has limitations, namely the small number of samples used. Therefore, it is hoped that future research will be able to increase the number of samples by targeting a larger population, such as using one area of Bali as a research location. This research also still uses three variables to predict taxpayer compliance, so it is important for future research to delve deeper into other factors not examined in this study that may influence taxpayer compliance beyond income level, tax knowledge, and the implementation of tax incentive policies. Future research can also add mediating or moderating variables to the research model to add contributions to the literature. This would provide insights into what actions should be taken to improve taxpayer compliance among MSMEs.

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