

Factors Affecting MSME Taxpayer Compliance: Tax Sanctions As Moderation

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Abstract: This study examines the factors that influence MSME taxpayer compliance in Jambi City, such as understanding of accounting, tax regulations and knowledge of taxation and tax sanctions. This study also examines how strong tax sanctions are in moderating the influence relationship between accounting understanding, tax regulations and tax knowledge on MSME taxpayer compliance. The population uses MSMEs in Jambi City with a sample of MSMEs engaged in the culinary sector with predetermined criteria. Thus, the participants of this study amounted to 74 respondents. The research questionnaire was distributed using a hand delivery system and processed using SEM - PLS Warp - PLS (7.0). The results of this research prove that understanding accounting has no effect on the compliance of MSME taxpayers in the culinary sector in Jambi City. Meanwhile, an understanding of tax regulations and tax sanctions can affect taxpayer compliance in the culinary sector of MSMEs in the city of Jambi directly or indirectly.

Keywords: Taxpayer Compliance; Accounting; Tax Regulations; Tax Knowledge; Tax Sanctions.

Abstrak: Penelitian ini menguji faktor-faktor yang memengaruhi kepatuhan wajib pajak UMKM di Kota Jambi seperti pemahaman akuntansi, peraturan perpajakan dan pengetahuan perpajakan dan sanksi perpajakan. Penelitian ini juga menguji seberapa kuat sanksi perpajakan dalam memoderasi hubungan pengaruh antara pemahaman akuntansi, peraturan perpajakan dan pengetahuan perpajakan terhadap kepatuhan wajib pajak UMKM. Populasi menggunakan UMKM yang ada di Kota Jambi dengan sampel UMKM yang bergerak di sektor kuliner dengan kriteria yang telah ditentukan. Dengan demikian, partisipan penelitian ini berjumlah 74 responden. Kuesioner penelitian disebarkan menggunakan sistem *hand delivery* dan diproses dengan SEM-PLS Warp-PLS (7.0). Hasil riset ini membuktikan bahwa pemahaman akuntansi tidak berpengaruh terhadap kepatuhan wajib pajak UMKM sektor kuliner di kota Jambi. Sementara itu, pemahaman peraturan perpajakan dan sanksi perpajakan dapat memengaruhi kepatuhan wajib pajak UMKM sektor kuliner di kota Jambi dengan langsung maupun tidak langsung.

Kata Kunci: Kepatuhan Wajib Pajak; Pemahaman Akuntansi; Pemahaman Peraturan Pajak; Pengetahuan Tentang Pajak; Sanksi Pajak.

INTRODUCTION

The micro, small and medium enterprise (MSME) sector has an important contribution to play in advancing economic activities both regionally and nationally (Astuti and Panjaitan, 2018); (Cahyani and Noviari, 2019); (Hernando et al., 2022); (Indrawan et al., 2018; Prasetyo et al., 2020). This MSME business has characteristics that are able to provide many choices of economic activities (Indrawan et al., 2018; Rafiqi et al., 2022). This option is used by MSME actors to carry out activities related to the fulfilment of people's lives (Indrawan et al., 2018). The growth of the MSME sector in Indonesia has increased in the following sectors: food, beverages, fashion, agro, automotive, handicrafts, and services.



The dynamic development of MSME business activities with very rapid growth makes it difficult for the DJP to reach the income of MSME actors (Astuti and Panjaitan, 2018; Cahyani and Noviyari, 2019). (Astuti and Panjaitan, 2018) said that there are many potential taxpayers by MSME actors who have not been registered as taxpayers. Tax revenue from MSME actors is still relatively low compared to tax revenue from large and medium-sized companies (Astuti and Panjaitan, 2018). In fact, approximately 63 million MSMEs are spread throughout Indonesia in various fields (sectors). Where 60 per cent contributes to the GDP in Indonesia (Astuti and Panjaitan, 2018), this also happened in Jambi City, where the number of MSMEs, which was quite large, was not proportional to the amount of MSME tax revenues in Jambi City.

The massive development and growth of the MSME sector have initiated the government to seek to increase tax revenues from MSME actors by means of extensification (Astuti and Panjaitan, 2018; Prasetyo et al., 2020; Lazuardini et al., 2018). This is expected to increase tax revenue, expand the number of taxpayers and secure tax revenue targets (Astuti and Panjaitan, 2018). Then, the government also encourages the fulfilment of voluntary tax obligations for MSME actors by issuing changes to PP no. 46 of 2013 with PP no. 23 of 2018, which has been effective since stipulation on July 1, 2018, regarding income tax on income from businesses obtained by taxpayers who have a gross turnover of less than 4.800 billion (Cahyani and Noviyari, 2019; Prasetyo et al., 2020). The purpose of the change in regulations is so that the MSME activity sector develops massively and is able to increase compliance in reporting taxes (Prasetyo et al., 2020).

Based on this, there are some factors that influence MSME taxpayer compliance, including literacy related to the understanding of accounting, tax regulations and tax knowledge and tax administration sanctions (Putri and Andi, 2020). Weak knowledge of taxes and tax regulations affects MSME taxpayers in fulfilling their tax obligations (Cahyani and Noviyari, 2019; Fitria and Supriyono, 2019). More information obtained regarding accounting, tax regulations, tax knowledge and tax sanctions will have an impact on the higher level of compliance of MSME taxpayers to fulfil their tax obligations (Cahyani and Noviyari, 2019; Fitria and Supriyono, 2019; Putri and Andi, 2020).

In general, the problems raised in this study are a weak understanding of accounting, a weak understanding of tax regulations and weak knowledge of taxes that have an impact on the level of compliance of MSME taxpayers in fulfilling MSME tax obligations. As well as tax sanctions as a moderator of the influence relationship.

The purpose of this research was to examine the direct effect of accounting understanding, tax regulations and tax knowledge on MSME taxpayer compliance in Jambi city. Then, this research will also examine the indirect effect where tax sanctions as a moderator between the relationship of the effect of accounting understanding, tax regulations and tax knowledge on MSME taxpayer compliance in Jambi city.

The urgency of this study lies in adding the variable of accounting knowledge for MSME actors to taxpayer compliance in fulfilling their tax obligations. This is a challenge for MSME actors who have various educational backgrounds, so it takes effort to know accounting to be able to survive in running their business, develop their business and comply with tax regulations as taxpayers. Then, this study uses tax sanctions as a moderator for the three independent variables, namely, understanding of accounting, tax regulations, and tax knowledge. Can the moderation of tax sanctions strengthen the compliance of MSME taxpayers? This is the novelty of this research. Where has it never been tested in previous



research? This research novelty is expected to provide benefits both theoretically and practically.

THEORETICAL REVIEW

This research is a development of previous research by (Mansur et al., 2020). The development is based on the findings and research suggestions from (Mansur et al., 2020) and (Mansur et al., 2022) to add two new variables, namely, knowledge of accounting and understanding of tax regulations, as also done by several researchers (Cahyani and Noviyari, 2019; Fitria and Supriyono, 2019; Lazuardini et al., 2018; Prasetyo et al., 2020; Putri and Andi, 2020). Then, the direct effect is moderated by tax sanctions. This is an attraction where this research model has never been tested on MSME actors in Jambi City. Previous research only tested one or two variables on MSME taxpayer compliance. This is what is a novelty in this study where the direct effect of accounting understanding, tax regulations and tax knowledge is tested for its effect on MSME taxpayer compliance, and the three direct effects are also moderated by tax sanctions. This research model framework is the novelty of this research compared to previous research. This research certainly has a very big contribution for the government to use these findings in collecting funds from potential taxes such as MSME actors. In addition, theoretically, it can be developed by further researchers. Where testing the hypothesis of this study using SEM-PLS with renewable software 3.0.

Theory of Planned Behavior (TPB). This theory was introduced and popularized by (Ajzen, 1991), who states that individual behaviour arises because there is an intention to behave. The explanation of this theory is based on the behaviour of a person in a social environment that is influenced by certain factors that arise from certain reasons and come in a planned way (Cahyani and Noviyari, 2019). According to (Ajzen, 1991; Fitria and Supriyono, 2019; (Sulistiyan and Harwiki, 2016) revealed that behavioural intentions arise due to the following three factors: First, Behavioral Beliefs, which is a belief from each individual regarding the outcome of behaviour. Second, normative belief is a belief related to the normative expectations of others and has high motivation in fulfilling those normative expectations. Third, Control Beliefs, namely a belief related to the existence of something that inhibits or supports an action that will be displayed and its perception (perceived power) regarding the magnitude of something that inhibits or supports the action. (Ghoury et al., 2016) Argue that this theory studies human behaviour primarily related to one's interests, provides a framework for studying individual attitudes and behaviours and predicts the types of behaviour and individual interests.

Taxpayer Compliance. Taxpayer compliance is defined as an attitude of being obedient and submissive and obedient to their tax obligations and tax rights (Indrawan et al., 2018). Complying with the fulfilment of tax obligations is basically an action that must be taken by taxpayers in fulfilling their obligations under the applicable tax regulations and tax law (Lazuardini et al., 2018). Compliance itself is divided into two types, namely: Formal Compliance and Material Compliance (Lazuardini et al., 2018). According to (Lazuardini et al., 2018), Formal compliance is defined as compliance by taxpayers carrying out their obligations in accordance with the applicable Taxation Law. Meanwhile, material compliance is defined as the fulfilment of the provisions derived from the Taxation Law related to the content and spirit that must be carried out by every taxpayer.



Accounting Understanding. Accounting understanding is defined as the individual level of knowing, understanding and recognizing and understanding what accounting is. Individuals who understand accounting are individuals who understand accounting from transactions to become financial statements that are ready to be used by various stakeholders by meeting the criteria of both financial accounting standards and government accounting standards. The level of understanding of accounting, such as understanding transactions, understanding journals, understanding ledgers, understanding the accounting cycle, down to the trial balance, adjustments and closings and other financial reports (Putri and Andi, 2020). The need for an understanding of accounting is needed by business actors in monitoring, running and operating their businesses (Putri and Andi, 2020). Moreover, MSME actors with various educational backgrounds; therefore, an understanding of accounting is very much needed.

Understanding Tax Regulation. According to Lazuardini et al. (2018), understanding tax regulations is characterized as follows: First, understanding of taxation procedures. Second, understand the tax system applied in Indonesia. Third, understand what the tax function is. (Putri and Andi, 2020) define the notion of understanding tax regulations as a process where taxpayers understand taxes and implement tax knowledge in fulfilling their obligations to pay taxes. The high knowledge of taxation is directly proportional to the positive trend of taxpayers in paying taxes (Lestari, 2020; Priambodo and Yushita, 2017). MSME actors who know about tax regulations will be more aware of submitting their annual SPT so that the government's target in collecting taxes will be realized.

Tax Knowledge. According to (Indrawan et al., 2018), the attitude of taxpayers is influenced by aspects of their tax knowledge. Thus, this is an important aspect of taxpayer awareness to fulfil their tax obligations properly and correctly (Indrawan et al., 2018). Tax knowledge is obtained by taxpayers either through formal or non-formal education. Intensive literacy from the tax office to taxpayers is a must so that the tax revenue target is in accordance with what has been set. Moreover, MSME actors are very focused on their business activities, so extra hard work is needed from the tax office.

Tax Sanctions. Tax sanctions based on the law consist of two, namely; First, administrative sanctions. Second, criminal sanctions (Lazuardini et al., 2018). Tax sanctions are defined by (Cahyani and Noviani, 2019) as factors that affect taxpayer compliance to comply with tax regulations. (Mardiasmo, 2018) straightforwardly defines tax sanctions as guarantees based on the provisions of tax laws that must be obeyed and lived. With the imposition of firm sanctions, it is hoped that it will increase awareness for MSME taxpayers to comply with their obligations to fulfil tax obligations (Lazuardini et al., 2018).

The Effect of Accounting Understanding on Tax Compliance. Individuals who understand accounting are individuals who understand accounting from transactions to become financial reports that are ready to be used by various stakeholders by meeting the criteria for both financial accounting standards and government accounting standards (Hernando et al., 2022; Putri et al., 2021). The need for an understanding of accounting is needed by business actors in monitoring, running and operating their businesses (Putri and Andi, 2020). Moreover, MSME actors have various educational backgrounds; therefore, an understanding of accounting is very much needed. The level of understanding of accounting includes understanding transactions, journals, ledgers, and accounting cycles, down to the trial balance, adjustments and closings, as well as other financial reports (Putri and Andi, 2020). As a tax-abiding citizen, awareness of reporting and depositing is an absolute must for the development of the nation. Compliance with the fulfilment of tax obligations is



basically an action that must be taken by taxpayers in fulfilling their obligations under the applicable tax regulations and tax laws (Lazuardini et al., 2018). A high level of accounting understanding is in line with the level of awareness in reporting and depositing tax obligations.

Several recent studies have shown that taxpayer compliance is indirectly influenced by accounting understanding (Sani and Habibie, 2019). However, the latest research from (Amrullah et al., 2022) does not show that accounting understanding has an effect on MSME taxpayer compliance. This is the basis for the construction of the first hypothesis.

H1: Accounting understanding affects MSME taxpayer compliance.

The Effect of Tax Regulation on Tax Compliance. MSMEs lately, in addition to focusing on business strategies, also need to focus on understanding government regulations or regulations. This is, of course, related to business continuity. Where, if heeded, of course, he will receive administrative sanctions from the government, such as revocation or prohibition of business licenses. One thing to think about is tax regulations. Understanding tax regulations is a process where taxpayers understand taxes and implement tax knowledge in fulfilling their obligations to pay taxes (Putri and Andi, 2020). Thus, understanding the tax regulations will make MSME taxpayers aware of reporting and depositing their tax obligations.

Research shows a variety of results related to MSME taxpayer compliance. Recent research from (Amrullah et al., 2022) shows that understanding related to taxation has a positive effect on MSME taxpayer compliance. These results are reinforced by the findings of previous studies that understanding taxation has a positive effect on MSME taxpayer compliance. Likewise, the findings by (Imaniati and Isroah, 2016) show a significant influence relationship between the two variables. In the MSME sector, the electronics sector also shows a relationship of influence between tax understanding and taxpayer compliance (Permata Sari et al., 2019). These findings will be reaffirmed in this study by bringing up the following hypotheses:

H2: Understanding of tax regulations affects MSME taxpayer compliance.

The Effect of Tax Knowledge on Tax Compliance. In addition to understanding accounting and tax regulations, MSME taxpayers also need to understand and know about tax knowledge itself. This is because taxpayers in Indonesia adhere to a self-assessment system where taxpayers are required to calculate, report and deposit their own tax obligations. In other words, understanding tax knowledge is certainly in line with taxpayer compliance with their tax obligations. This is reinforced by (Indrawan et al., 2018) that the attitude of taxpayers is influenced by aspects of tax knowledge. Thus, this is an important aspect of taxpayer awareness to fulfil their tax obligations properly and correctly (Indrawan et al., 2018).

The findings of (Riadita and Saryadi, 2019) show the influence between the variable of tax knowledge and MSME taxpayer compliance in Semarang City. Likewise, the results of research from (Maghriby and Ramdani, 2020) show that tax knowledge affects taxpayer compliance, where the percentage is only 68.500 per cent and is combined with taxpayer awareness in MSMEs in Bandung City. Meanwhile, a recent study by (Yulia et al., 2020) does not show a significant positive effect between tax knowledge on MSME taxpayer

compliance in Padang City. Although, the tests carried out simultaneously showed a relationship of influence. Various findings of previous researchers raised the following hypothesis:

H3: Tax Knowledge affects MSME taxpayer compliance.

The Effect of Tax Sanction on Tax Compliance. Taxpayers who already understand and know about taxation will certainly know about the sanctions imposed. Tax sanctions are defined by (Cahyani and Noviani, 2019) as factors that affect taxpayer compliance to comply with tax regulations. (Mardiasmo, 2018) straightforwardly defines tax sanctions as guarantees based on the provisions of tax laws that must be obeyed and lived. With the imposition of firm sanctions, it is hoped that it will increase awareness for MSME taxpayers to comply with their obligations to fulfil tax obligations (Lazuardini et al., 2018).

The application of tax sanctions that will affect taxpayer compliance does not seem to be in line with the findings by (Sarasawati et al., 2018) that tax sanctions are not able to awaken MSME actors in fulfilling their tax obligations. This case occurred in MSMEs in Surakarta City, Central Java. Another thing that happened in Padang City, West Sumatra, showed that MSME actors would comply with their tax obligations when tax sanctions were imposed (Pratama and Mulyani, 2019). The results of these contradictory findings raised the following hypothesis:

H4: Tax Sanctions affect MSME taxpayer compliance.

The Effect of Accounting Understanding on Tax Compliance Moderated by Tax Sanctions. An understanding of accounting is very necessary for SMEs to run their business. Understanding good accounting, of course, impacts business performance from a financial aspect. The financial aspect is indispensable in running an industry full of uncertainty. As MSME actors who understand accounting, they will also realize that behind their efforts, there are obligations that must be fulfilled as good citizens. Of course, in terms of paying taxes to the State. Coupled with regulations in the form of sanctions that will be applied to MSME actors who do not report and do not deposit their tax obligations.

Recent studies such as from (Ernawati and Wijaya, 2016) showed that understanding accounting would contribute significantly to compliance in paying taxes. The research was conducted in the city of Banjarmasin, South Kalimantan. MSMEs in Batu Malang City show that tax sanctions are very significant in influencing MSME taxpayer compliance (Permata and Zahroh, 2022). The findings of these studies indicate that understanding accounting will affect taxpayer compliance of MSME actors, and this relationship will be strengthened by the presence of tax sanctions. So that the hypothesis of this research raises the following:

H5: Accounting understanding affects MSME taxpayer compliance which is moderated by tax sanctions.

The Effect of Tax Regulations on Taxpayer Compliance Moderated by Tax Sanctions. Understanding tax regulations related to how the outline of tax provisions is the basis for MSME actors in complying with their tax obligations. This statement is also reinforced by the latest findings from (Fitriadi, 2022), which state that there is a significant positive relationship between taxpayers who understand tax regulations and taxpayer

compliance. However, the object of the research was conducted on corporate taxpayers in Makassar City, South Sulawesi. In addition to corporate taxpayers, the latest findings from MSME actors found that MSME taxpayers who understand tax regulations and know the existence of tax sanctions will have a significant positive effect on taxpayer compliance (Maili, 2022). This research was conducted on 115 participants from SMEs in the City of Demak, Central Java. Likewise, research (Ridhotin, 2022) took a sample of MSMEs in Gresik City and proved that understanding taxation and tax sanctions had an effect on MSME taxpayer compliance. So the next hypothesis in this study is:

H6: Understanding of tax regulations affects MSME taxpayer compliance which is moderated by tax sanctions.

The Effect of Tax Knowledge on Taxpayer Compliance Moderated by Tax Sanctions. Taxpayer compliance in fulfilling its obligations is based on various factors. One of them is tax knowledge. MSME actors who know taxes will certainly be aware of their obligations as good citizens. Of course, this has an impact on being obedient and obedient to their obligations in reporting and depositing their obligations. Knowing about taxes goes hand in hand with knowing about tax penalties. By knowing about taxes and understanding the impact of the imposition of tax sanctions, it will certainly have an impact on MSME taxpayers to obey and obey.

Recent research from (Usmar et al., 2022) proves that tax knowledge has a positive impact on compliance with paying taxes with a sample of MSMEs in the city of Jakarta. On the other hand, MSME actors in Bitung City still do not understand taxation by means of a self-assessment system, even though there have been sanctions imposed (Goni et al., 2022). This is because MSME actors in Bitung City still do not understand how to report and calculate their own tax obligations. So the latest findings are contradictory. Therefore, the authors bring back the following hypothesis:

H7: Tax knowledge affects MSME taxpayer compliance which is moderated by tax sanctions.

It is true that taxpayer compliance in fulfilling their obligations is based on various factors, including; understanding of accounting, understanding of tax regulations, and knowledge of taxation and tax sanctions (Cahyani and Noviyari, 2019); (Fitria and Supriyono, 2019); (Indrawan et al., 2018); (Lazuardini et al., 2018); (Prasetyo et al., 2020). Understanding accounting, understanding tax regulations and knowing about taxes and understanding the impact of the imposition of tax sanctions will certainly have an impact on MSME taxpayers to obey and obey.

Several previous studies have proven that tax sanctions can play an important role in strengthening the influence of accounting understanding on taxpayer compliance. In addition, it can also strengthen the relationship between understanding the effect of tax regulations on taxpayer compliance, likewise with the effect of tax knowledge on taxpayer compliance which is moderated by tax sanctions. The researcher concludes that understanding accounting, understanding tax regulations and knowledge of taxes will be meaningless without sanctions. The application of sanctions will have an impact on taxpayers to be more aware of their tax compliance.



Based on the description of the development of the hypothesis above. So, the researchers formulated a research model, as shown in **Figure 1**.

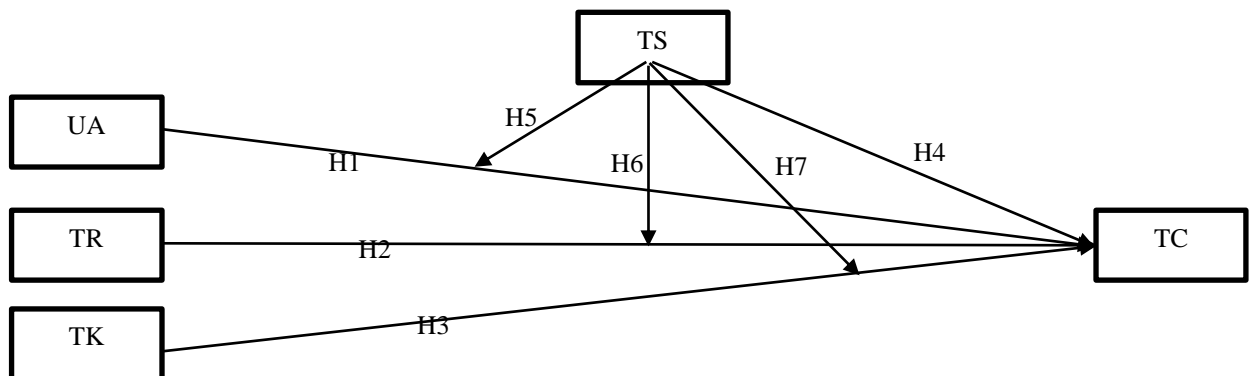


Figure 1. Research Model

Information:

UA: Understanding of Accounting
 TR: Understanding of Tax Regulation
 TK: Tax Knowledge
 TS: Tax Sanction
 TC: Tax Compliance

METHODS

This research is research with a quantitative method approach, which tests research hypotheses by collecting data. This research examines the effect of accounting understanding, tax regulations and tax knowledge on MSME taxpayer compliance with tax sanctions as a moderator of the influence relationship. This type of research data is primary data. Where the data was obtained directly by the researcher from the first hand or the respondent directly (Sekaran and Bougie, 2018); (Sekaran and Bougie, 2020). Respondents were then asked for their perceptions of the questionnaires to be distributed in the form of variables used in this research. Meanwhile, this research uses research data sources from primary data. Where data were obtained from respondents who answered research questionnaires that had been distributed, this study collects data using a survey method in the form of a questionnaire.

A number of research questionnaires were distributed to participants in this study directly (questionnaires were delivered directly by the researchers to the participants). This, of course, has the goal of creating an emotional bond between researchers and participants. Thus, able to minimize the low response rate (Hernando, 2020); (Hernando, 2021). The population in this research is all MSME business entrepreneurs in Jambi City. Meanwhile, the sample in this research is MSME entrepreneurs engaged in the food (culinary) sector in Jambi City.

The independent variables of this study are understand accounting, tax regulations and tax knowledge. Meanwhile, the dependent variable is MSME taxpayer compliance in Jambi City. Then, the moderating variable is tax sanctions. All of the above variables were tested with a Likert scale of 1-5. One to strongly disagree and five to strongly agree. The question and statement indicators for this research questionnaire use a combination of several previous studies.

The design of this research instrument uses instruments from several previous types of research which are combined. And it has been modified based on the results of the pilot test in the FGD with the research team, academics from the accounting department, academics from the psychology department and representatives of MSME business practitioners in Jambi City. The results of the pilot test from the FGD were used as guidelines for the research team to improve the questionnaire according to the input from the FGD participants before being distributed to respondents (Neldawaty and Hernando, 2021); (Syofyan and Hernando, 2021); (Syofyan et al., 2021).

This study uses the SEM-PLS WarpPLS 7.0 analysis technique as a tool for analyzing and testing several hypotheses put forward in this study. SEM-PLS is very often used by researchers because of its many benefits, especially in terms of testing various model structures. Then, this technique is a multivariate analysis that is explorative in nature and has two constructs at once, both formative and reflective constructs. This multivariate analysis has several purposes, including being able to increase the r^2 value of the criterion variables that can be translated by predictive variables and being able to minimize error values in a research test.

A validity test is a test to find out how a research instrument measures what should be measured. Validity tests can be divided into two tests, namely, the convergent test and the discriminant test (Hernando, 2020). The criteria required for testing convergent validity when the scores from a different instrument are measured in the same construct have such a high correlation (Hernando, 2020). There are several criteria for determining convergent validity, as explained by (Sholihin and Ratmono, 2021), including the outer loading value must be greater than 0.700, the communality value must be greater than 0.500, and (AVE) value must be greater than 0.500. Then, the rule of discriminant validity testing is achieved when the score of another instrument is measured in a construct without a correlation which will produce a score that is not correlated (Hernando, 2020); (Hernando, 2021); (Sholihin and Ratmono, 2021). The rule of thumb for discriminant validity uses the root square of AVE, which must be greater than the correlation of latent variables and can also use cross loading, which must be greater than 0.700 in one variable.

A reliability test is a test that shows how a level of consistency and research instruments or the stability of measuring instruments is in measuring a construct or concept. This test is needed to be able to find out how consistent the results of the measurement of the construct or research concept are. This test uses the following criteria; first, Cronbach's alpha must have a value greater than 0.700. Then the second is composite reliability, with the criteria that the value requirement must be greater than 0.700.

RESULTS

The participants used in this study were SMEs in Jambi. Research questionnaires were distributed using two methods. First, the questionnaires were distributed using the hand-delivery system technique, meaning that the questionnaires were handed over directly to the respondents or through intermediaries to the participants. The location for distributing questionnaires using hand delivery systems techniques for culinary SMEs in Jambi City. Meanwhile, the second method uses google forms in distributing questionnaires throughout the next stage; participants (respondents) will be selected for analysis in the next stage after passing the purposive sampling stage with the following criteria: First, have worked at the



company where he is now working for at least one year. Second, there are superiors who evaluate their performance.

Research questionnaires were distributed to 100 respondents with consideration of a minimum sample size of 70 and an estimated response rate of 70 per cent of the number of questionnaires distributed. Within the specified deadline, 74 questionnaires were successfully collected, which means the response rate to the research questionnaire was 74 per cent. However, based on the purposive sampling criteria applied, there were two participants who did not pass the purposive sampling criteria. The two participants filled in demographic data for a length of work less than one year, so it could not be used on the grounds of the potential for bias in perceiving their superiors, so the sample that could be used was 72 respondents or 72 per cent of the questionnaires distributed, meaning that the response rate was in the very category. Good for analysis purposes. **Table 1** presents the number of respondents who participated in the research:

Table 1. Number of Research Respondents

Information	Amount
Questionnaire distributed	100
Returning Questionnaire	74
Be diminished	
Length of work Less than one year	-
Number of samples that can be used in research	74

Sources: Data Processed, 2022

The testing of the research hypotheses presented was processed and processed using the SEM-PLS analysis tool, which is a multivariate analysis capable of testing a measurement model as well as a structural model. This SEM-PLS certainly has several objectives, including increasing the variance of a latent criterion variable that can be described by a latent predictor variable. This software can work optimally efficiently even with small sample sizes and complex models and can analyze reflective and formative measurement models or measure latent variables with one indicator or manifest without raising an identification problem (Sholihin and Ratmono, 2021).

Measurement Model. Before the hypothesis is tested, the first step is to test the model in the form of measuring validity and measuring reliability. Validity measurement was tested in two forms of testing, namely convergent validity and discriminant validity of each indicator. In principle, convergent validity is when the size of a construct must have a high correlation. Of course, this provision is obtained if the scores received from two different instruments in measuring the same construct have a high correlation relationship. Meanwhile, the main principle of discriminant validity is that the size of a different construct is not recommended to have a high correlation. It is recognized because if there are two different instruments in measuring the two constructs, it is predicted that they will not have a correlation, so a value that does not have a correlation will emerge.

Convergent validity is determined by the following criteria: First, the outer loading must be greater than 0.700, commonality must be greater than 0.500, and the average variance extracted (AVE) must be greater than 0.500. There are several convergent validity criteria for reflective constructs by assessing whether the outer model meets the requirements, namely: the outer loading must be greater than 0.700, and the p-value is

significant if it is less than 0.050 and The discriminant validity tested by loading to another construct (cross-loading) has a lower value than that construct or a value of more than 0.700 in one variable (Sholihin and Ratmono, 2021). **Table 2** will show the measurement table of convergent validity and discriminant validity in this study.

Table 2. Outer Loading (Convergent Validity)

	UA	TR	TK	Y	TS	Type
UA1	0.773	0.426	0.296	0.194	0.202	Reflect
UA2	0.795	0.391	0.400	0.180	0.414	Reflect
UA3	0.706	0.450	0.348	0.251	0.416	Reflect
UA4	0.647	0.453	0.470	0.199	0.599	Reflect
UA5	0.809	0.124	0.405	0.221	0.261	Reflect
UA6	0.826	0.296	0.194	0.426	0.309	Reflect
UA7	0.871	0.400	0.180	0.391	0.393	Reflect
UA8	0.839	0.348	0.251	0.450	0.388	Reflect
UA9	0.645	0.470	0.199	0.453	0.431	Reflect
TR1	0.202	0.570	0.221	0.124	0.322	Reflect
TR2	0.414	0.822	0.322	0.296	0.228	Reflect
TR3	0.416	0.731	0.386	0.178	0.491	Reflect
TR4	0.599	0.712	0.495	0.224	0.261	Reflect
TR5	0.261	0.706	0.150	0.335	0.192	Reflect
TR6	0.309	0.843	0.202	0.327	0.305	Reflect
TR7	0.393	0.788	0.413	0.424	0.202	Reflect
TK1	0.388	0.440	0.860	0.138	0.158	Reflect
TK2	0.431	0.378	0.652	0.162	0.267	Reflect
TK3	0.322	0.165	0.685	0.076	0.202	Reflect
TK4	0.228	0.426	0.824	0.305	0.414	Reflect
TK5	0.491	0.376	0.776	0.426	0.416	Reflect
TK6	0.261	0.146	0.743	0.913	0.599	Reflect
TC1	0.192	0.242	0.237	0.796	0.261	Reflect
TC2	0.305	0.250	0.289	0.902	0.309	Reflect
TC3	0.202	0.364	0.185	0.608	0.393	Reflect
TC5	0.158	0.447	0.165	0.697	0.388	Reflect
TC6	0.267	0.373	0.312	0.885	0.431	Reflect
TC7	0.221	0.416	0.376	0.887	0.322	Reflect
TC10	0.322	0.599	0.146	0.584	0.228	Reflect
TS1	0.386	0.261	0.242	0.388	0.662	Reflect
TS2	0.495	0.309	0.250	0.431	0.741	Reflect
TS3	0.150	0.393	0.364	0.322	0.835	Reflect
TS4	0.202	0.388	0.447	0.228	0.798	Reflect
TS5	0.413	0.431	0.373	0.431	0.841	Reflect

Sources: Processed Data, 2022

After normalization using Kaiser, normalization in **Table 2** shows that the outer loading is in accordance with the rule of thumb, which is a value above 0.700. Although the value ranges from 0.500 to 0.700, it is still acceptable (Sholihin and Ratmono, 2021). As in the UA4 variable; UA9; TR1; TK2; TK3; TC3; TC5; TC10 and TS1. Where the nine variables have outer loading values ranging from 0.500 to 0.700. This means that the results in the table above indicate that this research data has passed convergent validity on the outer loading parameter.

Convergent validity testing in this study is also seen in the commonality parameter that must be greater than 0.500, and the average variance extracted (AVE) must be greater



than 0.500. However, this study on convergent validity only shows values for the outer loading and average variance extracted (AVE) parameters. A note that the two parameters are representative to be able to assess whether research data is convergently valid. **Table 3** shows the data related to the average variance extracted (AVE) value.

Table 3. Average Variance Extracted (AVE) Convergent Validity

UA	TR	TK	TS	TC
0.772	0.744	0.760	0.778	0.776

Sources: Processed Data, 2022

Table 3 shows, it is shown that the AVE value in the UA variable is 0.772. Then the AVE value on the TR variable is 0.744. Next, the AVE value on the TK variable is 0.760. Then the AVE value on the TS variable is 0.778. Finally, the AVE value for the TC variable is 0.776. Based on this explanation, it is shown that all AVE values in this variable are convergently valid.

The next test is done on discriminant validity. Discriminant validity is that the measures of a different construct should not be highly correlated. This happens if two different instruments in measuring two constructs are predicted to be uncorrelated, resulting in a score that is not correlated.

Based on this, it shows that the parameters in testing the validity of both convergent validity and discriminant validity have been met. The two parameters of validity testing have met the requirements of the rule of thumb in this study. Where the convergent validity with the first parameter, namely outer loading, has been fulfilled with a minimum value of each indicator of 0.700. The second parameter in the convergent validity test is seen from the Average variance extracted (AVE) value which in this study has been fulfilled by the rule of thumbs; it must be above 0.500. Then on the discriminant validity, the test is carried out with the cross-loading parameter, which must be worth 0.700 in one variable. Where in this study, the rule of thumb has also been fulfilled.

The next test is done by looking at the results of the value of the reliability test. Reliability shows the level of consistency and stability of measuring instruments or research instruments in measuring a concept or construct. Reliability testing is needed to determine the consistency of the results of the measurement if the measurement is carried out twice or more for the same symptoms with the same test equipment. The technique used in testing reliability in this study uses Cronbach's alpha, which is a method for measuring the internal consistency reliability of multiple-item scales. Cronbach's alpha value must be greater than 0.700. Reliability testing also uses composite reliability, which measures the real value of the reliability of a construct with a rule of thumb that it must be greater than 0.700. The results of reliability testing are shown in **Table 4**.

Table 4. Cronbach's alpha (Reliability Testing)

	UA	TR	TK	TS	TC
<i>Cronbach's alpha</i>	0.913	0.862	0.851	0.835	0.883

Sources: Processed Data, 2022



Table 4 shows, it is shown that Cronbach's alpha parameter in each variable is worth (UA 0.913, TR 0.862, TK 0.851, TS 0.835, and TC 0.883). It is concluded that this research has fulfilled the reliability of Cronbach's alpha parameter.

Table 5. Composite Reliability (Reliability Testing)

	UA	TR	TK	TS	TC
<i>Composite reliability</i>	0.929	0.895	0.891	0.884	0.991

Sources: Processed Data, 2022

Table 5 shows the next reliability test parameter, composite reliability. Where the results of reliability testing with composite reliability parameters are shown that the value of each variable is worth (UA 0.929, TR 0.895, TK 0.891, TS 0.884, and TC 0.991), based on the results of reliability testing in this study, shows that the rule of thumbs has been fulfilled, namely the value for both parameters must be more than 0.700.

Structural Model. The structural model in SEM-PLS is evaluated by using R^2 for the dependent construct, path coefficient values or t-values, and each path for the significance test between constructs in the structural model. The value of R^2 is used to measure the level of variation of changes in the independent variable to the dependent variable, meaning that the higher the value of R^2 , the better the prediction model of the proposed research model.

The coefficient value of the path or inner model shows the level of significance in hypothesis testing WarpPLS output on hypothesis testing in this study is shown in the figure and table below:

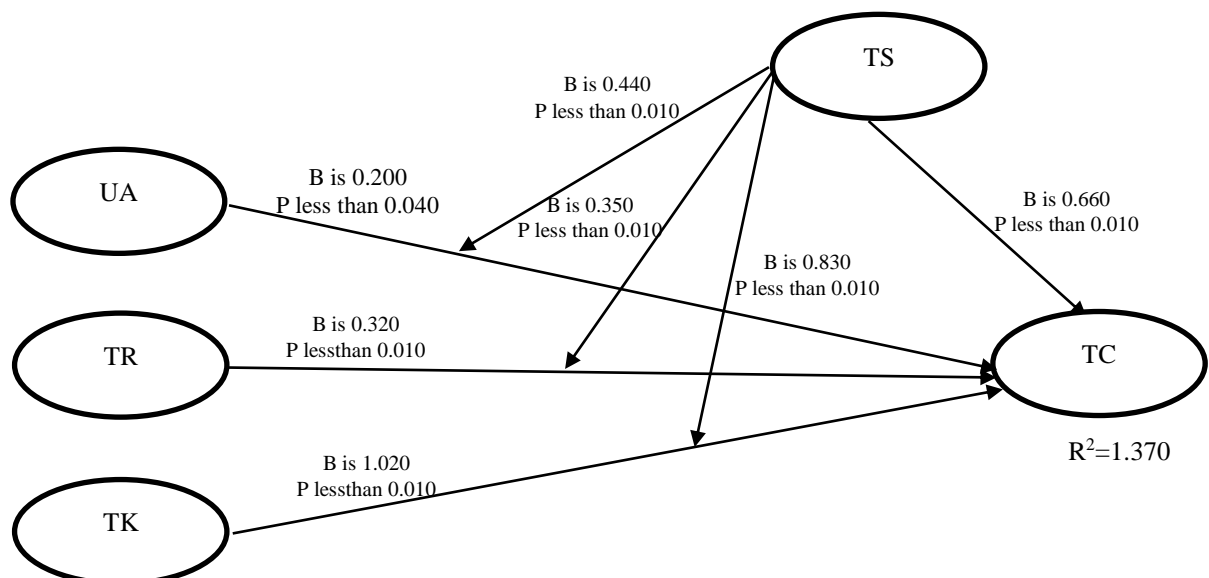


Figure 2. Output Research Model

Figure 2 shows, it is shown that there is a supported and unsupported influence relationship. The results of testing the research hypothesis are detailed in the following **Table 6**.

Table 6. Hypotheses Testing (Direct Effect)

No	Path	Path Coefficient	P Values	Information
1	UA-TC	0.200	0.040	H1 Not Supported
2	TR-TC	0.320	0.010	H2 Supported
3	TK-TC	1.020	0.010	H3 Supported
4	TS-TC	0.660	0.010	H4 Supported

Sources: Processed Data, 2022

 The moderating variables are shown in **Table 7.**
Table 7. Hypotheses Testing (In-Direct Effect)

No	Path	Path Coefficient	P Values	Information
1	TS→UA-TC	0.440	0.010	H5 Supported
2	TS→TR-TC	0.350	0.010	H6 Supported
3	TS→TK-TC	0.830	0.010	H7 Supported

Sources: Processed Data, 2022

DISCUSSION

The Effect of Accounting Understanding on Taxpayer Compliance. The results show that the path coefficient value is 0.200 and is not significant with p-values of 0.040. This shows that the understanding of accounting is not so influential on taxpayer compliance. This research is in line with the results of the latest research from (Amrullah et al., 2022), which shows that understanding accounting is not able to affect taxpayer compliance of MSME entrepreneurs. On the other side, this result is contrary to previous research such as (Hernando et al., 2022; Putri et al., 2021; Sani and Habibie, 2019; Putri and Andi, 2020). This stated that the need for an understanding of accounting is needed by business entrepreneurs in monitoring, running and operating their businesses (Afrizal et al., 2020; Andriani et al., 2023; Friyani and Hernando, 2021; Hernando et al., 2021; Janah et al., 2022). Moreover, MSME entrepreneurs have various educational backgrounds. Therefore, an understanding of accounting is very much needed. However, the urgency of understanding accounting is needed, but not taxpayer compliance.

The results of this study indicate that MSME entrepreneurs in Jambi City do not need to understand accounting in detail and comprehensively. Because understanding accounting is considered less important for MSME taxpayers. MSME entrepreneurs are already very preoccupied with their business operational activities related to how to market the products they produce to be sold to consumers. Thus, MSME entrepreneurs think that understanding accounting is just a basic understanding of how money flows in and money goes out, and that is enough for them.

The Effect of Understanding Taxation Rules on Taxpayer Compliance. Where the path coefficient value is 0.320 and is significant with p values less than 0.010. This result, of course, we can understand that taxpayers who know the understanding of tax regulations will have an impact on taxpayer compliance with their obligations. In line with (Lestari, 2020); (Mansur et al., 2021); (Priambodo and Yushita, 2017); (Putri and Andi, 2020) that MSME entrepreneurs who know tax regulations will be more aware of submitting their annual SPT. So that the government's target of collecting taxes that have been planned



will be realized. Because there is awareness of MSME entrepreneur taxpayers to report their tax obligations and pay their tax obligations to the State.

In line with the statements from the findings above, an understanding of taxation is, of course, different from an understanding of accounting. Because in taxation, there is a sanction given to the taxpayer if the taxpayer does not carry out his tax obligations. So, this is a must for MSME entrepreneurs to understand tax regulations. On the other hand, there are also several incentives for MSME entrepreneurs provided by the government to assist MSME entrepreneurs in running their business operations. Therefore, MSME entrepreneurs need to understand tax regulations carefully.

Then, the government also encourages the fulfilment of voluntary tax obligations for MSME entrepreneurs by issuing changes to Government Regulation no. 46 of 2013 with Government Regulation no. 23 of 2018, which has been effective since stipulation on July 1, 2018, regarding income tax on income from businesses obtained by taxpayers who have a gross turnover of less than 4.800 billion (Cahyani and Noviani, 2019; Prasetyo et al., 2020). The purpose of the change in regulations is so that the MSME activity sector develops massively and is able to increase compliance in reporting taxes (Prasetyo et al., 2020). This is what makes the second hypothesis in this study supported. Where MSME entrepreneur taxpayers who know tax regulations will get several benefits related to the business they manage and directly affect the level of compliance with their tax obligations.

The Effect of Tax Knowledge on Taxpayer Compliance. Where the path coefficient value is 1.020 and significant with p values less than 0.010. This result, of course, we can understand that taxpayers who know tax knowledge will have an impact on taxpayer compliance with their obligations or taxpayer compliance. Tax knowledge is obtained by taxpayers either through formal or non-formal education. Massive and intensive literacy from the tax office to taxpayers is a must so that the planned tax revenue targets are in accordance with what has been set. Moreover, MSME entrepreneurs are very busy and focused on their business activities. Thus, extra hard work is needed from the tax office itself. The results of this study are in line with (Cahyani and Noviani, 2019; Fitria and Supriyono, 2019; Indrawan et al. 2018; Riadita and Saryadi, 2019), the attitude of taxpayers is influenced by aspects of tax knowledge. Thus, this is an important aspect of taxpayer awareness to fulfil their tax obligations properly and correctly.

Understanding tax knowledge is the same as understanding tax regulations. Thus, MSME entrepreneurs will be facilitated by two terms which are inseparable units. Thus, MSME entrepreneurs are not bothered to know these two terms, and of course, MSME entrepreneurs also have more time to run their businesses while focusing on their tax obligations to be reported and deposited to the state treasury. Knowing taxes in detail will change the attitude of MSME entrepreneurs to comply with their tax obligations as good citizens.

Based on the explanation above, MSME entrepreneurs who know taxes will comply with their tax obligations. So the third hypothesis in this study is supported. So, from this research, it can be implicated for all MSME entrepreneurs to know in order to achieve taxation of the government's tax revenue targets that have been set (Maghriby and Ramdani, 2020) even though tax knowledge has an influence on the compliance of MSME entrepreneur taxpayers in Jambi City. Research from (Yulia et al., 2020) shows different results. Where tax knowledge has no influence on taxpayer compliance in the city of Padang, these various findings can be the basis for conducting further research on whether to conduct



FGDs related to the research questionnaire instrument and the selection of participants in further research.

The Effect of Tax Sanctions on Taxpayer Compliance. Where the path coefficient value is 0.660 and is significant with p-values less than 0.010. based on this value that tax sanctions will significantly affect taxpayer compliance. This is evidenced by the high value of the coefficient on this variable. Of course, related to the presence of tax sanctions, it will be burdensome for MSME entrepreneurs themselves. Thus, with the implementation of the imposition of strict tax sanctions, it is hoped that it can increase the awareness of every taxpayer, including MSME entrepreneurs, to comply with their tax obligations and fulfil tax obligations (Lazuardini et al., 2018).

An important point in terms of MSMEs, of course, cannot be separated from the name of the business where the business itself is oriented towards maximizing profits or profit orientation. So that many MSME entrepreneurs, in this case, try to avoid or minimize their expenses to simply pay tax sanctions. Because it will reduce the financial performance of their business, with the implementation of tax sanctions, MSME entrepreneurs will be more obedient to their tax obligations. This statement is in line with the findings of (Cahyani and Noviani, 2019), (Hernando et al., 2022), (Mardiasmo, 2018), and also (Pratama and Mulyani, 2019).

The findings in this study show support for the results of the hypothesis stated. However, other findings show different results where tax sanctions are not able to affect MSME taxpayer compliance in Surakarta City, Central Java Province (Sarasawati et al., 2018). This diversity is legitimate, considering that each individual taxpayer has different opinions and attitudes. However, based on the theory that a profit-oriented business is, of course, very much at odds with this statement. The results of these findings can be used as a reference to be implemented in further research by prioritizing standard rules that are in accordance with the theory.

The Understanding of Accounting, Tax Regulation and Tax Knowledge and Taxpayer Compliance with The Tax Sanctions Variable as Moderating. The test results obtained the path coefficient values as follows: 0.440 on the relationship between the influence of accounting understanding on taxpayer compliance which is moderated by tax sanctions. This, of course, becomes different when tested directly. Direct testing does not show support for the results in this study. So that researchers present a moderating variable in the form of tax sanctions to strengthen the relationship between the influence of accounting understanding on taxpayer compliance.

In addition, this moderation of tax sanctions also strengthens the relationship between understanding the effect of tax rules on taxpayer compliance with the path coefficient value of 0.350 with p-values less than 0.010. This result certainly has increased where the previous direct test of the path coefficient value only amounted to 0.320. Likewise, the tax knowledge variable has a significant increase of 0.880. Of course, this is reinforced by the moderating variable of tax sanctions itself.

Based on the findings in this study indicate that the results are in accordance with the hypothesis put forward that the tax penalty variable is able to strengthen the relationship between the influence of accounting understanding on taxpayer compliance and strengthen the effect of understanding tax regulations on taxpayer compliance and is able to strengthen the influence of tax knowledge on taxpayer compliance. Thus, the fifth, sixth and seventh hypotheses are supported and in line with findings from other researchers such as: (Cahyani



and Noviari, 2019; Fitria and Supriyono, 2019; Hernando et al., 2020; Lazuardini et al., 2018; Prasetyo et al., 2020; Putri and Andi, 2020).

The findings in this study can be used as a reference and implemented by interested parties in making policies and as a guide in conducting further research. Also, the findings in this study can be further developed both in the form of a research model and the addition of research variables related to taxpayer compliance for MSME entrepreneurs.

CONCLUSIONS

Based on the results of this study, we can draw conclusions from this study that understanding accounting is not able to affect taxpayer compliance. This is because it has nothing to do with MSME actors who understand accounting with MSME entrepreneurs' obligations to pay taxes. Then, understanding tax rules are able to affect taxpayer compliance because, with sufficient literacy related to tax rules, MSME entrepreneurs will be aware of their obligations as taxpayers to report and deposit their taxes to the State. Then, tax knowledge is also successful and able to influence taxpayer compliance. We realize that without knowing tax knowledge, MSME entrepreneurs will ignore their tax obligations. The next direct effect is tax sanctions, where this tax sanction variable is a moderating variable and an independent variable. Although in the stages of progress, it is not able to be carried out simultaneously in Warp PLS. Even so, the author still includes this tax sanction both as an independent variable and as a moderating variable. The next hypothesis examines the relationship between the influence of moderating variables on the relationship between the influence of understanding accounting, tax rules, and tax knowledge on taxpayer compliance in paying taxes. These three variables are able to be significantly influenced by the moderating variable of tax sanctions.

Based on the conclusions of this study. The author tries to describe related research that can be done in the future based on the findings of this study. Including This research can be continued by adding other variables. Also, this research can be continued by replacing the moderating variable with the mediating variable. Or, this research can be continued in other MSME sectors.

This research is, of course, still far from perfect. Based on the author's experience in researching, there are still some deficiencies or limitations in this research. The limitations experienced by the author when conducting this research include: Not conducting FGDs for pilot test questionnaires to respondents. Because the results of distributing the questionnaires showed that there were still respondents who did not understand the questionnaire questions, then this study also did not use back questions in the research questionnaire. So that the writer cannot see the seriousness of the respondents in filling out the questionnaire. Furthermore, this research sample was only carried out in one MSME sector in the food (culinary) sector. Where the results of this study have not generalized the MSME sector as a whole. Even so, the results of this study still have a contribution to MSMEs in Jambi City itself because of their specific nature.

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