



EFFECT OF MOTIVATION AND AWARENESS ON TAX
COMPLIANCE AMONG SME'S:
(CASE STUDY IN CIMAHI, INDONESIA)

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Abstract

This study aims to evaluate motivation and awareness of compliance by Small and Medium Enterprises in Cimahi Indonesia. This research was conducted to ensure the motivation and awareness of SMEs towards fulfilling their tax obligations. The research method used is a descriptive survey to describe the situation, phenomena, attitudes, behaviors, beliefs, and opinions of taxpayers of individuals who do business. The cross-sectional design was also used to guide the focus on exploring, describing and explaining the situation of SMEs and compliance with tax laws. Through multiple regression analysis. Data were obtained using a questionnaire distributed to 100 SME entrepreneurs.

Most respondents stated that they were not motivated and were still reluctant to pay their taxes regularly. Most SMEs show that the main obstacle to fulfilling their tax compliance is that the tax rates set by the government are too high while their efforts are not too stable. Based on the research findings, it can be concluded that the majority of respondents have realized that paying taxes is their obligation. This study recommends that efforts must be made by the City Government and the Tax Service Office to continue to foster SMEs with regulatory socialization and technical training in tax reporting rules in accordance with applicable laws.

Key words: motivation, awareness, tax compliance, SME entrepreneurs.

Introduction

It is general information that one
of the country's most promising sources

of income is from the tax sector. The amount of tax receipts is reported in the Budget and State Revenues and Expenditures. The real economy is actually driven by the Micro, Small and Medium Enterprises (SMEs) actors. SMEs are a significant contributor to Gross Domestic Product (GDP). From the number of state revenues originating from the SME sector, the Government is now starting to look at the private sector, which is certain to have great potential for tax revenues, namely from SMEs. Tax for the government is a source of income that is used for the common interest (Harmana and Suardana 2014). The contribution of SMEs tax in the past few years has become more significant and is considered as the backbone of national financing sources in order to succeed in national development programs. Therefore, in many countries taxation reforms have been carried out. The tax potential of SMEs is a source of meeting the costs needed in state development (Chen and Mintz 2011; Curtis and Decker 2018). Many SME managers argue over taxes set by the government for their efforts which are felt to be relatively small and unstable (Dunggio et al, 2017). The government provides guidance to SMEs in terms of organizing, marketing and legal rules (Yuni Mulya, Siti Ragil, and Mayowan 2016). On the other hand, the government also continues to strive to increase the income from the SME tax that has been successful.

Literature Review

Tax is the country's main source of income used to finance government spending and national development. According to (Mardiasmo 2016) states that

tax is a compulsory contribution to the state owned by an individual or entity that is a force based on the Law, by not getting compensation directly and used for state needs for the greatest prosperity of the people. The same thing was stated by Rochmat Soemitro in (Rahayu 2017) which explains that taxes are people's contributions to the state treasury (wealth transition from a particular sector to the government sector) based on the law (can be forced) by not getting lead services (tegen achievement), which can be directly shown and used for According to Siti Kurnia (Rahayu 2017), In recent years, tax authorities and policy-makers have shown an increasing concern for the need to improve tax compliance.

Various theories and principles have been used to explain individual behavior in the literature on taxation. These taxation principles are generally classified into three: the principle of ability to pay, the benefits approach and the principle of equal distribution. In addition, there is also a recent study by (Andreas and Savitri 2015; City and Tilahun 2018; Mukhlis, Utomo, and Soesetio 2015; Nurlis Islamiah Kamil 2015; Savitri and Musfaldy 2016) identifying the theory of social change with practical applications for taxation. They include attribution theory, planned behavior theory, and social learning theory. Attribution theory is the process of forming impressions on human causes of behavior related to compliance and non-compliance with tax rules. Planned behavioral theories seek to explain individual behavior that arises from intention; implying that people may obey or fail to comply with a tax regime because their in-

tentions are related to the expected results. This implies that when individuals fail to comply with tax rules, others will learn and adopt such behavior in society. The opposite applies to those who obey tax reform. The theory of compliance (compliance theory) is a theory that explains a condition where someone obeys the government or the rules are given. According to (Akinboade 2007; Has-seldine and Yücedoğru 2016; Ilham, Andreas, and Rahmawati 2015a; Nsubuga, Sai, and Naatu 2017; Suyani 2017; Tjiali 2015) research compliance with taxation is a responsibility to God, for the government and the people as taxpayers to fulfill all tax obligations and carry out their taxation rights. Compliance of taxpayers with respect to their tax obligations while remaining based on established legislation. The awareness level of taxpayers and motivation of taxpayers are factors that improve tax compliance.

Consciousness or awareness is the human element in the understanding of reality and how to react or respond to reality. Consciousness is an act of volition accompanied by a reflection of reality. Consciousness is a process of learning from experience and the collection of information received to gain confidence that encourages an action (Septia et al., 2012). Taxpayer Awareness is seen as a conscious taxpayer to pay taxes. Realize that human beings include self-awareness, self-companion, past, and future possibilities. Public awareness of taxation means that taxpayers want to pay taxes because they are not disadvantaged in terms of taxation and do not feel compulsory. However, tax awareness is often an obstacle or problem that is taxed from

society. Many people do not know the specific form of compensation for the taxes they have paid. In her research, Santi shows that tax awareness has a positive and important impact on taxpayer compliance. (Santi 2012). Santi conclusion is supported by study, (Adimasu 2017; Battiston and Gamba 2016; Fadzilah, Mustafa, and Putri 2017; Ilham, Andreas, and Rahmawati 2015b; Jaya, Ratnawati, and Sardjono 2017; Lestari and Wicaksono 2017; Lubua 2014; Ng'ang'a Thiga and Muturi 2015; Nsubuga, Sai, and Naatu 2017; Nurlis Islamiah Kamil 2015; Savitri and Musfialdy 2016) conclusion. According to the research of Nugroho, Andini, and Raharjo (2016) there are many factors that cause the level of public awareness is still low including the lack of information from the government to the people, leakage in the tax collection revenue system and the absence of direct reciprocity from the government self-assessment system tax collection is certainly the awareness of taxpayers to be a matter that needs to be considered in an effort to improve taxpayer compliance. Taxpayers' awareness of the importance of fulfilling their tax obligations in order to contribute to the development of the nation and state is very important in improving taxpayer compliance. If the awareness of high taxpayers who come from motivation to pay taxes, then the willingness to pay taxes will be high and state revenues from taxes will increase

According to (Pritchard, Campbell and Campbell 1977), motivation is the direction, strength, and persistence of a person's internal forces that drive his or her voluntary behavior. This definition is consistent with the proposed definition

(Lambrou, Kontodimopoulos and Niakas 2010), where motivation is defined as the process of considering the direction, intensity and perspective of an individual's efforts towards achieving the goal. (Robbins and Judge 2013) argue that motivation is a process that explains the strength, direction, and sustainability of an individual's efforts to achieve it. This means that motivation determines the amount of effort a person puts into work, the direction of these efforts, and the extent to which one can sustain efforts. Tax compliance is assumed to be the three main motives for compliance: enforcement, voluntary and commitment motivation. Voluntary taxpayers respect the law and pay taxes because it is the easiest option. The motive of commitment represents an intrinsic motivation, and taxpayers feel a moral obligation and honest responsibility. Taxpayers have different tax incentives. While some may be taxed for auditing and severe fines, others may pay taxes because they feel they have a moral obligation to contribute their fair share. In theory, it is assumed that these different motives also determine the difference in tax compliance. Tax compliance is only driven by extrinsic motives such as deterrence and taxation policies, or whether there is an intrinsic motivation such as responsibility.

Research Methodology

In order to achieve the objective of the study, the descriptive research design was employed. This design helps to describe the data at hand. Both primary and secondary sources of data were used. Primary data were collected through close and open-ended questionnaires.

Close-ended questionnaires were prepared in the form of Likert-Scale. The target population of this study was SME's taxpayers. The study used Purposive and random sampling techniques for collecting data from taxpayers. Purposive sampling was employed to select the respondent. The number of taxpayers respondents is 100 SME owner. It was analyzed using descriptive research techniques with multivariate regression.

Result And Discussion

Most countries in the world develop their countries mainly from sources of income tax, both direct taxes and indirect taxes. Therefore, compliance in paying taxes is an important factor to increase state revenues because taxes play an important role as a source of state revenue. The phenomenon of state income which is dominated by income derived from taxes also applies in Indonesia, amounting to 78.89 percent of total state revenues will come from tax revenues. The development of the number of SMEs in Cimahi is quite encouraging by showing an average increase of 15% every year. The number of SMEs recorded in Cimahi in 2017 was 8,734. SME Managers in Cimahi, 37% are housewives with an average level of education are high school. With this level of education, the management of the SMEs business is self-generated and passed on from generation to family. Because of this condition, many SMEs suddenly appeared but a few months later they were no longer operating. Business management guidance has been provided by the government Service. The guidance provided can be in the form of technical training in business

management, licensing, finance, accounting, branding, marketing etc. There are 5,345 SMEs that have obtained business licenses, of which only 503 SMEs have NPWPs. This SME has carried out its tax obligations. This condition indicates that SME managers have not complied with their tax obligations obediently.

As individuals, SME owners make their managerial decisions under the influence of their personal beliefs, norms and social position (personal norms). However, in line with personal norms, SMEs bring them corporate responsibility and accountability. Therefore, in addition to personal norms, owner-managers feel the pressure from additional factors that are important for the survival of SMEs. In addition, perceived behavioral control factors which are explained as the ability of SMEs to show tax morale in their taxpayer decisions are also included under these company factors because of the size of the economic tax liability and risk preferences associated with SMEs rather than the owner-managers personal attitude.

The concept of motivation associated with taxation obligations can be seen from 2 groups, namely

1. Intrinsic Motivation:

a. Taxpayer honesty, related to Self Assessment system that requires a high level of honesty from each taxpayer so that the objectives of taxation can be achieved.

b. Taxpayer awareness, level of awareness will affect the level of compliance of a person, the higher the level of awareness of a taxpayer in fulfilling his tax obligations, the higher the level of compliance, and vice versa.

c. The desire to pay taxes, compliance will arise if awareness in paying taxes is followed by a desire or high willingness from each taxpayer to pay taxes.

2. Extrinsic Motivation

Encouragement from the tax authorities, socialization of the tax apparatus is very necessary so that individuals know and understand the usefulness of taxes for the development of the country.

Data analysis shows that the level of motivation of SME managers in carrying out their tax obligations illustrates the following conditions:

Table 1. The Motivation of SME Managers in Tax Obligations

No	Indicator	%
1	Intrinsic Motivation :	
	Honesty	41
	Awareness	41
	Desire	36
2	Extrinsic Motivation	
	Encouragement from apparatus	40
	Work environment, friends and relatives	40

Tax paying awareness means a situation where someone knows, under

stands, and understands how to pay taxes. If the taxpayer has knowledge and understanding of tax regulations and qual-

ity services to taxpayers, there will be aware of paying taxes. Awareness of paying taxes because taxpayers have the obligation to pay taxes. The taxes they pay are used by the government to be paid for public services and national development. Taxpayer awareness describes the condition in which taxpayers understand and understand the meaning, function, and purpose of paying taxes to the State. With the awareness of high taxpayers will have an effect on increasing tax compliance better. Awareness of paying taxes in addition to causing compliance can also foster a critical attitude in addressing tax issues, such as tax

policies set by the government. So that tax revenue is the main revenue of the state-run state with transparency and accountability for people's welfare. The concept of awareness, factors that can provide increased awareness of taxpayers as follows:

1. Dissemination of tax rules
2. Quality of tax office services
3. Level of knowledge of taxpayers
4. The taxpayer's economic level
5. Good perception of the taxation system applied

Awareness of taxpayers to carry out tax obligations is influenced by several factors as follows:

Table 2. Awareness of MSME Managers in their Tax Obligations

No	Indicator	%
1	Dissemination of rule	40
2	Quality of Tax Office Services	40
3	Levels of Compulsory Tax Knowledge	40
4	Economic Level	46
5	Perceptions of the taxation system	40

Judging from the economic level, generally, MSME managers belong to the sufficient category but are not yet aware enough to carry out tax obligations. Tax compliance is a complicated term to define. In simple terms, tax compliance refers to the fulfillment of all tax obligations as determined by law freely, voluntarily and completely. He also believes that the high cost of compliance can result in tax avoidance, tax fraud, and inhibiting investment by reducing the country's competitiveness in terms of tax rates. Non-compliance with taxes may be in one of many forms; it can fail to submit tax returns in a specified or non-submissive period, reduction in income, excessive statements of de-

ductions, failure to pay taxes assessed on the due date.

Taxpayer Compliance according to Minister of Finance Decree No. 544 / KMK.04 / 2000, namely an act of taxpayers to fulfill their tax obligations in accordance with statutory regulations and tax regulations that apply in a country. Taxpayers who are obedient in fulfilling and implementing tax obligations in accordance with the provisions of the tax regulations. Tax compliance is divided into:

1. Compliance with formal taxation-
Formal tax compliance is the compliance of taxpayers in fulfilling the

- formal provisions of taxation. This formal provision consists of:
- a. Timely in registering to get a NPWP or determined to get NPPKP
 - b. Timely in depositing tax payable.
 - c. Timely in reporting taxes that have been paid in tax calculations.
2. Compliance with material taxes. Compliance with material taxation is the compliance of taxpayers in fulfilling the material requirements

- of taxation. These material provisions consist of:
- a. Exactly in calculating the tax payable in accordance with tax regulations.
 - b. Right in calculating the tax payable in accordance with tax regulations.
 - c. Right in cutting or cutting taxes.

Data analysis shows that the level of motivation of SME managers in carrying out their tax obligations illustrates the following conditions:

Table 3. Tax Compliance with MSME Managers

No	Indicator	%
1	Registering as a taxpayer	42
2	Calculation and payment of taxes	41
3	Payment of arrears	40
4	Deposit os SPT	43

Seeing the results of the tabulation of data, the level of compliance of the tax obligation for SMEs is still categorized as poor. To see the effect of

motivation and awareness of taxpayers on compliance, the data analysis was carried out by obtaining the following table.

Table 4. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	17,673	4,203		4,205	,000
Awareness	-,067	,272	-,022	-,248	,805
Motivation	,457	,077	,514	5,902	,000

From the table above it can be seen that the value of Sig. for the awareness variable of 0.805 where the value is greater than 0.05, which means that the variable is not significant while the motivation variable has a significance value

lower than 0.05, which means that the motivation variable has a significant effect. From the results of the table above, a regression formula can be produced as follows:

Compliance = -0,067 Awareness + 0,457
 Motivation + e

The influence of these two variables can be seen from the following table.

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,514 ^a	,265	,249	5,86699	2,069

To see how far the influence of awareness and motivation in this study can be seen from the table summary model above. The correlation R-value of 0.514 is included in the strong category. While the R2 value is 0.265 which means that the awareness variable and motivation variable can explain the compliance variable of 26.5%, the remaining 73.5 is explained by other variables outside of this study.

Conclusions and Discussion

Tax compliance is influenced by many factors, including knowledge, motivation, awareness, and understanding of tax rules. The motivation of taxpayers to pay taxes is influenced by internal and external factors. Internal factors that influence are honesty, awareness and a low desire to fulfill tax obligations, causing many UMKM managers to be reluctant to register as taxpayers. While external factors also play a role in influencing taxpayers to pay taxes, including encouragement of officials, the environment, relatives and friends.

The level of compliance with fulfilling tax obligations shown by MSME owners is supported by the level of

knowledge possessed by owners who are in high school education and most of them are housewives. Housewives of UMKM owners manage companies based on hobbies and pay little attention to the applicable rules.

Seeing the three research variables that can be categorized as poor, it is necessary to have continuous guidance from the government and the tax office to foster motivation and better awareness of the correct management and tax rules.

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