Analysis on the Effect of the Implementation of Good Public Governance on Taxpayer Compliance with Tax Awareness as a Moderating Variable among Micro, Small and Medium Enterprises

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Abstract. This study seeks to investigate the impact of implementing excellent public governance on tax compliance, as well as the impact of tax awareness as a moderating variable on the impact of tax knowledge and understanding and tax service quality on tax compliance. This investigation utilized a questionnaire to obtain main data. 150 respondents comprised the sample for this study on Micro, Small, and Medium-Sized Businesses. Using the SmartPLS software, the test of the structural connection model was used to explain the link between the variables. Knowledge and knowledge and understanding on tax had a positive and substantial impact on MSME taxpayer compliance, tax service quality had a positive and large impact on MSME taxpayer compliance, and tax awareness had a positive and major impact on MSME taxpayer compliance. In contrast, tax awareness had no effect on the effect of tax knowledge and comprehension on MSME taxpayer compliance, but it had a positive and statistically significant effect on the effect of tax service quality on MSME taxpayer compliance.

Keywords: Knowledge and Understanding on Tax, Tax Service Quality, Tax Awareness, MSME Taxpayer Compliance.

1 Introduction

The ongoing economic recovery due to the COVID-19 pandemic is a challenge for the Indonesian people, especially in tax revenue, since taxes are the most important state contribution as one of the country's main sources [1]. For Micro, Small and Medium Enterprises (MSMEs), tax reporting and depositing are not the responsibilities of the government but act as a burden for Micro, Small and Medium Enterprises (MSMEs).

In fact, SMEs participate in driving the national economy since they have a contribution to Gross Domestic Product (GDP) and employment. Based on data derived from

the Ministry of Cooperatives and Small and Medium Enterprises, in the last two periods of 2018 and 2019, MSMEs contributed 60.3% and 60% to GDP, respectively. Furthermore, based on data derived from Bank Indonesia, the level of absorption of labor from MSMEs in 2016 was 97%. [2]

This study aims to study MSME taxpayer compliance since state development is an ongoing and continuous activity with the aim of improving the welfare of the people. In addition, the development of the country very costly and the most significant state revenue comes from taxes.

Awareness of taxpayers in paying taxes has not yet reached the expected target. During the Covid-19 pandemic, MSMEs were generally still burdened with paying taxes because the economy had not yet recovered and some were experiencing economic difficulties. However, there are still efforts that can be made so as to encourage MSMEs to fully aware of paying taxes, and MSMEs are expected to be awarene that paying taxes should be performed voluntarily without any compulsion. Such awareness of paying taxes will not only lead to compliance, but also discipline. The more advanced the knowledge and understanding on tax and tax service quality among MSMEs, the higher the awareness to pay and report taxes. Thus, taxpayer compliance will be realized properly so that tax revenues can recover Indonesia faster, in accordance with certain principal of strong taxes for advanced Indonesia.

2 Literature Review

In terms of company management, agency theory describes the connection between principals (owners) and agents (managers), [3] where the principal is a body that gives the agent the power to run the company (management). The contractual relationship between the parties who delegate specific choices (principals/owners/shareholders) and the parties who receive the delegation (agents/management), according to Jensen and Meckling, is explained by agency theory.

Relation between government and public can be described as accountability, where the government (agencies) must account for the activities of their performance to the public who have provided funds to the government [4].Therefore, the main focus of public sector organizations is the maximization of public services. Therefore, in this study the researchers analyzed the relationship between the tax authorities as agents and taxpayers as principals.

Building good public governance can be achieved by having a professional government bureaucracy along with an effective and efficient performance in the use of resources in order to achieving the goal of community welfare. The Indonesian government has adjusted the KNKCG into the National Committee on Governance Policy (KNKG), through the Coordinating Ministerial Decree Number KEP/49/M.EKON/11/2004. The KNKG consists of the Public Sub-Committee and the Corporate Sub-Committee. According to this update, five guiding principles—transparency, accountability, responsibility, independence, and fairness—should guide the implementation of good corporate governance (GCG) and good public governance (GPG). The researchers will examine the accountability and responsibility principles as dimensions connected to taxes out of these five principles.

Researchers will also applied te Theory of Planned Behavior (TPB) which is the result of the development of the previous theory proposed by Ajzen and Fishbein, namely The Theory of Reasoned Action (TRA). TRA is constructed on the core principle that people act consciously and take into account all available information. [5]. TRA explains that certain behavior will appear because someone has the intention or awareness to do it (behavioral intention). The behaviors will depend on a person's intention when engaging in a particular

action. [6]. Awareness to perform certain behaviors is influenced by attitudes (attitude towards behavior) and social influences, namely subjective norms. This study involved the dimension of awareness as a moderating variable in MSME taxpayer compliance.

2.1 Good Public Governance Has an Effect on MSME Taxpayer Compliance

Having good public governance is the responsibility of the government of certain country. Taxes which are the largest contribution to state revenue can be utilized as best as possible by the government, so that taxpayers can feel the positive impact. The result of previous study showed that an increase in government spending caused a lower level of tax compliance [7]. The relationship between the government and the community describes an accountability relationship, where the government must be responsible for the activities and performance implemented for the people who have provided funds to the government [4]. Regarding good public governance, the researchers involved knowledge and understanding on tax and tax service quality variables. Based on the conceptual framework presented in Figure 1, the following study hypotheses are established:

H1 : Knowledge and understanding on tax has an effect on MSME taxpayer compliance
H2 : Fiscal Service Quality has an effect on MSME Taxpayer Compliance
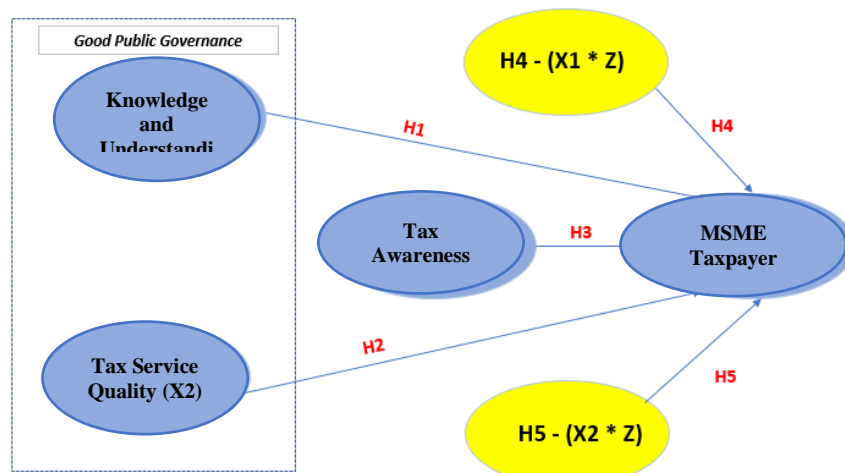
2.2 Conceptual Framework

Fig. 1 Conceptual Framework

2.3 Tax Awareness Has an Effect on MSME Taxpayer Compliance

Taxation is one of the tools of a dynamic fiscal policy, and its execution must always reflect the dynamism of the economy, both domestically and internationally [8]. Due to the existence

of two purposes associated with taxes, namely budgetair and regularend, tax collection is not only targeted at sustaining and accelerating economic growth, but also at raising state income. Therefore, each year the Director General of Taxes is obligated to grow tax sector revenue in proportion to the rising demand for development funds [9].

Certain Taxpayer's willingness will yield a high level of awareness. Taxpayer awareness implies that taxpayers already know and comprehend how to pay taxes. Awareness is a component of the human capacity to interact with reality and to act or react to reality. Humans have self awareness, awareness of themselves, others, the past, and the possibilities of the future [10].

ss was proved to have a significant positive effect on corporate taxpayer compliance in the city of Padang [11]. The similar finding was also proposed by another study [12].

Based on Theory of Reasoned Action (TRA) which relates to subjective norms, it is believed that a person can encourage or inhibit behavior. Motivation that comes from outside a person can affect the behavior of that person, including taxpayers. Taxpayer awareness itself will make MSME taxpayers more comply with tax regulations applicable in certain country. Based on the conceptual framework in Figure 1 that has been previously described, the following study hypotheses are established:

H3 : Tax Awareness has an effect on MSME Tax Compliance

H4 : Tax awareness acts as a moderating variable in the effect of knowledge and understanding on tax on MSME taxpayer compliance

H5 : Tax awareness acts as a moderating variable in the effect of fiscal service quality on MSME taxpayer compliance.

3 Methods

The current study applied the survey method, wherein the information was collected from respondents by using a questionnaire. In this study, the measurement scale applied an interval scale with a score of 1 to 5. Score of 1 indicated strongly disagree and the score of 5 indicated strongly agree. Data were collected from MSMEs in Jakarta and surrounding areas with a study period of June 2022 to August 2022. The questionnaire in this study consisted of two parts. The first part involved socio-demographic questions and the second part involved 25 questions based on each variable according to its indicators. There were four questionnaires in this study, namely questionnaires regarding knowledge and understanding on tax, tax service quality, tax awareness and taxpayer compliance.

Data were analysed using SmartPLS (v.3.2.9) as a statistical tool to explain the relationship between the study variables. The test of the structural relationship model aims to explain the relationship between the variables involved in the study. Structural model test was conducted using PLS software. The basis for direct test on hypothesis was the output image and the values presented in the path coefficients output. If the p value was <0.05 (significance level of 5%), it could be concluded that there was a significant effect of exogenous variable on endogenous variable. SmartPLS statistical test of each hypothesized relationship used simulation, and the researchers applied the bootstrapping method on the samples.[13]

4. Results and Discussion

Based on the results of the indicator test, it was shown that the first indicator of the Knowledge and Understanding on Tax variable obtained a minimum value of 1, a maximum

value of 5, a mean value of 4.37, and a standard deviation of 0.649. The other indicators are presented in table 1.

Table 1. Descriptive Analysis Results

Indicator	Mean	Median	Minimum	Maximum	Standard Deviation
X11	4.37	4	1	5	0.649
X12	4.38	4	1	5	0.629
X13	4.55	5	1	5	0.679
X14	4.39	4	2	5	0.641
X15	4.43	4	1	5	0.637
X21	4.41	4	3	5	0.591
X22	4.55	5	2	5	0.639
X23	4.45	5	2	5	0.617
X24	4.29	4	3	5	0.649
X25	4.21	4	2	5	0.717
Y1	4.27	4	1	5	0.806
Y2	4.39	4	2	5	0.672
Y3	4.26	4	1	5	0.820
Y4	4.31	4	1	5	0.774
Y5	4.27	4	1	5	0.780
Y6	4.24	4	1	5	0.780
Y7	4.25	4	1	5	0.818
Y8	4.29	4	1	5	0.779
Y9	4.31	4	1	5	0.748
Y10	4.27	4	1	5	0.832
Z1	3.50	4	1	5	1.124
Z2	3.52	4	1	5	1.075
Z3	3.59	4	1	5	1.084
Z4	3.49	4	1	5	1.106
Z5	3.43	4	1	5	1.134

Source: Descriptive Smart PLS (V3.2.9)

Measurement for the outer model test was undertaken using multiple indicators, including convergent validity, discriminant validity, and reliability. Using the PLS Algorithm, the measurement model was computed. In **convergent validity**, If the indicator variable's loading factor was positive and larger than or equal to 0.70, it was considered to be valid. The value of the loading factor reveals the relative importance of each indication as a measure of each variable. A high loading factor for an indication suggests that the indicator serves as the most important (dominant) measure of the variable. The loading factor values are presented in the following table. It was demonstrated that each indicator's loading factor value was greater than 0.7. The validity of these indicators as a measure of the latent variable was thus declared.

Table 2 Convergent Validity Test

Variable	Indicator	Loading Factor	Information
Knowledge and Understanding on Tax	X11	0.906	Valid
	X12	0.875	√
	X13	0.887	√
	X14	0.790	√
	X15	0.860	√
Tax Service Quality	X21	0.743	√
	X22	0.827	√
	X23	0.884	√
	X24	0.840	√
	X25	0.778	√
MSME Taxpayer Compliance	Y1	0.904	√
	Y2	0.924	√
	Y3	0.911	√
	Y4	0.945	√
	Y5	0.953	√
	Y6	0.951	√
	Y7	0.903	√
	Y8	0.918	√
	Y9	0.915	√
	Y10	0.948	√
Tax Awareness	Z1	0.966	√

Z2	**0.958**	√	
Z3	**0.952**	√	
Z4	**0.956**	√	
Z5	**0.950**	√	

Source: Descriptive Smart PLS (V3.2.9)

Discriminant validity is a method for determining whether or not a model is correct. A measure of discriminant validity, the cross loading value indicates how strongly one construct is correlated with its indicators and with indicators from other constructs. Tables 3 and 4 show that the cross loading on each variable was greater than 0.70. Moreover, rather than being related to other latent variables, the value of each item was highest when it was linked to its own latent variable. These findings showed that the discriminant validity of every item was strong, and that every manifest variable offered a reliable justification for the hidden variable.

Table 3. Fornell-Larcker Criterion Values

Variable	MSME Taxpayer Compliance	Tax Awareness	Fiscal Service Quality	Knowledge and Understanding on Tax	X1*Z	X2*Z
MSME Taxpayer Compliance	**0.927**					
Tax Awareness	0.218	**0.956**				
Tax Service Quality	0.467	-0.017	**0.816**			
Knowledge and Understanding of Tax	0.621	-0.013	0.599	**0.865**		
X1*Z	-0.137	0.246	0.112	-0.371	**1.000**	
X2*Z	0.326	0.356	0.003	0.156	0.267	**1.000**

Source: Descriptive Smart PLS (V3.2.9)

Table 4. Cross loading values

Indicator	MSME Taxpayer Compliance	Tax Awareness	Fiscal Service Quality	Knowledge and Understanding on Tax	X1*Z	X2*Z
X2*Z	0.326	0.356	0.003	0.156	0.267	**1.000**
X1*Z	-0.137	0.246	0.112	-0.371	**1.000**	0.267
X11	0.513	0.032	0.483	**0.906**	-0.332	0.104
X12	0.563	0.011	0.450	**0.875**	-0.353	0.152
X13	0.596	0.057	0.599	**0.887**	-0.315	0.138

X14	0.472	-0.109	0.602	**0.790**	-0.242	0.143
X15	0.527	-0.069	0.461	**0.860**	-0.353	0.137
X21	0.366	-0.135	**0.743**	0.579	0.052	0.075
X22	0.407	0.029	**0.827**	0.518	0.121	0.002
X23	0.375	0.039	**0.884**	0.437	0.099	-0.032
X24	0.362	0.009	**0.840**	0.459	0.097	-0.009
X25	0.390	-0.017	**0.778**	0.447	0.084	-0.020
Y1	**0.904**	0.237	0.388	0.491	-0.126	0.275
Y2	**0.924**	0.159	0.443	0.564	-0.120	0.292
Y3	**0.911**	0.165	0.416	0.540	-0.062	0.285
Y4	**0.945**	0.221	0.420	0.598	-0.132	0.329
Y5	**0.953**	0.229	0.413	0.562	-0.139	0.311
Y6	**0.951**	0.214	0.460	0.646	-0.147	0.301
Y7	**0.903**	0.170	0.435	0.553	-0.149	0.299
Y8	**0.918**	0.185	0.461	0.616	-0.174	0.298
Y9	**0.915**	0.237	0.395	0.517	-0.068	0.321
Y10	**0.948**	0.203	0.488	0.641	-0.139	0.310
Z1	0.222	**0.966**	-0.028	-0.018	0.251	0.382
Z2	0.206	**0.958**	-0.009	0.003	0.202	0.310
Z3	0.237	**0.952**	-0.014	0.037	0.203	0.324
Z4	0.171	**0.956**	0.012	-0.064	0.288	0.324
Z5	0.192	**0.950**	-0.037	-0.041	0.247	0.359

Source: Processed Primary data, 2022

Reliability in PLS was applied using Cronbach alpha and Composite reliability values. If the Cronbach's Alpha value was recommended to be greater than 0.6 and the Composite reliability value was greater than 0.7, it was deemed dependable. Table 5's Cronbach's Alpha and Composite reliability values show that all research variables had composite reliability values greater than 0.7 and greater than 0.6, respectively. These findings indicate that each variable satisfied Cronbach's Alpha and composite reliability. Thus, it can be said that all variables have a high level of dependability, allowing for further analysis to be done by assessing the inner model's goodness of fit.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
MSME Taxpayer Compliance	**0.982**	**0.984**	**0.860**
Tax Awareness	**0.977**	**0.982**	**0.915**

Tax Service Quality	**0.873**	**0.908**	**0.666**
Knowledge and Understanding on Tax	**0.915**	**0.937**	**0.748**
X1*Z	**1.000**	**1.000**	**1.000**
X2*Z	**1.000**	**1.000**	**1.000**

Source: SmartPLS Output Results (v.3.2.9)

After testing the outer model, the next step was conducted the inner model test. To determine the relationship between the constructs, significant value, and R-square of the study model, an inner model or structural model test was undertaken. Analyzing the R-square of each dependent latent variable was the first step in evaluating the PLS structural model. Table 6 displays the R-square estimate's findings utilizing SmartPLS. It was revealed that the adjusted R-Square value of the MSME Taxpayer Compliance variable was 0.473, which meant that the MSME Taxpayer Compliance variable could be explained by the Knowledge and Understanding on Tax, Fiscal Service Quality, and Tax Awareness variables by 47.3% and the remaining 52.7% could be explained by other variables not involved in this study.

Table 6. Goodness of Fit Test Results

Variable	R-*Square*	R-Square *Adjusted*
MSME Taxpayer Compliance	0.491	0.473

Source: SmartPLS Output Results (v.3.2.9)

Based on the results of hypothesis test presented in Table 7, it can be concluded that the first hypothesis regarding knowledge and understanding on tax had a t-statistical effect on MSME taxpayer compliance by 4,266. For the second hypothesis, it can be concluded that tax service quality had a t-statistic effect on MSME taxpayer compliance by 3.084. For the third hypothesis, it can be concluded that tax awareness had a t-statistic effect on MSME taxpayer compliance by 2.343. For the fourth hypothesis, it can be concluded that knowledge and understanding on tax with tax awareness as a moderating variable had a t-statistic effect on MSME taxpayer compliance by 1.462. Furthermore, for the fifth hypothesis, it can be concluded that tax service quality with tax awareness as a moderating variable had a t-statistic effect on MSME taxpayer compliance by 3.066.

Table 7 Hypothesis Test Results Total Effects (Mean, STDEV, T-Values, P-Values)

Variable	Original Sample (O)	Mean Sample (M)	Standard Deviation (STDEV)	T Statistics (| O/STDEV|)	P Value
Knowledge and Understanding on Tax → MSME Taxpayer Compliance	0.390	0.384	0.091	4.266	**0.000**

Tax Service Quality → **MSME Taxpayer** **Compliance**	0.250	0.267	0.081	3.084	**0.002**
Tax Awareness → **MSME Taxpayer** **Compliance**	0.174	0.173	0.074	2.343	**0.020**
X1*Z -> MSME **Taxpayer Compliance**	-0.092	-0.092	0.063	1.462	**0.144**
X2*Z -> MSME **Taxpayer Compliance**	0.239	0.237	0.078	3.066	**0.002**

Source: SmartPLS Output Results (v.3.2.9)

In PLS, statistical test of each hypothesized relationship was conducted out using simulation. In this case, it was performed through bootstrapping method towards the samples.

The test results for the first hypothesis, namely the effect of knowledge and understanding on tax on MSME taxpayer compliance, yielded coefficient values of 0.39, 0.000 as the p-value, and 4.26 as the t-statistic. The t-statistic was greater than 1.960 and the p-value was less than 0.05. These results revealed that MSME taxpayers' compliance with tax laws was influenced by their tax knowledge and awareness. So, it was agreed that tax knowledge had a favorable and considerable impact on MSME taxpayer compliance.

Regarding the second hypothesis, the influence of tax service quality on MSME taxpayer compliance, the test findings yielded coefficient values of 0.250, 0.002 for the p-value, and 3.084 for the t-statistic. The p-value was less than 0.05, and the t-statistic was higher than the 1.960 cutoff for the t-table. These results revealed that the level of tax services had an impact on SMB taxpayers' compliance. As a result, it was shown that the quality of tax services had a positive and statistically significant impact on MSME taxpayer compliance.

The test results regarding the third hypothesis, namely the effect of tax awareness on MSME taxpayer compliance obtained a coefficient a t-statistic value of 2.343, for the p-value of 0.020, and a value of 0.174. The t-statistic value was higher than the t-table of 1.960 and the p-value was less than 0.05. These results suggested that MSME taxpayer compliance was impacted by tax awareness. As a result, the claim that tax awareness influences MSME taxpayer compliance in a favorable and significant way was accepted.

The test results regarding the fourth hypothesis, namely the effect of knowledge and understanding on tax on MSME taxpayer compliance, moderated by tax awareness obtained a t-statistic value of 1.462, a p-value of 0.144, and a coefficient value of -0.092. The t-statistic value was lower than the t-table of 1.960 and the p-value was more than 0.05. These results showed that tax awareness and knowledge, when combined, had little impact on MSME taxpayer compliance. As a result, it was rejected that tax knowledge and understanding, regulated by tax awareness, have a major impact on MSME taxpayer compliance.

The test results regarding the fifth hypothesis, namely the effect of tax service quality on MSME taxpayer compliance, moderated by tax awareness obtained a p-value of 0.002, a coefficient value of 0.239, and a t-statistic value of 3.066. The t-statistic value was higher than the t-table of 1.960 and the p-value was less than 0.05. These results suggested that tax service quality, which was tempered by tax awareness, affected MSME taxpayer compliance. Thus, it was agreed that the quality of tax services, when regulated by tax awareness, had a positive and significant impact on MSME taxpayer compliance.

5 Conclusions

This study aims to determine the effect of good public governance represented by the knowledge and understanding on tax variable and tax service quality on MSME taxpayer compliance with tax awareness as a moderating variable. The results of the study revealed that public governance had provided knowledge and understanding on tax as well as good tax service quality so that such factors might affect MSME taxpayer compliance. Based on the findings of the current study, tax awareness as a moderator and understanding and knowledge of tax did not have a significant impact on MSME taxpayer compliance. Such findings suggested that the taxpayers themselves lacked the necessary drive to fulfill their commitment to pay taxes.

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