



## Moderate Impact of Tax Understanding on The Effect of Theory Planned of Behavior on Taxpayer Compliance of Pamekasan MSMEs

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### ABSTRACT

This research is motivated by the level of compliance of taxpayers who are not fully in accordance with reporting their taxes. Of course this is caused by several psychological factors and one of them, where these psychological factors include subjective norms, attitudes and behavioral control. The purpose of this study was to determine the impact of tax understanding moderation on the effect of the theory of planned behavior on taxpayer compliance. The object of this research is Pamekasan SMEs registered at the Pamekasan Tax Office. The results showed that there was a significant positive effect between the independent variables on taxpayer compliance but for the behavioral control variable the effect was not significant positive and for tax understanding showed insignificant results as a moderator between the relationship between subjective norms and attitudes towards taxpayer compliance but significant as a moderator between the control relationship behavior towards taxpayer compliance

Keywords : theory planned of behavior, understand taxes and taxpayer compliance

### INTRODUCTION

Tax is one of the sources of funds used by many countries to fund the government, including in Indonesia. In Indonesia itself, taxes are the main source of funds and have an important role in development or infrastructure. The implementation of taxes is regulated in Law no. 16 of 2009. In 2019, around 80% of the state's total revenue is budgeted for tax revenues. This amount occupies the highest position of other funding sources that contribute to the Indonesian state budget ([www.pajak.co.id](http://www.pajak.co.id)).

Of all registered MSME actors, not all of them report their taxes accordingly. For various reasons, such as tax services, minimal knowledge about taxes, self-awareness and many more, MSME actors do not do it. The level of taxpayer compliance is a matter of concern in the field of taxation. In Indonesia, the level of taxpayer compliance can still be said to be low. The low level of taxpayer compliance to fulfill their tax obligations is very concerning when compared to the level of business growth in Indonesia. The growth of the number of MSMEs from year to year continues to increase. However, the increase in the number of MSMEs is not matched by the awareness of the actors to carry out their tax obligations (Yusro dan Kiswanto, 2014).

In paying taxes, Article 23A of the Law states that taxes and all other forms of collection that are "forced" for the benefit of the state have been regulated in the Law. That way, there has been a change from the official assessment system to a self-assessment system in collecting taxes. Where this system gives authority to trust, responsibility, report taxes to pay taxes (Waluyo, 2008) whose purpose is expected to be active and the role of the community in complying with taxation (Supadmi, 2009).

That way, there are psychological factors from each individual who play a strong role in tax compliance itself. Subjective norms, attitudes, and behavioral control are psychological factors that are often taken into account from the many existing psychological factors. Subjective norms are perceptions of other

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people who express support or not support them in doing something. Subjective norms are defined as social factors that indicate the perceived social pressure to do or not to do an act, the influence of the environment around the individual will have an impact on considerations in terms of tax compliance. Attitudes also have an influence on tax compliance, individuals will respond positively or negatively on the basis of beliefs held by individuals. In relation to subjective norms, attitudes are also influenced by the environment around the individual, where the individual will assess what will be done and the impact obtained. Behavioral control is a self-control of an action, or self-assessment of being able or not in carrying out existing actions, in this case tax compliance actions. The three psychological factors are interrelated in influencing taxpayer compliance in carrying out taxation. Subjective norms that exist in the surrounding environment will influence and individual attitudes will assess the cause and effect of an action that is in the surrounding environment, then will guess on one's own ability to carry out an action which is defined as behavioral control.

Not only psychological factors that play a role in tax compliance, but there are several other factors. This is reinforced by several studies that have been studied, including: 1. Mansur *et. al* (2022); and 2. Oktaviani and Adelina (2016) where this study discusses several factors that affect tax compliance for both individual and corporate taxpayers such as MSMEs. Some of the factors referred to in the study include the usefulness of NPWP, understanding of taxation, quality of service, tax sanctions, knowledge of the tax itself and tax rates.

With the above problems and supported by several existing studies, the goal to be achieved in this study is to determine the impact of these psychological factors on taxpayer compliance, which in this study is a taxpayer of MSMEs registered at KPP Pamekasan which is moderated by variable understanding of taxes.

This research departs from the theoretical framework of planned behavior. This theory predicts a person's intention to engage in behavior at a certain time and place. This states that individual behavior is driven by behavioral intentions. This theory explains that the behavior displayed by individuals can arise because of the intention to behave. The emergence of behavioral intentions can be determined by 3 determining factors that behavioral intentions can be seen from the three determinant functions, namely one's attitude towards attitudes, subjective norms, and perceived behavioral control (Ajzen, 2006).

Compliance in taxation can be interpreted as an attitude of obedience, submission, and obedience in carrying out the provisions of its tax obligations. Taxpayers who obey and fulfill their obligations and carry out their tax obligations in accordance with the provisions of tax laws and regulations can be said to be obedient taxpayers (Devano and Rahayu, 2006). According to government regulation No. 74/PMK.03/2012 regarding special tax criteria, individual and corporate taxpayers must have the intended criteria, including: 1. On time submission of notification letters; 2. There are no dependents or problems regarding taxes unless there is a permit for installment payments that has been issued; 3. Must have an unqualified opinion for corporate taxpayers for 3 periods; and 4. Not related to criminal law for the last 5 years (Kamela, 2020).

Understanding of tax regulations is one of the causes that can affect perceptions from the internal side for taxpayers which will have an impact on decision making in compliance with their obligations, where this is based on attribution theory (Zulaikha and Masrurroh, 2013). This is one way for taxpayers to understand the existing tax regulations. With an understanding of taxation, this taxpayer becomes obedient or obedient to his obligations. And vice versa, taxpayers who do not understand will make them negligent so they do not know what sanctions they will get (Hardiningsih and Yulianawati, 2011).

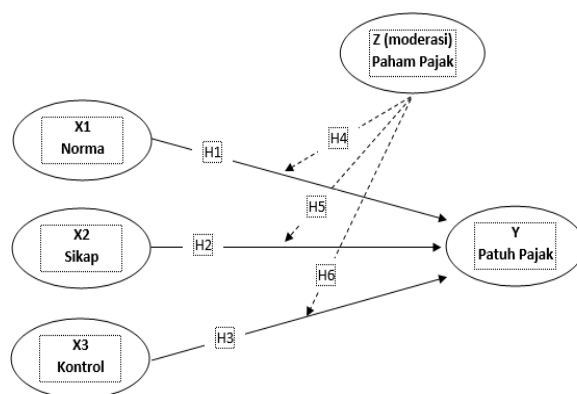
There are many studies that examine the effect on taxpayer compliance, but this study uses a moderating variable in the form of tax understanding that has never been done by previous research so that is what makes this research interesting to do. The following are some previous studies related to this research, both related to individual and corporate taxpayers, including: 1. Isgiyarta (2014) and 2. Karwur et al (2020) where both of these studies use intention and environment variables as moderating variables; 3.

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Dyan and Venusita (2013) and 4. Rohmah and Herwinarni (2018) where both of these studies use individual taxpayers as research objects; and 5. Alvin (2014) and 6. Oktaviani and Maharriffyan (2021) where both of these studies use corporate taxpayers as the object of their research. Where as a whole this study uses psychological factor variables consisting of objective norms, attitudes and behavioral control as independent variables in the research.

The following below is a theoretical framework in this research so that it raises several hypotheses that will be analyzed and discussed in this study



**Picture 1. Theoretical framework**

The hypotheses in this study include:

H1: Subjective norms have a positive and significant effect on taxpayer compliance

H2: Attitude has a positive and significant effect on taxpayer compliance

H3: Behavioral control has a positive and significant effect on taxpayer compliance

H4: Tax understanding is significant as a moderator of the relationship between subjective norms and taxpayer compliance

H5: Tax understanding is significant as a moderator of the relationship between attitudes towards taxpayer compliance

H6: Tax understanding is significant as a moderator of the relationship between behavioral control and taxpayer compliance

## RESEARCH METHODS

This type of explanatory research is the research used in this study, where this type of research has the aim of testing and producing a research relationship either partially or simultaneously between the independent variables and the dependent variable in a study (Sugiyono, 2011). The objects in this study are Pamekasan SMEs registered at the Pamekasan KPP Pratama which in total amount to 51,549 SMEs. This total amount is the population in this study so that in determining the sample of this study the researcher used the Slovin formula with an error rate of 10% so that the number of samples used in this study amounted to 100 MSMEs. The following is the calculation of the sample using the slovin formula in this study:

$$n = \frac{N}{1+N(e)^2} \quad \square (1)$$

$$n = \frac{51.549}{1+ 51.549 (10\%)^2} = 99,806$$

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The data analysis technique uses the smartPLS application where this application is very powerful and does not use too many assumptions and the data is not normally distributed (Ghozali, 2014)

## RESULTS AND DISCUSSIONS

### RESULTS

The following are the results of research using the smartPLS application. Where these results are obtained by processing data derived from questionnaire data filled out by respondents in this study. The results of the research used in this study include: outer loading, cronbach alpha, coefficient of determination to path coefficient

#### A. Outer loading

Below are the results of the outer loading calculation in this study. Where the requirement to fulfill this outer loading itself is the number in each indicator  $> 0.7$  so that it is said that the data is valid. The following is the outer loading table in this study:

**Table 1. Outer loading**

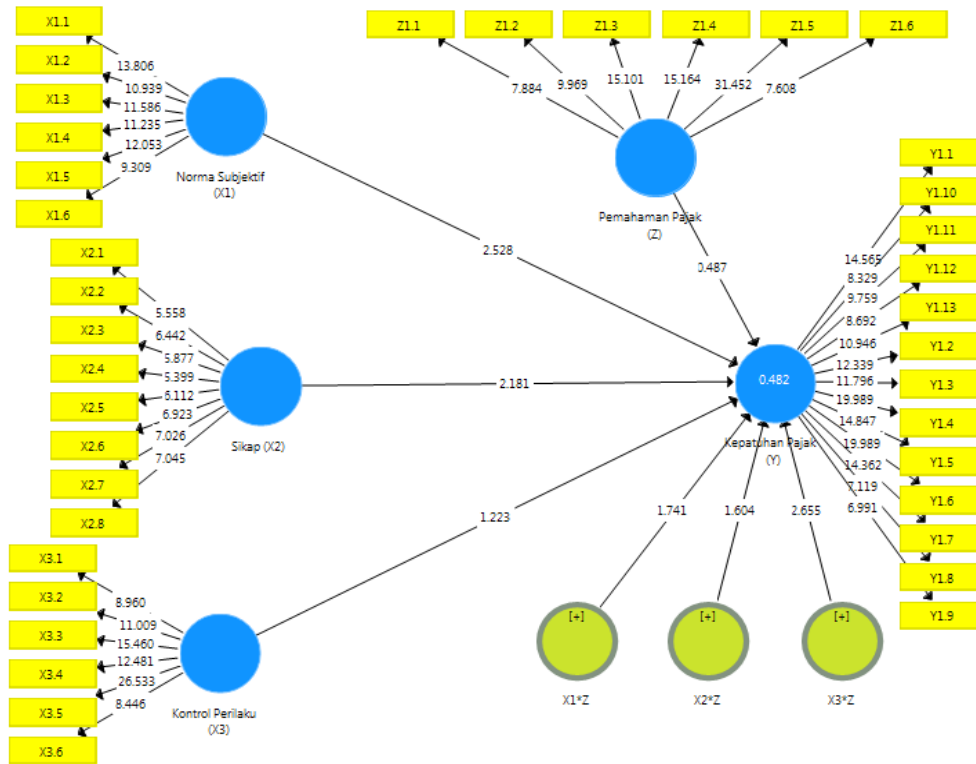
	Y	X3	X1	Z	X2	X1*Z	X2*Z	X3*Z
X3*Z								2.132
X1*Z						0.858		
X2*Z							1.093	
X1.1			0.803					
X1.2			0.769					
X1.3			0.717					
X1.4			0.784					
X1.5			0.776					
X1.6			0.729					
X2.1					0.749			
X2.2					0.749			
X2.3					0.717			
X2.4					0.741			
X2.5					0.703			
X2.6					0.753			
X2.7					0.841			
X2.8					0.846			
X3.1		0.711						
X3.2		0.745						
X3.3		0.818						
X3.4		0.803						
X3.5		0.851						
X3.6		0.703						
Y1.1	0.806							
Y1.10	0.719							
Y1.11	0.741							
Y1.12	0.727							
Y1.13	0.782							
Y1.2	0.764							
Y1.3	0.766							
Y1.4	0.816							
Y1.5	0.804							
Y1.6	0.828							
Y1.7	0.747							
Y1.8	0.700							
Y1.9	0.715							
Z1.1				0.711				
Z1.2				0.733				
Z1.3				0.805				
Z1.4				0.796				
Z1.5				0.869				
Z1.6				0.703				

Source: processed data

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In the outer loading, it will also be presented in the form of an image. The following is a picture of the outer loading in this study



Picture 2. Outer loading

**B. Cronbach alpha**

Below are the results of the Cronbach alpha calculation in this study. Where the requirement to fulfill the Cronbach alpha itself is the number in each variable > 0.6 or 0.7 so that the data is said to be reliable. The following table cronbach alpha in this study:

	Cronbach's Alpha	rho_A	Composite	Average (AVE)
Y	0.941	0.946	0.948	0.583
X3	0.868	0.909	0.899	0.599
X1	0.857	0.860	0.893	0.583
Z	0.867	0.925	0.898	0.596
X2	0.899	0.920	0.918	0.584
X1*Z	1.000	1.000	1.000	1.000
X2*Z	1.000	1.000	1.000	1.000
X3*Z	1.000	1.000	1.000	1.000

Source: processed data

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### C. Coefficient of determination

The coefficient of determination measures how big the contribution of the independent variable under study to the dependent variable in a study is. The interval coefficient of determination in a study.

**Table 3. Interval koefisien**

Coefficient interval	Level of relationship
0,00-0,199	Very low
0,20-0,399	Low
0,40-0,599	Moderate
0,60-0,799	Strong
0,80-1,00	Very strong

Source: Sugiyono (2011)

Below are the results of the calculation of the coefficient of determination in this study:

**Table 4. Coefficient of determination**

	R Square	Adjusted R Square
Kepatuhan Pajak (Y)	0.482	0.442

Source: processed data

### D. Path coefficient

Below is the result of calculating the path coefficient in this study. Where the path coefficient measures how much influence the independent variable has on the dependent variable. Not only that, the path coefficient also measures the significant level of the moderating variable in this study between the independent variable and the dependent variable

**Table 5. Path coefficient**

	<i>Sampel Asli (O)</i>	<i>Rata-Rata Sampel (M)</i>	<i>Standar Deviasi (STDEV)</i>	<i>T Statistik (O/STDEV)</i>	<i>P Values</i>
<i>Kontrol Perilaku (X3) □ Kepatuhan Pajak (Y)</i>	0.948	0.720	0.775	1.223	0.222
<i>Norma Subjektif (X1) □ Kepatuhan Pajak (Y)</i>	0.300	0.293	0.119	2.528	0.012
<i>Pemahaman Pajak (Z) □ Kepatuhan Pajak (Y)</i>	-0.379	-0.166	0.778	0.487	0.626
<i>Sikap (X2) □ Kepatuhan Pajak (Y)</i>	0.275	0.282	0.126	2.181	0.030
<i>X1*Z □ Kepatuhan Pajak (Y)</i>	-0.248	-0.247	0.143	1.741	0.082
<i>X2*Z □ Kepatuhan Pajak (Y)</i>	-0.194	-0.187	0.121	1.604	0.109
<i>X3*Z □ Kepatuhan Pajak (Y)</i>	0.133	0.137	0.050	2.655	0.008

Source: processed data

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## DISCUSSIONS

### A. Outer loading

From the results of the outer loading calculation in table 1 above, it shows that all indicators of each variable in this study are independent variables consisting of subjective norms, attitudes and behavior control, the dependent variable is taxpayer compliance to the moderating variable, namely tax understanding, all indicator values are  $> 0.7$  and this result can be said that the data is valid so it is feasible to proceed to the next stage

### B. Cronbach alpha

From the results of the cronbach alpha calculation in table 2 above, it shows that all the variables in this study are independent variables consisting of subjective norms, attitudes and behavior control, the dependent variable is taxpayer compliance to the moderating variable, namely tax understanding, all of the cronbach alpha values are  $> 0,6$  or  $0.7$ . This result can be said that the data is reliable so it is feasible to proceed to the next stage

### C. Coefficient of determination

From the results of the calculation of the determinant coefficient in table 4 above, it shows that R-square produces a value of 0.482 or 48.2%. Where this number shows the level of the relationship that is between the independent variable and the dependent variable in this study. On the other hand, this figure shows that there are other factors outside the variables of this study that influence it, which is 51.8%.

### D. Path coefficients

From the results of the calculation of the path coefficients in table 5 above, it shows how much influence the independent variables have on the dependent variable in this study and how much significance is the moderating variable in moderating between the independent variables and the dependent variable in this study. These results also at the same time answer the hypothesis in this study.

From the results of table 5 above, it shows that there is a positive influence among all independent variables consisting of subjective norms, attitudes and behavioral control on the dependent variable, namely taxpayer compliance. This is indicated by positive results among the independent variables in this study (0.3 for X1, 0.275 for X2 and 0.948 for X3). However, for the level of significance it produces different results where subjective norm variables (X1) and attitudes (X2) have a significant effect while behavioral control (X3) has an insignificant effect so that it can be concluded for variables X1 and X2 the results are a significant positive effect on Y and for X3 is an insignificant positive effect on Y in the study. This is indicated by the p value  $< 0.5$  (p value for X1 is 0.012, for X2 is 0.3 and for X3 is 0.222).

In addition to showing the results of the influence between the independent variables on the dependent variable, in Table 5 this results in a significant level of moderating variables between X and Y variables in this study. The results show that the moderating variable in this case is the understanding of significant taxes (0.008) as moderating the relationship between X3 and Y, while the understanding of taxes is not significant (0.082 for X1 and 0.109 for X2) as moderating the relationship between X1 and X2 on Y. indicated by the p value  $< 0.5$ .

With these results, the hypothesis in the study was answered with the following details:

H1: Subjective norms have a positive and significant effect on taxpayer compliance (accepted)

H2: Attitude has a positive and significant effect on taxpayer compliance (accepted)

H3: Behavioral control has a positive and significant effect on taxpayer compliance (rejected)

H4: Tax understanding is significant as a moderator of the relationship between subjective norms and taxpayer compliance (rejected)

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H5: Tax understanding is significant as a moderator of the relationship between attitudes towards taxpayer compliance (rejected)

H6: Tax understanding is significant as a moderator of the relationship between behavioral control and taxpayer compliance (accepted)

## CONCLUSION

From the results of the calculations to the analysis, several things can be concluded, including: 1. The data of this study is valid and reliable because the numbers of both indicators and variables are  $> 0.7$ ; 2. For X1 and X2 there is a significant positive effect, while for X3 the positive effect is not significant for Y; and 3. Variable Z significantly moderates the relationship between X3 and Y, while for the relationship between X1 and Y and the relationship between X2 and Y, the variable Z does not significantly moderate the two.

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