

# **The Influence of Tax Knowledge, Tax Policies and Tax Sanctions on Voluntary Tax Compliance with Tax Incentives as Moderation Variables (Study on Micro, Small and Medium Enterprises (MSMEs))**

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## **ABSTRACT**

This study aims to analyze the effect of tax knowledge, tax policies, and tax sanctions on voluntary tax compliance with tax incentives as a moderating variable (studies on micro, small and medium enterprises (MSMEs)). The dependent variable in this study is voluntary tax compliance. The independent variables consist of tax knowledge, tax policies and tax sanctions, while the moderating variable is tax incentives for UMKM in Jambi City. This study uses primary data derived from questionnaires filled out by respondents. Data from the questionnaire were processed using SPSS software using multiple linear regression analysis and Moderated Regression Analysis (MRA). Respondents to this study were registered taxpayers at KPP Pratama Jambi City who had MSMEs. Data collection by distributing questionnaires to 388 samples. The results of this study indicate that tax knowledge has no effect on voluntary tax compliance, but tax policies and tax sanctions have an effect on voluntary tax compliance. Tax incentives are able to moderate the effect of tax knowledge, tax policies, and tax sanctions on voluntary tax compliance in Jambi City MSMEs.

**Keywords:** Voluntary Tax Compliance, Tax Incentives, Tax Knowledge

## **I. INTRODUCTION**

### **1.1. Background**

Taxes worldwide are a major contributor to government revenue (Abina et al., 2021). Tax revenues provide governments with the money they need to invest in development, poverty alleviation, provision of public services, and building physical and social infrastructure for long-term growth. Transmission of taxes through taxation across all sectors of the economy is the most important way in which governments can raise funds to provide public services (Night & Bananuka, 2020).

Until now, in Indonesia, taxes are still the main contribution percentage as a source of state budget revenue. According to the tax law, every Indonesian citizen is obliged to pay taxes to support Indonesia's development. While taxes play an important role in helping government programs function properly, the tax system should be more active in increasing tax revenues for individual and corporate taxpayers. No exception for MSMEs that pay the final tax. It is not possible to collect taxes automatically from the people because the regulations are binding and many of them are forced to pay taxes, so the tariffs are seen as a burden. This requires taxpayers to be aware of fulfilling their tax obligations in order to build the nation and state (Warislan et al., 2018).

Low awareness of income reporting for tax purposes and tax disparities that cause a significant loss of tax revenue are major concerns in both developed and developing countries (Mawani & Trivedi, 2021). Higher tax revenues will enable the government to carry out more development projects to help improve people's lives (Abina et al., 2021). Looking back, Indonesia has not met its tax revenue target, according to data from the Indonesian Ministry of Finance, Indonesia's tax revenue has not reached its target since 2009. Tax revenue cannot be achieved because the unfulfilled tax revenue target is set too high, and taxpayer compliance with tax regulations is still low (Son, 2020).

Voluntary tax compliance refers to the extent to which taxpayers can comply with state regulations, fulfill their obligations and exercise their tax rights (Bawazier, 2011). The level of voluntary tax compliance is still low which can be seen by looking at the tax percentage of a country or region. The tax rate itself is a comparison between tax revenue and GDP. This means that if the revenue from the tax segment in the tax year is low or not on target, the tax rate will also be low. Based on an explanation on [www.kemenkeu.go.id](http://www.kemenkeu.go.id), the Deputy Minister of Finance explained that the current tax rate in Indonesia is 8.4%. These conditions are not healthy conditions for tax rates to make the country strong. The Department General of Taxes has developed and implemented policies to optimize tax revenues. Several changes to the taxation system from the official assessment system were last implemented in 1983 with the increasing number of taxpayers and the spirit of an

independent country, the system for determining the amount of tax to be paid from the tax inspectorate was changed to a self-assessment system in 1984 (Bawazier, 2011).

This system gives full authority to taxpayers to pay taxes. Furthermore, the policy of reducing tariffs from 1% to 0.5% for MSMEs is aimed at not burdening MSME taxpayers and reducing their tax burden. In addition, a new provision applies to start January 1, 2022, that MSMEs actors or entrepreneurs with a maximum turnover of IDR 500 million are not subject to income tax.

Micro, Small, and Medium Enterprises (MSMEs) were chosen as research subjects because according to the Coordinating Ministry for the Economy of the Republic of Indonesia in a press release HM.4.6/103/SET.M.EKON. 3 May 2021 took place on 5 May 2021, MSMEs are an important support for the Indonesian economy. And is one of the economic sectors with the largest potential for paying taxes (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2021).

According to Wijaya (2018) in his book entitled Accounting for SMEs, Micro, Small and Medium Enterprises (MSMEs) play an important and strategic role in national economic development. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, the number of MSMEs is currently 64.2 million with a contribution to GDP of 61.07% or a value of Rs 8,573.89 trillion. The contribution of MSMEs to the Indonesian economy includes the ability to attract 97% of the total workforce and return 60.4% of the total investment. Wijaya (2018) argues that Micro, Small, and Medium Enterprises (MSMEs) played an important role in the Indonesian economy during the riots (currency crisis) in 1998 and were considered the saviors of the Indonesian economy.

The growth of MSMEs in Jambi Province is quite rapid. Over a period of 5 years from 2017 to 2021, the number of MSMEs in Jambi City is 92,788 units. The decline in the number of MSMEs occurred in 2020 as a result of Covid-19 which weakened the Indonesian economy, but in 2021 the number of MSMEs returned to increase by 56% compared to the previous year. And the MSME sector can attract a sizable workforce, reaching 289,569 employees.

The number of MSMEs between districts and cities in Jambi Province also changes quite rapidly every year. As happened in Jambi City in 2019, second place with 10,763 MSMEs and Tanjung Jabung Timur took first place with 56,002 MSMEs. However, the latest data on the number of MSMEs in districts within the city of Jambi Province show a wide variation in location. Based on the latest data for 2021, the largest number of MSMEs are in Jambi City with 47,813 units, followed by Muaro Jambi with 42,105 units, East Tanjab with 19,046 units, Batang Hari with 12,796 units, Kerinci with 12,400 units, West Tanjab with 8,390 units, Sungai Full City with 8,098 units. , Merangin 4,956 units, Sarolangun 3,705 units, Muaro Bungo with 3,387 , units and Tebo with the lowest number of 1,268 units. The city of Jambi ranks first because it has the largest population with a total of 611,353 in 2021, so it's no wonder that many people are trying to open businesses (Cooperative and MSME Office, 2021).

The Minister of Cooperatives and Small and Medium Enterprises (Menkop UKM) stated that MSMEs have great potential for taxpayers. Based on data compiled by the Ministry of Finance's Department General of Taxes in 2019, the final contribution of MSMEs to PPh was IDR 7.5 trillion, only around 1.1% of total tax revenue, in the same year it was IDR 711.2 thousand billion. This shows that the contribution of MSMEs to taxes is still low.

The above phenomenon is unacceptable because it is hoped that the more MSMEs grow, the tax revenues for MSMEs will also increase. The low contribution of MSMEs to taxes also occurs in Jambi City. Based on data obtained from KPP Pratama Jambi Telanai pura, where for almost three years in a row, the number of MSME taxpayers who pay taxes has not reached 50% and has even decreased every year. The following information details the number of registered MSMEs and the number of MSMEs that fulfill their tax obligations. Tax policy is a form of state policy in the field of taxation. The taxpayer's positive assessment of the government's tax policy will move the public to comply with the obligation to pay taxes.

This is in line with research by Alfiyah and Latifah (2017) which showed positive results of the sunset policy affecting voluntary tax compliance. In previous research, the variables used were variables that affected voluntary tax compliance, namely variables originating from external and internal factors of the taxpayer (Alfiah & Latifah, 2017). External factors are factors that come from outside the taxpayer, such as KPP service quality variables, tax sanctions, tax amnesty policies, and so on. While internal factors are factors that come from the taxpayer himself such as the variable level of tax knowledge, awareness of the taxpayer, and others.

This study uses variables derived from external and internal factors that affect voluntary tax compliance. Variables originating from external factors are tax policies, tax sanctions, and tax incentives. While the variables that from internal factors, namely tax knowledge. But in this study tax incentives are used as a moderating variable. This moderating variable can strengthen or weaken the relationship between the independent variables and the dependent variable. The existence of tax incentives or reductions will influence the effect on the roof of tax policy, tax knowledge, and tax sanctions on voluntary tax compliance (Rahmawati Putri & Irawati, 2019).

The results of previous research explained that most support tax knowledge and sanctions have a positive effect on voluntary tax compliance (Subarkah & Dewi, 2017). With the many results that support that the variables of

tax knowledge, and sanctions have a positive effect on voluntary tax compliance, this study re-examines these variables by combining other variables that have never been studied such as tax policies and tax incentives with different respondents, locations, and time of research.

In an effort to increase tax revenue, especially taxes on MSMEs in Jambi City so that they are more honest, transparent, effective, efficient, and accountable, it is deemed necessary to analyze the factors that influence voluntary tax compliance of MSME owner taxpayers in paying MSME taxes. It is hoped that the findings of this study can provide useful information about the factors that influence voluntary tax compliance for MSMEs, both for the government and for the general public.

Based on the background exposure found, the authors are motivated to review and strengthen previous research with the title "The effect of tax knowledge, tax policies, and tax sanctions on voluntary tax compliance with tax incentives as a moderating variable (studies on Micro, Small and Medium Enterprises (MSMEs)).

## **1.2 Problem Statement**

Based on the explanation in the background above, several problems can be formulated to be studied, namely:

1. What is the influence of tax knowledge, tax policies, and tax sanctions on voluntary tax compliance in Jambi City SMEs?
2. What is the effect of tax knowledge on voluntary tax compliance in Jambi City SMEs?
3. What is the effect of tax policy on voluntary tax compliance in Jambi City SMEs?
4. What is the effect of tax sanctions on voluntary tax compliance in Jambi City SMEs?
5. What is the effect of tax knowledge on voluntary tax compliance through tax incentives in Jambi City SMEs?
6. What is the effect of tax policy on voluntary tax compliance through tax incentives in Jambi City SMEs?
7. What is the effect of tax sanctions on voluntary tax compliance through tax incentives for MSMEs in Jambi City?

## **II. LITERATURE REVIEW AND HYPOTHESIS FORMULATION**

### **2.1 Attribution Theory**

Attribution theory was first introduced by Heider in 1958 which was later developed by Kelly (1972). Attribution is a process of forming an impression by observing social behavior based on situational or personal factors. Giving attribution occurs because of the tendency of human scientists to explain everything, including what is behind the behavior of others. However, this tendency does not necessarily originate from outside the person concerned, for example, due to the circumstances of the surrounding environment (external) but can also originate from within the person under his conscious control (internal).

### **2.2. Tax**

The definition of tax according to Law Number 28 of 2007 concerning the Third Amendment to Law Number 6 of 1983 is a mandatory contribution to the state owed by an individual or entity that is coercive based on law, by not receiving compensation directly and used for state needs for as much as -the great prosperity of the people.

### **2.3. Voluntary Tax Compliance**

Tax compliance is defined as a condition in which taxpayers fulfill all tax obligations and exercise their rights and taxation (Gunadi, 2013). Voluntary compliance is defined as entering and reporting the necessary information in a timely manner, correctly filling in the amount of tax payable, and paying taxes on time without any coercive action (Primasari & Mutmainah, 2022). A taxpayer can be said to have voluntary compliance if the taxpayer has the direct nature of his obligations (Resmi, 2017).

### **2.4. Tax Knowledge**

According to Nugroho and Zulaikha (2012), tax knowledge is a taxpayer's understanding of laws, regulations, and correct tax procedures. According to Rahayu (2017), Tax knowledge is knowledge to carry out tax administration, such as calculating tax payable or filling out notification letters, reporting notification letters, understanding tax collection provisions and other matters related to tax obligations. According to Pohan (2017) states that tax knowledge is the ability of taxpayers to know tax regulations, both about the tax rates they will pay under the law and the tax benefits that will be useful for their lives.

### **2.5. Tax Policy**

The policy is a series of concepts on principles that form the outline and basis of a plan in carrying out a job, leadership in government or organization statements of ideals, principles or purposes as guidelines for achieving goals (Sari, 2018). So that policy is a series of concepts that can be in the form of written rules and basic plans as guidelines in achieving goals. Meanwhile, according to Subarsono (2016) wrote in his book that according to Dye (1981) the definition of public policy is whatever the government's choice is to do or not do something.

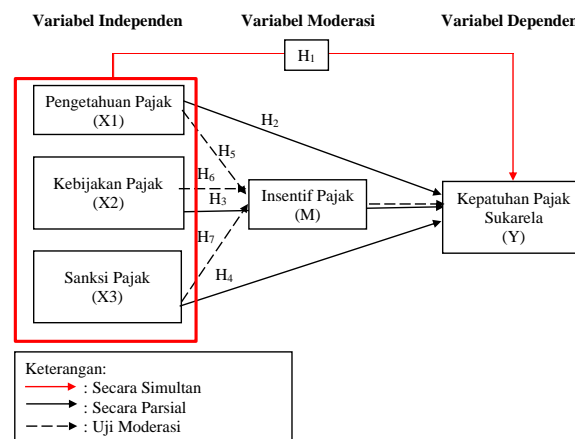
### **2.6. Tax Sanctions**

According to Arum (2012) tax sanctions are an action in the form of punishment given to people who violate regulations or laws which are signs for someone to do something regarding what must be done and what should not be done. regulations or laws are not violated. Sanctions are also defined as a deterrent so that taxpayers do not violate regulations (Suhendri, 2015). Tax sanctions are a guarantee that the provisions of tax laws and regulations (tax norms will be obeyed/obeyed/obeyed), or in other words tax sanctions are a preventive tool so that taxpayers do not violate tax norms (Mardiasmo, 2018).

**2.7. Tax Incentives**

According to UNTAD (United Nations Conference on Trade and Development) tax incentives are all forms of incentives that reduce the company's tax burden with the aim of encouraging these companies to invest in certain projects and sectors (Prasetya & Gayatri, 2016). According to Holland and Vann in the State Budget Bulletin (2018) categorize tax incentives, namely tax holidays in the form of incentives aimed at new companies and not for companies that are currently operating. Meanwhile, according to Latief & Mapparenta (2020) Tax incentives are the attitude of the government taking sides with taxpayers with the aim of national interests.

**2.8. Research Model**



**Source: Data processed by researchers**  
**Picture 1 . Research Model**

**2.9. Research Hypothesis**

Based on the studies and literature used, the hypotheses used are:

1. Tax knowledge, tax policies and tax sanctions have a significant effect on voluntary tax compliance in Jambi City SMEs.
2. Tax knowledge has a significant effect on voluntary tax compliance in Jambi City SMEs.
3. Tax policy has a significant effect on voluntary tax compliance in Jambi City SMEs.
4. Tax sanctions have a significant effect on voluntary tax compliance in Jambi City SMEs.
5. Tax knowledge has a significant effect on voluntary tax compliance through tax incentives in Jambi City SMEs.
6. Tax policy has a significant effect on voluntary tax compliance through tax incentives for MSMEs in Jambi City.
7. Tax sanctions have a significant effect on voluntary tax compliance through tax incentives for MSMEs in Jambi City

**III. RESEARCH METHODOLOGY**

**3.1. Population and Sample**

The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions (Ghozali, 2016). The population in this study based on the number of UMKM taxpayers in Jambi City in 2021 is 13,094 UMKM. The sample in this research is 388 respondents.

**3.2. Operational Research Variables**

This study involved variables consisting of two independent variables, namely tax knowledge, tax policy, tax sanctions, one variable moderating tax incentives and one dependent variable voluntary tax compliance.

**3.3. Data Collection Techniques**

The data used in this study are primary data in the form of data obtained from questionnaires and secondary data in the form of data on the number of MSMEs in Jambi City. Data processing techniques used are observation, interviews and documentation.

**3.4. Analysis Methods**

The data analysis method used is descriptive using a quantitative approach. This research is a kind of comparative causal research. Comparative causal research is quantitative reresearch looking at the relationship of variables to the object under study which is more causal in nature, so that the research has variables. Independent and dependent. From these variables, we then look for how much influence the independent variables have on the dependent variable (Sugiyono, 2019).

**IV. RESULTS AND DISCUSSION**

**4.1 Variable Descriptive**

**4.1.1 Description of Tax Knowledge Variable Data**

**Table 1 Respondents' Responses to Tax Knowledge Variables**

Item	Tanggapan responden							N	Skor	Ket.
	SSS	SS	S	CS	TS	STS	STSS			
1	95	65	136	70	22	0	0	388	2081	Sangat Setuju
2	113	44	119	85	27	0	0	388	2071	Sangat Setuju
3	114	54	128	69	23	0	0	388	2107	Sangat Setuju
4	114	55	118	63	38	0	0	388	2084	Sangat Setuju
5	112	58	99	92	27	0	0	388	2076	Sangat Setuju
6	130	40	119	71	28	0	0	388	2113	Sangat Setuju
7	120	29	139	52	48	0	0	388	2061	Sangat Setuju
<b>Rata-rata %</b>	114,00	49,29	122,57	71,71	30,43	0	0	388	2084,71	Sangat Setuju

Source: Primary Data, 2023

Based on the results of a survey conducted for the tax knowledge variable, it is known that respondents gave various perceptions related to the statements submitted, which stated that they strongly agreed with the statements submitted with an average value of 114.0, which stated that they strongly agreed with the average value an average of 49.29, then those who agreed to the statements submitted with an average value of 122.57, those who stated that they quite agreed with the statements submitted with an average value of 71.71, and those who stated disagreed with the statements submitted with an average value of 30.43.

Of the seven statements submitted for the tax knowledge variable, an average score of 2084.71 was obtained. When viewed from the response criteria of the respondents in Table 13, the tax knowledge variable is in the range 2050.9-2383.4 with a strong agreement, which explains that the tax knowledge possessed by MSME owners in Jambi City is good.

**4.1.2 Description of Tax Policy Variable Data**

**Table 2 Respondents' Responses to Tax Policy Variables**

Item	Tanggapan responden							N	Skor	Ket.
	SSS	SS	S	CS	TS	STS	STSS			
1	111	48	137	45	47	0	0	388	2071	Sangat setuju
2	118	56	119	49	46	0	0	388	2091	Sangat setuju
3	99	49	125	88	27	0	0	388	2045	Setuju
4	126	40	146	39	37	0	0	388	2119	Sangat setuju
5	90	59	121	87	31	0	0	388	2030	Setuju
6	132	22	116	86	32	0	0	388	2076	Sangat setuju
7	134	53	83	77	41	0	0	388	2102	Sangat setuju
<b>Rata-rata</b>	115,71	46,71	121,00	67,29	37,29	0	0	388	2076,29	Sangat setuju

Based on the results of a survey conducted for tax policy variables, it is known that respondents gave various perceptions related to the statements submitted, in which those who stated strongly agreed with the statements submitted with an average value of 115.71, stated that they strongly agreed with the average value an average of 46.71, then those who agreed to the statements submitted with an average value of 121.00, who stated that they quite agreed with the statements submitted with an average value of 67.29, and those who stated disagreed with the statements made submitted with an average value of 37.29.

Of the seven statements submitted for the tax policy variable, an average score of 2076.29 was obtained. When viewed from the response criteria of the respondents in Table 13, the tax policy variable is in the range 2050.9-2383.4 with the criteria strongly agree, which explains that the tax policy on MSMEs in Jambi City is good.

**4.1.3 Description of Tax Sanction Variable Data**

**Table 3 Respondents Response Variable Tax Sanctions**

Item	Tanggapan responden							N	Skor	Ket.
	SSS	SS	S	CS	TS	STS	STSS			
1	90	47	141	86	24	0	0	388	2033	Setuju
2	120	45	124	77	22	0	0	388	2104	Sangat setuju
3	117	60	92	92	27	0	0	388	2088	Sangat setuju
4	102	51	132	85	18	0	0	388	2074	Sangat setuju
5	121	54	122	59	32	0	0	388	2113	Sangat setuju
6	125	45	122	63	33	0	0	388	2106	Sangat setuju
7	102	37	141	98	10	0	0	388	2063	Sangat setuju
8	127	33	116	84	28	0	0	388	2087	Sangat setuju
Rata-rata	113	46,5	123,75	80,5	24,25	0	0	388	2083,5	Sangat setuju

Source: Primary Data, 2023

Based on the results of a survey conducted for the tax penalty variable, it is known that respondents gave various perceptions related to the statements submitted, in which those who stated strongly agreed with the statements submitted with an average value of 113, stated that they strongly agreed with an average value of 46.5, then those who agreed with the statements submitted with an average value of 123.75, who stated that they quite agreed with the statements submitted with an average value of 80.5, and those who disagreed with the statements submitted with the average value of 24.25.

Of the eight statements submitted for the tax penalty variable, an average score of 2083.5 was obtained. When viewed from the response criteria of the respondents in Table 13, the tax penalty variable is in the range 2050.9-2383.4 with the criteria of strongly agreeing, which explains that the tax sanctions on MSMEs in Jambi City are good.

**4.1.4 Voluntary Tax Compliance Variable Data Description**

**Table 4 Respondents' Responses to Voluntary Tax Compliance Variables**

Item	Tanggapan responden							N	Skor	Ket.
	SSS	SS	S	CS	TS	STS	STSS			
1	100	45	155	61	27	0	0	388	2070	Sangat setuju
2	94	71	118	81	24	0	0	388	2070	Sangat setuju
3	108	55	102	101	22	0	0	388	2066	Sangat setuju
4	116	59	100	94	19	0	0	388	2099	Sangat setuju
5	106	46	121	86	29	0	0	388	2054	Sangat setuju
6	107	54	114	103	10	0	0	388	2085	Sangat setuju
7	112	63	101	92	20	0	0	388	2095	Sangat setuju
8	112	64	108	77	27	0	0	388	2097	Sangat setuju
9	113	37	135	89	14	0	0	388	2086	Sangat setuju
10	120	27	130	97	14	0	0	388	2082	Sangat setuju
Rata-rata	108,8	52,1	118,4	88,1	20,6	0	0	388	2080,4	Sangat setuju

Source: Primary Data, 2023

Based on the results of a survey conducted for the voluntary tax compliance variable, it is known that respondents gave various perceptions related to the statements submitted, which stated that they strongly agreed with the statements submitted with an average value of 108.8, which stated that they strongly agreed with the average value - an average of 52.1, then those who agreed to the statements submitted with an average value of 118.4, who stated that they quite agreed with the statements submitted with an average value of 88.1, and those who stated disagreed with the statements submitted with an average value of 20.6.

Of the ten statements submitted for the voluntary tax compliance variable, an average score of 2080.4 was obtained. When viewed from the response criteria of the respondents in Table 13, the voluntary tax compliance variable is in the range 2050.9-2383.4 with the criteria strongly agree, which explains that voluntary tax compliance for MSMEs in Jambi City is good.

**4.1.5 Description of Tax Incentive Variable Data**

**Table 5 Respondents' Responses to Tax Incentive Variables**

Item	Tanggapan responden							N	Skor	Ket.
	SSS	SS	S	CS	TS	STS	STSS			
1	66	72	138	86	26	0	0	388	2006	Setuju
2	77	65	120	86	40	0	0	388	1993	Setuju
3	73	79	93	121	22	0	0	388	2000	Setuju
4	87	53	132	92	24	0	0	388	2027	Setuju
5	80	41	148	78	41	0	0	388	1981	Setuju
6	111	29	106	100	42	0	0	388	2007	Setuju
7	84	61	112	77	54	0	0	388	1984	Setuju
8	96	86	88	85	33	0	0	388	2067	Sangat setuju
9	98	70	103	90	27	0	0	388	2062	Sangat setuju
10	108	70	74	95	41	0	0	388	2049	Setuju
11	94	65	111	89	29	0	0	388	2046	Setuju
12	98	71	111	81	27	0	0	388	2072	Sangat setuju
13	100	46	111	93	38	0	0	388	2017	Setuju
Rata-rata	90,15	62,15	111,31	90,23	34,15	0	0	388	2023,9	Setuju

Source: Primary Data, 2023

Based on the results of a survey conducted for the tax incentive variable, it is known that respondents gave various perceptions related to the statements submitted, in which those who stated strongly agreed with the statements submitted with an average value of 90.15, stated that they strongly agreed with the average value an average of 62.15, then those who agreed to the statements submitted with an average value of 111.31, who stated that they quite agreed with the statements submitted with an average value of 90.23, and those who stated disagreed with the statements made submitted with an average value of 34.15.

Of the thirteen statements submitted for the tax incentive variable, an average score of 2023.9 was obtained. When viewed from the response criteria of the respondents in Table 13, the tax incentive variable is in the range 1718.3-2050.8 with the criteria for agreeing, which explains that the tax incentives for MSMEs in Jambi City are good.

**4.2 Regression Equation**

**Tabel 6 Multiple Linear Regression Analysis Test Results**

Source: SPSS Data Processing Results, 2023

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	18.215	2.112		8.624	<.001
	pengetahuan pajak	-.031	.137	-.022	-.224	.823
	kebijakan pajak	.352	.128	.261	2.758	.006
	sanksi pajak	.544	.137	.437	3.982	<.001

a. Dependent Variable: Kepatuhan pajak sukarela

Based on the estimation results of the regression model parameters, it can be seen that the regression equation used in this study is:

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

$$KPS = 18,215 - 0.031 + 0.352 + 0.544 + e$$

**4.3 Moderated Regression Analysis (MRA) Test**

**4.3.1 The regression equation of tax knowledge on voluntary tax compliance is moderated by tax incentives**

**Tabel 7 MRA Model 1 Test Results**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	29.189	2.293		12.730	<.001
	pengetahuan pajak	.234	.102	.168	2.295	.022
	Pengetahuan pajak*insentif pajak	.006	.001	.514	7.022	<.001

a. Dependent Variable: Kepatuhan pajak sukarela

*Source: SPSS Data Processing Results, 2023*

Based on the results of model parameter estimation Moderated Regression Analysis (MRA) 1, it can be seen that the regression equation used in this study is:

$$Y = a + \beta_1 X_1 + \beta_1 (X_1 * M) + e$$

$$KPS = 29,189 + 0,234 + 0,006 + e$$

**4.3.2 The tax policy regression equation on voluntary tax compliance is moderated by tax incentives**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	28.130	2.235		12.584	<.001
	kebijakan pajak	.319	.103	.236	3.088	.002
	Kebijakan pajak*insentif pajak	.005	.001	.460	6.011	<.001

a. Dependent Variable: Kepatuhan pajak sukarela

**Tabel 8 MRA Model 2 Test Results**

*Source: SPSS Data Processing Results, 2023*

Based on the results of model parameter estimation Moderated Regression Analysis (MRA) model 2, it can be seen that the regression equation used in this study is:

$$Y = a + \beta_2 X_2 + \beta_2 (X_2 * M) + e$$

$$KPS = 28,130 + 0,319 + 0,005 + e$$

**4.3.3 Regression Equation of tax sanctions on voluntary tax compliance moderated by tax incentives:**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.199	2.364		10.661	<.001
	sanksi pajak	.378	.093	.304	4.047	<.001
	Sanksi pajak*insentif pajak	.004	.001	.402	5.357	<.001

a. Dependent Variable: Kepatuhan pajak sukarela

**Tabel 9 MRA Model 3 Test Results**

*Source: SPSS Data Processing Results, 2023*

Based on the results of model parameter estimation Moderated Regression Analysis (MRA) model 3, it can be seen that the regression equation used in this study is:

$$Y = a + \beta_3 X_3 + \beta_3 (X_3 * M) + e$$

$$KPS = 25,199 + 0,378 + 0,004 + e$$

**4.4 Hypothesis testing**

**4.4.1 Test t**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.215	2.112		8.624	<.001
	pengetahuan pajak	-.031	.137	-.022	-.224	.823
	kebijakan pajak	.352	.128	.261	2.758	.006
	sanksi pajak	.544	.137	.437	3.982	<.001
	Pengetahuan pajak*insentif pajak	.006	.001	.514	7.022	<.001
	Kebijakan pajak*insentif pajak	.005	.001	.460	6.011	<.001
	Sanksi pajak*insentif pajak	.004	.001	.402	5.357	<.001

a. Dependent Variable: Kepatuhan pajak sukarela

**Tabel 10 Test Results t**

*Source: SPSS Data Processing Results, 2023*



Based on the results of partial analysis through the t test, previously determined the t table value which was determined by the value of  $df = N - 1 = 388 - 1 = 387$  at a significance level of 5% obtained at 1.651 which can be explained as follows:

1. Effect of tax knowledge on voluntary tax compliance (Ha2)  
The t-count value of tax knowledge is -.224 compared to the t-table value of 1.651, or  $t\text{-count} < t\text{-table}$ , then  $H_0$  is accepted  $H_a$  is rejected so that in this study tax knowledge has no effect and is not significant on voluntary tax compliance.
2. Effect of tax policy on voluntary tax compliance (Ha3)  
The t-count value of the tax policy is 2.758 compared to the t-table value of 1.651 or  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected  $H_a$  is accepted so that in this study tax policy has a significant and significant effect on voluntary tax compliance.
3. Effect of tax sanctions on voluntary tax compliance (Ha4)  
The t-count value of tax sanctions is 3.982 compared to the t-table value of 1.651 or  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected  $H_a$  is accepted so that in this study tax sanctions have a significant and significant effect on voluntary tax compliance.
4. Effect of tax knowledge on voluntary tax compliance moderated by tax incentives (Ha5)  
The t-count value of tax knowledge moderated by tax incentives on voluntary compliance of 7.022 is greater than t-table 1.651 or  $t\text{-count} > t\text{-table}$  with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax knowledge on voluntary tax compliance.
5. The effect of tax policy on voluntary tax compliance is moderated by tax incentives (Ha6)  
The t-count value of tax policy moderated by tax incentives on voluntary compliance of 6.011 is greater than t-table 1.651 or  $t\text{-count} > t\text{-table}$  with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax policy on voluntary tax compliance.
6. Effect of tax sanctions on voluntary tax compliance moderated by tax incentives (Ha7)  
The t-count value of tax sanctions moderated by tax incentives on voluntary compliance of 5.357 is greater than t-table 1.651 or  $t\text{-count} > t\text{-table}$  with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax sanctions against voluntary tax compliance.

**4.4.2 Test F**

**Tabel 11 Simultaneous Test Results (F)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21922.710	7	3131.816	56.108	<.001 <sup>b</sup>
	Residual	21210.836	380	55.818		
	Total	43133.546	387			

a. Dependent Variable: Kepatuhan pajak sukarela  
b. Predictors: (Constant), Sanksi pajak\*insentif pajak, pengetahuan pajak, kebijakan pajak, insentif pajak, sanksi pajak, Pengetahuan pajak\*insentif pajak, Kebijakan pajak\*insentif pajak

Source: SPSS Data Processing Results, 2023

Based on the simultaneous hypothesis test (F test), obtained by comparing the value of  $F_{count}$  with  $F_{table}$ , with a significant level of  $\alpha = 0.05$  (5%). It can be seen that the  $F_{count}$  value is 3.257 by comparing  $F_{table} \alpha = 0.05$  with the degree of numerator 7, and degrees of freedom for the denominator 380, obtained  $F_{table} 2.05$ , then the value of  $F_{count}$  is greater than  $F_{table}$  ( $56,108 > 2.05$ ) so that  $H_0$  is rejected  $H_a$  accepted and it can be said that there is a simultaneous effect.

**4.5 Determinant Coefficient (R-Square)**

**Tabel 12 Determinant Coefficient (R2)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 <sup>a</sup>	.508	.499	7.471

a. Predictors: (Constant), Tax sanctions\*tax incentives, tax knowledge, tax policy, tax incentives, tax penalties, Tax knowledge\*tax incentives, Tax policy\*tax incentives

Source: SPSS Data Processing Results, 2023

Based on table 27 it is found that the effect of the  $R^2$  value is 0.508 where the value of  $R^2 = 0 \leq 0.508 \leq 1$  is close to zero, this indicates that the ability of the variables of tax knowledge, tax policy and tax sanctions as a whole cannot explain the voluntary tax compliance variable. In this study, 50.8% voluntary tax compliance was influenced by tax knowledge, tax policies and tax sanctions and moderated tax incentives and the remaining 49.2% voluntary tax compliance was influenced by other variables not examined in this study.

**4.6 Discussion**

**4.6.1 The Effect of Tax Knowledge on Voluntary Tax Compliance in MSMEs in Jambi City**

The research hypothesis states that tax knowledge has a positive effect on voluntary tax compliance in Jambi City SMEs. Based on the results of the regression analysis shows that tax knowledge has no significant effect on voluntary tax compliance with a t-count value of tax knowledge of  $-0.224$  compared to a t-table value of  $1.651$ , or  $t\text{-count} < t\text{-table}$ , then  $H_0$  is accepted  $H_a$  is rejected.

Tax knowledge is knowledge of the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia starting from tax subjects, tax objects, tax rates, and recording tax payable to how to fill out tax reports. Tax knowledge also provides tax information that can be used by taxpayers as a basis for acting, making decisions and for pursuing certain strategic directions in relation to the implementation of rights and obligations in the field of taxation (Hartini & Sopian, 2018).

Descriptively, the tax knowledge variable is in the very agree category, which explains that the tax knowledge possessed by MSME owners in Jambi City is good. However, it has not been able to influence taxpayers to comply voluntarily in paying taxes. This is supported by the findings in this study that knowledge has no effect on voluntary tax compliance. This explains that the tax knowledge possessed by the taxpayer's educational background does not guarantee that the taxpayer will be more obedient in carrying out his tax obligations.

The results of this study are not in line with Theory of Planned Behavior (TPB) which states that knowledge of taxation is internal because when a taxpayer has sufficient knowledge it will be easier to carry out his tax obligations. The higher the knowledge of taxation, the smaller the taxpayer will violate the existing provisions. Another study by Hantono & Sianturi (2022) shows that partially tax knowledge has no effect on tax compliance. However, research conducted by Albab & Suwardi (2021) and Andhika & Putra (2019) shows that tax knowledge affects tax compliance.

Therefore, Tax Knowledge possessed by Taxpayers will directly affect whether or not taxpayers comply in carrying out their tax obligations. It is hoped that the government or tax officers will provide activities that can provide knowledge related to taxation to taxpayers either through socialization or counseling or through the media so that taxpayers can understand correctly about taxation which will ultimately increase voluntary taxpayer compliance, especially for MSME activists.

#### **4.6.2 The Influence of Tax Policy on Voluntary Tax Compliance in UMKM in Jambi City**

The research hypothesis states that tax policy has a positive effect on voluntary tax compliance in Jambi City SMEs. Based on the results of the regression analysis shows that tax policy has a significant effect on voluntary tax compliance with a tax policy t-count value of  $2.758$  compared to a t-table value of  $1.651$  or  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected  $H_a$  is accepted so that in this study the policy tax effect and significant on voluntary tax compliance.

A tax policy has been issued to regulate that taxpayers can obey and also voluntarily make corrections to their tax reporting every year and also provide leeway in obtaining a Taxpayer Identification Number (NPWP), known as Sunset (Directorate of Taxes, 2016, 23).

Tax policy itself is an alternative to various targets to be addressed in the taxation system. From various aspects of tax policy, there are factors that encourage the implementation of a tax plan, namely the tax to be collected, the tax subject, the tax object, the tax rate, the tax payment procedure. In fact, wherever there is no tax law that regulates every problem perfectly, so that in its implementation it is always followed by other provisions including Government Regulations, Presidential Decrees, Ministerial Decrees, and Decisions/Circular Letters of the Director General of Taxes. Not infrequently these implementing provisions conflict with the law itself because it is adapted to the interests of policy makers in achieving other goals they want to achieve.

Descriptively, the tax policy variable is in the criteria of strongly agreeing, which explains that the tax policy for MSMEs in Jambi City is good. Supported by the findings in this study that tax policy has a significant effect on voluntary tax compliance. This means that the tax policy implemented is able to stimulate taxpayers to comply and voluntary compliance arises. The better the tax policy that is enforced, the more voluntarily obedient taxpayers will be in paying taxes.

The results of this study empirically support the research conducted by Daud & Mispa (2022) and Halim (2023) showing that tax policies applied during a pandemic have had an effect on maintaining and increasing tax compliance. In Wahyuni et al.'s research, (2020) shows that tax policy has an effect on tax compliance.

The current tax policy is expected to continue to adapt to the needs of society in line with the interests of the government, especially for MSME owners who contribute to taxation in Indonesia.

#### **4.6.3 The Effect of Tax Sanctions on Voluntary Tax Compliance in UMKM in Jambi City**

The research hypothesis states that tax sanctions have a positive effect on voluntary tax compliance in Jambi City SMEs. Based on the results of the regression analysis, it shows that tax sanctions have a significant effect on voluntary tax compliance with a t-count value of  $3.982$  compared to a t-table value of  $1.651$  or  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected  $H_a$  is accepted so that in this study sanctions tax effect and significant on voluntary tax compliance.

Tax sanctions are a guarantee that the provisions of tax regulations will be complied with, or in other words tax sanctions are a preventive tool so that taxpayers do not violate tax provisions. In the Tax Law there

are two kinds of tax sanctions namely, administrative sanctions and criminal sanctions. Administrative sanctions are payments for state losses, especially in the form of fines, interest and price increases. Criminal sanctions are sanctions in the form of imprisonment or confinement (Yuliyanti et al., 2017).

Descriptively, tax sanctions are in the criteria of strongly agree, which explains that tax sanctions on MSMEs in Jambi City are good and are supported by the findings in this study that tax sanctions have a significant and significant effect on voluntary tax compliance. This means that if the fines are higher, it will tend to allow taxpayers to comply in carrying out their tax obligations, because taxpayers will think that this will harm them, so they will prefer to be more obedient in carrying out their tax obligations.

The results of this study empirically support the research conducted by Rusyidi & Nurhikmah (2018) and Syafira & Nasution (2021) showing that tax sanctions affect tax compliance. Whereas in the study of Indriati et al., (2022) it shows that tax sanctions have no effect on tax compliance so the findings of this study are in line with the research of Rusyidi & Nurhikmah (2018) and Syafira & Nasution (2021).

Therefore, the government or tax officers can maximize the implementation of these fines so that taxpayers can comply in carrying out their tax obligations. In addition, with the implementation of fines for taxpayers that are implemented according to policy, it is hoped that MSME activists, especially, will develop a sense of voluntary compliance.

#### **4.6.4 The Effect of Tax Knowledge, Tax Policy and Tax Sanctions on Voluntary Tax Compliance in Jambi City SMEs**

The research hypothesis states that tax knowledge, tax policies and tax sanctions have a positive effect on voluntary tax compliance in Jambi City SMEs. Based on the results of the regression analysis, it shows that tax sanctions have a significant effect on voluntary tax compliance with an Fcount of 3.257 by comparing Ftable  $\alpha = 0.05$  with the denominator degree of 7, and denominator degree of freedom 380, obtained Ftable 2.05, then the Fcount value is greater than Ftable ( $56,108 > 2.05$ ) so that  $H_0$  is rejected  $H_a$  is accepted and it can be said that there is a simultaneous effect.

Taxpayer compliance has always been a major problem, as taxpayer noncompliance often causes tax evasion (Maisaroh, 2017). In this case, public compliance will arise due to various factors such as tax knowledge, taxpayer awareness and tax sanctions given by the government to taxpayers and with voluntary disclosure as a moderating variable.

Tax knowledge is knowledge of the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia starting from tax subjects, tax objects, tax rates, and recording tax payable to how to fill out tax reports. Tax knowledge also provides tax information that can be used by taxpayers as a basis for acting, making decisions and for pursuing certain strategic directions in relation to the implementation of rights and obligations in the field of taxation (Hartini & Sopian, 2018).

Apart from knowledge of taxation, there are other factors that are no less important in fulfilling tax obligations, namely, tax policy. Furthermore, apart from tax policy, tax sanctions also affect taxpayer compliance. Tax sanctions are a guarantee that the provisions of tax laws and regulations or tax norms will be complied with, adhered to or complied with). Or in other words, tax sanctions are a preventive tool so that taxpayers do not violate tax norms. The implementation of strict tax sanctions is needed to control taxpayer compliance, taxpayers tend to comply if taxpayers think that tax sanctions are very detrimental (Lasmono & Urumsah, 2022).

The findings in this study state that tax knowledge, tax policy and tax sanctions simultaneously influence voluntary tax compliance. This means that if the taxpayer has good knowledge of the condition of the tax policy being carried out properly, and the application of tax sanctions according to the applicable policy, it will have a real impact on creating a sense of compliance in paying taxes voluntarily.

The results of this study support empirically with research conducted by Rahayu (2017) showing that tax knowledge and tax sanctions simultaneously affect tax compliance. According to research conducted by Saputro et al., (2018) simultaneously shows that tax knowledge and tax sanctions affect tax compliance. In research by Usna et al., (2019) it also simultaneously shows that tax knowledge and tax sanctions have an effect on tax compliance.

Therefore, the government must continue to maximize education about taxes to all levels of society, especially MSME activists, and by implementing tax policies and providing tax sanctions as appropriate so that the increase in voluntary tax compliance is getting better.

#### **4.6.5 The Influence of Tax Knowledge on Voluntary Tax Compliance Through Tax Incentives in MSMEs in Jambi City**

The research hypothesis states that tax knowledge affects voluntary tax compliance through tax incentives with a t-count value of tax knowledge moderated by tax incentives on voluntary compliance of 7.022 greater than t-table 1.651 or t-count  $>$  t-table with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax knowledge on voluntary tax compliance.

Tax incentives are one of the efforts made by the government which aims to increase investor interest in investing. The provision of tax incentives is expected to have a positive impact on the level of investment, so

that state revenues from taxes increase. Tax incentives are a form of taxation facilities provided by the government to certain taxpayers in the form of lowering tax rates, aiming to minimize the size of the tax burden (Prasetya & Gayatri, 2016). Tax incentives are closely related to tax compliance because tax incentives are a reduction in the amount of the tax burden, with a reduction in the amount of tax it will further increase tax compliance.

Descriptively, the tax incentive variable is in the agreed criteria, which explains that the tax incentives for MSMEs in Jambi City are good. Supported by the finding that the tax incentive variable is able to moderate the effect of tax knowledge on voluntary tax compliance. This means that because taxpayers must know the various types of tax incentives given to taxpayers, so that the tax burden borne by taxpayers can be reduced. Tax incentives are something that taxpayers must know. So that tax incentives will influence tax knowledge to minimize the tax burden through incentives. With a small tax burden, taxpayers will easily pay their taxes.

This research is in line with research conducted by Lasmono & Urumsah (2022) showing that tax incentives can strengthen the effect of tax knowledge on tax compliance. In research conducted by Ramadhinta & Jannah (2022) shows that tax incentives have no effect on tax compliance. Meanwhile, the research by Dewi et al., (2020) shows that tax incentives have no effect on tax compliance.

Because tax incentives are able to strengthen tax knowledge in influencing voluntary tax compliance for taxpayers, in this case Jambi City MSME activists, along with the tax incentives provided, education and outreach related to taxation must continue to be encouraged.

#### **4.6.6 The Influence of Tax Policy on Voluntary Tax Compliance Through Tax Incentives in MSMEs in Jambi City**

The results of this study indicate that tax policy influences voluntary tax compliance through tax incentives with a t-count value of tax policy moderated by tax incentives on voluntary compliance of 6.011 greater than t-table 1.651 or t-count > t-table with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax policy towards voluntary tax compliance.

Taxpayer compliance is a condition in which taxpayers fulfill and carry out all their tax obligations, namely compliance in registering; compliance in calculating and paying taxes owed; compliance with sending notifications; and compliance in reporting and paying arrears (Nurmantu, 2003). The higher the level of compliance, it will directly affect the increase in tax revenue. As for one of the government's efforts to increase taxpayer compliance is to create a new policy regarding tax incentives.

The findings in this study are tax incentives moderating tax policy on voluntary tax compliance in Jambi City SMEs, because tax incentives for taxpayers will reduce the tax burden paid, so that taxpayers will increase tax compliance. This allows tax incentives to be one of the factors that can influence government policy in the field of taxation. A good tax incentive policy will increase tax compliance.

This empirically supports research by Alfiyah & Latifah (2017) which proves that tax amnesty policies or tax reductions in the field of taxation will affect tax compliance. As for research on Saputra (2017), Astuti & Panjaitan (2018), Suharyono (2018), Nursanti (2018), Adnyana & Yuesti (2020), and Bulutoding (2022) prove that e-faktur have a positive impact on taxpayer compliance with tax incentives in the era of the covid-19 pandemic as moderator. The research conducted by Sitorus (2020) shows that tax incentives affect tax compliance. In research conducted by Lasmono & Urumsah (2022) shows that tax incentives can strengthen the effect of tax policy on tax compliance. In Agustine & Pangaribuan's research (2022) it shows that tax incentives affect tax compliance.

Because of the findings in this study, namely tax incentives can strengthen tax policies to influence voluntary tax compliance, the government is expected to continue to monitor and evaluate tax policies that have been implemented so that taxpayers comply voluntarily in fulfilling their tax obligations, especially for MSME activists in Jambi City.

#### **4.6.7 The Influence of Tax Sanctions on Voluntary Tax Compliance Through Tax Incentives in MSMEs in Jambi City**

The research hypothesis states that tax knowledge affects voluntary tax compliance through tax incentives with a t-count value of tax sanctions moderated by tax incentives on voluntary compliance of 5.357 greater than t-table 1.651 or t-count > t-table with a significance value of  $0.001 < 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted so that in this study tax incentives moderate tax sanctions on voluntary tax compliance.

The theory generally states that the moderation of tax incentives for the role of tax sanctions on tax compliance is defined as a form of taxation facilities provided by the government to certain taxpayers in the form of lowering tax rates aimed at minimizing the amount of the tax burden to be paid (Prasetya & Gayatri, 2017). With taxpayers knowing the various kinds of tax incentives provided by the government. It is expected that taxpayers take advantage of the incentives provided for tax deductions, and do not violate tax regulations so as not to get tax sanctions. A tax sanction is a punitive step imposed by a certain state or group because of a violation committed by a person or group, including violating provisions in the field of taxation to reduce the amount paid (Suhendri, 2015). This will make tax incentives a way for taxpayers to reduce the tax burden

without having to violate regulations to reduce the tax burden owed to taxpayers, so that tax incentives will affect tax compliance.

Tax incentives are an external factor in influencing increased tax compliance. The findings in this study are that tax incentives are able to moderate tax sanctions on voluntary tax compliance because with taxpayers knowing the various types of tax incentives provided by the government, it is hoped that taxpayers can take advantage of the incentives provided for tax deductions, and do not violate tax regulations so as not to get tax sanctions. This allows tax incentives to be a way for taxpayers to reduce their tax burden without having to violate regulations to reduce the tax burden owed to taxpayers. With tax incentives, taxpayers will be encouraged to carry out their obligations, so that taxpayers will avoid tax sanctions so that tax incentives will affect tax sanctions.

This research empirically supports research conducted by Lasmono & Urumsah (2022) showing that tax incentives can strengthen the effect of tax sanctions on tax compliance. Andreansyah & Farina's research (2022) shows that tax incentives affect tax compliance. Meanwhile, research by Guna et al., (2022) shows that tax incentives have no effect on tax compliance.

The tax incentives in this study empirically strengthen the factors that influence voluntary tax compliance so that the government is expected to continue implementing policies related to tax incentives, especially for MSME activists who are growing rapidly in Indonesia.

## **V. CONCLUSIONS AND SUGGESTIONS**

### **5.1 Conclusions**

Based on the results of the above research it can be concluded that:

1. Tax knowledge, tax policies and tax sanctions have a significant effect on voluntary tax compliance in Jambi City SMEs so that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that if the taxpayer has good knowledge of the condition of the tax policy being carried out properly, and the application of tax sanctions according to the applicable policy, it will have a real impact on creating a sense of compliance in paying taxes voluntarily.
2. Tax knowledge has no effect and is not significant on voluntary tax compliance in Jambi City SMEs so that H<sub>0</sub> is accepted and H<sub>a</sub> is rejected. This explains that the tax knowledge possessed by the taxpayer's educational background does not guarantee that the taxpayer will be more obedient in carrying out his tax obligations.
3. Tax policies have a significant and significant effect on voluntary tax compliance in Jambi City SMEs so that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that the tax policy implemented is able to stimulate taxpayers to comply and voluntary compliance arises. The better the tax policy that is enforced, the more voluntarily obedient taxpayers will be in paying taxes.
4. Tax sanctions have a significant and significant effect on voluntary tax compliance in Jambi City SMEs so that the hypothesis H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that if the fines are higher, it will tend to allow taxpayers to comply in carrying out their tax obligations, because taxpayers will think that this will harm them, so they will prefer to be more obedient in carrying out their tax obligations.
5. Tax incentives moderate tax knowledge of voluntary tax compliance in Jambi City SMEs so that the hypothesis H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that if the taxpayer has good knowledge of the condition of the tax policy being carried out properly, and the application of tax sanctions according to the applicable policy, it will have a real impact on creating a sense of compliance in paying taxes voluntarily.
6. Tax incentives moderate tax policies on voluntary tax compliance in Jambi City SMEs so that the hypothesis H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that because taxpayers must know the various types of tax incentives given to taxpayers, so that the tax burden borne by taxpayers can be reduced. Tax incentives are something that taxpayers must know. So that tax incentives will influence tax knowledge to minimize the tax burden through incentives.
7. Tax incentives moderate tax sanctions on voluntary tax compliance in Jambi City SMEs so that the hypothesis H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This allows tax incentives to be a way for taxpayers to reduce their tax burden without having to violate regulations to reduce the tax burden owed to taxpayers. With tax incentives, taxpayers will be encouraged to carry out their obligations, so that taxpayers will avoid tax sanctions so that tax incentives will affect tax sanctions.

### **5.2. Suggestions**

The results of this study can contribute to the government in adopting policies in order to increase tax revenues on MSME transactions in Jambi City.

#### **1. Operational Advice**

For the Jambi City government, this research needs evaluation materials regarding compliance with paying taxes in MSME transactions and the need for continuous and continuous education about the importance of tax compliance, especially for MSME activists. Tax officers are advised to provide regular counseling or outreach to taxpayers regarding tax regulations to continue to increase tax knowledge. Tax officers are expected to

improve quality service to taxpayers by being friendly, fair, honest, so that taxpayers feel comfortable with the services provided. For taxpayers, it is necessary to increase voluntary tax compliance in carrying out obligations in paying taxes and can be used as a reflection of taxpayers to become taxpayers who comply with Indonesian tax regulations. For the community, it is necessary to increase understanding and insight into the factors that influence the increase in individual voluntary tax compliance in MSME transactions.

## 2. Academic Advice

For future researchers who are interested in the same theme, in order to be able to add other variables such as a good perception of the effectiveness of the tax system, tax awareness, and others. This research can be a basis or reference for further researchers who have similarities in their research.

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