THE EFFECT OF FAITH IN THE LAW OF KARMA IN THE RELATIONSHIP BETWEEN TAX DIGITALIZATION AND TAXPAYER COMPLIANCE OF MSME OWNERS

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Abstract: Indonesia, in its taxation system, uses a self-assessment taxation system, making taxpayer compliance an important factor for meeting tax targets. The government, in an effort to carry out reforms in digitizing its tax system, continues to this day to create a more efficient tax system. The existence of a more efficient tax administration system can make it easier for taxpayers to understand the tax system so that increased taxpayer compliance will arise. Therefore, compliance with paying taxes by taxpayers is highly expected by the government, especially for individual taxpayers. Research that raises the issue of the relationship between digitalization and taxation Taxpayer compliance has indeed been carried out a lot, but the results obtained are not always consistent. Then this research adding a moderating variable to the inconsistent results of previous studies. This study uses a moderator variable, namely belief in the law of karma. This is because individuals who have faith in the law of karma may view fulfilling tax obligations as part of their moral responsibility and ethical behavior. This belief can influence their behavior in complying with tax rules, carrying out honest reporting, and paying taxes properly. The purpose of this study is to analyze the effect of belief in the law of karma in the relationship between digitalization of taxation and taxpayer compliance of MSME owners. The test sample for this research is individual taxpayers who own MSMEs throughout Bali. Data collection was carried out using a questionnaire distributed to 100 respondents. The data analysis technique uses the residual test which aims to test the deviation of a moderating research model. The results of this study indicate that digitization of taxation has a positive and significant effect on taxpayer compliance and belief in the law of karma can strengthen the relationship between digitalization of taxation and taxpayer compliance of MSME owners.

Keywords: digitization of taxation, taxpayer compliance, belief in the law of karma

1. Background

The decline in tax revenues in Indonesia in 2022 occurred due to one of the factors, namely the low level of taxpayer compliance. Tax compliance means that taxpayers adhere to the principle of carrying out their responsibilities in paying taxes in accordance with legal regulations, without having to carry out inspections, careful investigations of warnings, or threats and the application of sanctions both legal and administrative. (Anggreni, et al, 2021). In order to achieve high compliance is a continuous way that will not stop because the higher the level of compliance taxes, it will result in greater tax revenue that can be collected. Indonesia, in its taxation system, uses a self-assessment taxation system, making taxpayer compliance an important factor for meeting tax targets. The government, in an effort to carry out reforms in digitizing its tax system, continues to this day to create a more efficient tax system. The existence of a more efficient tax administration system can make it easier for taxpayers to understand the tax system so that increased taxpayer compliance will arise (Viva, et al. 2019).

Research that raises the issue of the relationship between digitalization and taxation taxpayer compliance Indeed, many have done, but the results obtained are not always consistent. The research results of Tambun, et al (2020), Akbar and Apollo (2020), Primastiwi and Dwi (2021) and Annisah and Susanti (2021) state that the taxation

system negatively affects taxpayer compliance of MSME owners. While the results of research by Ersania, et al (2018), Pradnyana and Prena (2019), Farida (2019), Janitra (2019) Susilawaty and Damanik (2021), and Mulyati and Ismanto (2021), which state that digitalization of taxation has an effect positively on the compliance of the MSME owner 's taxpayers. Therefore, this study adds a moderating variable to the inconsistent results of previous studies.

This study uses a moderator variable, namely belief in the law of karma. Efforts to increase taxpayer compliance, including by paying attention to the internal factors of the taxpayer, one of which is by looking at the belief in the law of karma. In Chadha's research, et al (2013) also explained that individuals who have faith in the law of karma direct individuals to a long-term orientation and behave more ethically in their lives. This is because individuals who have faith in the law of karma tend to encourage their willingness to pay taxes so that they can influence taxpayers to increase taxpayer compliance, especially if the digitalization of taxation in Indonesia is going well.

2. Literature and Hypotheses

1) Technology Acceptance Model (TAM).

According to Davis (1989) Technology Acceptance Model (TAM) is an information system theory designed to explain how users are able to understand and use an information technology. TAM has the goal of explaining and predicting user acceptance of a technology. Davis (1989) defines perceived usefulness as a level where a person believes that the use of a particular system will be able to improve that person's work performance. Perceived ease of use (perceived ease of use) as a level where a person believes that using a particular system can reduce one's effort in doing something. The attitude towards using in TAM is conceptualized as an attitude towards the use of a system in the form of acceptance or rejection as an impact when someone uses a technology in their work.

This theory is used to see how a technology system can affect users of technology in their daily activities. Technology users in this study are individual taxpayers while tax digitization is e-regritation, e-filling, e-billing, e-SPT. The Technology Acceptance Model is expected to explain how digitization of taxation can affect individual taxpayer compliance.

2) Theory Of Reasoned Action (TRA)

This theory explains that actions are influenced by a person's reaction and perception of something that will determine the attitude and behavior of that person. TRA consists of three general variables, namely behavioral intention (BI = behavioral intention), attitude (A = Attitude), and subjective norms (SN = Subjective Norm). TRA is an indication that a person's behavioral intention depends on a person's attitude about behavior and subjective norms. If a person intends to perform a behavior, then it is likely that the person will do it. Based on this theory, a person's attitude in displaying behavior is closely related to his belief that showing a behavior will bring consequences and he has already evaluated those consequences. Theory of Reasoned Action (TRA), which explains individual behavior based on their beliefs and intentions to take action (Fishbein and Ajzen, 1980).

3) Taxpayer Compliance

According to Gunadi (2013: 94) taxpayer compliance is that taxpayers have the willingness to fulfill their taxation in accordance with applicable regulations without the need for inspections, careful investigations, warnings or threats and the application of both legal and administrative sanctions. Compliance is the fulfillment of tax obligations carried out by taxpayers in the context of contributing to development, in fulfillment of which it is voluntarily given (Oktaviani, 2015).

4) Tax Digitization

According to Basuki (2017: 50) Tax Digitization is the modernization of taxation using information technology which is expected to make it easier for taxpayers to carry out their tax obligations and in order to improve services to taxpayers. Tax digitization in Indonesia is divided into e-registration, e-filing, e-SPT and e-billing .

5) Belief in the Law of Karma

The term karma literally means action, work or deed. Any kind of intentional action whether mental, verbal or physical, is considered karma. It includes everything in terms of thoughts, words and deeds (Chakraborty, 2014). The law of karma is very universal and cannot be avoided. It is declared universal because no work/action is without results even though the results can be many, moderate or few (Suhardana, 2010 :19). The teachings of the law of karma also guide people who believe in the law of karma to believe that whatever is experienced in this life is the result of one's own actions, not because of other people. The law of karma as a basic teaching of self-control is a basic teaching to improve human morals and ethics in social life. By understanding the nature of the law of karma, humans will not be able to commit disgraceful acts that clearly come from religious teachings and cause harm or destruction to other people (Munidewi, 2017).

6). hypothesis

(1) Effect of Tax Digitization on Taxpayer Compliance of MSME Owners

Digitalization is a form of tax reform carried out by the government in an effort to increase its tax revenue. The modern tax administration system has a positive and significant influence in order to increase individual taxpayer compliance (Muvidah and Andriani, 2022). One of the goals of modernizing the tax administration system by using digital-based services is to make it easier for taxpayers to carry out their tax obligations. In the easy-to-do payment and reporting process, it tends to arouse taxpayer interest in carrying out their tax obligations (Putra, 2020). This shows that the digitalization of taxation such as e-reg, e-SPT, e-Billing and e-Filling provides a perception of ease and benefit so that it can lead to a good perception for taxpayers. Taxpayers who think that digitization of taxation is useful and makes it easier for them to carry out their tax obligations, will make taxpayers feel satisfied and then make taxpayers more obedient (Erwanda, et al, 2019). Based on this description, the formulation of the hypothesis in this study is:

H $_1$: Digitalization of taxation has a positive effect on taxpayer compliance

(2) The Effect of Belief in the Law of Karma in the Relationship between Tax Digitization on Taxpayer Compliance with MSME Owners

previous studies conducted regarding the effect of tax digitization on taxpayer compliance obtained inconsistent results. The research results of Tambun, et al (2020) , Akbar and Apollo (2020), Primastiwi and Dwi (2021), and Annisah and Susanti (2021) , which state that the taxation system negatively affects taxpayer compliance of MSME owners . While the results of research by Ersania, et al (2018) , Pradnyana and Prena (2019), Farida (2019) , Janitra (2019), Mulyati and Ismanto (2021) and Susilawaty and Damanik (2021), which state that digitalization of taxation has a positive effect on taxpayer compliance of MSME owners . Therefore, this study adds a moderating variable to the inconsistent results of previous studies. This study uses a moderator variable, namely belief in the law of karma. Efforts to increase taxpayer compliance, including by paying attention to the internal factors of the taxpayer, one of which is by looking at the belief in the law of karma. In Chadha's research, et al (2013) also explained that individuals who have belief in the law of karma, direct individuals to a long-term orientation and behave more ethically in their lives where individuals will have this belief will have the perception that all individual actions will not be separated from future consequences. Belief in the law of karma can limit individual intentions to evade taxes thereby forming taxpayer compliance. This means that the higher the level of belief in the karmic law of the taxpayer, the greater the taxpayer can control his behavior and inhibit bad behavior by avoiding unethical actions which in this case are related to taxpayer compliance. Based on this framework, the hypothesis can be formulated as follows:

H $_2$: The Effect of Belief in the Law of Karma strengthens the relationship between digitalization of taxation on taxpayer compliance of MSME owners

3. Research Methodology _

The primary data of this study are the results of respondents' answers to statements in the questionnaire regarding digitization of taxation, taxpayer compliance and belief in the law of karma. Meanwhile, secondary data is obtained through literature sources that are relevant to research topics and scientific publications. Primary data collection was carried out using the direct survey method with a questionnaire technique by giving a set of written statements to the respondents to answer. Data was collected using a questionnaire sent via Google Forms by distributing the questionnaire link to respondents or visiting MSME taxpayers directly to their business locations. This research was conducted at all Primary Tax Service Offices (KPP) in the Bali region. The time of the research used is 2023. The reason for choosing an individual taxpayer (WPOP) for MSME owners is because in Indonesia itself, MSMEs have an important role in the economy by contributing to the absorption of as much as 97% of the workforce and as much as 60.4% of total investment (Lolowang, et al., 2022). This made the researchers choose this location because of the large number of MSMEs which reflected the large potential that could be developed and increased the ability of MSMEs to contribute more to this country. The sampling technique used in this study is a non-probability sampling technique with the incidental sampling method. The incidental sampling technique is the determination of a sample based on coincidence, that is, anyone who accidentally meets the researcher can be used as a sample, if the person who happens to be found is suitable as a data source (Sugiyono, 2013: 74). research questionnaire began to be distributed on March 29, 2023 - May 17, 2023. Data collection was carried out by sending the respondent's Google Forms link directly via the Whatsapp application. As for the description of the profile of respondents in this study, namely; age, gender, last education, type of business, attended tax training or not. The characteristics of the 100 respondents who participated in this study are presented in Table 1.

Table 1. Characteristics of Respondents

Information	Number of Respondents	Percentage (%)
Age		
< 25 years	6	6
26-35 years	75	75
36-55 years	17	17
>55 years	2	2
Total	100	100
Gender		
Man	40	40
Woman	60	60
Total	100	100
Level of education		
SENIOR HIGH SCHOOL	12	12
D3	0	0
S1	56	56
S2	32	32
Total	100	100
Type of business		
Service	27	27
Trade	69	69
Manufacture	4	4
Total	100	100
Participate in Tax Training		
Once	31	31
No	69	69
Total	100	100

1) Research Instrument Testing

(1) Validity Test Results

For the purposes of testing validity, the questionnaire items can be tested on 100 respondents. The validity test criterion is to compare r_{count} with r_{table}, at a significant level of 95% or $\alpha= 5\%$ or compare r_{count} with a magnitude of 0.197. In this study, the provisions were determined, statement items were called valid if statement items had $r_{count} > 0.197$. Validity analysis was carried out for each questionnaire item on three research variables. Taxpayer compliance variable (Y) as much 15 items , and digitization of taxation (X) as many as 10 items, and belief in the law of karma (M) has 7 items , so there are 32 items in total. In testing this validity all items in the questionnaire have $r_{count} > 0.197$ where the statement items are called valid.

(2) Reliability Test Results

In the reliable analysis of the belief in the law of karma (M) questionnaire , the taxpayer compliance of MSME owners (Y) , and digitalization of taxation (X) a comparison of the coefficients of Cronbach's Alpha was carried out. (the coefficient of calculating the reliability of alpha) all items of questionnaire statements on the processing results with a value of 0.60. A list of statements can be said to be reliable if it has a Cronbach's value > of 0.60. From processing SPSS for Windows version 26.0 , the Cronbach's Alpha coefficient is obtained as shown in table 2 below.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha coefficient	critical value	Information
Belief in the Law of Karma (M)	0.808	0.60	Cronbach's Alpha > critical value; reliable
Taxpayer Compliance (Y)	0.772	0.60	Cronbach's Alpha < critical value; reliable
Tax Digitization (X)	0.788	0.60	Cronbach's Alpha < critical value; reliable

Source: primary data processed (2023)

Table 2 shows that the Cronbach's Alpha coefficient for all variables is greater than 0.60. This means that the list of statements (questionnaire) of belief in the law of karma, taxpayer compliance and digitization of taxation is reliable. Thus, the list of variable statements of belief in the law of karma, taxpayer compliance and tax digitization consisting of 32 statement items is reliable for measuring research variables.

2) Results of Data Analysis

(1) Normality test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	7.41194081
Most Extreme Differences	Absolute	.116
	Positive	.101
	Negative	-.116
Kolmogorov-Smirnov Z		1.156
Asymp. Sig. (2-tailed)		.138

a. Test distribution is Normal.
b. Calculated from data.

Based on Table 3, it can be seen that the Sig Kolmogorov – Smirnov value of this research model is worth above 0.05 and this indicates that the equation model in this study is normally distributed so that the research equation model formed can be tested for moderation regression.

(2) Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether the regression model has an inequality of variance from one residual observation to another. A good regression model is a model that does not contain symptoms of heteroscedasticity. If the t significance level of the regression results has an absolute residual on the independent variable greater than 0.05, it means that the regression model involved does not contain symptoms of heteroscedasticity (Utama, 2011: 106).

Table 4. Heteroscedasticity Test Results Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.837	3.248		1.797	.075
	X1	-.300	.143	-.473	-2.098	.089
	M	.406	.200	.440	2.029	.095
	MX	-.105	.327	-.035	-.322	.748

a. Dependent Variable: absu

Based on Table 4 it is known that the significance value of each variable in the regression model of this study is greater than 0.05 so it can be concluded that the regression model in this study is free from symptoms of heteroscedasticity and the research equation model formed can be tested for moderation regression.

(3) Result of Hypothesis Test/Residual Test

The residual test is used to test whether the belief variable in the law of karma can be a moderating variable in the relationship between tax digitization and taxpayer compliance.

Table 5. Residual Test Results

Variable	Unstandardized	coefficient	Standardized Coefficient	t-count	Sig.
	B	std. Error	Betas		

Constant	3,528	4,874		0.724	0.471
ABRES_1	0.675	0.491	0.090	1.375	0.172
X1	0.904	0.215	0.572	4,209	0.000
M1	0.653	0.300	0.284	2,177	0.032
R Square		0.653			
Adjusted R Square		0.642			
Fcount		60,203			
Sig. F		0.000			

   Source: primary data processed (2023)

(1) Simultaneous Significance Test (F Test)

Based on Table 5 it can be seen that the value generated by F count is 60.203 with a signifiance level of 0.000 which is less than α = 0.05. Thus, this research model is suitable for proving the hypotheses formed.

(2) Determination Coefficient Test (R ^{2})

adjusted R ^{2} value is 0.642, which means that 64.2 percent of the dependent variable for MSME taxpayer compliance can be explained by digitizing taxation which is moderated by the belief in karmic law, the remaining 35.8 percent is influenced by other variables that are not included in this research model.

(3) Partial Significance Test (Statistical Test t)

Based on Table 5, it can be seen that the t-value for the residual variable of digitization of taxation and belief in karma law is 1.375 with a significance level of 0.172 where the value is more than 0.05. This proves that belief in the law of karma is able to moderate the effect of digitization of taxation on MSME taxpayer compliance. If we look at the regression coefficient values of the interaction of tax digitization and belief in karmic law in Table 5 above, it can be seen that belief in karmic law strengthens the positive influence of digitalization of taxation and belief in karmic law which is reflected in the positive regression coefficient values β1 and β3. Furthermore, by looking at the insignificant values of the regression coefficients β2 and β3 which are significant, it can be concluded that the variable belief in the law of karma (M1) is a pure moderator variable. This pure moderation means that the moderating variable that moderates the relationship between the independent variable and the dependent variable interacts with the independent variable without becoming the independent variable.

This test was conducted to find out how belief in the law of karma moderates the impact of digitization of taxation on MSME taxpayer compliance. From the table above it can be seen that the regression coefficient value of the tax digitization variable is 0.904 and the belief in karma law variable has a regression coefficient value of 0.653 and the residual regression coefficient value between the tax digitization variable and belief in karma law is 0.675 and the dependent variable constant (taxpayer compliance) SMEs) of 3.528 then the residual regression equation is obtained as follows:

$$M_1 = 3.528 + 0.904X_1 + \varepsilon \dots \dots \dots \dots \dots \dots (1)$$
$$|\varepsilon| = 3.528 + 0.675 Y_1 \dots \dots \dots \dots \dots \dots (2)$$
$$Y = 3.528 + 0.904X_1 + 0.653X_2 + |\varepsilon| \dots \dots \dots \dots (3)$$

4. Results and Discussion

Effect of Tax Digitization on Taxpayer Compliance

The first hypothesis (H1) in this study is accepted which is indicated by the regression coefficient value of 0.904 and a significance value of 0.000 so that digitalization of taxation has a significant positive effect on taxpayer compliance. This means that the more effective the implementation of tax digitization, the compliance of MSME

taxpayers will increase. The results of this study are in line with Ersania, et al (2018) , Pradnyana and Prena (2019), Farida (2019) , Janitra (2019), Susilawaty and Damanik (2021), Mulyati and Ismanto (2021) and Pradilatri, et al (2021) which state that the tax system has a positive effect on taxpayer compliance MSME owners . This is also in accordance with the Theory of Technology Acceptance Model (TAM) which states that the level of use of a technology in a person can be predicted from his attitude towards the technology. This shows that the digitalization of taxation such as e-Reg, e-SPT, e-Billing and e-Filling provides a perception of ease and benefit so that it can lead to a good perception for taxpayers. Taxpayers who think that digitization of taxation is useful and makes it easier for them to carry out their tax obligations, will make taxpayers feel satisfied and then make taxpayers more obedient (Erwanda, et al, 2019). Technological advances utilized by the Directorate General of Taxes (DGT) have had a positive influence on increasing tax compliance. The application provided is proven to have increased taxpayer compliance where taxpayers feel more efficient and on time wherever and whenever they have used the application provided by the government (Farida, 2019).

The Effect of Belief in the Law of Karma in the Relationship between Tax Digitization on Taxpayer Compliance with MSME Owners

The second hypothesis (H2) in this study is accepted which is indicated by the positive values of the regression coefficients β1 and β3 and by looking at the insignificant values of the regression coefficients β2 and β3 which are significant so that belief in the law of karma strengthens the impact of digitalization of taxation on taxpayer compliance. This means that the application of tax digitization will be more effective with the belief in the law of karma that is owned by taxpayers so that it has an impact on increasing taxpayer compliance. So, with the belief in the law of karma owned by MSME taxpayers, it can increase the effect of the effectiveness of implementing tax digitization on taxpayer compliance. This is in accordance with Theory of Reasoned Action (TRA), which explains individual behavior based on their beliefs and intentions to take an action.

Belief in the law of karma can limit individual intentions to evade taxes thereby forming taxpayer compliance. Strong religious beliefs are expected to prevent illegal behavior through feelings of guilt, especially in terms of tax evasion (Grasmick et al, 1991). This means that the higher the level of belief in the karmic law of the taxpayer, the greater the taxpayer can control his behavior and inhibit bad behavior by avoiding unethical actions which in this case are related to taxpayer compliance. In general, taxpayers in Indonesia are required to pay taxes in accordance with applicable tax regulations. The consequences of not paying or reporting taxes correctly can be in the form of fines, administrative sanctions, or other legal actions regulated in tax laws. However, someone who has faith in the law of karma may view the fulfillment of tax obligations as part of the taxpayer's moral and ethical responsibilities. This belief can influence the behavior of taxpayers in complying with tax rules, carrying out honest reporting, and paying taxes properly.

Conclusions and Suggestions

Based on the results of data analysis and discussion, it can be concluded that the first hypothesis of tax digitization has a positive and significant effect on taxpayer compliance. This positive influence means that there is a direct relationship between tax digitalization and taxpayer compliance. If the level of effectiveness of tax digitalization is higher, then the level of taxpayer compliance will also be higher. With the implementation of tax digitization, it can make it easier for taxpayers to carry out their tax obligations.

The second hypothesis is accepted, namely belief in the law of karma can strengthen the relationship between digitalization of taxation and taxpayer compliance of MSME owners. This means that the existence of belief in the law of karma owned by MSME taxpayers can encourage the effectiveness of tax digitization and have an impact on increasing taxpayer compliance. This belief in the law of karma can influence the behavior of taxpayers in complying with tax rules, carrying out honest reporting, and paying taxes properly.

Based on the conclusions above, several suggestions are proposed as a rationale and consideration for taking corrective actions and improving further research, namely 1) being able to use a wider research scope, namely increasing the number of samples, 2) adding research variables such as legal awareness, law enforcement and a sense of justice possessed by taxpayers, 3) can use indicators that are more precise in the research questionnaire in accordance with the empirical conditions that are currently happening in the field today.

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