

Antecedents of Taxpayer Compliance with Understanding of Regulations as a Moderator (Survey of MSME Taxpayers in the West Jakarta Region)

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Abstract: Tax compliance is one of the obligations of taxpayers, especially in terms of paying and reporting tax payable. MSME actors must understand tax regulations and be skilled at using the e-SPT system because it is in the tax collection system self assesment Taxpayers are free to carry out their tax obligations. Quality tax services aim to make tax administration more effective and efficient. Furthermore, one's religious beliefs can have an impact on tax compliance. Understanding Regulations as a moderating variable can strengthen the effect of implementing e-SPT on tax service quality and religiosity on tax compliance. Respondents in this study were MSME actors who already had NPWP. The research method used is a survey method using a questionnaire as a tool in data collection. The analysis technique used in this study is multiple linear regression analysis and MRA. The results of the study prove that the implementation of the e-SPT system, service quality, religiosity affect taxpayer compliance and understanding regulations strengthens the effect of implementing the e-SPT system and religiosity affects taxpayer compliance, while understanding regulations weakens the effect of service quality on taxpayer compliance.

Keywords: Taxpayer compliance, e-SPT implementation, service quality, religiosity and understanding of regulations

1. Introduction

According to the Minister of Finance (Menkeu) Sri Mulyani Indrawati said the revenue target based on Presidential Regulation Number 98 of 2022 of IDR 2,266.2 trillion, in 2022 realized Rp2,626.4 trillion or 115.9%, from this realization grew 30.6% in line with an increasingly strong and maintained economic recovery as well as a relatively steady boost in commodity prices tall. Of the total state revenue realization, the realization of tax revenue reached IDR 2,034.5 trillion or 114% of the Presidential Decree 98/2022 target of IDR 1,784 trillion, growing 31.4% from realization in 2021 of IDR 1,547.8 trillion. Realization of tax revenue is supported by tax and customs and excise receipts. Tax revenue managed to reach IDR 1,717.8 trillion or 115.6% based on the Presidential Decree 98/2022 target, growing 34.3% far exceeding tax growth in 2021 of 19.3%. This means that tax performance has improved as shown by the realization that exceeded the target for two consecutive years. (pajak.go.id, 2023)

Tax Ratio is a comparison or percentage of tax revenue to the Gross Domestic Product (GDP). GDP includes government spending, consumer spending, investment, and net exports. Tax Ratio provide an overview of tax conditions as well capacity of a country's tax system. The Ministry of Finance noted, the tax ratio alias ratio Indonesian taxation reaches 10.4% in 2022, this condition increases compared to the position of the tax ratio 2021 which is 9.11%. But when compared to other countries in Asia Pacific, Indonesia has the smallest ratio figure. While referring to international standards Indonesia is expected to touch 15%. (CNBC Indonesia, 2023)

An important factor for increasing tax revenues which is one of the keys to the government's success in collecting tax revenues is taxpayer compliance, not only emphasizing aspects of tax collection that are coercive, but also must be followed by a series of regulations, procedures and administrative services that are clear and classy. (Farouq, 2018). Knowledge and understanding of tax regulations can improve taxpayer compliance. The government has made it easy for taxpayers to pay and report their taxes with the current tax collection system

in Indonesia, among others self-assessment system where the government gives full trust to taxpayers to calculate, deposit, and report all taxes that are their obligations. Implementation effectiveness self-assessment system rely heavily on the honesty and compliance of taxpayers to report their tax obligations independently (Rizki Indrawan & Bani Binekas, 2018).

One source of tax revenue comes from micro, small and medium enterprises (MSMEs). The West Jakarta area is the area with the most MSMEs in DKI Jakarta, which totaled 272,761 (UMKM.depkop.go.id; 2022) but this tax revenue can run well if taxpayers comply with tax regulations.

The large number of MSME actors cannot be separated from the problem of the level of taxpayer compliance which is a concern in the field of taxation. Taxpayer compliance shows that tax revenue is still not optimal, Teten Masduki as the Minister of Cooperatives and SMEs for the 2019-2024 period, said that MSME actors are a very large potential taxpayer. The number of MSMEs reached 64.2 million units or 99.9 percent of the population of business actors with a contribution to the Gross Domestic Product (GDP) of 61.7 percent, but even though the number of taxpayers has increased, the tax contribution of MSMEs is still very low (republika.co.id, 2021). One of the reasons for the low contribution of MSME taxes is due to a lack of understanding of taxation by MSME actors. This weakness can affect MSME taxpayers in fulfilling their tax obligations. There are several changes related to government regulation no. 23 of 2018 concerning MSME taxpayers. Of course, MSME taxpayers must have a good understanding of these regulations, especially about reducing the final rate of 0.5 percent. Changes to these regulations will make it easier for MSME taxpayers to calculate and pay taxes every month (Luh Putu Gita Cahyani & Naniek Noviani, 2019).

To realize the government's program apart from increasing understanding of taxation, the government is also continuing to develop the E-SPT system to make it easier for taxpayers to report their taxes and to synchronize tax ID number using ID number. The purpose of the merger of ID number and tax ID number is to provide legal certainty for both, support Indonesia's one data policy, provide equality and realize administration effective and efficient taxation. This refers to PMK 112/PMK.03/2022 Concerning tax ID number for Individual Taxpayers, Corporate Taxpayers, and Government Agency Taxpayers. For Individual Taxpayers, ID number as tax ID number with provisions of 16 digits where previously the tax ID number was total 15 digits. This requires synchronization between the two parties, namely the ID number and tax ID number. (Imaduddin, 2023).

The implementation of the e-SPT system is the first variable that can affect taxpayer compliance. In accordance with Regulation of the Director General of Taxe PER-01, 2016), annual e-SPT is the form of an electronic document and its attachments which are reported using electronic storage media. E-SPT is part of the tax administration reform with the aim of facilitating the preparation and submission of SPT reports to the Director General of Taxes. With the implementation of this system, it can provide satisfaction and convenience to taxpayers thereby increasing taxpayer compliance (Dewi Safitri & Sem Paulus Silalahi, 2020). The results of previous research conducted by (Rizky Pebrina & Amir Hidayatulloh, 2020), (Hanim, Ismi Fitria, 2018), and (Sabil et al., 2018) stated that the implementation of the e-SPT system has a positive effect on taxpayer compliance. However, this is not in line with research conducted by (Puput Solekhah & Supriono, 2018) and (Syamsul Bahri Arifin & Indra Syafii, 2019) stating that the application of the e-spt system has no effect on taxpayer compliance.

Good quality tax services are also one of the factors to increase taxpayer compliance. Data from the Ministry of Administrative and Bureaucratic Reform notes that, along with the implementation work from home (WFH) for state civil servants there are complaints about the disruption of public services, especially in tax services, the public submits complaints about public services during a pandemic Covid-19 experiencing an increasing trend. Deputy for Public Services Ministry of State Apparatus Empowerment and Bureaucratic Reform, Diah Natalisa said the public complaint would be used as material for evaluation. Working from home should not be an excuse for not serving. The task of the leadership is to provide direction and supervise so that basic services to the public continue to run well (kompas.id, 2021).

The quality of tax services is the second variable that can affect the taxpayer compliance. Tax services are public services because the implementation by government agencies which aim to meet the needs of the community and implement laws and are not profit-oriented. Services in the taxation sector can be interpreted as services provided by tax officers to taxpayers to help their tax obligations. There are 5 factors of tax service quality as follows: reliability, responsiveness, assurance, empathy, and tangibles. Tax officers must improve tax services in accordance with applicable laws and regulations, so that taxpayer compliance increases and the government's goals in carrying out development are achieved. The measure of the success of service delivery is determined by the level of satisfaction of service recipients, therefore the higher the level of service to taxpayers, the higher the level of

taxpayer compliance. The results of previous research conducted by (Rexy Anugerah Pratama & Erly Mulyani, 2019), (Farah Alifa Riadita & Saryadi, 2019) and (Intan Puspanita et al., 2020) state that the quality of tax services has a positive effect on taxpayer compliance. However, this is different from the research results (Siti Khodijah et al., 2021) and (Adik Wahyuni, 2021), that the quality of tax services does not affect taxpayer compliance.

The third variable that can affect taxpayer compliance is religiosity. Religiosity is basically an act of people who maintain good relations with the wider community, with the aim of fostering creativity in serving (worship) to Allah. A high level of religiosity will prevent taxpayers from engaging in deviant and unlawful behavior, including tax laws. Taxpayers believe that if they violate religious rules, they will feel guilty. On this basis, taxpayers will try to comply with tax regulations (Faisal & Yulianto, 2019).

The results of research conducted by Ermawati (2018), Ayustin (2019), Dwijayanti, et al (2019) show that religiosity has a positive effect on taxpayer compliance. The higher the religiosity, the higher the level of taxpayer compliance. Unlike the research conducted by Faisal & Yulianto (2019) it shows that religiosity has no effect on taxpayer compliance.

Based on the three variables that have been suspected of being the cause of the lack of taxpayer compliance and support from previous research, it can be seen that there are still research results that are inconsistent. In this study, the understanding of taxation as a moderating variable was added and the religiosity variable was grouped into two variables, namely intrapersonal and interpersonal (Mohdali, R. and Pope, J., 2014).

Understanding of taxation can strengthen the effect of implementing e-SPT on taxpayer compliance according to the results of previous studies conducted by (H.Novimill dwiningrum & S.Hidajat, 2022), (Ganis Anta Sari & Dini Widyawati, 2019) and (Rizka Amelia Ningrum et al. , 2020). However, it is not in line with research conducted by (Putri, 2019, Martini et al., 2019) that the understanding of taxation as a moderating variable between the implementation of the e-SPT system has no effect on the level of taxpayer compliance. Tax officials who provide good tax services and are followed by a good understanding of taxation will make taxpayers comfortable in paying taxes so that taxpayer compliance will increase, so if the level of religiosity and good understanding of taxation will increase taxpayer compliance. The purpose of this study is to prove the direct effect of the implementation of the e-SPT system, service quality, religiosity on taxpayer compliance and with understanding of regulations as a moderation variable. The results of this study are expected to be a consideration for the government in making tax regulations that provide convenience for taxpayers in carrying out their obligations so that the target of tax revenue is increasing

2. Literatur Review, Framework of Thinking, and Hypothesis

The theory of planned behavior by Ajzen (1991), has been used in the last decades to study desires and behavior. The theory of reasoned action by Ajzen and Fishbein (1980), assumes that behavior is determined by an individual's desire to do or not to do a certain behavior or vice versa (Najmudin, 2022). Theory of Planned Behavior according to Ajzen (1991) shows that human action is directed by three kinds of beliefs, namely behavioral beliefs (attitudes), normative beliefs (subjective norms) and control beliefs (control behavior). Attitude is not a behavior but attitude shows a reflection of a person's self in behaving. Individuals will act through the attitude itself towards a behavior. Factor Behavioral beliefs (behavior beliefs) explains that belief in a person's attitude will determine positive or negative behavior. Individuals will choose a positive attitude in behaving in their lives. So that attitude is a reflection of an individual's behavior (Yulianti, 2022). In the context of this study, taxpayers will comply with tax regulations if they have a positive belief that fulfilling the obligation to pay taxes is an activity that they are obliged to do as good and law-abiding citizens. If the taxpayer does not fulfill the obligation to pay taxes, it will have an impact on state revenue. Technology Acceptance Model (TAM) or technology acceptance model is a theory about the use of information technology systems which is considered very influential and is generally used to explain individual acceptance of the use of information technology systems (Jogiyanto, 2007). TAM was introduced by Davis in 1986 which is a development of Theory of Reasoned Action or TRA by Ajzen and Fishbein (1980). The TAM model adds two main constructs to the TRA model, namely perceived usefulness (perceived usefulness) and perceived ease of use (perceived ease of use).

Technology Acceptance Model (TAM) has several advantages, namely it is useful for answering the question why many information technology systems fail to be implemented because their users do not have the intention to use them, Technology Acceptance Model (TAM) is also built on a strong theoretical basis, next Technology Acceptance Model (TAM) has also been tested by many studies and the results largely support and conclude that Technology Acceptance Model (TAM) is a good model, advantages Technology Acceptance Model (TAM) the most important thing is that this model is a parsimony model, namely a model that is simple but valid (Mulyani,

S., & Fidiana, F, 2021). Taxpayer compliance in carrying out their tax obligations can be seen from how obedient taxpayers are in reporting their taxes. Theory Technology Acceptance Model (TAM) is expected to be able to explain how the use of e-SPT taxation can make it easier for taxpayers to report and pay tax obligations.

Tax compliance can be defined as a situation where taxpayers carry out their tax obligations and exercise their tax rights. There are two kinds of compliance, namely formal compliance and material compliance. Formal compliance is a situation where taxpayers fulfill their tax obligations formally in accordance with tax laws. Material compliance is a situation where the taxpayer substantively or essentially fulfills all material tax provisions, according to the content and soul of the tax law. (Siti Kurnia Rahayu, 2010)

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 comply with fulfilling obligations and carrying out tax obligations in accordance with tax laws and regulations can be said to be obedient taxpayers. Taxpayer compliance is the attitude of taxpayers willingly and sincerely without coercion to carry out tax obligations in the form of calculating taxes, paying taxes themselves and reporting taxes. (Ermawati, 2018). One of the efforts of the Directorate General of Taxes in increasing taxpayer compliance is to facilitate the entire taxation process, both in calculation and reporting. The system presented by the Directorate General of Taxes is expected to make it easier for taxpayers to report their taxes so that later it will have an impact on state revenues. (Sukiyaningsih, 2020).

In accordance with the requirements outlined in the Decree of the Minister of Finance Number 192/PMK.03/2007, taxpayers must meet the following criteria: a. on time for the last three years in SPT reporting for all types of taxes. b. avoid tax arrears for all types of taxes, unless it has permission to pay or delay the payment of taxes. c. do not have tax arrears for all taxes, except for permission to pay or postpone tax payments, including the situation on December 31 of the year prior to the determination as a compliant taxpayer and excluding taxes payable that have not passed the payment deadline. d. submission of SPT no later than during the tax period for each form of tax, namely January to November of the previous year and not consecutively. for three consecutive years, the financial statements have been audited by a public accountant or government financial supervisory institution with an unqualified opinion.

1. The Implementation of the E-SPT System, Tax Understanding and Taxpayer Compliance

E-SPT is Taxpayer SPT data in electronic form made by Taxpayers using the e-SPT application provided by the Directorate General of Taxes (Purwanti, 2022). The e-SPT and its attachments are reported using electronic media (CD, diskette, flash disk, etc.) to the KPP where the Taxpayer is registered. By using the e-SPT application, taxpayers can record, maintain and generate electronic SPT data and print SPT and its attachments (Hadiyatullah, 2022). In relation to the Theory of Planned Behavior, the implementation of the e-SPT system has an important role in taxpayer compliance. Views about a behavior are influenced by beliefs (behavioral beliefs) as a result of the behavior. Individual beliefs include belief strength and outcome evaluation. In the context of this study, taxpayers will comply with tax regulations if they have positive beliefs that fulfilling the obligation to pay taxes by implementing the e-SPT system is an activity that they are obliged to do as good and law-abiding citizens, if the taxpayer does not fulfill the obligation paying this tax will have an impact on state revenue. In relation to the application of the e-SPT system with theory Technology Acceptance Model (TAM) is expected to be able to explain how the use of e-SPT taxation can make it easier for taxpayers to report and pay tax obligations.

Understanding of taxation is a moderating variable related to behavioral beliefs which explain that individual attitudes will influence an individual's desire to act by knowing the results of the actions taken by the individual. This theory has the effect of understanding taxpayers on their intention to comply with their tax obligations. The level of understanding of MSME taxpayers on taxation can be assessed from their understanding in calculating tax payable, paying taxes and reporting tax payable in the e-SPT system. A high level of understanding can encourage MSME taxpayers to comply and carry out their tax obligations. The higher the understanding of taxation regarding the e-SPT system owned by taxpayers, this goes hand in hand with increasing taxpayer compliance. The results of previous research conducted by (Rizky Pebrina & Amir Hidayatulloh, 2020), (Hanim, Ismi Fitria, 2018), and (Sabil et al., 2018) state that the implementation of the e-SPT system has a positive effect on taxpayer compliance.

H1a: Implementation of the E-SPT System Has a Positive Effect on Taxpayer Compliance

H1b: Understanding of taxation strengthens the positive effect of implementing the e-SPT system on taxpayer compliance

2. Service Quality, Tax Understanding and Taxpayer Compliance

The quality of tax services is the best service provided by tax officials to taxpayers. The better the tax service provided by the tax officer is expected to increase taxpayer compliance in paying taxes. The higher the quality of service provided by tax officials to taxpayers, the higher taxpayer compliance in fulfilling their tax obligations (Imani, 2022). In relation to the Theory of Planned Behavior, the quality of tax services has an important role in taxpayer compliance. Normative beliefs is a belief in the agreement or disagreement of a person or group that influences an individual in a behavior. Important social influences from several behaviors, namely the quality of tax services if the services provided are good can increase the trust of taxpayers in paying taxes, because tax officers are friendly and provide excellent service to make it easier for taxpayers to understand tax regulations.

Understanding of taxation becomes a moderating variable related to Theory Of Planned Behavior, in Normative beliefs there is an understanding or disagreement between the tax authorities and the taxpayer, understanding of taxation is a factor in good service quality because if the tax authorities understand and understand tax regulations, the tax authorities can assist taxpayers in reporting their taxes. The results of previous research conducted by (Rexy Anugerah Pratama & Erly Mulyani, 2019), (Farah Alifa Riadita & Saryadi, 2019) and (Intan Puspanita et al., 2020) state that the quality of tax services has a positive effect on taxpayer compliance.

H2a: Quality of Tax Service Has a Positive Effect on Taxpayer Compliance

H2b: Understanding of taxation strengthens the positive effect of quality of tax service on taxpayer compliance

3. Religiosity Relations, Tax Understanding and Taxpayer Compliance

Religiosity is basically an act of people who maintain good relations with the wider community, with the aim of fostering creativity in serving (worship) to Allah. A high level of religiosity will prevent taxpayers from engaging in deviant and unlawful behavior, including tax laws. Taxpayers believe that if they violate religious rules, they will feel guilty. On this basis, taxpayers will try to comply with tax regulations (Faisal & Yulianto, 2019). Religiosity is a taxpayer's commitment to the religion he adheres to (Anggraeni, 2017). People believe that religion can control individual behavior from immoral attitudes. People with high religious beliefs will behave ethically and stay away from tax fraud (Basri, 2015). Attribution theory is relevant for explaining religiosity because it is an internal factor. For a Muslim it can be understood from the level of knowledge, belief, implementation and appreciation of Islam. In Islam, the obligation to pay taxes has also been said by Allah SWT in QS. At Taubah verse 29. If the taxpayer has high religiosity, then he will obey in fulfilling his tax obligations because it is a command from Allah.

Understanding of taxation is a moderating variable between religiosity and obedience. If taxpayers who have high religiosity master and understand tax regulations, it will be easy for them to carry out their tax obligations. The results of research conducted by Ermawati (2018), Ayustin (2019), Dwijayanti, et al (2019) show that religiosity has a positive effect on taxpayer compliance, the higher the religiosity, the higher the level of taxpayer compliance.

H3a: Religiosity Has a Positive Effect on Taxpayer Compliance

H3b: Understanding of taxation strengthens the positive effect of tax religiosity on taxpayer compliance

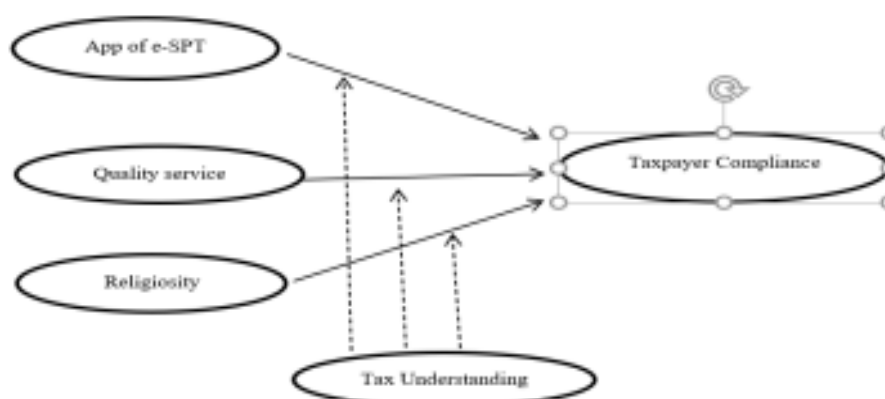


Figure 1 Research conceptual model

3. Research Methodology

This research is a causal research with a quantitative approach that aims to test the hypothesis of the direct effect of the implementation of the e-SPT system, service quality, religiosity on taxpayer compliance and with understanding of regulations as a Moderation Variable.

Based on data from UMKM.depkop.go.id until 2022, there are 272,761 MSME taxpayers in West Jakarta. Determination of the sample using analysis Structural Equation Model those who have a minimum sample of 110 samples refer to the calculation of Hair et al, namely the number of research indicators multiplied by 5-10. Thus, in this study, 110 samples were used as the basis for processing the data. (Wati, 2018:96). Selection of respondents using accidental sampling to WP UMKM in West Jakarta. The data analysis technique used in this study uses path analysis with Partial Least Square (PLS)-SEM. The PLS evaluation model is carried out by assessing the outer model and inner model

4. Data Analysis and Hypothesis Testing

4.1 Analysis of the Measurement Model (Outer Model)

a. Convergent Validity

Convergent validity value in this study is reliable because the indicator has a correlation value above 0.7. The form for displaying the outer loading output after testing can be seen in the following figure

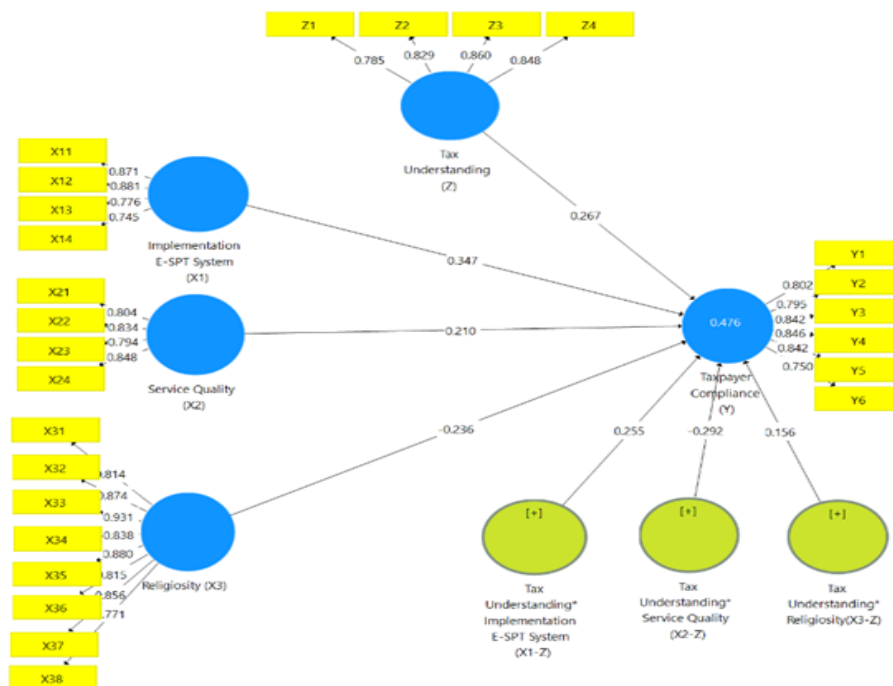


Figure 2 Convergent Validity

b. Discriminant Validity

To test for discriminant validity, look at the square root of the average extracted variance (AVE) value. The recommended value is above 0.5. The following is the AVE value in this study

Table 3 Discriminant Validity

Discriminant Validity									
Fornell-Larcker Criterion Cross Loadings Heterotrait-Monotrait Ratio (HT... Heterotrait-Monotrait Ratio (HT... Cc									
	Impleme...	Religio...	Servic...	Tax Un...	Tax Un...	Tax Un...	Tax Un...	Taxpay...	
Implementation E-SPT System (X1)	0.820								
Religiosity (X3)	0.416	0.848							
Service Quality (X2)	0.550	0.285	0.820						
Tax Understanding (Z)	0.638	0.451	0.578	0.831					
Tax Understanding* Implementation E-SPT System (X1-Z)	-0.001	-0.074	0.009	0.168	1.000				
Tax Understanding* Religiosity(X3-Z)	-0.064	0.246	-0.108	-0.029	0.344	1.000			
Tax Understanding* Service Quality (X2-Z)	0.009	-0.116	-0.203	-0.005	0.743	0.370	1.000		
Taxpayer Compliance (Y)	0.520	0.153	0.537	0.545	0.150	0.047	-0.074	0.813	

Based on the Measurement Model table (Outer Model) Discriminant Validity above, it is concluded that the square root of the average value of the variance is above 0.5.

Table 4 Average Variance Extracted (AVE)

Construct Reliability and Validity					Copy to Clipboard:	
Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)		
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)		
Implementation E-SPT System (X1)	0.841	0.884	0.891	0.673		
Religiosity (X3)	0.947	1.016	0.953	0.720		
Service Quality (X2)	0.839	0.860	0.892	0.673		
Tax Understanding (Z)	0.850	0.850	0.899	0.690		
Tax Understanding* Implementation E-SPT System (X1-Z)	1.000	1.000	1.000	1.000		
Tax Understanding* Religiosity(X3-Z)	1.000	1.000	1.000	1.000		
Tax Understanding* Service Quality (X2-Z)	1.000	1.000	1.000	1.000		
Taxpayer Compliance (Y)	0.898	0.905	0.921	0.662		

The table above provides the values average variance extracted above 0.5, value composite reliability and value Cronbach's Alpha above 0.7, it can be concluded that all variables have met the criteria set for all constructs contained in the research model.

4.2 Hypothesis Testing or Structural Model (Inner Model)

a. Coefficient of Determination (r^2)

Table 5 Determination Coefficient Test (R2)

R Square

Matrix	R Square	R Square Adjusted
	R Square	R Square Adjusted
Taxpayer Compliance (Y)	0.476	0.435

The coefficient of determination or also known as R Square (R^2) is a way of testing to see how much exogenous constructs can explain endogenous constructs. An R^2 value close to 0.50 is said to be moderate.

b. Model Feasibility Test (GoF)

Table 6 Model Feasibility Test

Model_Fit		
Fit Summary		rms Theta
	Saturated Model	Estimated Model
SRMR	0.084	0.083
NFI	0.668	0.669
d_G	1.610	1.610
d_ULS	2.464	2.438
Chi-Square	754.889	752.894

The Chi-square value in this study was 266.545 where the value obtained exceeded 0.05. While the normed fit index (NFI) value obtained is 0.763, so it can indicate a good model because the value obtained is <0.90 . So it can be concluded that the model has a high fit because the SRMR, Chi-square, and NFI values meet the criteria.

c. Hypothesis test

Table 7 Hypothesis Testing Results

Path Coefficients					
Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples	Copy	
	Original ...	Sampl...	Standa...	T Stati...	P Values
Implementation E-SPT System (X1) -> Taxpayer Compliance (Y)	0.347	0.356	0.112	3.093	0.002
Religiosity (X3) -> Taxpayer Compliance (Y)	-0.236	-0.205	0.116	2.042	0.042
Service Quality (X2) -> Taxpayer Compliance (Y)	0.210	0.216	0.095	2.207	0.028
Tax Understanding (Z) -> Taxpayer Compliance (Y)	0.267	0.255	0.109	2.462	0.014
Tax Understanding* Implementation E-SPT System (X1-Z) -> Taxpayer Compliance (Y)	0.255	0.232	0.115	2.211	0.027
Tax Understanding* Religiosity(X3-Z) -> Taxpayer Compliance (Y)	0.156	0.139	0.078	2.006	0.045
Tax Understanding* Service Quality (X2-Z) -> Taxpayer Compliance (Y)	-0.292	-0.258	0.116	2.529	0.012

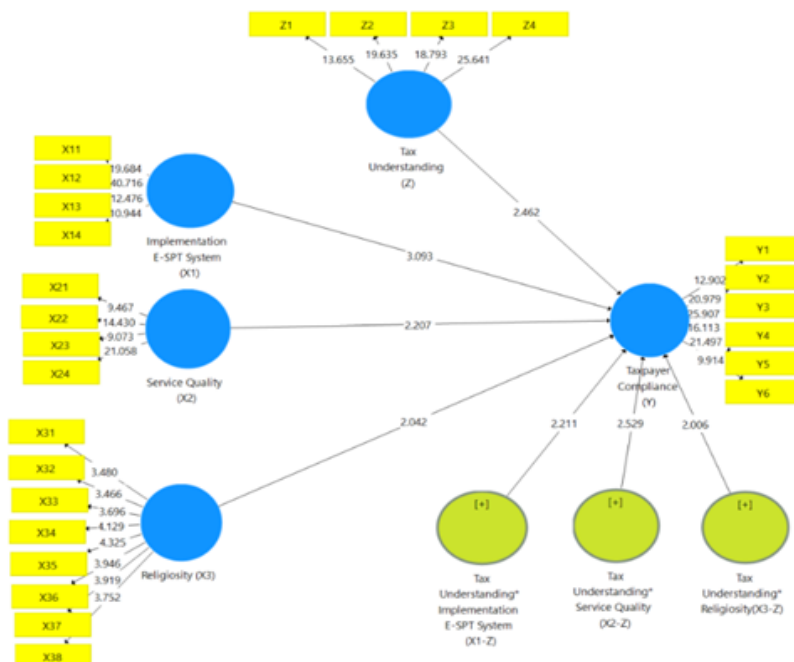


Figure 3 Model Bootstrapping

Source: data processed using SmartPLS 3.3.2, 2023

5. DISCUSSION

a. The Effect of Implementing the e-SPT System on Taxpayer Compliance

Based on the results of hypothesis testing that has been done to prove that the application of the E-SPT system has an effect on taxpayer compliance. The E-SPT system is very helpful for MSME taxpayers in the West Jakarta area in reporting and paying their taxes so that it can affect taxpayer compliance. This is in line with Theory Technology Acceptance Model (TAM) in Perceived Ease of Use, namely the extent to which a person believes that using an information system technology is easy to use then he will use it, Theory Technology Acceptance Model (TAM) It is expected to be able to explain how the use of tax e-SPT can make it easier for taxpayers to report and pay tax obligations. By using the e-SPT system application, taxpayers can record, maintain and generate electronic SPT data and print SPT and its attachments. The more taxpayers who use the E-SPT System, the more likely it is that taxpayers are more tax compliant. This research is in accordance with research conducted by Purwanti, M (2022), Rizky Pebrina & Amir Hidayatulloh (2020), Hanim, Ismi Fitria (2018), and Sabil et al., (2018). Stating that the E-SPT has significant influence on taxpayer compliance.

b. Understanding of Taxation Moderates the Positive Effect of the Application of the E-SPT System on Taxpayer Compliance

Based on the results of hypothesis testing that has been done, it proves that understanding of taxation strengthens the positive influence of implementing the E-spt system on taxpayer compliance. Understanding of taxation is a taxpayer's understanding of taxation such as calculating the amount of tax owed, paying taxes, reporting the annual submission letter (SPT) in the e-SPT system application. So that if the general public or especially MSME business actors understand the existing tax incentive policies, this will make it easier for taxpayers to take advantage of these incentives so that taxpayer compliance will increase. This is in line with Theory of Planned Behavior in the control belief which states that the internal factor of the taxpayer is awareness and understanding of the taxpayer in paying taxes, while external factors on the taxpayer are support from the central government which requires taxpayers to pay taxes in accordance with tax regulations and the benefits provided by the government to taxpayers so that there is an incentive to pay taxes. This research is in accordance with research conducted by Nurlis & Meiliyah Ariani (2020), Luh Putu Gita Cahyani & Naniek Noviani (2019), Rizki Indrawan & Bani Binekas (2018) and Evi Rahmawati Lazuardini et al., (2019).

c. The Effect of Tax Service Quality on Taxpayer Compliance

Based on the results of hypothesis testing that has been done to prove that the quality of tax services has a positive effect on taxpayer compliance. Services in the taxation sector can be interpreted as services provided by tax officers to taxpayers to help fulfill their tax obligations. This is in line with Theory of Planned Behavior in factor Behavioral Beliefs or behavioral beliefs which are individual beliefs about the results of a behavior and an evaluation of these results, will be formed if the public receives positive information about taxes. The better the tax service provided by the tax officer is expected to increase taxpayer compliance in paying taxes. This research is in accordance with research conducted by Remy Anugerah Pratama & Erly Mulyani (2019), Farah Alifa Riadita & Saryadi (2019) and Intan Puspanita et al., (2020) which states that the quality of tax services has a positive effect on taxpayer compliance.

d. Understanding of Taxation moderates the effect of Tax Service Quality on Taxpayer Compliance

Based on the results of testing the hypothesis that has been done to prove that Understanding of Taxation is a moderating variable that weakens the positive effect of Quality of Tax Service on Taxpayer Compliance, it can be concluded that Understanding of Taxation is a pseudo moderating variable. Fiscal services are not able to prove that the quality of service with the understanding carried out by the tax authorities is able to influence taxpayer compliance, meaning that the higher the quality of tax authorities services to taxpayers is not supported by this understanding of taxation. This research is in accordance with research conducted by Marcori (2018), Devi Safitri & Sem Paulus Silalahi (2020), Imani, M. F., & Furqon, I. K (2022).

e. The Effect of Religiosity on Taxpayer Compliance

Based on the results of hypothesis testing that has been done to prove that religiosity has a negative effect on taxpayer compliance. Understanding of religion/religiosity owned by taxpayers has not determined the actions of taxpayers, especially in terms of paying taxes. In addition, with an understanding of the religion of the taxpayer

can control the behavior of the taxpayer to comply with the rules regarding taxes. However, with a higher understanding of religion it can change one's perspective/perception regarding taxation so that it prioritizes its relationship with God rather than human relations with humans as leaders so that it can reduce compliance in paying taxes. The results of research conducted by Faisal & Yulianto (2019) show that religiosity has no effect on taxpayer compliance. Meanwhile, the results of research conducted by Ermawati (2018), Ayustin (2019), Dwijayanti, et al (2019) show that religiosity has a positive effect on mandatory compliance taxes, the higher the religiosity, the higher the level of taxpayer compliance.

f. Understanding of Taxation moderates the Effect of Religiosity on Taxpayer Compliance

Based on the results of hypothesis testing that has been done to prove that understanding of taxation strengthens the positive influence of religiosity on taxpayer compliance. If taxpayers who have high religiosity master and understand tax regulations, it will be easy for them to carry out their tax obligations

6. CONCLUSION

- a. The application of the e-SPT system affects taxpayer compliance. the e-SPT system is very helpful for MSME taxpayers in the West Jakarta Area in reporting and paying their taxes so that it can affect taxpayer compliance
- b. Understanding of taxation strengthens the positive effect of implementing the e-SPT system on taxpayer compliance
- c. Tax service quality has a positive influence on taxpayer compliance
- d. Understanding of taxation weakens the positive effect of quality of tax service on taxpayer compliance, it can be concluded that understanding of taxation is a pseudo moderating variable
- e. Religiosity has a negative effect on taxpayer compliance. Understanding of religion/religiosity owned by taxpayers has not determined the actions of taxpayers, especially in terms of paying taxes
- f. Understanding of taxation strengthens the positive effect of religiosity on taxpayer compliance. If taxpayers who have high religiosity master and understand tax regulations, it will be easy for them to carry out their tax obligations

For further researchers, they can review the causes of tax understanding weakening the positive effect of tax service quality on taxpayer compliance and religiosity which should have a positive effect but from the test results it has a negative effect on taxpayer compliance, is this due to phenomena in the field showing the actions of tax officers who not trustworthy?

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