Does Tax Intention Mediate the Determinant of Tax Compliance? Evidence from Indonesia

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Abstract

The increasing use of technology and business complexity means that taxpayers must increase their knowledge in completing tax obligations. Tax compliance intention as a mediation was analyzed the relationship among tax knowledge, tax moral, tax rate and tax sanction on tax compliance. A quantitative methods approach was used by distributing questionnaires to 350 of MSME in Indonesia. The multiple linear regression analysis result show that there is positif effect about tax knowledge, tax moral and tax sanction on tax compliance intention. Meanwhile, the tax rate does not influence on tax compliance intention. Furthermore, tax knowledge, tax rate and tax sanction does not have influence on tax compliance behavior. Meanwhile, there is positif relation between tax moral and tax compliance intention on tax compliance behavior. Finally, tax compliance intention mediates the influence of tax knowledge, tax moral, tax rate and tax sanction on tax compliance behavior. The tax intention of MSMEs comply tax regulation give significant effect on tax compliance behavior. Our novelty contribution of tax knowledge measurements on task risk knowledge and profit-tax knowledge dimensions can impact SMEs intention to comply. This study offers implications for tax regurator to conduct tax eduction for tax payer in order to develop MSMEs motivation intrinsict that can improve taxpayer intention to comply on tax regulation.

Keywords: Tax knowledge, MSME, Intention, Indonesia

JEL Classifications: M41, K34

INTRODUCTION

The rapid of modernization causes society to have to adapt all developments in information technology. The digitalization that occurs in the current tax system requires MSMEs taxpayers' understanding of the e-system. Empowering MSMEs in the field of technology, especially finance and taxation, is very necessary because MSMEs must be able to adapt on technological developments to maintain their business activities after the Covid-19 pandemic.

Increasing revenues from tax is a big challenge for countries (Umar et al., 2019). Declining tax revenues is a matter that can endanger to provide social facilities for citizens (Musimenta et al., 2019). Tax compliance is a situation where taxpayers report their income properly. Actually, Indonesia still described a voluntary tax compliance still lowly which is delineated in the comparison between the tax revenue and gross domestic income (Yuniarta & Purnamawati, 2020).

MSMEs support economic progress and growth. However, the high level of non tax compliant of MSMEs hinders much of their economic development (Carsamer & Abbam, 2020). Nandal (2022) explains that MSMEs have an important role in the taxation system in a country. Kiconco et al., (2019) in their research found that there is a negative attitude that MSMEs have towards not paying taxes. In Indonesia, the non- tax compliance of MSMEs become one of an essential issues (Timothy & Abbas, 2021). In fact, The MSMEs sector make a significant contribution to national GDP.

Calculating, paying and reporting tax are required for self-assesment system. (Putro & Tjen, 2020). Djawadi & Fahr (2013) explained that tax knowledge possessed by taxpayers is very important in completing their tax compliance. Cechovsky (2018) and Oladipupo & Obazee (2016) explain that knowledge of taxation is important to complete the tax report carefully. Saad (2014) explains that insufficient knowledge and the complection of taxation make tax knowledge being the factors that great contributes to taxpayer behavior. MSMEs need tax knowledge to finish their tax obligation (Musimenta et al., 2019). Amin et al., (2022) proves that the stage of tax compliance in Malaysia be affected by tax knowledge.

Jusoh et al. (2021) have measured tax knowledge. They set five items measurement that can be conclude in general and procedural tax knowledge dimensions. The shortcoming of their measurement is that tax knowledge is only measured on general and procedural knowledge. By adding four dimensions that related to legal, tax application, risk and profit, this study filled the gap in tax knowledge measurements. The addition of legal tax knowledge aims to ensure that MSMEs have legal insight on tax, so that they will comply with tax regulation. In digitalization era, information and technology are needed, MSMEs need to khow about tax application online which help them to finish their tax return easily. Tax risk knowledge will help MSMEs to mitigate the risk in the future, so they can mitigate these tax risks and reduce compliance costs that must be paid in the future. MSMEs need to know about how to calculate the amount of their revenue and profit they can calculate the tax expense to be paid.

The theory of planned behavior by Ajzen (1991) explains that intention is one of important elements that is believed to be a person's behaviour. The greater intention to obey, the higher of likelihood that the behavior will be carried out. Tax compliance intentions are the intentions that taxpayers have in fulfilling tax obligations by applicable regulations. Tax compliance intentions supply a high influence on tax compliance. The first element for tax compliance and intention to comply is tax knowledge (Bornman & Ramutumbu, 2019). The level of corruption and fraud will be deficient by knowing tax law. In essence, tax payment is an action related to the taxpayer's behavior and tax morals are measured based on the attitudes, behavior and stance held as a basis for carrying out tax-compliant activities. Taxpayers will be motivated to comply if they know the consequences (tax sanctions). High sanctions are a counter-productive action that can cause tax resistance. In addition, higher the tax sanctions become higher intention to comply. However, on the contrary with tax rates, the higher tax rate set by the tax regulatory make lower intention to pay taxes, because taxpayers will look for loopholes to avoid high tax rates resulting in decreased tax compliance.

The research aims to know what derives of a taxpayer's compliance and also to describe if tax compliance intention can mediate on tax compliance behavior. Our research contributes to the development and theoretical study of research, especially contributing to new measurements of the tax knowledge. Our new measurements are adapted from the needs of tax knowledge in the era of digitalization where there are so many complicated transaction cross border area. This research contributes to MSMEs to complete tax obligations easily. For regulators, these results contribute

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to provide benefits as information for developing on educate MSMEs taypayer that will hope become the multiplier effect on tax compliance. For understanding on jurisdiction both enforced and voluntary tax compliance, but also form strategies to deal with this behavior are one of the empirical this study to be expected for tax regurator more useful.

LITERATURE REVIEW
Theory Planned Behavior

Theory planned behavior by Ajzen (1991) distinguishes three types of beliefs or beliefs that can influence individual behavior, namely, behavioral outlook or beliefs held by an individual will consider the results and evaluation of individual behavior and influence the direction of individual behavior. Then secondly, normative belief is about an individual's expectations of the environment, including people who are influential and supportive in his life. Normative expectations are expected, such as in the social environment, family, and motivation in achieving a hope. And the third is control belief, control belief will form a control on behavior that will be perceived by the individual.

This can be related to the taxpayer's knowledge which motivate taxpayers to be sure to comply. To finish their tax responsibility, taxpayer's behavior is very related. Taxpayer will think about the result of their behavior before doing action. Then, they concern to decide whether to do it or not. Taxpayers who are tax-aware and have high tax morals will have to assure that paying taxes give an essensial contribute to help perform of country's growth. Control beliefs relate to tax rates and sanctions. Two elemets to control taxpayer are tax rate and tax sanction. The perception of them will prescribe tax compliance behavior.

Tax Complience

The potentiality and volition of taxpayers to comply and the legal environment are measured of tax compliance (Yuniarta & Purnamawati, 2020). A "slippery slope framework" consists of voluntary compliance and enforced compliance (Inasius, 2019). Taxpayers will voluntary to calculate, pay and report tax with good accuration and on time are called a voluntary tax compliance. Meanwhile, an enforce tax compliance describes taxpayers pay taxes because they have an obligation to pay taxes as good citizens taking into account the higher risk of audits that will be faced, and the magnitude of the sanctions that must be borne by taxpayers if there is a delay in reporting taxes.

Tax Knowledge

Jefriyanto et al., (2022) explain that tax knowledge is understanding about tax regulations, law and procedures and applying them into tax activities. Al-Ttaffi & Bin-Nashwan (2022) explain that knowledge about taxes refers to how people can understand the tax policies that apply in a country.

Tax Morale

Tax morale shall be interpeted as a motivation to mind the tax rules voluntarily (Chong & Arunachalam, 2018). The primary factor for to be honest in tax matter is tax morale (Musimenta et al., 2019). Regardless of tax payments by community members, taxes are used for public facilities

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Tax Rate

A percentage used as basis to calculate tax payable is called tax rate. As per Government Regulation No. 55/2022, current final rate for SMEs is 0.5%. As per Harmonization Tax Law, there are several changes to provisions that SMEs need to pay attention to. The Government Regulation No. 55/2022 also added a clause regarding turnover exemptions for SMEs taxpayers who have revenue up to IDR 500 million.

Tax Sanction

Tax sanction are negative punishment for those who violate the rules, and sanction are punished by paying money for violating applicable rules and laws. Tax sanctions can help laws and regulations to be followed. According to Alshira'h & Abdul-Jabbar (2020), Unintended behavior can be prevented through sanctions. With sanctions, it is hoped that it can increase public awareness to comply with taxes

Tax compliance intention

Intention is a motivation that exists within a person consciously or unconsciously to take action. Taing & Chang (2021) explain that obstacles within oneself and the environment may arise when behaving.

Hyphothesis Development

Taxpayer need tax knowledge because it can help to fulfil tax obligation easier (Jusoh et al., 2021). An understanding of tax regulations influences a tax compliant because the knowledge has played an important role in carrying out tax activities. Tax knowledge possessed by taxpayers which will encourage taxpayers to believe in their tax intention. Adam et al (2021) stated that understanding of tax regulations influences the willingness to comply. This knowledge will encourage every individual to carry out and act honestly comply. The research by Ntiomoah et al., (2019), Ikhram & Novadjaja (2020) and Bani-Khalid et al., (2022) asume that knowledge have an effect on intention.

H1: Tax knowledge has a positive influence on compliance intentions.

Tax morals are measured based on the attitudes, behavior and stance held as a basis for carrying out tax-compliant activities. If the taxpayers have a higher tax morale, they will most likely be easier to widely in tax rules. The moral of taxpayers will provide motivation or encouragement to the taxpayer's complienace intention. Calkins et al., (2019) and Taing & Chang (2021) explained that there is an influence between tax morale and intention.

H2: Tax morale has a positive influence on tax compliance intentions.

Perception of tax rates is taxpayers' interpretation of tax rates. On regulation of The Directorate General of Taxation No. 23/2018, that reducing of tax rate was implementing up to 0.5%. And, as per Government Regulation No. 55/2022, stated there are tax exemption for MSMEs that have level revenue up to IDR 500 milion. A lower tax rate will increase taxpayers' intention to pay taxes, thereby providing initiative in reporting income to the tax administration. Setyonugroho & Sardjono (2012) explained that There is an influence between tax rates and tax intentionst

H3: Tax rates have a negative effect on tax compliance intention.

Tax sanction is needed in order to tax regulations are not violated (Ali et al., 2020). By Aktaş Güzel et al., (2019), tax sanction is one of the way to achieve tax target. Tax sanctions would be a reason to comply. Tjaraka et al, (2018) and Taing & Chang (2021) explain that tax sanction influence on there is relation between tax sanctions and tax intentions is positive.
H4: Tax sanctions have a positive impact on tax compliance intention.

Taxpayer better report their tax independently. By their tax knowledge, taxpayers will understand about tax compliance benefits. Djawadi & Fahr (2013) explained that knowledge of tax is necessary factor in tax compliance. Hantono (2021), Mutai & Omwono (2022) and Nguyen (2022) explain that tax knowledge has a positive impact on tax compliance.
H5: Tax knowledge has a positive influence on taxpayer compliance.

Tax morale is a motivation that arises intrinsically to pay taxes, which comes from the awareness that give tax revenue to the country's improvement (Chong & Arunachalam, 2018). The existence of a bond between taxpayers and the state represents the core of individual tax morale, and can then positively influence compliance. Tax morale will encourage taxpayers' intention to pay taxes, thereby increasing tax compliance. Iqbal & Sholihin (2019) and Musimenta et al., (2019) state that tax morale influences tax compliance.
H6: Tax morale has a positive influence on taxpayer compliance.

As per Government Regulation No. 55/2022, MSMEs should be pay tax about 0.5% from their revenue. To motivate MSMEs reduction this rate become stimulus to obey the tax rules. The fairer the tax rates make a higher tax compliance Alshira'h & Abdul-Jabbar (2020) researched that the negative impact between tax rates on tax compliance. The lower the tax rate become increasing tax payment from MSMEs.
H7: Tax rates have a negative impact on tax compliance.

One of control beliefs for taxpayer is tax sanction. High tax sanctions are an alternative to overcome non-compliance in taxes. Tax sanctions are established with the aim of encouraging taxpayers to obey tax regulations. Taxpayers will act compliantly to avoid sanctions. The positive relationship between tax sanction and tax compliance was explain by Alshira'h & Abdul-Jabbar (2020) and Mutai and Omwono (2022).
H8: Tax sanctions have a positive impact on tax compliance.

Tax compliance intention is a taxpayer's tendency to carry out compliant behavior. A person will behave by his intentions. If taxpayers already have the intention to submissive on tax rules, then this will encourage compliant behavior. The better an individual's intention towards taxes, the better of tax compliance. Research by Tjaraka et al., (2018) and Bani-Khalid et al., (2022) state that tax intention contribute a positif effect on taxpayer compliance.
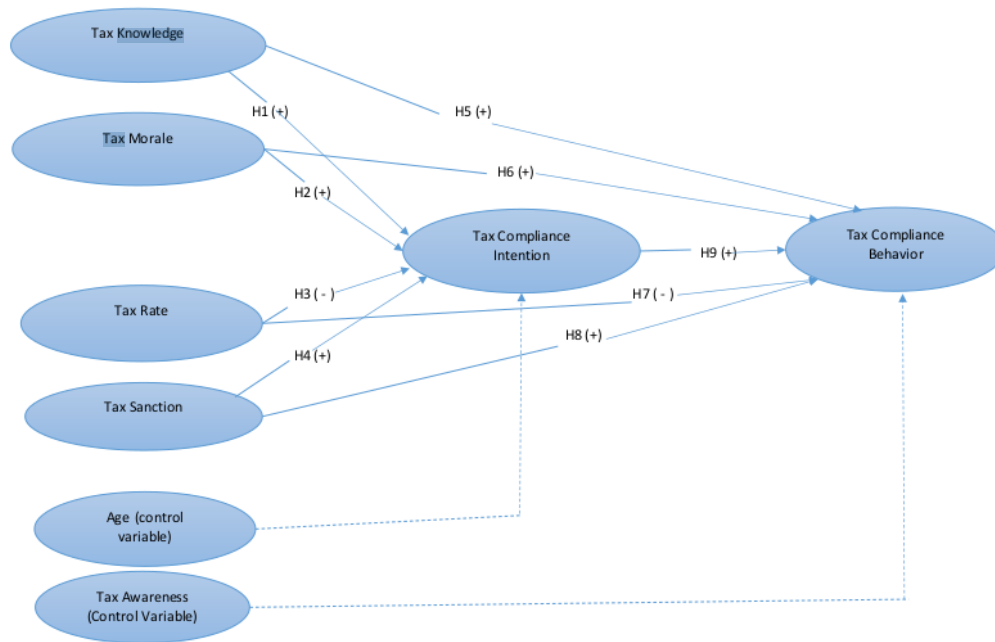H9: Tax compliance intention has a positive impact on tax compliance.

Figure 1. Research Framework

METHODOLOGY

The individual taxpayers of MSMEs located in six provinces in Indonesia are the population in this study. MSMEs are most widely distributed in this province. The sample selection by using purposive sampling with criteria: (1) The respondent mandatory are having tax identification; (2) Respondent was domestic taxpayer in Indonesia; (3) the respondent's revenue is up to IDR 4.8 Million per year. The non-probability sampling method is used with sample size of 350 respondents. The authors did the survey by questionnaire. To make the respondent easier to answer the questions, we used a 5-point likert scale. The survey was using online google form were distributed by social media platforms such as telegram, instagram, whatsApp. The survey was conducted from July to October 2023. For efficiency and and increase the respons rate, using mobile devices that connected to internet were required for participating in the online questionaire.

Figure 1 is the research model. The regression equation tested is shown in equation 1 and 2. Eight variables used are the TK, TM, TR, TS, TI, TC, TA and AGE. For variable TK were develop by author with new measurement by adding four dimensions in twenty-one items. Author develop measurement from Jusoh et al., (2021) with adding four dimensions namely legal tax knowledge, tax application knowledge, tax risk knowledge and profit-tax knowledge. Next, TM were adopted from Bitzenis & Vlachos (2018) with seven items. Four items of TR were adopted by Paleka et al., (2023). Four items of TS were adopted by Mohdali et al., (2014). Two items of

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TI were adopted by Hidayat et al., (2022). TC were adopted by Inasius, (2019) with six items. For TA and AGE were variable control. They were adopted by Taing & Chang, (2020).

Data Analysis Method

SmartPLS 3 and SPSS 25 were used for analytical tools. The validity and reliability, multiple linear regression, and mediation testing were used SmartPLS 3. We complete the normality test with SPSS 25. Terefore, the test requirements and represent the research results are fulfilled. regression based on the research model in Figure 1 is as follows:

Tax compliance Intention= $\alpha 1 + \beta 1 TK + \beta 2 TM + \beta 3 TR + \beta 4 TS + \beta 5 AGE + e$ ………..………….. (1)
Tax compliance= $\alpha 1 + \beta 1 TK + \beta 2 TM + \beta 3 TR + \beta 4 TS + \beta 5 TI + \beta 6 KES + e$ ………..……..……… (2)
Where Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC), Tax Awareness (TA) dan Age (AGE)

RESULT

Table 1. Demographic Respondents

Number of respondents (N=350)		
Kind of business	**Numbers**	**Percentage**
Services	77	22,0%
Culinary	140	40,0%
Retail	130	37,0%
Farming	3	1,%
Age of business		
< 1 year	23	6.6%
1 − 3 years	150	42.9%
3 − 5 years	114	32.6%
5 − 7 years	22	6.3%
> 7 years	41	11.7%
Gender		
Male	124	35.4%
Female	226	64.6%
Education		
Junior high school	3	0,9%
Senior high school	88	25,1%
Bachelor degree	221	63,1%
Master degree	38	10,9%
Age of respondents		
< 30 years old	37	10, 6%
30 - 40 years old	175	50,0%
40 − 50 years old	120	34.3%
> 50 years old	18	5,1%

Source: Processed data. (2023)

Table 1 provide the informations of demography respondent namely type of business is about 40% of culinary. Age of business is about one up to three years. As many as 64.6% are dominated by women. The most educational background is Bachelor degree is 63.1%. a large number of respondent's age is about 30 up to 40 years old.

Table 2. Statistik Descriptif

Variables	N	Min.	Max.	Mean	Std. Dev.
Tax knowledge	350	1.00	5.00	4.159	0.662
Tax moral	350	1.00	5.00	4.218	0.668
Tax rate	350	1.00	5.00	4.307	0.701
Tax sanction	350	1.00	5.00	3.511	0.929
Tax compliance intention	350	1.00	5.00	4.634	0.623
Tax compliance behavior	350	1.00	5.00	4.309	0.678
Tax awareness	350	1.00	5.00	4.263	0.775
Age	350	4.00	2.00	2.340	0.832

Source: Processed data. (2023)

Table 2 describes the average of tax knowledge score shown was 4.159. Its means that on average respondents answered agreeing the several tax knowledges asked in the questionnaire. It performed that the respondents have good tax knowledge. It is connected to the demographics of respondents, such as the level of education of respondents, most of respondents are bachelor degrees. The mean value of tax morale is 4.218, which show that respondents answered agreeing with statements related to tax morals. In this case, the respondents considered that they agreed that complying tax regulations was a good moral action. The average value of tax rate is 4,307, which means the average respondents agree with the existence of the tax rate. The average score for the tax sanction is 3.511, which means that the average respondent is neutral regarding the amount of tax sanctions determined. The tax compliance intention average score is 4.634, which means that the average respondent answered that they strongly agree and have good intention in tax. The average score for tax compliance behavior is 4,630 which can explain that the average respondent answered that they strongly agree to obey with taxes. The average score of tax awareness is 4.263, that the average respondent answered that they strongly agreed with tax awareness. The average age of research respondents was at a score of 2.34, which means they are in the age range of 30 - 40 years, which means that the respondents are MSMEs entrepreneurs in their productive age period.

Table 3. Multiple linear regression (Model 1)

Hypotheses	Variables	Prediction Direction	Coefficients	P-Value
H1	TK → TI	+	0,178	0,013**)
H2	TM →TI	+	0,417	0,000***)
H3	TR → TI	-	0,136	0,056
H4	TS →TI	+	0,077	0,077*)
	AGE →TI	+	0,046	0,299
Adjusted R² Model 1 (H1-H4)				0,463

Note: ***Significant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC), and Age (AGE)
Source: Smart PLS 3 processing results

In Table 3, a positive effect from tax knowledge and tax morale on tax compliance intentions (H1 and H2 accepted). Furthermore, tax rate does not have influence on tax intentions (H3 is rejected). Then, tax sanction describes positive contribution on tax compliance intentions (H4 is accepted). The AGE as control variable in model 1does not affect tax intentions. The adjusted R2 shows 46.3%.

Table 4. Multiple linear regression (Model 2)

Hhpotheses	Variables	Prediction Direction	Coeficients	P-Value
H5	TK → TC	+	0,069	0,430
H6	TM → TC	+	0,307	0,000***)
H7	TR → TC	-	0,077	0,225
H8	TS →TC	+	-0,013	0,745
H9	TI → TC	+	0,316	0,000***)
	TA →TC	+	0,154	0,106
Adjusted R² Model 1 (H5-H9)				0,594

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC), Tax Awareness (TA)
Source: SmartPLS 3 processing results

Table 4 shows the relationship of each of independent variables on tax compliance. The finding shows that tax knowledge has not effect on tax compliance (H5 is rejected). While, tax morale has gives positive contribution on tax compliance (H6 is accepted). Furthermore, there are not influence tax rates and tax sanction on tax compliance (H7 & H8 are rejected). There is positive effect of tax intentions on tax compliance (H9 is accepted). The influence of tax awareness as control variable ini model 2 describe that does not give contribution effect on tax compliance.

Table 5. Multiple linear regression: Testing mediation effect of Tax Compliance Intention

Variables	Coefficient	P Values	Decesions
TK →TI → TC	0,056	0,024**)	Full mediation
TM →TI → TC	0,132	0,000***)	Partial mediation
TR →TI → TC	0,043	0,062*)	Full mediation
TS→ TI → TC	0,024	0,086*)	Full mediation

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC)
Source: SmartPLS 3 processing results

Based on Table 5, showed that we tested tax compliance intention as mediation. The positive contribution of the effect tax knowledge and tax morale on tax compliance. Tax compliance intention also mediates about the effect of tax rate and tax sanction on tax compliance. So it can be resumed that the tax compliance intention variable can mediate all independent variables on tax compliance.

Sensitifity Test

After going through the testing hyphotheses, another test is carried out, namely the sensitivity test or robusnestness check. This additional test used to ensure the robustness of the development of adding new dimensions on tax knowledge variables. The following are sensitivity testing in model 1 and model 2 of this study, namely:

Tabel 6. Sensitivity test (Model 1)

Hypotheses	Variables	Direction prediction	Before Novelty		Novelty	
			Koefisien	P Value	Koefisien	P Value
H1	TK → TI	+	0,144	0,053**)	0,178	0,013**)
H2	TM →TI	+	0,444	0,000***)	0,417	0,000***)
H3	TR→ TI	-	0,147	0,034	0,136	0,056
H4	TS→TI	+	0,083	0,039**)	0,077	0,077*)
	AGE →TI	+	0,052	0,260	0,046	0,299
Adjusted R² Model 1 (H1-H4)			0,459		0,463	

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC), and Age (AGE)
Source: SmartPLS 3 processing results

Model 1 shows that the strength of developing new measurements. The new measurement of the tax knowledge is able to prove can increase in the coefficient value in hypothesis 1. The new measurement proved that better results compared to the previous one. The measurement of tax moral on tax compliance intention shows same result without any updates. This novelty provides a great role. There is not any measurement development for tax rate and tax sanction. The result proved that for hyphotheses 3 and 4 give positive contribution on tax compliance intention.

The adjusted R^2 value of 0.459 or 45,9% (before novelty), but there is increasing the adjusted R2 value after the author using novelty about 0.463 or 46.3%. this condition described that the novelty has give good impact on the modified measurement of tax knowledge by the author.

Tabel 7. Sensitivity test (Model 2)

Hhypotheses	Variables	Direction prediction	Before Novelty		Novelty	
			Coefficient	P-Value	Coefficient	P-Value
H5	TK → TC	+	0,091	0,247	0,069	0,430
H6	TM → TC	+	0,299	0,000***)	0,307	0,000***)
H7	TR → TC	-	0,077	0,212	0,077	0,225
H8	TS →TC	+	-0,012	0,765	-0,013	0,745
H9	TI → TC	+	0,311	0,000***)	0,316	0,000***)
	TA →TC	+	0,158	0,063	0,154	0,106
Adjusted R² Model 2 (H5-H9)			0,549		0,594	

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax knowledge (TK), Tax Moral (TM), Tax Rate (TR), Tax Sanction (TS), Tax Intention (TI), Tax Compliance (TC), and Age (AGE)
Source: SmartPLS 3 processing results

Model 2 describes suprising result. In Table 7 give us information that tax knowledge does not bring impact on tax compliance. For tax moral there is no difference in results between the measurements before novelty and the new one. Tax morale bring a positive impact on tax compliance. Overall, the tax morale's coefficient score is increased. Tax morale variable is stable, there is a positif influence on tax compliance. Tax rate, tax sanctions and tax intention also did not develop any new measurements for each variable. Tax rate and tax sanction do not bring any effect effect on tax compliance. Meanwhile, tax intention brings positif affect on tax compliance behavior. The adjusted R^2 value (with novelty measurement) is 0.594 or 59.4%, while the adjusted R^2 with before novelty measurement is lower than novelty measurement. It is concluded that, in model 2, tax knowledge's measurement that modified by author give good impact.

Another test carried out in this research was the expansion test of the dimensions that contain novelty. Tax knowledge measurement modified by the author become six dimensions. They are general tax knowledge, procedural tax knowledge, legal tax knowledge, application tax knowledge, tax risk knowledge, and profit tax knowledge.

Tabel 8. Expansion Test Result (Model 1)

Variabel	Prediction Direction	Coefficient	P Value
General tax knowledge →TI	+	0,243	0,041**)
Procedural tax knowledge → TI	+	-0,051	0,554
Legal tax knowledge →TI	+	-0,091	0,232
Application tax knowledge → TI	+	-0,019	0,849
Tax risk knowledge → TI	+	0,292	0,002***)
Profit tax knowledge → TI	+	0,270	0,003***)
AGE → TI	+	0,092	0,044**)

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax Compliance Intention (TI), Age (AGE)
Source: SmartPLS 3 processing results

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Table 8 shows the dimensions of procedural tax knowledge, legal tax knowledge and application tax knowledge do not give any impact on tax compliance intentions. Meanwhile, general tax knowledge, tax risk knowledge and profit tax knowledge act positive on the intention to comply with taxes.

Tabel 9. Expansion Test Result (Model 2)

Variabel	Prediction Direction	Coefficient	P Value
General tax knowledge →TC	+	0,249	0,006**)
Procedural tax knowledge →TC	+	-0,040	0,590
Legal tax knowledge →TC	+	0,023	0,729
Application tax knowledge → TC	+	-0,146	0,057
Tax risk knowledge → TC	+	0,295	0,001***)
Profit tax knowledge → TC	+	0,018	0,800
TA → TC	+	0,366	0,000***)

Note: ***Signicant at level 1%; **Significant at level 5%; *Significant at level 10%
Tax Compliance (TC), Tax Awareness (TA)
Source: SmartPLS 3 processing results

In Model 2 based on Table 9, only general tax knowledge and tax risk knowledge describe positive relationship on tax compliance. Meanwhile, other dimensions such as procedural, legal, application and profit-tax knowledge have no impact on tax compliance.

Discussion

Tax knowledge carry a positive sight on tax compliance intention. Mansyuri et al.,(2022) states that tax knowledge is one of crucial factor on tax compliance. Higher tax knowledge makes higher taxpayer intention to comply. Tax knowledge has an important part in the opinion of individual in understanding their inherent tax rights and obligations. Based on this knowledge, it can direct taxpayers' intentions to behave in tax compliance. This result inline with theory planed behavior, taxpayer will take their action if they have intention to comply by their level of tax knowledge. Base on demographic data in this study, mostly the respondents' educational background shows about 63.1% of Bachelor's degree, which means that most of respondents in this study are well educated. These finding in line with Bani-Khalid et al., (2022) that explains that tax knowledge shows a positive impact on people's intention to do something. Adam et al. (2021) also support this result that understanding of tax rules will increase intention in tax.

Tax morals in the second hypothesis have a strong role in tax compliance intentions. Tax intention become higher when tax moral is high. MSMEs will be more have responsible to comply with tax. Bachelor degree educational background of respondents support this condition. Higher education will make the taxpayer have good moral to responsible. This result support theory of planned behavior that tax moral is amotivation intrinsic in taxpayer that can be inprove their intention to comply tax. Calkins et al.,(2019) and (Taing & Chang,(2021) explain about the positif impact of tax morality on the intention to take action in tax compliant.

Tax rates mean as the respondent's views of the amount of the tax rate. Tax provisions will be obeyed if you have the intention within yourself to comply. The tax rate will give influence for

taxpayer's ability and attitude in paying the tax burden. This study's result describes that tax rates do not affect an intention to obey tax regulations. The condition in Indonesia, tax rate for MSMEs are 0.5% by their revenue. Actually for MSMEs taxpayer can calculate their tax by final tax rate 0.5% on their revenue (according PP 55/2022). In this regulation also regulates that if MSMEs income up to IDR 500 million rupiah will be exempt from tax. The author has interview some of taxpayer that mostly they do not have income greater than IDR 500 million because their business conditions decreasing after covid-19 pandemic. The majority of respondents have had businesses for a period of between 1-3 years, where the age of the respondent's business still tends to be unstable because Covid-19 pandemic condition. The research of Schoeman et al., (2021) support this study that explain the tax rate does not impact on the intention of SMEs to register in tax authorities in South Africa.

Tax sanctions are an action given to taxpayers if the taxpayer commits a violation, either intentionally or because of alpha. The sanctions given by the Government does not affect the taxpayer's intention in tax. As per the results of interviews with several MSMEs 0respondents, the average MSMEs does not understand the extent or amount of tax sanctions received if they violate the regulations. Apart from that, they will continue to pay taxes because taxes are obligatory or mandatory to implement. The research by Paleka et al., (2023) explains that tax sanctions do not affect the intention of MSMEs entrepreneurs to obey with taxation. As of the theory of planned behavior, sanctions are consequences that must be borne by taxpayers to act in accordance with their obligations. This sanction will be regulatory to taxpayers, thus encouraging taxpayers' intentions to fulfill their obligations. To increase the tax compliance intentions of MSMEs, the suggestion from researchers regarding this condition is that increasing the socialization of tax sanctions needs to be carried out more intensively, especially for MSMEs taxpayers.

Tax knowledge is important for MSMEs. This study prove that tax compliance did not influenced by tax knowledge. According to Sakirin et al., (2021) tax knowledge is a factor that has the power to increase government's income in tax. Taxpayers who have knowledge and understand their tax obligations will try to comply with tax regulations. Based on normative beliefs, taxpayers will tend to focus their attention on normative expectations resulting from the tax payments they make. When these expectations do not match the realization, then knowledge of taxes will not increase tax knowledge. For example, if there are conditions that can harm taxpayers' trust in the tax authority, such as tax evasion committed by individuals who are part of the tax authority, this could be a motive that even though tax knowledge is high, taxpayers will still be reluctant to complete their tax obligations. If it is related to the demographics of research respondents, the majority of respondents' educational background is a bachelor's level, but cannot conclude that the respondent's level of education guarantees the amount of his tax knowledge. This is because there is no specification whether educational background is related to taxation or not. Apart from that, the respondents in this study had an age range of between 30 - 40 years, where this age is the ideal age for individuals to start a business, because they are mature or have a lot of experience Schoeman et al., (2021). this condition does not mean that the majority of respondents already have experience in the field of taxation so that respondents comply with their tax obligations. Hantono (2021) explain that compliance does not require high knowledge about taxation, but public knowledge of tax law and public awareness of paying taxes can increase tax compliance. From this research, it can be concluded that the education level of MSMEs does not guarantee that taxpayers will behave obediently. There are several studies that are support this study results like Widajantie et al., (2019) and Hantono (2021).

Alasfour et al., (2016) explain that a prominent factor in tax compliance was tax morale. The social norm is tax morals and this is what causes taxpayers to be willing and obey to carry out their tax obligations. Tax Morals look more at the attitudes of individual beliefs regarding contributions by paying taxes. This research describes that tax morale gives positive effect on tax compliance behavior. A higher the individual's morals, a greater the individual's tax compliance behavior. According to Martinez & Coelho, (2019) on their empirical research on tax morals among people in Brazil, it is explained that the higher the formal education will give the high tax moral values. If related to the demographic data in this study, most respondents educational background is in Bachelor's education level. This level of education can be categorized as a good level of education, so it can be concluded that the respondents in this study have high tax morals. Research by Iqbal & Sholihin (2019) and Musimenta et al., (2019) conclude that tax compliance was affected by tax morale. Their studie support our study results.

Base on the data processing, this study can not describe a tax compliance is affected by tax rate. This condition describes that how high the tax rate does not affect taxpayer compliance. The length of time most respondents have been in business is among one until three year- period with the number of 150 businesses or 42.9%. The age of businesses in this range can be said to be in the development period. If we look back three years from now, then that age is experiencing the Covid-19 pandemic. At this time, many MSME businesses are working hard to continue to exist while still making a profit. Even during the Covid-19 period, the Government provided various kinds of tax relaxation in PMK No.86/PMK.03/2020, and PMK No. 110/PMK.03/2020 which was later updated with PMK No. 9/PMK.03/2021 with incentives for final withholding tax for MSMEs borne by the government, although only for a certain period. The response from MSME entrepreneurs in this research shows that efforts of tax incentives do not influence tax compliance level. This is because the period for PPh to be borne by the government is only until June 2021. The authors have interviewed several respondents thought that the tax rate did not affect their compliance in completing their taxation because taxpayers only used the final income tax rate of 0.5% of their turnover. Most of the other respondents who were interviewed by the research did not care how much their tax rate was because their turnover was still under IDR 500 million, so they were not required to pay tax. The study from Paleka et al., (2023) explain that tax rates have no effect on individual taxpayers in Croatia.

The study shows that no matter how large the tax sanctions imposed on taxpayers, tax compliance cannot increase. It is because MSMEs in this study did not feel the deterrent effect of the sanctions given. The study from Paleka et al., (2023) support our finding. The findings are recommended for tax authorities to further strengthen the sanctions given to taxpayers who act in non-tax compliance.

Compliance intention is a taxpayer's tendency to carry out compliant behavior in fulfilling tax obligations. A person will behave by his intentions. If taxpayers already have the intention to comply in tax, then it will encourage compliant behavior. The greater a person's intention to comply with taxes will encourage higher tax compliance behavior. The research by Bani-Khalid et al., (2022) and Tjaraka et al., (2018) state that the intention give positive impact on taxpayer compliance behavior.

The unique things, tax compliance intention is used for mediating variable. It is used to prescribe the indirect effect of taxation knowledge, tax morality, rates of tax and tax sanctions on tax compliance. There is an influence of tax knowledge with influence tax compliance in direct tested. While, an indirect test results inform that positive impact on tax compliance (fully meadiated of tax intention on tax compliance). Tax knowledge have influence on tax compliance

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when the taxpayers have intention to comply the tax. Although the MSMEs know about tax, they need the intention to pay their tax and report it on time. The tax compliance intention shows as intention to mediate the affect of tax moral on tax compliance behavior (partial mediated). Then, the intention to comply with taxes successfully mediates the effect of tax rates and tax sanction on tax compliance behavior (fully mediated).

In sensivity test on Model 1 and Model 2, our modified measurement for tax knowledge success influence on tax compliance intention. Althought, tax knowledge does not influence on tax compliance behavior, the role of mediating of tax compliance intention was essensial. The novelty in this research by adding four dimensions of the tax knowledge variable. MSMEs need comprehensive tax knowledge to foster the intention to comply with taxes. The degree of formal education and the length of time the business has been established provides the view that MSMEs will continue to develop independently to fulfill their tax obligations. Meanwhile, model 2 was not successful in testing the strength of recency in hypothesis 5. These results have implications. This study may add value of tax knowledge, because several new dimension for new measurement help us to find anything that increases tax knowledge. This result is supported by control variable in model 2, which shows that tax awareness does not affect tax compliance. Their awareness about taxes is still lacking. Tax knowledge has not yet comprehensively touched the thinking of MSMEs. With these findings, they lack knowledge and awareness regarding their own tax responsibilities. Due to a lack of tax knowledge, taxpayers do not understand how to become obedient taxpayers. Our survey results explain that most respondents suggested that providing tax education in the form of formal education from an early age is very important. It is become primary needs to increase their level of tax awareness. Knowledge of taxation is very important because it can provide description about what the taxation is to the publics. For example, how tax return is submitted and the implementation of the tax. Taxation knowledge should be give an idea to taxpayer clearly about tax rules. Despite of taxpayer need the intention for tax on themselves. The intention to be sumbissive citizen by having an cative role in paying tax.

For expantion test in Model 1, the result reflects positive influence of the general tax knowledge dimension on tax intention. In model 2, the general tax knowledge also gives positif influence on tax compliance behavior. The public can feel the benefits of taxes indirectly, such as the large portion of the APBN that is used to finance various state expenditures. This, with a general understanding of taxation, gives rise to the intention to comply, meaning that MSMEs have trust in the government.

In model 1, the procedural tax knowledge dimension has no impact on tax intention. The same result ini Model 2 that procedural tax knowledge does not influence on tax compliance behavior. Procedural knowledge is closely related to reporting Tax Returns. Tax reporting includes various tax reporting techniques that taxpayers should understand this procedure, such as taxpayers must know how and when taxpayers report tax returns (Bornman & Ramutumbu, 2019). Storing tax documents is one of the important procedural tax knowledge, whether storing documents physically or digitally. Based on informants, several respondents who were interviewed by researchers stated that they felt that the level of complexity of reporting using digitalization was still the main trigger for the perception that the tax reporting mechanism was complicated.

The dimension of legal tax knowledge does not give impact on both tax intentions and tax compliance. Our study results are unable to prove that there is a link between knowledge of aspects of tax law and the intention to comply with taxes. A legal perspective knowledgement is still inadequate, making it impossible to encourage the intention to comply tax. Knowledge about the impact of low tax non-compliance penalties means that taxpayers do not have the tax intention on

tax rules. The dimension of tax law knowledge is measured by indicators regarding aspects of MSMEs understanding of tax law in general, this condition indicates that respondents have low knowledge of tax law.

Khaddafi et al., (2018) explained that there are benefits to online tax applications, such as making tax payments and reporting easier and more efficient using this application, so that MSMEs will be more act in paying and reporting tax. Based on the research results, it describes that online tax knowledge does not give influence on tax compliance intentions. Most respondent's perception that they showed hesitant answers, its mean that there is lack of knowledge for MSMEs about online application tax. This perception is what causes online tax applications to have no effect on taxpayers' intentions. The application tax knowledge also does not influence on tax compliance behavior, Bornman & Ramutumbu, (2019) found that using E-filing does not really depend on their knowledge (tax law) and they argue that most people can manage tax application like e-filing even with minimal tax knowledge. This is because perhaps these MSMEs only know about the existence of this application. However, the realization still does not use the applications asked about in the questionnaire, such as the e-PBK application. This application is an application for transferring tax balances that have been paid. The online tax applications have not proven give an effect on tax compliance behavior because respondents' inadequate tax knowledge regarding various applications provided by the tax authority.

Knowing risk in tax is an essential needed. This research state that risk tax knowledge provides impact on tax compliance intentions positively. It also gives positif impact on tax compliance behavior. By adopting this system, taxpayers must be aware of the risks in the future. Since the tax system is very complex, so taxpayers must increase their knowledge of tax risks. Cozmei & Şerban (2014) and Artemenko et al., (2017) explain several things related to tax risk: (1) related with the preparation, completion and review of tax reporting include compliance risk; and (2) The interpretation of changes in tax laws frequently make tax technical risk and (3) Some regulatory risk come up because of does not complying with regulatory requirements, changes in regulations or regulator expectations. The higher the taxpayer's knowledge about tax risks, the more careful the taxpayer will be in completing his tax reporting to avoid various tax risks. Knowledge of tax risks is very important. Based on the existing tax system in Indonesia, the use of a self-assessment system is clear evidence of tax compliance. Our suggestion is tax authorities should be more active in increasing tax association or education related to the risks that will be faced in the future if they do not comply so that they can increase tax compliance.

Both tax compliance intentions and tax compliance behavior are influenced by profit-tax knowledge. Calculation of turnover or gross income received by MSMEs is very important knowledge. Better in calculating profits, MSMEs' intention will be increase.

CONCLUSION AND RECOMMENDATION

After analyzing, we conclude that tax knowledge, tax moral and tax sanction give affect on tax compliance intention positively, while tax rate does not give effect on tax compliance intention. Tax moral and tax compliance intention reclect positive insight on tax compliance. Besides, tax knowledge, tax rate and tax sanction can not affect on tax compliance behavior. Tax compliance intention being positive impact on tax compliance. The intention proved that it can mediates the impact on tax knowledge, tax moral, tax rate and tax sanction on tax compliance behavior.

This study gives important contribution in literature area, the authors modified the measurement of tax knowledge into six dimensions namely general tax knowledge, procedural tax knowledge, legal tax knowledge, tax application knowledge, tax risk knowledge and profit tax

knowledge. The modified measument prove that give the better measurement on sensitivity test. From the expansion, general tax knowledge, tax risk knowledge and profit tax knowledge proved that influence on tax compliance intention, while the procedural, legal and tax application knowledge do not impact on tax compliance intention. The general tax knowledge and tax risk knowledge give positif impace on tax compliance behavior, while procedural, legal, tax application and tax profit knowledge can not impact on tax compliance behavior.

The implications of the research are: (1) Tax knowledge showed postif reflection on tax compliance intention, so the MSMEs should be improved their tax knowledge to help them making tax easily. Tax reporting by themslef can reduce compliance cost of MSMEs. (2) Tax moral has the greaterst influence on tax compliance behavior. So, the tax authority should give socialization or tax education from early age. It will be help to develop intrinsic motivation for MSMEs. (3) The general tax knowledge dimension has the greatest affect on tax compliance behavior, so developing tax knowledge will be more attention for Tax Authority on give tax education for MSMEs. (4) The tax risk knowledge is the second dimension that can big impact on tax compliance behavior. MSMEs should be continue to increase literacy not only in tax but also in the financial sector, so that they can provide independence to fill their tax obligations. Meanwhile, the tax authorities are advised to increase education regarding financial literacy and tax calculations for MSMEs in order to increase taxpayer compliance. Tax risk knowledge will be give MSMEs avoid the risk of taxation in the future.

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