(RESEARCH ARTICLE)

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Risk preference: Tax understanding, tax services, tax audits and tax sanctions on taxable entrepreneur compliance

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Abstract

Tax compliance is needed to maximize state revenue. Tax compliance can be interpreted as an ideal condition for taxpayers to fulfill tax regulations and report their income accurately and honestly. Basically, tax compliance is closely related to the extent to which taxpayers fulfill their tax obligations. This research focuses on analyzing the compliance of Taxable Entrepreneurs in fulfilling their Value Added Tax (VAT) obligations. This research was conducted at 8 (eight) Tax Service Offices in Bali Province. The sample in this study amounted to 100 Taxable Entrepreneurs using purposive proportional random sampling. The data collection method used is a questionnaire using a 5 (five) point Likert scale. Data analysis in this study is Moderated Regression Analysis (MRA). The results of this study indicate that tax understanding and tax sanctions have a positive and significant effect on the compliance of taxable entrepreneurs. While tax services and tax audits have no significant effect on the compliance of taxable entrepreneurs. The risk preference variable as a moderating variable strengthens the effect of tax understanding and tax sanctions on taxable entrepreneur compliance, but is incapable of moderating the effect of tax services and tax audits on taxable entrepreneur compliance.

Keywords: Tax Understanding; Tax Services; Tax Audit; Tax Sanctions; Risk Preference; Taxable Entrepreneur Compliance

1. Introduction

Tax compliance both in paying taxes and reporting taxes correctly, completely, and clearly is important for a country because it has an impact on state revenue. The higher the taxpayer compliance, the tax revenue will increase and vice versa (Saeroji, 2019).

Compliance is increasingly becoming important because the taxation system in Indonesia adheres to the self-assessment system. This self-assessment system authorizes taxpayers to calculate the amount of tax payable. In this system, taxpayers must actively calculate, deposit and report their own taxes. Thus, the success or failure of tax collection depends a lot on the taxpayer because the activity initiative and the dominant role are on the taxpayer (Priantara, 2016).

In implementing the self-assessment system, several phenomena occur and cause the implementation of the self-assessment system in tax collection to be ineffective, including the non-openness of taxpayers about the total income received, taxpayers tend to take advantage of the trust that has been given to minimize the amount of tax paid, taxpayers do not understand the applicable regulations and taxpayer awareness in paying taxes and tax calculations that are not in accordance with applicable regulations, causing tax revenue to not be optimal (Trisnawati and Sudirman, 2015).

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Value Added Tax (VAT) is one type of tax that has a major contribution to tax revenue in Indonesia. VAT tax is imposed on every series of distribution / production process where the burden is on the final consumer. VAT collection is carried out by parties who have the obligation to collect VAT, the party is called a Taxable Entrepreneur (Taxable Entrepreneurs). Taxable Entrepreneurs (Taxable Entrepreneurs) are entrepreneurs who have reached the criteria to be determined as entrepreneurs who have the obligation to collect VAT on the delivery of taxable goods / taxable services performed. Giesecke & Tran (2012) state that the type of tax that is more vulnerable to tax non-compliance, especially tax fraud resulting from poor law enforcement, is VAT. Companies can also present false tax invoices that allow them to minimize the tax burden, and they even try to register their personal acquisitions through business entities to disguise their personal consumption as company purchases (Alm, 2019).

An appropriate context for considering matters affecting tax compliance is the theory of planned behavior (Bobek & Hatfield, 2003). Based on the theory of planned behavior in Ajzen (1991), it can be explained that individual behavior to disobey tax provisions is influenced by the intention to behave non-compliant. The intention to behave is influenced by three factors, the first is behavioral belief, namely the belief in the outcome of a behavior (outcome belief) and the evaluation of the results of that behavior. Beliefs and evaluations of these results will form attitude variables towards that behavior (Ajzen, 1991). The second is normative belief, which is the belief in the agreement or disagreement of a person or group that influences individuals on a behavior. The important social influence of some behaviors stems from family, spouses, relatives, colleagues at work and other references related to a behavior (Ajzen, 2006). Third is control belief, which is an individual's belief about the existence of things that support or inhibit his behavior and his perception of how strongly these things affect his behavior. Control beliefs form the perceived behavioral control variable.

Perceived behavioral control is a measure of a person's beliefs about how simple or complex it is to perform an action (Hogg and Vaughan, 2005). Behavioral control can also be interpreted as an understanding of how simple or complex it is to perform an action based on previous experience and obstacles that can be sought in performing an action (Feldman, 1995).

One of the factors that can affect tax compliance is tax understanding. Tax understanding is the level of awareness and understanding of taxpayers of tax laws and regulations (Doreen Musimenta, 2020). Based on the theory of planned behavior, understanding taxation is related to behavioral beliefs related to a person's subjective assessments of the surrounding world, understanding of self and environment (Ajzen, 2005). This theory has an influence on Taxable Entrepreneurs 's understanding of their intention to comply with their tax obligations. Taxable Entrepreneurs 's level of understanding of taxation can be assessed from an understanding of calculating taxes payable, paying taxes and reporting taxes payable. A high level of understanding can encourage taxable persons to comply with and carry out their tax obligations. The more understanding a Taxable Person for VAT Purposes is, the more confident he will be in his compliance behavior.

2. Literature Review and Hypothesis Development

Based on the theory of planned behavior, understanding taxation is related to behavioral beliefs which are related to a person's subjective assessments of the world around him, understanding of himself and his environment (Ajzen, 2005). Taxpayers' understanding of taxation is related to how much tax must be paid and how to report the tax. The higher the understanding of taxes that taxpayers have, the more aware they will be of compliance as taxpayers (Septiani et al., 2019).

Previous research conducted by Dewi et al., (2022) found that understanding value added tax has a positive and significant effect on taxpayer compliance. Several other studies also found that tax understanding has a positive effect on taxpayer compliance (Nasution et al., 2020, Anto et al., 2021, Jayanti et al., 2020, Oktavia 2019, Putra & Firmansyah 2018, Suryanti & Sari 2018, Yulia et al., 2020).

2.1. H1: Understanding Taxation has a positive effect on taxable entrepreneur compliance.

Based on the theory of planned behavior, tax services are related to normative beliefs, namely beliefs that arise due to the effect of other people and motivation to fulfill these expectations. Normative beliefs refer to the social pressure faced by individuals to do or not do something. Taxpayers will be obedient in fulfilling their tax obligations depending on how tax officers provide the best quality service to their taxpayers. Therefore, tax officials must continually improve the quality of their services with the aim of increasing taxpayer compliance. Previous research by Suryani Heny (2018); Anjanni (2019) and Nafia et al., (2021), prove that tax services have a positive effect on taxpayer compliance.

2.2. H2: Tax services have a positive effect on taxable entrepreneur compliance.

Based on the theory of planned behavior, tax audits are related to control beliefs, which means a person's beliefs about the existence of things that hinder or support the individual's behavior and perceptions about how strong the things that support or hinder that behavior are. Taxable Entrepreneurs taxpayer compliance will be determined based on how strong the tax audit is able to support Taxable Entrepreneurs behavior to fulfill its tax obligations. The greater the risk posed by a tax audit, the more Taxable Entrepreneurs tends to comply.

Previous research conducted by Inasius (2018) stated that tax audits significantly influence taxpayer compliance. Second research conducted by Hoa et al (2019) shows that tax audits have an effect on tax compliance in Vietnam. Based on this explanation, the third hypothesis can be formulated as follows.

2.3. H3: Tax audits have a positive effect on taxable entrepreneurs' compliance.

Based on the theory of planned behavior, tax sanctions are also related to control beliefs where Taxable Entrepreneurs taxpayers will behave obediently if they have the perception that they will be subject to heavy sanctions if they commit a violation. The stronger the taxpayer's perception of the severity of tax sanctions, the more compliant the taxpayer will be.

In Tresia & Khoirul's (2019) research, it shows that tax sanctions have a significant effect on the level of taxpayer compliance. The second research conducted by Hoa et al (2019) suggests that tax sanctions have an effect on tax compliance in Vietnam. Based on this explanation, the following hypothesis can be formulated.

2.4. H4: Tax sanctions have a positive effect on taxable entrepreneurs' compliance.

Prospect theory explains how a person makes decisions under uncertain conditions (Kahneman & Tversky, 1979). In facing the risks that occur, every taxpayer must decide to face the risks. When taxpayers experience problems in their social life, such as a lack of information about taxation or policy changes, this will affect taxpayer compliance. In the research of Dwi et al. (2019) and Asrianti (2018) Risk preferences can moderate understanding of tax regulations and taxpayer compliance. Based on this explanation, the following hypothesis can be formulated.

2.5. H5: Risk Preference strengthens the relationship between tax understanding and taxable entrepreneur compliance.

Risk preferences in this research are intended to moderate the relationship between service quality variables and taxpayer compliance. The purpose of the moderating variable is to see whether the effect it has strengthens or weakens the research. The results of research conducted by Aryobimo (2013) show that risk preference has a positive effect on the relationship between service quality and taxpayer compliance and can moderate the relationship between these two variables. Therefore, when a taxpayer has a high level of risk preference, both health risks and occupational risks, the relationship between the taxpayer's perception of the quality of tax services is poor and taxpayer compliance is weak or the taxpayer tends to be more disobedient in paying taxes, whereas If a taxpayer has a low level of risk, the relationship between the taxpayer's perception of the quality of tax service is high, then the taxpayer tends to be more obedient in paying taxes so that the level of taxpayer compliance will increase. From the description above, this research aims to test whether there is a significant influence of the risk preference moderating variable on the relationship between service quality and taxpayer compliance. Based on this explanation, the following hypothesis can be formulated.

2.6. H6: Risk Preference strengthens the relationship between tax services and taxable entrepreneur compliance.

Based on prospect theory according to Kahneman and Tversky (1979), a taxpayer's decision can be influenced by his behavior towards the risks faced. In research, Faruqi and Sari (2021) found that risk preferences were able to moderate the relationship between tax audits and compliance in carrying out tax obligations. Based on this explanation, the following hypothesis can be formulated.

2.7. H7: Risk Preference strengthens the relationship between tax audits and taxable entrepreneur compliance.

Prospect theory is relevant to taxpayers' decisions in accepting risk or rejecting risk in certain conditions. The tax sanctions obtained if the taxpayer accepts the risk or refuses are a consideration that makes the taxpayer have to choose one. Avoid paying taxes in accordance with the provisions because there are risks that must be accepted, such as financial risks, health risks, safety risks or employment risks.

Strict implementation of tax sanctions that are considered detrimental to taxpayers can be strengthened by the existence of risk preferences, so that taxpayers who have a high level of risk preference tend to prefer to comply with their tax obligations. Meanwhile, if a taxpayer has a low level of risk in the taxpayer's life, the taxpayer tends to be more disobedient in paying taxes. In Asrianti's (2018) research, risk preferences influence the relationship between tax sanctions and taxpayer compliance. Based on this explanation, the following hypothesis can be formulated.

H8: Risk preferences strengthen the effect of tax sanctions on taxable entrepreneur compliance.

3. Methods

This research was conducted at 8 (eight) Tax Service Offices in the Bali region. The choice of the Bali Tax Service Office as the research location was due to differences in perceptions of compliance between each taxable entrepreneur. The population in this research is the number of Taxable Entrepreneurs registered at 8 (eight) Tax Service Offices in the Bali Province area, totaling 10,522 Taxable Entrepreneurs. The sampling technique used in this research was purposive proportional random sampling. Determining the number of samples in this study was carried out using the Slovin formula. The data collection method in this research is a survey. The data collection technique in this research is by using a questionnaire. Test the interaction of moderating variables or what is called Moderated Regression Analysis (MRA). MRA test using SPSS.

4. Result and Discussion

Calculation of the moderation regression coefficient was carried out using regression analysis using SPSS 26.0 for Windows software, the results obtained are shown in Table 1 below:

Table 1 Moderation Regression Analysis

Hyphotesis	Variable	Regression Coefficien	t-value	Sig. Value	Result
H1	Tax Understanding (X1) → Taxable Entrepreneurs Compliance (Y)	0.216	7.674	0.000	Positive and Significant
H2	Tax Services (X2) → Taxable Entrepreneurs Compliance (Y)	0.015	0.212	0.833	No significant effect
H3	Tax Audit (X3) → Taxable Entrepreneurs Compliance (Y)	0.127	1.709	0.091	No significant effect
H4	Tax Sanctions (X4) → Taxable Entrepreneurs Compliance (Y)	0.129	5.498	0.000	Positive and Significant
H5	X1.M → Taxable Entrepreneurs Compliance (Y)	0.026	11.017	0.000	Moderation Strengthens
H6	X2.M → Taxable Entrepreneurs Compliance (Y)	0.001	0.263	0.793	Not Moderating
H7	X3.M → Taxable Entrepreneurs Compliance (Y)	0.005	1.604	0.112	Not Moderating
H8	X4.M → Taxable Entrepreneurs Compliance (Y)	0.018	7.324	0.000	Moderation Strengthens

Secondary Data, 2023

4.1. Tax Understanding on Taxable Entrepreneurs' Compliance

Based on the results of the analysis of the effect of Tax Understanding on Taxable Entrepreneurs Compliance, a significance value of 0.000 was obtained with a regression coefficient value of 0.216 and a t value of 7.674. A significance value of 0.000 < 0.05 indicates that H0 is rejected and H1 is accepted. These results mean that tax understanding has a positive and significant effect on Taxable Entrepreneurs' compliance.

4.2. Tax Services on Taxable Entrepreneurs' Compliance

Based on the results of the analysis of the effect of tax services on taxable entrepreneurs' compliance, a significance value of 0.833 was obtained with a coefficient value of 0.015 and a t value of 0.212. The significance value of 0.833 > 0.05 indicates that H0 is accepted and H2 is rejected. This result means that tax services do not have a significant effect on Taxable Entrepreneurs' compliance.

4.3. Tax Audits on Taxable Entrepreneurs' Compliance

Based on the results of the analysis of the effect of tax audits on taxable entrepreneurs' compliance, a significance value of 0.091 was obtained with a coefficient value of 0.127 and a t value of 1.709. The significance value of 0.091 > 0.05 indicates that H0 is accepted and H3 is rejected. This result means that tax audits do not have a significant effect on Taxable Entrepreneurs' compliance.

4.4. Tax Sanctions on Taxable Entrepreneurs' Compliance

Based on the results of the analysis of the effect of tax sanctions on Taxable Entrepreneurs compliance, a significance value of 0.000 was obtained with a regression coefficient value of 0.129 and a t value of 5.498. A significance value of 0.000 < 0.05 indicates that H0 is rejected and H4 is accepted. These results mean that tax sanctions have a positive and significant effect on Taxable Entrepreneurs' compliance.

4.5. Risk Preferences as a Moderate the Tax Understanding on Taxable Entrepreneurs' Compliance

Based on the analysis results, a significance value of 0.000 <0.05 was obtained with a positive regression coefficient ($\beta 1$) of 0.026 and a t value of 11.017. A significance value of 0.000 < 0.05 indicates that H0 is rejected and H5 is accepted. This result means that the risk preference variable is a moderating variable that strengthens the effect of tax understanding on Taxable Entrepreneurs compliance.

4.6. Risk Preferences as a Moderate the Tax Services on Taxable Entrepreneurs' Compliance

Based on the analysis results, a significance value of 0.793 > 0.05 was obtained with a regression coefficient ($\beta 2$) of 0.001 and a t value of 0.263. The significance value of 0.793 > 0.05 indicates that H0 is accepted and H6 is rejected. This result means that the risk preference variable cannot moderate the relationship between tax services and Taxable Entrepreneurs compliance.

4.7. Risk Preferences as a Moderate the Tax Audits on Taxable Entrepreneurs' Compliance

Based on the results of the analysis, a significance value of 0.112 > 0.05 was obtained with a regression coefficient ($\beta 3$) of 0.005 and a t value of 1.604. The significance value of 0.112 > 0.05 indicates that H0 is accepted and H7 is rejected. This result means that the risk preference variable cannot moderate the relationship between tax audits and Taxable Entrepreneurs compliance.

4.8. Risk Preferences as a Moderate the Tax Sanctions on Taxable Entrepreneurs' Compliance

Based on the results of the analysis, a significance value of 0.000 <0.05 was obtained with a positive regression coefficient ($\beta 4$) of 0.018 and a t value of 7.324. A significance value of 0.000 < 0.05 indicates that H0 is rejected and H8 is accepted. This result means that the risk preference variable is a moderating variable that strengthens the effect of tax sanctions on Taxable Entrepreneurs' compliance.

4.9. Model Feasibility Test Results (F Test)

Table 2 ANOVA Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1716.237	9	190.693	868.394	0.000
	Residual	19.763	90	0.220		
	Total	1736.000	99			

Secondary Data, 2023

The model reliability test or model feasibility test or what is more popularly known as the F test is the initial stage of identifying a regression model that is estimated to be feasible or not. Feasible (reliable) here means a model that is

estimated to be suitable for use to explain the effect of the independent variables on the dependent variable. Sig. The ANOVA table shows the magnitude of the probability or significance figures. Understanding ANOVA tax calculations. The values listed are used to test the serviceability of the Analysis Model (where several variables x influence variable y) provided that a good probability number to be used as a regression model must be <0.05. This value can be seen in the Tax Understanding Column Sig. If the significance is <0.05, then the Analysis Model is considered feasible. If the significance value is > 0.05, then the Analysis Model is considered not feasible.

The results of the F test (Ftest) show that the calculated F value is 868.394 with a significance of 0.000 which is less than α = 0.05, this means that the model used in this research is feasible. These results mean that all the independent variables are Tax understanding (X1), Tax services (X2), Tax audits (X3), Tax sanctions (X4), Risk preferences (M), interaction variables X1.M, X2.M, X3 .M, and the interaction variable X4.M is able to predict or explain the Taxable Entrepreneurs Compliance phenomenon. This means that the model can be used for further analysis or in other words the model can be used for projections because the goodness of fit results is good with a significance value of P value 0.000.

4.10. Coefficient of Determination (R^2)

The results of the coefficient of determination test (R^2) in this research can be seen in Table 3 below:

Table 3 Coefficient of determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.994[a]	0.989	0.987	0.46861

Secondary Data, 2023

The test results provide results where the adjusted R2 (adjusted coefficient of determination) in the table is 0.987. This means that variations in Taxable Entrepreneurs Compliance can be significantly influenced by the variables Tax understanding (X1), Tax services (X2), Tax audits (X3), Tax sanctions (X4), Risk preferences (M), interaction variables X1.M, X2. M, X3.M and the interaction variable X4.M amounted to 98.7% while the remaining 1.3% was explained by other factors.

5. Conclusion

Understanding taxation has a positive and significant effect on Taxable Entrepreneurs' compliance with paying taxes. This result means that the higher the taxpayer's knowledge and understanding of tax regulations, the taxpayer can determine their behavior well and in accordance with tax regulations.

Tax services do not have a significant effect on Taxable Entrepreneurs' compliance in paying taxes. The results of this research indicate that service quality is still unable to increase Taxable Entrepreneurs' compliance in carrying out their tax obligations. Tax audits do not have a significant effect on Taxable Entrepreneurs' compliance in paying taxes. The results of this research indicate that tax audits are still unable to increase Taxable Entrepreneurs' compliance in carrying out their tax obligations.

Tax sanctions have a positive and significant effect on the compliance of taxable entrepreneurs. This result means that the heavier the tax sanctions given, the higher the compliance of taxable entrepreneurs.

Risk preference is a moderating variable that strengthens the effect of tax understanding on Taxable Entrepreneur compliance. This means that the higher the Taxable Entrepreneur's understanding of taxation, which is strengthened by the high risk preferences accepted by taxable entrepreneurs, the greater the Taxable Entrepreneur's compliance in paying taxes.

Risk preferences are unable to moderate the effect of tax services on Taxable Entrepreneur compliance. These results indicate that risk preferences do not influence tax services on taxpayer compliance. The level of risk preference cannot be used to predict the strength and weakness of the relationship between tax services and Taxable Entrepreneur compliance.

Risk preferences are unable to moderate the effect of tax audits on Taxable Entrepreneur compliance. This result means that risk preferences do not influence the risk posed by tax audits on Taxable Entrepreneur compliance.

Risk preference is a moderating variable that strengthens the effect of tax sanctions on Taxable Entrepreneur compliance. This means that the heavier the tax sanctions given and supported by the high risk preferences accepted by taxable entrepreneurs, the greater the Taxable Entrepreneur's compliance in paying taxes.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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