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## Abstract

The negative growth in tax revenues was caused by slowing economic activity and fiscal incentives, especially in the MSME sector affected by the pandemic. This research effort analyzes the aspects of morality and awareness of taxpayers towards tax obligations through the development of attribution theory. The quantitative approach through this research uses 250 respondents who own MSMEs. The analysis model uses multiple linear regression with random sampling to collect data. Primary data collection uses a questionnaire through the form of google form. The study results found that the morality and awareness of taxpayers affected the fulfillment of their obligations during the pandemic period. So that the government in determining the direction of policies related to compliance such as improving services in the field of socialization to taxpayers so that they understand more about taxation and have an effect on increasing the intention to carry out tax obligations and making policies according to the conditions and abilities of the community. Taxpayer compliance, in this case, is very necessary, which leads to how taxpayers are obedient to tax rules.

**Keywords:** Awareness; compliance; morality; MSME; taxpayer.

## Introduction

Implementing national development certainly requires high costs, so there is a need for supporting funds obtained from state revenue sources. The source of state revenue in Indonesia is a combination of various components originating from within and outside the country. One of the largest sources of state revenues arising from the internal sector consists of taxes. Taxes are state levies to its citizens, which have the nature of coercion and refer to applicable laws. These levies do not provide direct compensation but are beneficial for general state expenditures related to the state's duties in developing national goals to achieve state goals (Khalimi, 2020).

The realized component of state revenues is still experiencing contraction with negative growth in tax revenues if you look at the previous year. The reason is the slowdown in economic activity and fiscal incentives. Tax revenue in 2020 is estimated to be 15 per cent lower than the State Revenue and Expenditure Budget (APBN) target based on Regulation Number 72 of 2020. The prediction of the decline in state revenue from taxation is deeper than the government's estimate. According to the Ministry of Finance, tax revenues as of December 23, 2020, reached Rp 1,019.56 trillion or 85.65% of the APBN target. This figure is lower than the realization of tax revenues in December 2019. Tax revenues have the largest portion in contributing to state revenues. Therefore, the government continues to increase taxes so that the country's development can run optimally (Kemenkeu, 2019).

The current condition of MSMEs is very worrying. As many as 7% of SMEs have to go out of business because they are affected by the coronavirus pandemic (covid-19). Due to distribution disruptions during this pandemic, MSME players are experiencing supply-side constraints. In addition, the weakening of the demand side is increasingly pressing the sustainability of domestic MSMEs (Kadi et al., 2020).



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Currently, the country's economic growth is negative or is in a recession. It is due to the impact of a pandemic since the beginning of 2020. This condition certainly has a considerable effect on the resilience of the MSME economy in Indonesia. Currently, the government continues to strive to increase state revenues. The Director-General of Taxes has also issued various policies to realize tax revenues that target state revenue. One of the government's steps to ease the economic burden of MSME actors in the tax sector is experiencing a deadly pandemic through tax incentives, especially the final income tax (PPH), which became the government's dependents (DTP). According to the Council of Tax General (2020), the arrangement tax incentive through the Minister of Finance Regulation Number 23/PMK/03/2020 concerning taxpayer obligations that experience the impact of a pandemic. Until the last regulation governing the provision of this incentive is PMK-110/PMK.03/2020. The provision of this incentive takes place from April to December 2020. It is an updated regulation from Government regulations Number 23 of 2018 (Faradisty & Sisniarti, 2021).

PMK-110/PMK.03/2020 discusses the MSME Final PPh, which is the burden of the government. The requirement to provide this incentive emphasizes the ability of the taxpayer to comply with the provisions. Other forms of regulation regarding liability for income tax payable are in the Final Income Tax Realization Report. The point is to regulate taxpayers' income, including transactions with withholding or tax collectors. The imposition of these deductions is for income tax obtained through SPP with proof of a printout bill code ratified with a stamp or statement "The Regional Government bears final Income Tax". After the tax period is the time for submitting reports and attachments through PMK regulation Number, 86/PMK.03/2020. (Pajak, 2020).

Bali Island is one of the islands which has nine districts/cities. Buleleng Regency is the largest regency in Bali Province among nine other regencies/cities. The size of the area makes Buleleng Regency have many MSME actors. The development of MSMEs will be 54,489 in 2020. The development of MSMEs in the Buleleng Regency is increasing and growing rapidly every year. In 2017 the total number of the MSME sector was 32,907, increasing to 34,552 in 2018. In 2019 there were 35,555 MSMEs, and in 2020 there was an increase again to 54,489 MSMEs in Buleleng Regency. The rapid development of the number of MSMEs in the Buleleng Regency is not by MSME data in the Pratama Tax Service Office in Singaraja. In 2017, MSMEs registered at KPP Pratama Singaraja was only 4,425; in 2018, there were 5,407; in 2019, there were 6,110, and in 2020, there were 4,487 taxpayers MSMEs. The number of MSME taxpayers is still very far compared to all MSMEs in Buleleng Regency.

MSMEs number that reported the Annual Notification Letter (SPT) in 2017 was only 2,778 in 2018, increasing to 3,147 taxpayers who reported the Annual SPT; in 2019, it decreased again to 3,025 and in 2020 experienced a drastic decrease, namely only 1,663 taxpayers who reported SPT annual. Many MSMEs that have become taxpayers still do not comply with tax rules. The percentage of taxpayer compliance also seems to fluctuate in 2017 by 62.78%, in 2018 by 58.20%, in 2019 by 49.51%, and in 2020 by 37.06%. The percentage of taxpayer compliance causes tax revenues from the MSME sector in Buleleng Regency to be far from the maximum.

The difference in the contribution of the MSME sector, which is quite large through the data in the Singaraja KPP Pratama, reveals that the realization of tax revenues from the MSME sector in 2017 amounted to Rp. 11,418,093,693 of the total tax revenue of Rp. 267,620,565,756. The percentage contribution is only 4.27% overall. The decline in the development of MSMEs in the Buleleng Regency was mainly due to the Covid-19 pandemic phenomenon. According to the Head of Industry and Commerce Department of MSMEs in Buleleng, as many as 25,768 MSMEs have been affected by this pandemic (nusabali.com). The government has issued a policy regarding taxpayers affected by pandemics for MSMEs, namely Regulation of Finance Minister No. 110/PMK.03/2020 states that MSME actors receive tax incentives in exemption from the imposition of final income tax. Of course, this is good news for MSME actors to take advantage of this policy.

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## Literature Review

The imbalance of the MSMEs contribution, especially in the reporting of the Annual SPT and tax revenue, indicates a low level of compliance to fulfil its obligations. Research conducted by (Siahaan 2010), the ideal tax system for a country must have the principle of benefits far greater than expectations for tax payments and must prioritize the principle of equity. The willingness to carry out tax obligations is said to be how high the level of compliance of the taxpayer is. They are submissive and obedient to the taxation rules to carry out all their obligations and enjoy their taxation rights by applicable laws and regulations.

Taxpayer awareness describes how big the ability of taxpayers to contribute taxes to the government in the development of the country (Oktaviani & Adellina, 2016). This awareness will affect a person's intention not to take actions that may result in a violation of regulations in calculating, paying, and reporting taxes in a timely manner according to procedures. In that case, it will create a sense of awareness of obligations as taxpayers voluntarily (Widyantari et al., 2017). In the end, taxpayer awareness becomes the main point in increasing compliance.

Tax awareness is an impulse that arises from within a person, namely MSME taxpayers, to know what their rights and obligations as taxpayers are and carry out all tax provisions voluntarily. This taxpayer awareness is relevant to attribution theory, an internal attribution that comes from the individual's internal, affecting his behaviour (Yusmanda, 2018). The awareness of taxpayers to pay taxes will directly affect their compliance and increase tax payments. Awareness and observation of taxpayers influence each other (Rahayu, 2017). However, the awareness is no longer the obligation to pay taxes in this case. Still, the MSME taxpayers' income tax has been freed or borne with this tax incentive. Taxers must still be aware of carrying out all obligations as taxpayers in utilizing this incentive. Different results from (Nadia et al., 2017) show that taxpayer awareness hurts taxpayer compliance.

Taxpayer compliance can arise through sincere and voluntary intentions (Assa et al., 2017). In addition, based on research conducted (Jotopurnomo et al., 2013), taxpayer awareness can affect taxpayer compliance. Tax awareness is a willingness to fulfil obligations and contribute to the state to support state development (Subarkah & Dewi, 2017). High awareness of taxpayers by assuming that paying taxes is not a burden, but an obligation and responsibility for them as citizens to pay taxes. The main requirement for achieving the tax revenue target is to report the SPT. As is known, the number of taxpayers who report SPT is less than the number registered at the Singaraja KPP Pratama. The percentage of contribution from the MSME sector to tax revenue from 2017-2020 is also still relatively low. Thus, with the tax incentives in the government hopes that taxpayers can increase awareness to implement the provisions through the Minister of Finance Regulation to reduce impact of Covid-19 pandemic (110/PMK.03/2020).

Taxpayer awareness explains the ability to understand tax contributions as the main source of state revenue and have an effort to understand the laws and regulations and tax sanctions (Parera et al., 2017). According to (Prihastanti & Kiswanto, 2015), if taxpayers already have the awareness to pay taxes, their compliance will increase and affect tax payment receipts. It is consistent with the research of (Dharma & Suardana, 2014), (Agustiningih & Isroah, 2016), (Brata et al., 2017), (Siregar, 2017), (Ermawati, 2018). The inconsistency of research results is based on (Nugroho et al., 2016), which shows that taxpayer awareness negatively influences taxpayer compliance. The description describes and formulates the research hypothesis, namely:

**H:** Taxpayer awareness has a positive and significant effect on MSME taxpayer compliance

The moral aspect is very important in increasing taxpayer compliance because paying taxes is never separated from the taxpayer's behaviour. Paying taxes is an activity or action that a person must carry out by the values prevailing in society. Individuals who prioritize the importance of honesty and justice will tend to be more obedient than individuals who

pay less attention to these two values (Berutu & Harto, 2012). According to (Oktaviani, 2015), tax morality explains the motivation of individuals to pay taxes that come from their desire to provide benefits to the state.

The research results (Hermi & Wikardojo, 2021) describes the existence of a strong influence between morality and taxpayer compliance. This basic difference can be seen in the moral awareness of good taxpayers as citizens in carrying out their tax obligations. The difference has another meaning with citizens who do not understand ethics. The current literacy understanding explains the reasons that cause the morality aspect of taxpayers to encourage the desire of taxpayers in Indonesia to be obedient in paying taxes. Stronger Tax morality from taxpayers; in this case, MSMEs will be able to increase their level of compliance (Sista, 2019). Taxpayers with good tax morality tend to enforce honesty and do not violate the rules in fulfilling their obligations (Mudiarti et al., 2021).

The tax morality factor is relevant to internal attribution theory. Tax morality for everyone is a guide to avoiding making mistakes and making it a way of life. According to (Artha & Setiawan, 2016), life's view, ethics, and feeling done wrong are Tax morality that a person has in carrying out something. The relationship between tax morality theory is in determining the behaviour of taxpayers to fulfil their tax obligations. If there are internal factors, namely Tax morality, it will result in behaviour arising from taxpayers, namely compliance with paying taxes. (Widia & Yasa, 2021) in his research stated that tax morality positively affects tax compliance. It's contrary to (Khaerunnisa et al., 2016) research which finds that Tax morality doesn't affect taxpayer compliance.

The conclusion is that the morality of taxation is personal capital whose ownership by a person includes a view of life, ethics and feels he has made a mistake with his tax burden and overcomes it with sincerity and voluntarily. Tax revenue from taxpayers is very important for a country to carry out national development to realize the country's goals. Most APBN funds come from taxes ([www.kemenkeu.go.id](http://www.kemenkeu.go.id)). Potential tax revenue in Indonesia consists of several sectors, one of which is the presence of taxpayers who are MSMEs. The MSMEs role for a country is very large, especially in the economic field; this can be seen from the MSMEs contribution to the economy, namely, equalize level of the economy of the small people. The current condition of MSMEs is very concerned due to the COVID-19 pandemic.

Tax morality explains the individual norms attached to taxpayers and has a relationship with a positive view of behaviour in society. This morality will affect taxpayers' compliance with their obligations and have a unidirectional relationship. According to (Kawengian et al., 2017), tax morality is identical to a person's ethics who contains common sense and honesty. These things can free individuals from negative influences regarding the implementation of obligations and obedience will affect positively along with morals. Tax morality is always related to the moral values possessed by an individual. Differences in views of life, ethics, and feeling of making mistakes are human traits that encourage someone to act. In line with (Aryandini, 2016) and (Artha & Setiawan, 2016) prove that tax morality positively affects taxpayer compliance. The moral awareness of each individual encourages the individual to fulfil his tax obligations. Different results are obtained by (Jayanto, 2011) that tax morality has not been able to give effect to taxpayer compliance. The formulation of the second hypothesis is:

**H<sub>2</sub>:** Tax morality has a positive and significant effect on MSME taxpayer compliance.

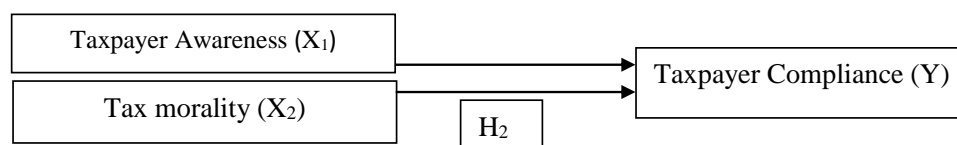
### **Methodology**

This research was conducted in Buleleng Regency. According to the data described above, from four consecutive years, the number of MSMEs in Buleleng Regency has increased every year. Compared to taxpayers' contribution, both from reporting Annual SPT and tax receipts from MSME actors, it is still not balanced, so in this case, the compliance of MSME taxpayers is still lacking. Before the pandemic, MSME taxpayers were subject to final PPh at a rate of

0.5%. In contrast, during the COVID-19 pandemic, the latest tax policy related to tax incentives was issued by PMK-110/PMK.03/2020; this made MSME taxpayers free from final income tax.

The focus is on MSME taxpayers who are documented at the Singaraja Tax Service Office (KPP). Location choice at KPP Pratama is because the increase in MSMEs in the Buleleng Regency is not comparable to MSMEs registered at KPP Pratama Singaraja. The percentage contribution from the MSME sector to tax revenue at KPP Pratama Singaraja from 2017-2020 is still low, which indicates that MSME taxpayer compliance registered at KPP Pratama Singaraja is still lacking. Implementation of this research from March 2021 until completion. This study uses a design to analyze the influence of taxpayer awareness, and morality on MSME taxpayer compliance in Buleleng Regency. The research stages start from formulating the research's problem, objectives, and benefits, then collecting data using a research instrument, namely a questionnaire and testing data quality using validity and reliability, classical assumption test, and hypothesis testing. The research approach uses quantitative and primary data. Sources of research data are the submission of SPT for taxpayers, MSME taxpayers at KPP Pratama Singaraja, and MSMEs in the Buleleng Regency. The population is 4,487 MSMEs registered at KPP Singaraja in 2020.

Before determining the sample, the researcher will determine an error rate of 10% and an accuracy of 90%. Determine the error tolerance for this study by considering the adequacy of the research sample. (Hair et al., 2014) said that the minimum sample size for regression analysis techniques is 15 to 20 times the number of research variables. The dependent variable of this research is taxpayer compliance (Y). Taxpayer compliance describes taxpayers' sincere and voluntary attitudes to calculate, pay, and report taxes, both payable and arrears (Pebrina & Hidayatulloh, 2020). In this study, the scale for compiling the questionnaire refers to the Likert scale. Each answer to the questionnaire has a score of strongly agree to disagree strongly. This study used a 4-point Likert scale. Selection of a score range to avoid answer bias when using a 5-point scale.



**Table 1.** Questionnaire Indicators

Variable	Indicator
Taxpayer Compliance (Y) (Handayani & Tambun, 2016)	<ol style="list-style-type: none"> <li>1. Taxpayer compliance in registering,</li> <li>2. Compliance in filling and depositing SPT according to the provisions and on time,</li> <li>3. Calculate and report the correct amount of tax,</li> <li>4. Do not have tax arrears,</li> <li>5. Never received a warning from the Director-General of Taxes</li> </ol>
Taxpayer Awareness (X1) (Alhamdulloh, 2018)	<ol style="list-style-type: none"> <li>1. Knowing the tax function for state financing,</li> <li>2. Understand that tax obligations must be carried out in accordance with applicable regulations,</li> <li>3. Understand the tax function for state financing</li> </ol>
Tax Morality (X2) (Rahayu, 2015):	<ol style="list-style-type: none"> <li>1. Ethics,</li> <li>2. Guilt Feeling,</li> <li>3. Principles of Life</li> </ol>

Source: Processed Data (2021)

Data collection methods can describe methods whose implementation is to obtain data that has benefits to support research. This research uses several methods, including (a) Questionnaire; (b) Literature Studies; (c) Collecting data through literature study will be better if it is by the criteria of suitability, updating, and authenticity; (d) Interview; (e)

Interviews targeting certain individuals, namely MSME taxpayer respondents who are registered at KPP Pratama Singaraja to obtain data or information regarding problems related to research; (f) Other documents used in collecting research data, some documents used are MSME data in Buleleng Regency, Annual SPT submission data, and MSMEs taxpayer data at the Singaraja Pratama Tax Service Office. Testing the hypothesis is the goal of the researcher to produce a decision through the procedure of accepting or rejecting the previous hypothesis formulation. This study uses multiple linear regression analysis to test the effect, determination coefficient, and partial test. The regression equation formula uses:

$$Y = \alpha + \beta X_1 + \beta X_2 + \varepsilon$$

Information:

Y = MSMEs Taxpayer Compliance;  $X_1$  = Taxpayer Awareness;  $X_2$  = Tax morality;  $\alpha$  = Constant;  $\varepsilon$  = Error;  $\beta_1, \beta_2$  = Regression coefficient.

## Analysis and Discussion

### Analysis

Reliability test results explained that taxpayer compliance has a Cronbach Alpha of 0.744; taxpayer awareness ( $X_1$ ) = 0.733; tax morality ( $X_2$ ) = 0.804; which means it is > 0.70. All instrument variables are stated reliable as a measuring instrument. the coefficient shows a high level of reliability. The first classic assumption test is the normality test. This test is a step to determine the normal distribution of the residual value or not. The normality test uses the One-Sample Kolmogorov-Smirnov Test because the sample in this study has more than 50 (Hulu & Sinaga, 2019) and its explain that the Asymp value. Sig(2-Tailed) = 0.200. This value shows Asymptotically Significant (probability) 0.200 > 0.05 in the sense that the data is normally distributed (Santoso, 2016).

The results of the heteroscedasticity test explained that the value of the taxpayer awareness variable ( $X_1$ ) with a significance level = 0.175; tax morality ( $X_2$ ) = 0.458 which means > 0.05 so it is free from heteroscedasticity symptoms. The classical assumption test uses multicollinearity to measure whether or not the relationship between variables is strong or not. The multicollinearity test explains that the taxpayer awareness variable ( $X_1$ ) has a tolerance value of 0.635 > 0.1 and a VIF value of 1.574 < 10, taxation morality ( $X_2$ ), has a tolerance value of 0.484 > 0.1, and a VIF value of 2.067 < 10 which means free of multicollinearity. All of these values indicate the absence of multicollinearity symptoms in the regression model. The coefficient of determination has a value of 0.656 or 65.6%. This means that the contribution of the independent variables in this study = taxpayer awareness ( $X_1$ ) and tax morality ( $X_2$ ), in explaining taxpayer compliance (Y) of 65.6%. The remaining 34.4% is the influence of other variables that are not included in this regression model.

**Table 2.** T-test

Model	B	T	Sig.
(Constant)	-0,244	-0,217	0,828
Taxpayer Awareness	0,429	7,788	0,000
Tax morality	0,120	2,636	0,009

Source: Processed Data (2021)

$$Y = -0,244 + 0,429X_1 + 0,120X_2 + \varepsilon$$

### Discussion

#### *The Taxpayer Awareness Effect on MSME Taxpayer Compliance*

Taxpayer awareness can also be interpreted as the ability of taxpayers to understand the benefits of taxes and the huge role of taxes for state development (Nugroho & Zulaikha, 2012). According to (Brata et al., 2017), regarding taxpayer awareness, a taxpayer is willing and sincere to carry out his obligations by applicable tax regulations. When the taxpayer has

a high awareness of his inherent responsibilities, the taxpayer will never violate the rules or try to avoid taxes. When the taxpayer understands the importance of money from taxes for the state, understands that taxes have a large contribution to state revenue and development, understands that applicable regulations must carry out tax obligations, it will raise awareness of responsibilities as taxpayers voluntarily.

The results of hypothesis testing reveal the effect of taxpayer awareness on taxpayer compliance with a significance value of  $t$  of  $0.000 < 0.05$ . The regression coefficient value of positive taxpayer awareness of 0.429 shows that taxpayer awareness ( $X_2$ ) has a positive and significant effect on taxpayer compliance ( $Y$ ). Hypothesis  $H_2$  is accepted, namely taxpayer awareness ( $X_2$ ) has a positive and significant impact on taxpayer compliance ( $Y$ ). Taxpayer awareness is in line with taxpayer compliance. So, when the taxpayer has a high awareness of the importance of the taxation function and is aware of his tax rights and obligations as a taxpayer, the taxpayer will comply with tax regulations.

The results of this study support the theory developed by Fritz Heider, namely the idea of internal attribution. Internal attribution is a perception that comes from the individual's internal, which will affect his behaviour (Arianto & Nursawantara, 2020). The main emphasis is on the reality of the statement that when taxpayers already have the awareness to pay, taxpayer compliance will become real. The impact is that the receipt of tax payments will continue to increase. Awareness and compliance of taxpayers influence each other (Dewi & Supadmi, 2014). However, the awareness is no longer the obligation to pay taxes in this case. Still, the MSME taxpayers' income tax has been freed or borne with this tax incentive. Taxers must still be aware of carrying out all obligations as taxpayers in utilizing this incentive. A high level of awareness of taxpayers can be used as a basis for considering decisions to be taken regarding fulfilling their tax obligations.

Taxpayer compliance is still required to get this incentive through the regulation's conditions. It is necessary to examine the awareness of MSME taxpayers with this incentive. Some things that distinguish this research and previous research, namely the Covid-19 phenomenon, have encouraged the government to make new regulations, regarding Final Income Tax. MSMEs are the government's responsibility because receiving these incentives eases the burden on MSME taxpayers affected by the COVID-19 pandemic. Fritz Heider developed attribution theory which explains that internal and external forces influence certain behaviours (Ramadhanty & Zulaikha, 2020). Determining individual behaviour depends on three things. Namely, specificity refers to whether each person's actions as a different habit in different situations, consensus or mutual agreement and consistency. So, in other words, attribution predicts what causes an individual to behave in a certain way.

Research of taxation uses the attribution theory basis, one of which is research (Wardhani & Daljono, 2020) which examines the influence of awareness, taxpayer environment, taxpayers' religious attitudes, and the usefulness of NPWP on taxpayer compliance and Theory of Planned Behavior (TPB) describes that individual behaviour arises because of an intention to behave. Meanwhile, according to (Adellina, 2016). TPB is a theory that states that a person will do a good deed if motivation drives them to act. Relevant questions refer to each taxpayer. Motivation is one of the factors driving taxpayers to pay taxes. The motivational factor then causes taxpayers to try to comply with the regulations. The Theory of Planned Behavior becomes the basis for predicting behaviour that is not fully under the control of the individual. This theory recognizes the possibility that not all behaviour is carried out fully under certain individuals or groups' control, so the concept of perceived behavioural control is added to overcome this kind of behaviour. This theory is relevant to describe taxpayers, namely MSMEs, with various factors that affect their compliance. In this case, the taxpayer's awareness is related to internal factors because it is under the control of the individual himself. High taxpayer awareness becomes the basis for considering decisions regarding taxes.

Research conducted by (Trisnawati & Sudirman, 2015), (Amran, 2018), (Tene et al., 2017), (Triogi et al., 2021), shows that taxpayer awareness affects taxpayer compliance. In addition,

research by (Solekhah & Supriono, 2018) also indicates results regarding the existence of a positive and significant or unidirectional relationship between taxpayer awareness of compliance; This certainly suggests the increasing awareness of taxpayers will also increase taxpayer compliance. The results of this study are consistent with (Salmah, 2018).

#### *The Tax morality Effect on MSME Taxpayer Compliance*

Tax morality is the motivation that arises in an individual to pay taxes. This motivation stems from the tax morality or belief of the taxpayer to contribute to the state or the willingness of individuals to carry out their tax obligations (Maula et al., 2020). According to (Sari et al., 2019), tax morality is individual morals owned by someone but not by others. With healthy morals and honesty free from negative influences, taxpayers can fulfil their obligations in taxation. The level of tax compliance will be higher when taxpayers have a strong tax morality to carry out their duties. Taxpayers' morals, ethics, and social norms greatly influence the behaviour of taxpayers. Taxpayers will tend to behave honestly and obey the rules that have been given because it is a mandatory contribution of the community to their country.

The hypothesis test results show the effect of tax morality on taxpayer compliance, which results in a significance value of 0.009, smaller than the value of 0.05. The value of the regression coefficient of tax morality ( $X_2$ ) is positive 0.120. It proves that the tax morality variable ( $X_2$ ) positively and significantly affects taxpayer compliance ( $Y$ ). so that the second hypothesis ( $H_2$ ) is accepted, namely. Tax morality is in line with taxpayer compliance. In other words, the better the taxpayer's tax morality, the better the taxpayer's motivation to comply with tax rules, which can increase taxpayer compliance.

The attribution theory, which is the basis for the underlying research, can explain a strong relationship regarding understanding the form of a person's reaction to the surrounding events by knowing their reasons. Attribution theory, in this case, explains the internal causes that refer to aspects of individual behaviour in a person, namely tax morality. Feelings of guilt and the principle of life are things that are categorized into tax morality that are required of every individual. According to (Pranata 2015), ethics, principles of life, and feelings of guilt are tax morality that a person has in carrying out something. The relationship between this theory and tax morality determines how taxpayers fulfil their tax obligations. The results of this study are in line with research by (Mahasena et al., 2017), (Layata, 2014), (Sanjaya, 2014), (Hariyani et al., 2015), and (Khaerunnisa et al., 2016).

The theory of planned behaviour reveals other reasons for attitudes and subjective norms in considering behavioural control. A factor that is also dominant is the ability to do something. The decision to display a certain behaviour is through a rational process directed at a certain goal and follows a sequence of thinking. Consideration needs to be the main concern concerning evaluating the consequences of each behaviour and making the right decision to take the action that describes the behaviour. Tax compliance shows the actions of a taxpayer who complies with regulations and statutory provisions (Rahayu, 2017). As quoted in (Asiah et al., 2021), taxpayer compliance states the level of fulfilling tax obligations by statutory regulations or, in another sense, is voluntary. The compliance includes self-registration, depositing SPT, calculating and paying taxes owed, and arrears (Lado, 2018).

The results of the study that strengthen the implication state that the behavior of taxpayers in fulfilling all their tax obligations also has a strong relationship with the influence of internal and external factors. The results of this study can also strengthen previous studies such as those (Nafiah & Warno, 2018), (Mintje, 2016), (Sriniyati, 2020), and (Sudirman et al., 2020). The results of this study can provide input for regulators, in this case, institutions from the government can determine policy directions related to efforts to boost these factors further so that it can also encourage MSME taxpayer compliance so that state revenues can be fulfilled in order realizing national development.



## Conclusions and Recommendations

The tax itself is the largest source of revenue for APBN funds in Indonesia to achieve national goals. Shows from the data on the realization of tax revenues as of December 31, 2019, which only collected 1,545.3 trillion or only 86.5% of the 2019 State Budget target of Rp. 1,786.4 trillion. Meanwhile, as of December 23, 2020, tax revenues reached Rp 1,019.56 trillion, or 85.65% of the APBN target. This figure is lower than tax revenue realization as of December 2019. Potential tax revenue in Indonesia is certainly influenced by various tax sectors, one of which is the presence of MSMEs. The company of MSMEs is very influential for the country, especially in the economic field; this can be seen from the contribution of MSMEs to the economy, namely as a means of equalizing the economic level of the poor, a means of alleviating poverty, and a means of earning foreign exchange for the country. The number of MSMEs developing in the community targets greater tax revenues. The number of MSMEs in Indonesia that is not proportional to their contribution to taxation is a problem. Buleleng Regency is one of the regencies in Bali Province, where the number of SMEs spread is quite large.

In carrying out their tax obligations, taxpayers are influenced by internal and external factors. Based on the results of observations that have been made, MSME actors stated that the level of tax socialization carried out by the government was good when viewed from the provision of socialization indirectly or through social media, but in terms of direct implementation to MSME actors, it was still relatively low. The researcher suggests that the government, especially the Directorate General of Taxes (DGT), should increase tax socialization so that all MSME actors can know about taxes and the development of applicable regulations. Based on the data obtained by researchers, the compliance of MSME taxpayers is still very low. Researchers suggest that taxpayers are more sensitive and concerned about the world of taxation to raise awareness from within themselves about the importance of taxes for the state, understand tax regulations that the law has established, and realize their rights and obligations as citizens.

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