

The Influence of Tax Avoidance, Harmonization of Tax Regulations and Tax Understanding on Taxpayer Compliance with Risk Preferences as a Moderating Variable in MSMEs in Makassar City

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Abstract

This research aims to examine the influence of tax avoidance, harmonization of tax regulations and understanding of taxation on taxpayer compliance with risk preferences as a moderation variable in MSMEs in Makassar City. The data in this research was obtained from MSMEs in Makassar City who were registered as Taxable Entrepreneurs who were willing to be respondents. This research uses primary and secondary data by conducting direct research in the field by giving questionnaires/statement sheets to 60 respondents. The data analysis technique was carried out using descriptive statistical analysis and PLS (Partial Least Square). The research results show that Tax avoidance, Harmonization of tax regulations and Tax Understanding have a positive and significant effect on the compliance of Makassar City MSME taxpayers. Tax avoidance and harmonization of tax regulations have a positive and significant effect on taxpayer compliance which is strengthened by risk preferences and understanding of taxation, which is not significant on taxpayer compliance which is moderated by risk preferences.

1. Introduction

Sources of state revenue come from various sectors, both internal and external sectors. One source of state revenue from the internal sector is taxes, while external sources of revenue include foreign loans (M. H. Z. K. Ramadhani, Rinaldi, Yusuf, et al., 2023; Rinaldi et al., 2020). In an effort to reduce dependence on external sources of revenue, the government continues to strive to maximize revenue. Nowadays, taxes are the largest source of internal revenue in the APBN. State revenue from the tax sector continues to increase from year to year (Basri, 2005).

Tax revenues this year reached IDR 1,097.2 trillion or 88.4 percent of the target in the APBNP of IDR 1,716.8 trillion. Meanwhile, the realization of value added tax (VAT) revenue reached IDR 478.4 trillion or 106 percent of the previous year's APBN target of IDR 475.5 trillion (www.cnbcindonesia.com). Tax payments are a manifestation of state obligations and the role of taxpayers to directly and jointly carry out tax obligations. Therefore, to increase taxpayer compliance, the Directorate General of Taxes should always

strive to optimize services so that it is hoped that they can increase public awareness of being orderly as taxpayers (Rinaldi, Ramadhani, Sudirman, & Ramadhani, 2023; Sandag et al., 2022; Sudirman et al., 2023).

One of the efforts made by the government to increase state revenues from the tax sector is to carry out tax reform, namely reforming the general tax regulations and provisions as well as the Indonesian tax system (Widodo, 2010). The Directorate General of Taxes, in relation to tax reform, has created a series of policies aimed at maximizing tax revenues. Some of them include changing the tax collection system from an official assessment system to a self-assessment system. In the self-assessment system, the tax collection system gives taxpayers the authority to determine the amount of tax owed themselves.

The advantage of the self-assessment system is that taxpayers are entrusted by the government (fiscus) to calculate, pay and report the tax owed themselves in accordance with general provisions and tax procedures (Tarjo and Kusumawati, 2006). However,

taxpayers often do not comply with taxes due to difficulties in the payment and reporting process. The increasingly rapid development of technology will answer the difficulties that taxpayers complain about. Apart from that, the government has also implemented a policy of reducing the final tax rate from 1% in PP number 46 of 2013 to 0.5% in PP number 23 of 2018 for MSMEs with the aim of ensuring that MSME taxpayers do not feel burdened by their tax burden (M. A. Ramadhani & Rinaldi, 2023a; Rinaldi, Ramadhani, Ramadhani, et al., 2023;

The level of tax revenue can be influenced by several factors, the factor that has a very big influence on tax revenue is taxpayer compliance, apart from that, awareness of carrying out the obligation to pay taxes is also an influencing factor. Apart from that, the large number of cases of tax fraud that occur in Indonesia shows that the level of tax control and regulations used is low. One of the cases that occurred was the son of a South Sulawesi press figure, who was proven to have deliberately not submitted a notification letter and not paid taxes since 2006 (Agustina, 2014). According to Eko Pandoyo, Head of Extension, Services and Public Relations (P2 Humas) of DJP Sulselbartra, tax revenue is 114% of the target of Presidential Decree 98/2022 of IDR 1,784 trillion, growing 31.4% from the 2021 realization of IDR 1,547. 8 trillion in revenue in 2021 (M. A. Ramadhani et al., 2023; Rinaldi et al., 2020).

The current phenomenon regarding the level of taxpayer compliance in Indonesia is that the realization of submitting Annual Tax Returns up to March 19 2022 for income tax for the 2021 tax year has reached 7.49 million. When compared to the same period in 2020, the actual submission of annual SPT was 7.96 million, then the number of annual SPT filers was 5.93% lower (Kontan, 2021). This shows that taxpayer compliance is still low in reporting Annual SPT (Hendra et al., 2023; Irwansyah et al., 2023; Oktafiani et al., 2023; M. A. Ramadhani & Rinaldi, 2023b; M. H. Z. K. Ramadhani, Rinaldi, Sudirman, et al ., 2023). Another phenomenon that occurs regarding

the level of compliance in submitting annual SPT for MSME taxpayers at KPP Pratama South Makassar can be seen in table 1 below.

Table 1. Level of Compliance in Submitting Annual Tax Returns for MSME Taxpayers at KPP Pratama South Makassar

Year	2018	2019	2020
Number of Registered MSME Final Income Tax Taxpayers	20,677	22,923	23,435
Number of Compulsory Annual SPT Reports	7,914	9,539	9,608
Number of Annual SPT Reporting for MSME Taxpayers	3,884	3,508	2,894
Compliance Ratio for Submitting Annual Tax Returns	49,1%	36,7%	30,1%

Source: South Makassar Pratama KPP, Data processed 2023

Based on table 1, it can be seen that the number of registered MSME taxpayers who are required to report annual SPTs has increased from year to year, however the number of MSME taxpayers who submit their annual SPTs from year to year has actually decreased quite drastically. From the table above, it can also be seen that there is a gap between the number of registered MSME final PPh taxpayers compared to the number of people required to report annual SPT. Several factors cause this gap, such as making a NPWP whose main purpose is only to fulfill administrative requirements in applying for credit at a bank, making a Trading Business License (SIUP), making a checking account, and as one of the requirements for making a passport (Irwansyah et al., 2023; Rinaldi, Ramadhani, Sudirman, Ramadhani, et al., 2023;

Thus, the object of this research focuses on MSME taxpayers registered at KPP Pratama South Makassar. To increase MSME taxpayer compliance, the government uses many ways to increase taxpayer compliance in paying taxes, where in this research the focus is on the issue of tax avoidance, harmonization of tax regulations and understanding of taxes and risk preferences.

2. Literature Review

2.1 Compliance Theory

According to H.C Kelman in (Anggraeni, 2011), explains that obedience is defined as something that is based on the hope of a reward and efforts to avoid punishment. The punishment is in the form of sanctions for non-compliance. Thus, this compliance theory can become a benchmark in the field of taxation. This benchmark can be used especially in terms of tax reporting and revenue. With sanctions if a taxpayer violates compliance, sanctions will be imposed which can make the taxpayer change to comply with the regulations. According to Deviano and Rahayu (2006: 110), tax compliance can be defined as a situation where taxpayers fulfill all tax obligations and exercise tax rights. There are two types of compliance, namely formal compliance and material compliance.

2.2 Prospect Theory

According to Daniel Kahneman and Amos Tversky (1979), this theory explains how a person makes decisions in uncertain conditions. Prospect theory suggests that a person has an irrational tendency to be more reluctant to risk a gain than a loss.

If someone is in a profit position, people tend to avoid risks (risk aversion), whereas if someone is in a loss position, people will tend to be brave enough to face risks (risk seeking). In this research, prospect theory can explain how risk preferences can influence taxpayer compliance.

2.3 Compliance Theory

Obedience comes from the word obey which means obey or submit. In the Big Indonesian Dictionary, obedience is defined as the nature of being obedient and obeying the rules. Meanwhile, according to Gibson (1991) in Maulidia (2018:14), in research 1 Sudirman, S. R., Lannai, D., & Hajering, H. (2020) explains that compliance is the motivation of a person, group or organization to act or not act in accordance with with established rules. In taxes, the applicable rules are tax laws and regulations.

Taxpayer compliance is a condition where taxpayers fulfill all tax obligations and exercise their taxation rights. Compliance referred to in this research is that taxpayers strive to comply with applicable tax laws and regulations, both in fulfilling their obligations and exercising their tax rights.

2.4 Tax Avoidance

Tax avoidance is a business that is still included in the context of applicable tax regulations by taking advantage of legal loopholes to reduce the amount of tax owed from the current year to future years so that it can help improve the company's cash flow. Tax avoidance is not prohibited by tax law, although it often receives unfavorable attention from the tax office because it is considered to have a negative connotation or is considered less nationalistic (Priantara, 2011). Another definition of tax avoidance put forward by Hary Graham Balter is that tax avoidance is a business activity carried out by a taxpayer, whether successful or not, to be able to reduce or completely eliminate tax debt based on applicable provisions without violating the provisions of tax laws and regulations.

2.5 Tax Harmonization Law

Harmonization of Tax Regulations is a change in regulations stipulated by the government, namely regulating the material of General Provisions and Tax Procedures, containing several provisions that have been

changed and/or added, including regarding cooperation in aid of tax collection between countries, Taxpayer powers, provision of data in the context of law enforcement and cooperation for the interests of the state, and the expiration of tax criminal prosecution.

In the Income Tax material there are several provisions that have been changed and/or added, including regarding changes to the imposition of tax on kind and/or enjoyment, individual and corporate Income Tax rates, depreciation and amortization, as well as international agreements/agreements in the field of taxation. Furthermore, material changes to Value Added Tax and Sales Tax on Luxury Goods include, among other things, reducing exemptions from Value Added Tax objects, re-arranging Value Added Tax facilities, changes to Value Added Tax rates, and the imposition of final Value Added Tax rates. Then, to encourage taxpayer compliance, there is material for the Taxpayer Voluntary Disclosure Program which provides taxpayers with the opportunity to disclose their assets that have not been disclosed.

On October 29 2021, the President of the Republic of Indonesia ratified the Draft Law on Harmonization of Tax Regulations (RUU HPP) to become the Law on Harmonization of Tax Regulations (UU HPP) No. 7 of 2021.

2.6 Tax Understanding

Understanding tax regulations is a process where taxpayers know about taxation and apply that knowledge to pay taxes. Taxpayer understanding of tax regulations is a way for taxpayers to know and understand tax regulations, this was conveyed in research by (Ira Nugriah, Syamsuri Rahim, Darwis Lannai, 2022) stating that increasing tax knowledge, both formal and non-formal, will have a positive impact on awareness.

Taxpayers in paying taxes found that low taxpayer compliance was caused by taxpayers' knowledge and perceptions about taxes and tax officers which were still low. Some taxpayers obtain tax knowledge from tax officers, in addition there are those who obtain

it from information media, tax consultants, seminars and tax training.

2.7 Risk Preferences

Risk preferences are risks or opportunities that will be considered by taxpayers as the main priority among others from the various options available (Aryobimo, 2012 in; Suntono and Andi, 2015). Torgler (2007) said that individual taxpayers' decisions can be influenced by their attitudes towards risk. A person's risk preference is one component of several theories related to decision making, including tax compliance. Prospect theory explains that when taxpayers have a high level of risk, this will affect taxpayer compliance. Therefore, when tax compliance has a strong relationship with risk preferences, the level of taxpayer compliance will be low, meaning that taxpayers who have various high risks will be able to reduce the level of taxpayer compliance.

Adiasa, (2013) In facing the risks that occur, every taxpayer must have a decision to face a risk. In the phenomenon that occurs, there are taxpayers who tend to face existing risks and there are also those who avoid risks that arise in taxation. This can have an effect on a taxpayer in increasing taxpayer compliance. Actions to take decisions in facing risks that arise or avoiding risks that may occur to taxpayers are called risk preferences. However, quite a few taxpayers ignore this so that their compliance as taxpayers does not run optimally.

3. Research Methods

The research method describes the activity design, scope or object, main materials and tools, location, data collection techniques, operational definitions of research variables, and analysis technique. This research uses a quantitative approach with the aim of measuring the influence of tax avoidance, harmonization of tax regulations, and understanding taxes on taxpayer compliance, with risk preferences as a moderating variable. The quantitative approach is based on

positivism and involves the MSME population in Makassar City. Data was collected through a survey with questionnaires distributed to samples selected based on the Slovin formula and Proportionate stratified random sampling.

The research location is MSMEs in Makassar City, South Sulawesi, and the research is planned to last for 2 months, from October to December 2023. The research population includes 9,841 MSMEs registered at the Makassar City MSME office. A sample of 60 MSMEs was taken using the Proportionate stratified random sampling method. Data collection is carried out through questionnaires which include variables such as tax avoidance, harmonization of tax regulations, tax understanding, risk preferences and taxpayer compliance.

In addition, this research uses Partial Least Squares - Structural Equation Modeling (PLS-SEM) analysis to test the hypothesis. The data collected involves variables such as taxpayer compliance, tax avoidance, harmonization of tax regulations, tax understanding, and risk preferences. Data analysis was carried out descriptively, and the PLS-SEM structural model was used to test the relationship between variables in this study.

4. Results and Discussion

4.1 Research Results

Research Instrument Test Results

Table 2 Descriptive Statistics Test Results

Variabel	N	Min	Max	Mean	Std. Dev.
Tax avoidance	60	2.00	5.00	4.338	.863
Harmonization of Tax Regulations	60	3.00	5.00	4.397	.727
Understanding Taxation	60	2.00	5.00	4.391	.835
Risk preferences	60	2.00	5.00	4.353	.895
Taxpayer Compliance	60	3.00	5.00	4.518	.529

Source: Outputs PLS, 2023

a. Structural Equation Model (SEM) Test

The main analysis method in this research was carried out using the Structural Equation Model (SEM). Testing was carried out with the help of the Smart PLS 4.0 program. Figure 3 below presents the results of Full Model SEM testing using PLS as follows:

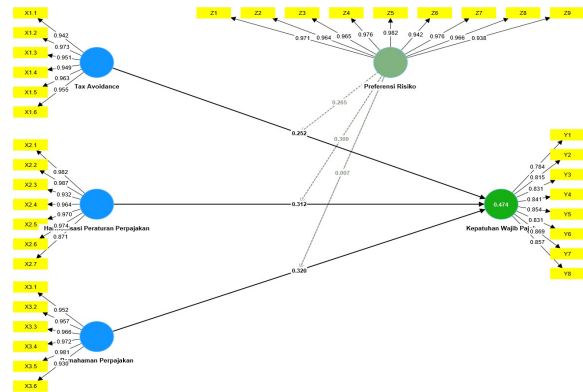


Figure 1 Full SEM Model Test Using SmartPLS

Based on the test results using smartPLS as shown in Figure 3, it can be seen that there are no loading factor values below 0.50, so there is no need to drop data to delete indicators with loading values below 0.50 in order to obtain a good model.

b. Coefficient of Determination Test (R-Square) Tabel 3 R-square Konstruksi Variabel

	R-square	Adjusted R-square
Kepatuhan Wajib Pajak	0.474	0.403

Source: PLS Output, 2023

From the table above, it can be seen that the R Square value for the taxpayer compliance variable is 0.474, which means that it is included in the moderate category. The Adjusted R square value of taxpayer compliance is 0.403 or 40.3%, indicating that the variable Taxpayer Compliance can be explained by tax avoidance, harmonization of tax regulations, understanding of taxation and risk preferences as moderating variables at 40.3% while the remaining 59.7% can be explained by other variables not included in this study.

c. Hypothesis Test Results

Testing of the proposed hypothesis is carried out by testing the structural model (inner model) by looking at the path coefficients which show parameter coefficients and t statistical significance values. The significance of the estimated parameters can provide information about the relationship between research variables. The limit for rejecting and accepting the hypothesis proposed above is sig P Values < 0.05. The table below presents the estimated output for testing the structural model.

Direct Testing (Direct Effect)

Table 4 Hypothesis Testing based on Path Coefficient

Relationship Between Sample	Sample	T Statistics	P Values
Tax avoidance -> Taxpayer Compliance	0.252	2.161	0.031
Harmonization of Tax Regulations -> Taxpayer Compliance	0.312	2.591	0.010
Understanding Taxation -> Taxpayer Compliance	0.320	2.962	0.003

Source: PLS Output, 2023

Moderation Testing (Moderation Effect)

Table 5 Hypothesis Testing based on Moderation Effect

Relationship Between Variables	Sample	T Statistik	P Values
Risk preference x Tax avoidance -> Compliance Taxpayer	0.265	2.065	0.039

Risk preferences x Harmonization of Tax Regulations -> Taxpayer Compliance	0.309	2.200	0.028
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Risk preference x Tax Understanding -> Taxpayer Compliance	0.007	0.061	0.951
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Source: PLS Output, 2023

4.2 Research Discussion

a. The influence of tax avoidance on the compliance of Makassar City MSME taxpayers

The results of the hypothesis test show that tax avoidance has a positive and significant influence on taxpayer compliance in Makassar City MSMEs. This shows that the better tax avoidance is carried out by taxpayers legally and in accordance with the provisions of the tax law, the higher the level of compliance will remain. This can happen because the existence of a strict legal framework for tax regulations and effective supervision can support a positive relationship between tax avoidance and taxpayer compliance. When tax regulations are clear and reliable, taxpayers will feel more confident in carrying out legal tax avoidance, thereby creating an environment that encourages compliance.

Tax avoidance is not prohibited by tax law, although it often receives unfavorable attention from the tax office because it is considered to have a negative connotation or is considered less nationalistic. Legal tax avoidance efforts in accordance with tax provisions carried out by MSME taxpayers do not rule out the possibility for MSMEs to continue carrying out their tax administration obligations because business actors or MSMEs consider that tax avoidance is part of tax planning efforts which are not at all carried out

in the sense of methods that violate the provisions of applicable Tax Laws or steal taxes.

So that tax avoidance will still be carried out by MSME taxpayers but with the aim of reducing their tax burden, then when taxpayers carry out tax avoidance correctly and thoroughly, this can increase their awareness of tax regulations and obligations. As they become more knowledgeable about legal ways to reduce their tax burden, they will better understand the importance of compliance and will be better likely to fulfill their obligations.

Compliance theory according to Deviano and Rahayu (2006: 110) which states that tax compliance theory can be defined as a situation where taxpayers fulfill all tax obligations and exercise tax rights. This theory is in line with this research, where tax avoidance efforts are carried out properly and correctly by MSME taxpayers, this can provide a level of compliance in carrying out and fulfilling tax obligations by understanding the applicable tax provisions and regulations.

The most dominant indicator in the discussion of this variable is the statement that in-kind gifts are charged as in-kind allowance costs, in-kind tax is a tax imposed on goods and/or facilities provided by companies or employers to employees or employees, not in the form of money (S Isnaniati, 2021). With the use of in-kind taxes, business actors or MSMEs can use in-kind taxes as a tax avoidance instrument because in-kind taxes and/or enjoyment which are generally treated as non-deductible-nontaxable give rise to loopholes. This loophole is then utilized by taxpayers who have the objective of implementing tax efficiency.

The results of this research are in line with research conducted by (Ira Maria Sari, 2021) which states that Tax Avoidance, Tax Planning, and Isomorphism have a Positive and Significant Influence on Taxpayer Compliance with Tax Justice as a Moderating Variable and are in line with research conducted by (Muttika S and Caecilia RW, 2021) Tax Avoidance and

Tax Sanctions simultaneously influence Taxpayer Compliance (Study of Taxpayers at the Purworejo Pratama Tax Service Office.

b. The Effect of Harmonization of Tax Regulations on Makassar City MSME Taxpayer Compliance

The results of the hypothesis test show that harmonization of tax regulations has a positive and significant influence on taxpayer compliance in MSMEs in Makassar City. This shows that the better changes to tax regulations or harmonization of applicable tax regulations, the level of taxpayer compliance will increase. This can happen because with changes to tax regulations, especially for MSMEs, which are contained in the HPP Law, provisions regarding personal taxpayers for entrepreneurs who are free from income tax for MSMEs with gross turnover of up to IDR 500,000,000 a year are not subject to income tax (PPh) and Also, with new regulations that make it easier for taxpayers, it will be easier for MSMEs to understand their tax obligations. Uniform rules will make MSMEs more confident in fulfilling their tax obligations correctly. This will contribute to increasing the level of compliance of MSMEs in paying taxes on time.

According to (Safitri, Candra, et al., 2022) Harmonization of Tax Regulations is a change to the regulations set by the government, namely regulating the material of General Provisions and Tax Procedures, containing several provisions that have been changed and/or added, including, among other things, cooperation regarding tax collection assistance between countries. , the Taxpayer's attorney, providing data in the context of law enforcement and cooperation for the interests of the state, and expiry of tax criminal prosecution.

Harmonization of tax regulations can have a positive influence on taxpayer compliance, especially for MSMEs, namely harmonization of tax regulations can provide an easier understanding of taxes for MSMEs in Makassar City, the rules applied will become

more uniform and clear. This will make it easier for MSMEs to understand their tax obligations better. They no longer have to face the hassle of finding out different regulations in each region or country, then with the harmonization of tax regulations, a higher level of fairness will be created among MSMEs. When regulations are applied uniformly, MSMEs will feel that they are not unfairly benefited or disadvantaged by different regulations. This can encourage MSMEs to be more compliant because they will feel that the tax system is more fair and just.

Research on this variable is in line with prospect theory, where the main concept in this theory is the existence of a prospect effect or disproportionate loss effect, where people tend to avoid losses rather than gain equivalent profits (Suartana, 2010). In the context of harmonization of tax regulations on taxpayer compliance, prospect theory can provide an understanding of how taxpayer behavior is influenced by changes in tax regulations. Harmonization of tax regulations can provide a stronger foundation for achieving the goals which in the HPP Law provide clarity, transparency, and consistent risk assessment in the taxation system so that this is expected to increase MSME taxpayer compliance, including MSMEs in Makassar City.

The dominant indicator contained in this research variable is the statement Change in Tariff PP No. 23 of 2018 after the issuance of the HPP Law is very meaningful to apply to MSME actors. For Makassar city MSMEs, with the change in tariffs in the form of a reduction in tax rates which is considered to provide a strong incentive for MSMEs to comply with their obligations to pay taxes. With lower rates and a simpler tax process, MSMEs may feel more motivated to pay taxes on time and avoid the risk of tax penalties. This can increase the level of tax compliance in the MSME sector and help the government in better tax revenue collection.

The results of this research are in line with research conducted by (S Natsir, et al., 2022) which states that the Amendment to the

Law on Harmonization of Tax Regulations for MSMEs in Makassar City has had a positive and significant influence on the compliance of MSME Taxpayers in Makassar City and is in line with research conducted conducted by (Alamanda, C et al., 2020) which states that there is an influence of administrative reform.

c. The Influence of Tax Understanding on Makassar City MSME Taxpayer Compliance.

The results of the hypothesis test show that understanding taxation has a positive and significant influence on taxpayer compliance in Makassar City MSMEs. This shows that the better the taxpayer's understanding of taxation, the higher the level of compliance. This can be interpreted as meaning that the deeper the taxpayer's understanding of tax regulations, the greater the level of taxpayer compliance in carrying out their obligations as citizens. Apart from that, taxpayers also understand the function of tax itself so that it can increase taxpayer compliance in paying taxes.

Understanding taxation is the knowledge, understanding and interpretation of a person or group of people regarding the taxation system including the rules, provisions and practices related to paying taxes. This includes an understanding of the types of taxes imposed, such as income tax, value added tax, land and building tax, as well as the obligations and rights of taxpayers (Hs, N.A.T., Achmad, H. and Pelu, M.F.A., 2023). Understanding taxation also involves the process of studying the tax system as a whole, including changes to new regulations and policies that are implemented periodically.

In Makassar city MSMEs, a good understanding of taxation helps MSMEs realize the importance of fulfilling their tax obligations. They understand that paying taxes is a responsibility that must be fulfilled as part of running a business legally and contributing to the country's economic development. A strong understanding of taxation is important for MSMEs in ensuring compliance with their

tax obligations. By increasing the tax understanding of Makassar city MSMEs through education, training and consultation with tax experts, MSMEs can reduce the risk of tax violations and make a positive contribution to state tax system.

Therefore, a strong understanding of taxation is important for MSMEs in ensuring compliance with their tax obligations. By increasing this understanding through education, training and consultation with tax experts, MSMEs can reduce the risk of tax violations and make a positive contribution to the country's tax system.

Research on this variable is in line with compliance theory, compliance theory, namely the approach used to understand the factors that influence individual compliance behavior towards tax obligations. In this research, the compliance factor for MSME taxpayers is understanding taxation. With a better understanding of tax regulations and their benefits, MSME taxpayers will be better able to fulfill their tax obligations and contribute positively to the country's economy.

The dominant indicator in this research variable is the statement that the public knows and understands how to calculate the amount of tax they bear. Makassar city MSME taxpayers are educated on how to calculate their dependents' tax burden because it is important for MSME taxpayers to have a good understanding of the applicable tax regulations and carry out tax calculations carefully. If necessary, it is best to seek assistance from an experienced accountant or tax advisor to ensure maximum tax compliance so that you can more effectively fulfill your tax rights and obligations.

The results of this research are in line with research conducted by (Yuni Andiani, 2022) which states that the variables taxpayer understanding, tax socialization, income level and religiosity have a significant effect on taxpayer compliance in paying land and building taxes in Rejang Lebong Regency. Then this is in line with research conducted by (Elma Siti Rahma, 2019) which states that the level of

understanding of taxation, tax sanctions and taxpayer compliance in Cianjur Regency can be said to be good.

d. Risk preferences strengthen the relationship between Tax Avoidance and Taxpayer Compliance

Hypothesis test results show in this research that risk preferences have a significant influence on the relationship between tax avoidance and taxpayer compliance. This means that the more a taxpayer has a high level of preference in facing risk, the more this will moderate the relationship between tax avoidance and taxpayer compliance. This means that MSMEs in the city of Makassar with high risk preferences tend to have greater motivation to engage in aggressive tax avoidance strategies and take risks to reduce their tax burden. In this case, risk preferences can strengthen the influence of tax avoidance on taxpayer compliance. Based on the results of distributing questionnaires, MSMEs are more likely to look for creative ways to avoid paying higher taxes and with a high risk preference they feel comfortable with the level of risk associated with these activities and will continue to carry out their tax rights and obligations with lower costs.

Some Makassar city taxpayers or MSMEs have a higher risk preference and tend to take greater risks in an effort to reduce or avoid paying higher taxes. They are willing to engage in aggressive tax planning strategies or use existing legal loopholes to reduce their tax burden and remain compliant with applicable tax regulations.

Kahneman and Tversky in 1974 stated that prospect theory refers to a theory that studies how individuals make decisions in situations involving risk. This theory emphasizes that individuals tend to be more sensitive to losses than to comparable gains. In other words, people tend to be more afraid of losing something than of gaining something of equal value. MSMEs have a high risk preference and are more inclined to carry out tax

avoidance and feel uncomfortable with the risk of negative consequences from tax violations. MSMEs are more likely to comply with tax regulations when involved in tax avoidance in order to avoid potential sanctions or legal problems.

So tax avoidance is carried out by MSMEs in a legal manner and in accordance with applicable tax regulations. Good taxpayer compliance does not only mean avoiding tax evasion, but also involves a moral and ethical obligation to comply with tax regulations.

The dominant indicator in this research variable is the statement. The relationship between the taxpayer and the tax officer/fiscus influences taxpayer compliance. The relationship between MSME taxpayers and the tax authorities is a relationship that involves tax obligations that must be fulfilled by MSMEs to the government through the tax authorities. The Fiscus is tasked with managing and supervising the implementation of taxation. The role of the tax authorities is very important to maintain MSME taxpayer compliance. The tax authorities need to carry out effective supervision and law enforcement to avoid violations of tax regulations.

The results of this research are in line with research conducted by (Subekti, S. A. 2016) which states that risk preferences have a positive and significant effect on taxpayer compliance. And this is in line with research conducted by (Febri, D., & Sulistyani, T., 2018) which states that simultaneously tax avoidance and tax sanctions have a positive and significant effect on taxpayer compliance with KPP Pratama Tegal).

e. Risk Preference Moderates the Relationship Between Harmonization of Tax Regulations and Taxpayer Compliance

Hypothesis test results show that risk preferences strengthen the relationship between changes in tax regulations or harmonization of tax regulations on taxpayer compliance. The higher the risk preference of MSME taxpayers towards harmonization of tax

regulations, the level of taxpayer compliance will increase. This means that the implementation of harmonization of tax regulations can help reduce the ambiguity or confusion that MSME taxpayers often experience in understanding and fulfilling their tax obligations. With uniform and clear regulations, it will be easier for MSMEs to understand legal ways to fulfill their tax obligations. This can reduce the risk of errors and misuse in managing taxes, thereby making it easier to fulfill tax rights and obligations.

Risk preferences are opportunities that taxpayers will consider as other priorities from the various options available (Yunia, N. N. S., 2021). Harmonization of tax regulations is an effort to unify or bring tax regulations closer between various jurisdictions or countries. The aim of this harmonization is to create a uniform and consistent tax environment between the countries involved (Ministry of State Secretariat of the Republic of Indonesia 2021).

Risk preferences that strengthen the relationship between harmonization of tax regulations and taxpayer compliance, legal certainty for taxpayers, including MSMEs. With clear, consistent and uniform regulations contained in the harmonization of tax regulations, it will be easier for taxpayers to understand their tax obligations. This reduces the risk of errors or misinterpretations that could result in tax violations.

Harmonization of tax regulations can also produce more attractive tax incentives for taxpayers, including MSMEs. In the harmonization of tax regulations, the tax rate is adjusted to a lower level or facilities such as tax relief or reduction are provided, one of which is that final PPh (0.5%) becomes tax free for MSME taxpayers with a turnover of 500 million, taxpayers will tend to more motivated to comply with tax regulations. This will strengthen the relationship between harmonization of tax regulations and taxpayer compliance.

The relationship between the theory of compliance with harmonization of tax

regulations and taxpayer compliance can be influenced by risk preferences as a moderating variable. Taxpayers who have risk preferences tend to avoid risks associated with tax violations. In this case, tax compliance will be positively influenced by harmonization of tax regulations. MSME taxpayers who have a risk preference are more motivated to comply with harmonized tax regulations because they want to avoid sanctions and negative consequences from violations.

The dominant indicator in this research variable is the statement that the reduction in the Final Income Tax rate is very appropriate and profitable for me. With a lower tax rate, MSMEs in the city of Makassar feel more motivated to voluntarily comply with their tax obligations. MSMEs see long-term benefits from fairer law enforcement, better access to public services, and a good reputation in the eyes of business partners and consumers. This can encourage voluntary compliance and reduce the opportunity for tax violations.

The results of this research are in line with research conducted by (Natsir, S. et al., 2022) which stated that the Amendment to the Law on Harmonization of Tax Regulations had a positive effect on MSMEs in Makassar City.

f. Risk Preference as a Moderating Variable Between the Effect of Understanding Taxation on Taxpayer Compliance

The results of the hypothesis test show that the risk preference variable is not significant in moderating the relationship between understanding taxation and taxpayer compliance, where risk preference cannot strengthen the relationship between understanding taxation and taxpayer compliance. This can happen because MSME taxpayers in the city of Makassar are able to carry out and fulfill their tax obligations with sufficient understanding without involving a preference for risk because some MSMEs are of the opinion that high risk preferences may be more likely to take risks by carrying out less compliant tax practices.

Risk preference is one of the individual characteristics which will influence their behavior regarding decisions in paying taxes and a taxpayer can be influenced by their attitude towards the risks that occur (Kartika and Suntono, 2015). Understanding tax regulations is a process where taxpayers understand and know about the regulations and laws as well as applicable tax procedures and apply them to carry out tax activities (Wilestari, M., & Ramadhani, M., 2020).

MSME taxpayers with an understanding of tax regulations can provide adequate knowledge so as to provide awareness of the importance of fulfilling and carrying out their tax obligations without having to have a high risk preference. Because there is a greater risk preference in fulfilling tax obligations. This may lead them to violate tax rules or take intentionally non-compliant actions. In this case, a good understanding of taxation is actually sufficient to encourage taxpayer compliance, but a high risk preference can reduce the positive effect of this understanding. For example, even though MSMEs have a good understanding of taxation, with a preference for risk, taxpayers still choose to take risks by carrying out less compliant tax practices for the sake of personal gain or greater business profits.

Research on this variable is in line with prospect theory. According to Daniel Kahneman and Amos Tversky (1979), prospect theory shows that someone who has an irrational tendency is more reluctant to risk a gain than a loss. If someone is in a profitable position, people tend to avoid risk. Risk preferences cannot influence the relationship between understanding taxation and taxpayer compliance. This can happen if MSME taxpayers with a good understanding of taxation are naturally more inclined to comply with tax regulations. However, if the individual has a high risk preference, taxpayers still choose to take risks by not complying with tax rules even though they really understand them.

The results of this research are in line with research conducted by (Nirawan Adiasa,

2013) which states that risk preferences on the relationship between understanding tax regulations and taxpayer compliance have no effect and cannot moderate the relationship between these two variables.

5. Closing

5.1 Conclusion

Tax avoidance, when carried out legally and in accordance with tax regulations, has a positive and significant impact on taxpayer compliance. This indicates that the existence of a firm legal framework and effective supervision can strengthen the positive relationship between tax avoidance and taxpayer compliance.

Harmonization of tax regulations also has a positive and significant effect on taxpayer compliance. Changes to good tax regulations, especially those regulating MSMEs in the HPP Law, can improve taxpayer understanding and compliance. Taxpayers' good understanding of taxation also contributes significantly to their compliance. The deeper the understanding of tax regulations and tax functions, the higher the level of taxpayer compliance.

Risk preferences moderate the relationship between tax avoidance and taxpayer compliance, especially for MSMEs with high risk preferences who tend to engage in aggressive tax avoidance strategies. Apart from that, risk preferences also strengthen the relationship between changes in tax regulations or harmonization of tax regulations and taxpayer compliance. However, risk preference does not strengthen the relationship between tax understanding and taxpayer compliance. This shows that a good understanding of taxation may be enough to influence the level of taxpayer compliance without needing to involve risk preferences.

5.2 Suggestion

MSME taxpayers in Makassar City, who implement tax avoidance by paying attention to changes or harmonization of tax regulations and based on a strong understanding, have demonstrated a good level of compliance.

Therefore, the next step is to continue to increase their knowledge and understanding of the applicable tax regulations. In addition, to achieve the government's goal of increasing taxpayer compliance, direct educational efforts are needed for MSMEs about changes to tax regulations.

This can help MSMEs have a positive perception of the Directorate General of Taxes (DJP), which in turn will encourage positive behavior in paying taxes on time. Furthermore, for future research, it is recommended to involve more respondents and a wider reach, so that it can provide a more significant contribution and become a stronger reference for MSMEs and readers in understanding and complying with their tax obligations better.

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