

Determining MSMEs Performance among Tax Literacy, Tax Compliance and Competitive Advantage in Indonesia

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Abstract— MSMEs in Indonesia play an important role. Based on data submitted by the Ministry of Finance, MSMEs contribute around 90% of business activities and provide more than 50% of jobs in Indonesia. The problem of MSMEs is efforts to increase business to rise to a higher level and the tax contribution of MSMEs is still low. Understanding and knowledge is one of the causes of MSME problems. This study aims to determine whether MSME's understanding of tax literacy affects taxpayer compliance and competitive advantage and to determine whether MSME's competitive advantage affects performance. This study uses primary data sources, namely Creative MSMEs actors throughout the Special Region of Yogyakarta. Data were obtained through questionnaires which were distributed to MSMEs in the Yogyakarta area. The sample of this research is SMEs in the Yogyakarta area. Data analysis used the AMOS Structural Equation Modeling (SEM) model. The results show that there is an effect of financial literacy on tax compliance, there is an effect of tax compliance on competitive advantage, there is an effect of tax compliance on the performance of MSMEs and there is an effect of competitive advantage on the performance of MSMEs. However, tax literacy has no effect on competitive advantage. The implications of this research can be input for the government in making policies related to taxes for MSMEs.

Keywords: Competitive Advantage, MSMEs, Tax Literacy, Tax compliance.

I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are business actors engaged in various business fields, which touch the interests of society, especially for Creative Industry MSMEs. The government continuously pursues various kinds of taxation policies to pay taxes but MSMEs object to the high payment costs so that MSME actors object to paying MSME taxes in paying tax compliance. In general, MSMEs often experience delays in their development.

This is due to various conventional problems that have not been resolved completely (closed loop problems), such as problems in human resource capacity, ownership, financing, marketing and various other problems related to business management, so that MSMEs find it difficult to compete with large companies. MSMEs in the creative industry tend to have a short-term orientation in making business decisions. Therefore, strategic efforts are needed to increase the competitive advantage of MSMEs. One way that can be done is by enriching the knowledge of MSME actors with financial and tax knowledge so that management and accountability can be better accounted for as befits a large company [1].

Several studies have shown positive findings about the importance of MSMEs in financial literacy and taxation. MSMEs that have a good understanding of finance and taxation will generate business growth [2, 3, 4] and competitive advantage [5] [6][7]. Meanwhile, according to [8]

that decision makers are more interested in developing and adopting steps to increase the creation of new businesses and help improve performance. Adopting the results of the training received by conducting a recent experimental evaluation of the effectiveness of training programs to increase knowledge for business actors [9]. The results of research by [8] Nagel et al (2018) show that efforts to increase tax literacy through training have a positive effect on tax compliance, especially in meeting tax administration requirements.

In Brazil, Russia, and China, individuals with lower levels of education are most opposed to tax evasion, and in India and the US, more educated people show higher tax morale. In contrast, in Germany, it is those with a secondary level of education who show the lowest level of tax compliance [10] [11] and [12] surveyed 447 Australian graduates and found that the form of higher education financing and the level of satisfaction with university quality influenced the tax compliance behavior of those with higher education.

However, it is known that the large taxation potential of MSMEs cannot be optimized due to a lack of socialization and a lack of understanding by MSME actors about taxation. In addition, of course, there are MSME actors who are somewhat familiar with taxation, but are still hesitant to pay taxes in an orderly manner. There is concern that the manner of paying taxes will demand order in administration. This is what MSME actors are afraid of. For this reason, it is

necessary to provide assistance and guidance slowly but consistently to MSMEs, especially regarding tax records ([13][14].

[15] Explain that not all taxpayers, including MSMEs, can understand the rules and procedures for implementing correct tax reporting due to a lack of understanding of tax regulations. Most SMEs feel that the taxation system is unfair because SMEs have to pay the same amount as large companies so that the Government needs to simplify or create a taxation system suitable for SMEs [16]. The high level of tax compliance has an impact on the ease with which MSME taxpayers become partners with the government so that it will increase sales (business growth) but can also increase costs so that it hinders business growth. Research on the relationship between taxes and business growth was conducted by [17] who found that SMEs still experience various difficulties in increasing their business growth and development, especially in financing. Tax costs are one of the considerations in determining the type of financing so that when tax literacy is good, company growth will also increase.

II. LITERATURE REVIEW

Literacy and Tax Compliance

In the literature two different perspectives on tax compliance have been discussed [18] The first perspective is a more traditional view and can be characterized by a “cops and robbers” approach. This is based on the economic theory of crime, where on the one hand the tax authorities view taxpayers as “robbers” who try to avoid taxes whenever they can, and on the other hand, taxpayers feel hunted and sued by the authorities (cops) [8]. According to this economic model, taxpayers report their income to maximize the expected utility (taking into account the probability of auditing, detection, and penalties for fraud). It predicts that when the probability of detection and punishment is low, the level of non-compliance should be substantial [19]. Similar predictions emerge from a more psychological point of view, but for different reasons. According to this literature, the use of prevention as a law enforcement mechanism reduces respect and leads to negative feelings towards tax authorities [20], making taxpayers more underestimate and detached from the rule [21].

The training content is designed to provide relevant information about tax obligations and regulations [22]. The experiment behind the gate: evidence on the effects and reasons for subsidized entrepreneurship training. In addition, to help meet financial obligations, the trainers in our experiment spent a lot of time advising on administrative handling, costs and cash flow. In addition, attention is paid to the general process of paying taxes and the consequences of noncompliance. So, instead of using deterrence and possibly creating mistrust and negative attitudes towards tax payments and tax authorities. The aim of this training is to form a psychological contract between tax authorities and employers by providing information and services from the start. In

addition, it is intended to reduce uncertainty by increasing participants' understanding of tax filing and reporting, and making tax collection procedures more transparent in a less deterrent way [8].

H_{a1}: There is a significant influence between Tax Literacy and Tax Compliance

Tax Literacy and Competitive Advantage

MSMEs have unique characteristics to face changes in the business environment and stakeholders. This business sector tends to cooperate more than compete in relationships between business actors [23](Kumar, et al, 2012). Knowledge sharing to MSMEs occurs not only from the government, academics, or big business, but knowledge sharing between MSMEs can be the main key to the success of MSMEs in developing in the era of global trade. It is very important to realize that intra-UMKM cooperation is needed to achieve complementary capabilities. [15] explain that not all taxpayers, including MSMEs, can understand the rules and procedures for implementing correct tax reporting due to a lack of understanding of tax regulations. Most MSMEs feel that the taxation system is unfair because MSMEs have to pay the same amount as large companies so that the Government needs to simplify or create a taxation system that is suitable for MSMEs so that MSMEs will be able to compete [16]

H_{a2}: There is a significant influence between Tax Literacy and Competitive Advantage

Tax Compliance and Competitive Advantage

UMKM is one of the things that gets the attention of the Directorate General of Taxes (DGT) because only a small part of it really pays taxes. In terms of MSME actors, there are several obstacles that can hinder awareness of paying taxes [24] First, there is very little knowledge of the taxation of UKM players. In addition, tax regulations that change frequently are not balanced with adequate socialization and education for the small and medium enterprises sector. Second, the ability of good bookkeeping administration as a basis for calculating taxes is still lacking. Many small and medium-sized businesses only keep very simple bookkeeping. Third, several tax cases that have surfaced recently have made SMEs reluctant to do their tax calculations due to the emergence of a crisis of trust in tax officials. A high level of tax compliance has an impact on the ease with which MSME taxpayers become partners with the government so that it will increase sales (business growth) but can also increase costs so as to hinder SME business competition [16] Supervision of MSME tax obligations and pro-MSME policies will reduce tax compliance costs and encourage taxpayer compliance. Increased tax compliance means an increase in tax revenue and a decrease in the level of dishonesty of taxpayers. Thus, it is hoped that it will increase the amount of tax revenue and the competitiveness of MSMEs [25]

Ha3: There is a significant influence between Tax Compliance and Competitive Advantage

Tax Compliance and Performance

According to [26], the higher the understanding of taxpayers' accounting, the higher the willingness of the taxpayers to comply with their tax compliance. In line with [27] stated that the understanding of accounting and taxation has a positive effect on taxpayer compliance. From some of the results of previous research, it can be stated that with adequate accounting application, financial reports will be compiled accurately and accurately, so that in this case calculation of taxes owed from the company. The application of accounting will provide many benefits to existing businesses, so the application of accounting at MSMEs should be carried out immediately according to predetermined standards. [28] stated that the more a person masters accounting, the better he or she will be in handling various financial aspects in daily activities, especially in business and business. [29] states that if the level of truth in calculating and calculating the higher, as well as the accuracy of depositing, filling and submitting taxpayer notifications, the level of taxpayer compliance in carrying out their tax obligations is expected to be higher and the performance of MSMEs will be better too.

Ha4: There is a significant influence between Tax Compliance and Performance

Competitive Advantage and Performance

In global competition, companies are expected to be able to provide more added value to the goods / services offered either in quality (better) or efficiently (more efficient) than competitors. This is specifically difficult for MSMEs to do, due to the lack of management capabilities and limited working capital management [30]. One of the keys to the success of Micro, Small and Medium Enterprises (MSMEs) is to plan and build a sustainable competitive advantage. The advantages of developing a set of core competencies, where MSMEs can better serve consumers than their competitors [31] [32]. Core competencies are a series of unique abilities

developed by companies in the main areas of a business, such as quality, innovation and service to consumers [33]. The competitive advantage that can be owned by MSMEs is expected to increase support for the performance of MSMEs. The performance of MSMEs must get the best and maximum support from the internal and external environment. Increasing the internal environment, such as capital, human resources (HR) and the adoption of information technology must be done immediately. Support from the government, as an external environment, will be very decisive for the growth and development of MSMEs with these limitations [34]

Ha5: There is a significant influence between Competitive Advantage and Performance

III. METHOD

The population is Creative MSME actors in D.I.Yogyakarta. Creative MSMEs in Yogyakarta were chosen because Yogyakarta is an area that is rich in traditional culture and various characters of its inhabitants, thus encouraging the development of the potential of Creative MSMEs. The research uses primary data sources on Creative MSMEs in Yogyakarta. Sample determination was carried out using a proportional simple random sampling technique. The method is to take a sample of 20% of the total Creative MSMEs in each district and city. D.I.Yogyakarta has four districts, namely Sleman Regency, Kulonprogo Regency, Gunungkidul Regency, Bantul Regency and one city, namely Yogyakarta City. However, the sample that is suitable to be used as respondents in this research is 210 samples of Creative MSME actors in D.I.Yogyakarta. The statistical technique for analyzing data is Structural Equation Modeling AMOS.

IV. RESULT AND DISCUSSION

The first test carried out is to test whether the data meets validity and reliability. The results of data validity and reliability testing are presented in table 1 below. The results of the validity and reliability test can be seen in tabel 1 below:

Table 1. Validity and Reliability Test Results

Variable	Indicator	Pearson Correlation	Significance	Result	Cronbach's Alpha
Tax Literation	TL 1	0.573	0.000	Valid	0.838
	TL 2	0.509	0.000	Valid	
	TL 3	0.501	0.000	Valid	
	TL 4	0.648	0.000	Valid	
	TL 5	0.642	0.000	Valid	
Tax Compliance	TC 1	0.511	0.000	Valid	0.894
	TC 2	0.547	0.000	Valid	
	TC 3	0.486	0.000	Valid	

Variable	Indicator	Pearson Correlation	Significance	Result	Cronbach's Alpha
	TC 4	0.552	0.000	Valid	
	TC 5	0.314	0.000	Valid	
	TC 6	0.637	0.000	Valid	
Competitive Advantage	CA 1	0.702	0.000	Valid	0.926
	CA 2	0.788	0.000	Valid	
	CA 3	0.831	0.000	Valid	
	CA 4	0.802	0.000	Valid	
	CA 5	0.788	0.000	Valid	
	CA 6	0.798	0.000	Valid	
Performance MSMEs	PF 1	0.311	0.000	Valid	0.835
	PF 2	0.756	0.000	Valid	
	PF 3	0.803	0.000	Valid	
	PF 4	0.804	0.000	Valid	
	PF 5	0.813	0.000	Valid	

*Significance at 5% level

Based on the table 1, the calculated values of all questionnaire items including research variables, namely tax literacy, tax compliance, competitive advantage and performance show a probability value (sig) <0.05. The questionnaires of the research variables are all valid, and the Cronbach Alpha value is obtained from all results including the research variable which shows a value greater than 0.6. and that means reliable. So we can conclusion about the

questionnaires we used in this study are valid and reliable. It means we can use the questionnaires.

Furthermore, the results of the Structural Equation Model (SEM) on the structural equation are shown in figure1 The Result of Structural Model. From the figure 1 show how the influence variable tax literacy to the compliance, Performance and competitive advantage.

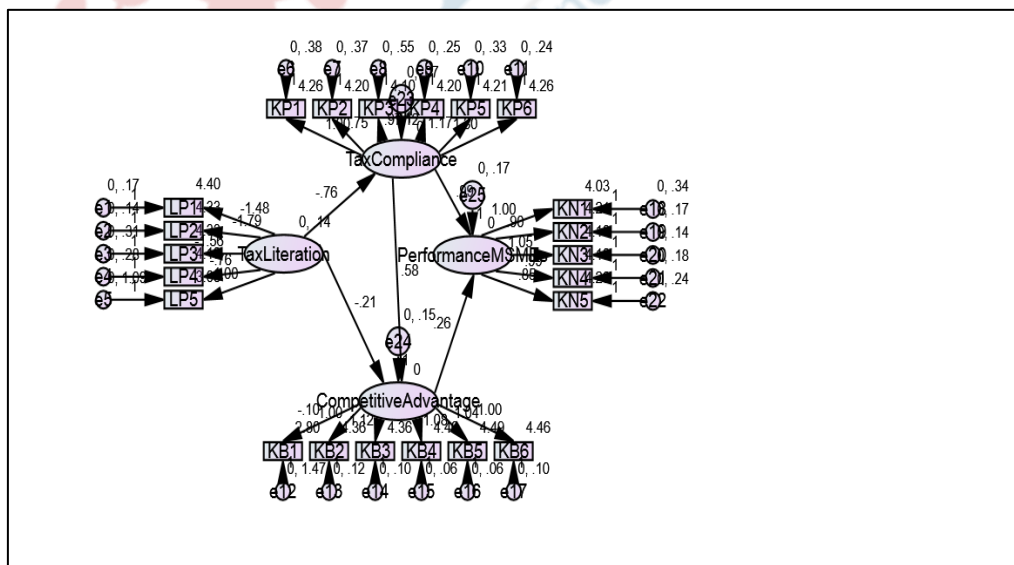


Figure 1. Results of Structural Equation Model Testing

Furthermore, the model that has been presented in the form of a path diagram is then expressed in structural equations and equations that state the specification of the measurement model. Model testing in the Structural Equation Model is

carried out by two tests, namely the model fit test and the causality significance test through the regression coefficient test. Testing the fit model using various criteria, namely Chi-square / degree of freedom (CMIN / DF), Adjusted

Goodness-Of-Fit Index (AGFI), Goodness-Of-Fit Index (GFI), Comparative Fit Index (CFI), Tucker Lewis Index (TLI) and Root Mean Square Error Approximation (RMSEA). Table 2 below are the result of the Goodness of Fit model.

Table 2. Goodness Of Fit Model

Criteria	Cut of Value	Result	Information
Chi-Square	37.65	92.677	Good
Probability	≥ 0.05	0.061	Good
CMIN/DF	≤ 2.00	1.852	Good
GFI	≥ 0.90	0.801	Moderate
AGFI	≥ 0.90	0.891	Moderate
TLI	≥ 0.95	0.904	Good
CFI	≥ 0.95	0.977	Good
RMSEA	≤ 0.08	0.074	Good

Table 2 show that all goodness of fit criteria are acceptable even though there is a marginal value at AGFI. This marginal value is due to the fact that the GFI and AGFI values are in the range 0.8 - 0.9, which means that the model is quite good. This also illustrates that almost all instructions in the model have met the recommended value. Thus, the final model developed is fit (fit) with the data. Overall the model can be accepted and the next step is to analyze the estimate parameter. Parameter analysis to test 5 hypotheses. The results of hypothesis testing show that hypotheses 1,3,4 and 5 are significant, while hypothesis 2 is not significant as presented in table 3 below.

Table 3. Hypothesis Testing Results

		Standardized direct effect	C.R.	p-value	Result
Model 1: $ZTC = \gamma_{1.1}TL + \epsilon_1$					
Tax Literation	Tax Compliance	0.730	3.921	0.000	Significant
Model 2: $ZCA = \gamma_{2.1}TL + \gamma_{2.2}TC + \epsilon_2$					
Tax Literation	Competitive Advantage	0.161	1.324	0.185	Not Significant
Tax Compliance	Competitive Advantage	0.466	3.426	0.000	Significant
Model 3: $ZPF = \gamma_{3.1}TC + \gamma_{3.2}CA + \epsilon_3$					
Tax Compliance	Performance MSMEs	0.613	5.218	0.000	Significant
Competitive Advantage	Performance MSMEs	0.201	2.528	0.011	Significant

*Significance at 5% level

The following step are table provides brief information on the coefficient (effect) prices of the total effect of the tax literacy, tax compliance, competitive advantage and performance variables. The result as presented in table 4.

Table 4. Total Effect Between Variables

Direction of Influence	Total Effect
Tax Literation → Tax Compliance	0.730
Tax Literation → Tax Compliance → Competitive Advantage	0.502
Tax Compliance → Competitive Advantage → Performance MSMEs	0.707

1. The Influence of Tax Literacy on Tax Compliance

The results showed that there was a significant influence between Tax Literacy on Tax Compliance, the standardized direct effect was 0.730 and a significance value of 0.000 and a CR value of 3,921. So it can be concluded that the first

hypothesis is accept. The aim of the training to increase literacy regarding taxation is to form a psychological contract between tax authorities and business actors by providing information and services from the start. In addition, it is intended to reduce uncertainty by increasing participants' understanding of tax filing and reporting, and making tax collection procedures more transparent [8] when the probability of detection and punishment is low, the non-compliance rate should be substantial [19] . Similar predictions emerge from a more psychological point of view, but for different reasons. According to this literature, the use of prevention as a law enforcement mechanism reduces respect and leads to negative feelings towards tax authorities [20] making taxpayers more underestimate and detached from the rule [21]

2. The Effect of Tax Literacy on Competitive Advantage

The results showed that there was a significant influence between Tax Literacy on Competitive Advantage, the

standardized direct effect was 0.161 and the significance value was 0.185 and the CR value was 1.324. So it can be concluded that the second hypothesis is reject. MSMEs have unique characteristics to face changes in the business environment and stakeholders. This business sector tends to cooperate more than compete in relationships between business actors [23] Knowledge sharing to MSMEs occurs not only from the government, academics, or big business, but knowledge sharing between MSMEs can be the main key to the success of MSMEs in developing in the era of global trade. It is very important to realize that intra-UMKM cooperation is needed to achieve complementary capabilities. [15] explain that not all taxpayers, including MSMEs, can understand the rules and procedures for implementing correct tax reporting due to a lack of understanding of tax regulations. Most MSMEs feel that the taxation system is unfair because MSMEs have to pay the same amount as large companies so that the Government needs to simplify or create a taxation system that is suitable for MSMEs so that MSMEs will be able to compete [16]

3. The Effect of Tax Compliance on Competitive Advantage

The results showed that there was a significant influence between Tax Compliance and Competitive Advantage, the standardized direct effect value was 0.466 and the significance value was 0.000 and the CR value was 3.426. So it can be concluded that the third hypothesis is accept. A high level of tax compliance has an impact on the ease with which MSME taxpayers become partners with the government so that it will increase sales (business growth) but can also increase costs so as to hinder SME business competition [16] Supervision of MSME tax obligations and pro-MSME policies will reduce tax compliance costs and encourage taxpayer compliance. Increased tax compliance means an increase in tax revenue and a decrease in the level of dishonesty of taxpayers. Thus, it is hoped that it will increase the amount of tax revenue and the competitiveness of MSMEs [25]

4. The Influence of Tax Compliance on MSME Performance

The results showed that there was a significant influence between tax compliance on MSME performance, the standardized direct effect was 0.613 and a significance value of 0.000 and a CR value of 5.218. So it can be concluded that the fourth hypothesis is accept. [29]Rahayu (2017), [27] [26] state that if the level of correctness of calculating and calculating the higher, as well as the accuracy of depositing, filling and submitting taxpayer notices, the level of taxpayer compliance in carrying out their tax obligations is expected to be higher and the performance of MSMEs will be even better.

5. The Effect of Competitive Advantage on the Performance of MSMEs

The results showed that there was a significant influence between Competitive Advantage on the Performance of MSMEs, the standardized direct effect value was 0.201 and a significance value of 0.011 and a CR value of 2.528. So it can be concluded that the fifth hypothesis is accept. One of the keys to the success of Micro, Small and Medium Enterprises (MSMEs) is to plan and build a sustainable competitive advantage. The advantages of developing a set of core competencies, where MSMEs can better serve consumers than their competitors [31][32]. Core competencies are a series of unique abilities developed by companies in the main areas of a business, such as quality, innovation and service to consumers [33].The competitive advantage that can be owned by MSMEs is expected to increase support for the performance of MSMEs. The performance of MSMEs must get the best and maximum support from the internal and external environment. Increasing the internal environment, such as capital, human resources (HR) and the adoption of information technology must be done immediately. Support from the government, as an external environment, will be very decisive for the growth and development of MSMEs with these limitations [34]

V. CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that there is an effect of tax literacy on tax compliance, there is an effect of tax compliance on competitive advantage, there is an effect of tax compliance on the performance of MSMEs and there is an effect of competitive advantage on the performance of MSMEs. However, tax literacy has no effect on competitive advantage. The limitations of this study can be used as a reference for further research so that better results will be obtained. With that it is hoped that the results of the research can be compared how the effect is based on the scale of the business, and can observe the focus of MSME E-Commerce so that it can further explain the effect of the application of UMKM tax literacy on the performance and competitive advantage of E-Commerce MSMEs..

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