THE INFLUENCE OF PERSONAL NORMS AND TAX COMPLIANCE INTENTIONS ON THE TAX COMPLIANCE BEHAVIOR OF MSME ACTORS

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Abstract:

Background: MSMEs dominate the Indonesian economy. The growth of MSMEs shows that the number of MSMEs is quite large and continues to increase every year, thus indicating that MSMEs may be able to generate tax revenue. Semarang City is no exception. However, the problem is that MSMEs still view taxes as a burden that must be minimized and there is a lack of supervision from the tax authorities.

Purpose: The aim of the research is to determine the influence of personal norms and tax compliance intentions on tax compliance behavior in MSMEs for processed agricultural products in Semarang City.

Design/methodology/approach: The researcher used TPB. The idea that social and moral norms originate from subjective norms is examined in this study. Social norms focus more on providing social expectations and often aim to maintain harmony in a group or society, originate from society or social groups, and are often taught or enforced through socialization, social supervision, and social sanctions. Moral norms focus on behavior that is considered right or wrong from a moral or ethical perspective, are often related to a sense of personal responsibility or justice, originate from internal values, ethics, religion, or philosophy believed by the individual, and can vary from one individual to another, although they are often also influenced by certain religious or philosophical teachings. Three variables personal norms, intentions, and behavior, were used in this study. The questionnaires were given to UMKM taxpayers for processed agricultural products in Semarang City, totaling 120 respondents. PLS-SEM was used for the analysis.

Findings/Result: The first hypothesis is that personal norms have an impact on intentions. The second hypothesis is accepted which shows that tax compliance intentions have a positive and significant influence on tax compliance behavior. The Influence of Personal Norms on Intention where the statistical value for the personal norm and intention variables are respectively, the P value is $0.000 < 0.050$ and the T statistic value is $7.706 > 1.96$ so that the hypothesis is accepted. The Influence of Intention on Behavior, where the P value is $0.002 < 0.050$ and the T statistic value is $3.117 > 1.96$ so that the hypothesis is accepted. The Influence of Personal Norms on Behavior, where the P value is $0.000 < 0.050$ and the T statistic value is $4.010 > 1.96$ so that the third hypothesis - namely, that personal norms have a major impact on behavior is accepted. The Influence of Intention on Behavior where the P value is $0.002 < 0.050$ and the T statistic value is $3.117 > 1.96$ so that the hypothesis of intention has a major impact on behavior is accepted by the test.

Conclusion: The behavior is very positively influenced by personal norms and the intention to comply with taxes in MSMEs for processed agricultural products in the city of Semarang. The implications are: The Importance of Tax Education and Counseling, The Role of Moral and Ethical Values in Tax Compliance, The Influence of the Social Environment, The Need to Improve the Perception of Ease in Paying Taxes.

Originality/value (State of the art): Originality/value of this research is that this research highlights the importance of education and counseling about taxes for MSMEs, as well as the need for policies that support and facilitate the taxation process for this sector.

Keywords: tax compliance, agricultural products, MSMEs, personnel norms, social norms

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INTRODUCTION

Tax is the main source of income that will never run out, especially since the population continues to grow every year and plays an important role in financing government spending and development (Sudrartono et al. 2022). Tax revenues are expected to increase to support national economic growth (Araujo et al. 2021). The reason for this study was to provide in-depth insight into the influence of personal norms and intentions on tax compliance behavior in agricultural processing MSMEs in Semarang City. With this information, more targeted strategies and policies can be formulated to improve tax compliance and support sustainable economic development in the region.

The current scientific status/position of this study in relation to previous/previous research is that this study has significant scientific contributions, namely: Specific Context (Agricultural Processing MSMEs in Semarang City), Use of Behavioral Theory (Personal Norms and Tax Compliance Intentions), Policy Contribution. This research can complement and deepen previous research by providing a new perspective on personal norms and intentions in the context of MSME tax compliance in the agricultural processing sector. This research also provides a stronger and more relevant empirical basis for the local context in Semarang City.

Muslim & Fuadi (2023) stated that business activities centered on Micro, Small, and Medium Enterprises or MSMEs dominate the Indonesian economy. The role of MSMEs in the city of Semarang has a fairly high ranking and is even considered capable of helping income (Lahat et al. 2022). It is undeniable that MSMEs are an important part of the city of Semarang, although the economic scale is not large, the number of MSMEs is very large and dominant and the contributions they have made so far are both for society and the country (Mustikasari & Noviardy, 2020).

Supervision of MSMEs has not been carried out optimally and MSME tax compliance is still low (Juned et al. 2022). This has an impact on the difficulty in determining taxes, making it difficult to conduct tax audits, so that there are still many MSME actors who have not formally complied with tax provisions (Fauzy, 2019). In making tax policies, the contribution made by MSMEs to the economy must be considered (Muslim & Fuadi (2023). Warella et al. (2021), when taxpayers exercise their tax rights and comply with all their tax obligations, then taxpayers are in a state of tax compliance. Taxpayers who comply with tax regulations and provisions are taxpayers who comply with the provisions, fulfill tax obligations, and implement them (Rahayu, 2020). Therefore, research on the variables that influence taxpayers' intentions to comply with laws and regulations is important (Afiyanti et al. 2016).

Jogiyanto (2017), the desire to carry out an activity is the definition of intention, and intention can capture elements that influence an action or behavior. According to the TPB, a person's intention influences whether they will take an action or not. Behavioral intention does not necessarily form new habits, but is the first step in future behavioral decisions (Hassan et al. 2016 in Kirana et al. 2024).

Sihombing et al. (2022) claim that TPB, created by Bosnjak et al. (2020) is a theory of attitudes that is commonly used in various activities. Warella et al. (2021) (Ha, 2020), further claims that one of the most frequently applied social psychology models for behavioral prediction is TPB, because TPB takes into account the intention to perform a behavior, it is a useful tool for behavioral prediction (Dewi et al. 2020). Three factors attitudes toward behavior, subjective norms, and perceived behavioral control determine the formation of behavioral intentions. Andika & Madjid (2012) in Kurniawan et al. (2024), carrying out a behavior with high involvement or high risk requires beliefs and evaluations in order to foster attitudes, subjective norms, and behavioral control that involve intentions to mediate various motivational factors that impact a behavior.

The first component, attitude, evaluates a person's belief, good or bad, whether they should engage in the activity that needs to be identified (Jogiyanto, 2017). Gunantha & Maskur's (2022) research, attitude has no effect on the intention to behave according to taxes. The intention to do or not to do the intended action will be influenced by the second element, namely subjective norms, namely the individual's impression or view of the beliefs of others (Jogiyanto, 2017). In this case, the researcher applied the research model conducted by Kurjono & Setiawan (2020), namely by substituting the subjective norm variable with the social norm and moral norm variables. Fishbein & Ajzen (1975) stated that the term "subjective norm" refers to the belief that a person is under societal pressure to behave in a certain

way. In general, an individual's intention to engage in a behavior is stronger if they believe that their peers, people who are considered important, will approve of the action. Many studies examining the correlation between decision-making behavior and subjective norms have produced important findings about individual intentions towards behavior. This perceived behavioral control anticipates current difficulties and takes into account past experiences (Jogiyanto, 2017).

The MSME industry in Semarang and its surroundings is known to be growing rapidly. The business sector has the capacity to support the expansion of the local economy and absorb a lot of labor. For all MSME taxpayers to build it, increasing the intention to comply with taxes is very vital. However, the problem is that MSMEs still view taxes as a burden and there is minimal supervision from the tax authorities. The scope of this study is tax compliance in processed agricultural MSMEs in Semarang City. The results of this study are expected to be able to Develop a Tax Education Program that Focuses on Moral Values, Build Social Networks for Tax Support, Facilitate the Tax Process for MSMEs and it is hoped that tax compliance in processed agricultural MSMEs in Semarang City can increase, which will ultimately support state revenues and stronger regional economic development.

The problem-solving approach in this study is to use a theory-based and empirical research approach: (1). Knowing and Understanding Research Variables: Personal Norms: Measuring individual beliefs about what is considered right or wrong in paying taxes, Tax Compliance Intention: Measuring the extent to which individuals intend to comply with tax regulations, and Tax Compliance Behavior: Measuring the real actions of individuals or MSMEs in fulfilling their tax obligations, such as filling out and paying taxes on time. (2) Use of Theoretical Framework: TPB: This theory can be a basis for understanding how personal norms influence intentions and behavior. TPB states that a person's intention to take an action is influenced by their attitude towards the action, subjective norms, and perceived behavioral control. (3) Research Methodology: Quantitative Approach: Using surveys to collect data from MSME owners or managers regarding personal norms, compliance intentions, and tax compliance behavior. (3) Data Analysis: Structural Equation Modeling (SEM): (5) Interventions and Policy Implications: Based on the results of the study,

a program or intervention will be developed that aims to increase positive personal norms related to tax compliance, such as a tax awareness campaign. Training and Education: Educating MSME owners about the importance of tax compliance and how it contributes to economic development and public services. Collaboration with Authorities: Developing policies that support and facilitate MSMEs in fulfilling their tax obligations, such as tax incentives or easier payment procedures. The purpose of this study was to determine the effect of personal norms and tax compliance intentions on tax compliance behavior in processed agricultural MSMEs in Semarang City.

METHODS

This research, according to its level of explanation is included in causality research, because this research was conducted to test the hypothesis regarding the causal relationship between one or more variables with one or more other variables. Data collection using questionnaires. A questionnaire is a collection of statements submitted in writing to respondents and the way to answer is by giving a cross (X) in the column provided. The measurement scale is arranged based on a Likert scale with 5 categories of answer choices, namely Strongly Agree (SS) with a score of 5, Agree (S) with a score of 4, Between Agree and Disagree / Neutral (N), with a score of 3, Disagree (TS) with a score of 2, and Strongly Disagree (STS) with a score of 1 (Rajput & Gahfoor, 2020). The questionnaire designed for data collection purposes consists of two parts. The first part is about the background of the respondents, such as: age, gender and education. The second part contains items of statements developed to measure the variables studied. The method of distributing the questionnaire was carried out using enumerators. The enumerator previously explained the purpose of the study, the contents of the questions and statements in the questionnaire, and the list of respondents. Data collection using field surveys by visiting respondents (owners of culinary UMK) in Semarang City directly, then asking for the respondents' willingness to fill out the questionnaire first. Previously, respondents were also explained the intent and purpose of this study. Respondents who were willing to fill out the questionnaire were then given a questionnaire and given directions before filling out the questionnaire.

The population in this study were all MSME owners who took Wibawa credit from the Semarang City Government, totaling 425 people. The determination of the number of samples in this study was 10 times the number of indicators. The number of indicators in this study was 9 indicators, so 9 x 10 = 90 samples were needed. In determining the sample, the researcher used probability sampling, which is to provide equal opportunities/chance for each member of the population to become a sample. The sampling method in this study was accident sampling. Therefore, every MSME owner who took Wibawa credit who was met by the researcher and was willing to provide other information needed by the researcher, will be used as a sample.

This study uses Partial Least Squares Path Modeling (PLS-SEM) analysis technique because it is used to test causality. In this study, there are several independent variables. The intention variable is a variable that mediates the influence of the personal norm variable on behavior. The type of data in this research uses primary data (Ghozali, 2021). SEM is a statistical technique that is capable of analyzing relationship patterns between latent variables and their indicators as well as one latent variable with another (Ngaeni & Iwan, 2024). Partial Least Square-Structural Equation Modeling (PLS-SEM) was used for data analysis after data were gathered via Google Form questionnaire approaches.

Hypothesis

The Influence of Personal Norms on Intention: Norms are considered as basic variables in psychological models that attempt to determine and define behavior. They represent individual moral standards, ethics, or beliefs in behavior. Personal norms refer to individual beliefs about right or wrong behavior. A person in deciding will only look at the individual's ethical beliefs without looking at the ethical beliefs of others. In relation to tax compliance, personal norms can be interpreted as ethical beliefs of taxpayers regarding tax compliance behavior. Taxpayers who believe that tax compliance is ethical and correct are more motivated to comply with tax rules. Individuals with greater moral obligations are less likely to intend to evade taxes. Taxpayers voluntarily comply with tax regulations when their personal norms and values are in accordance with tax regulation. Taxpayers who believe that reporting taxes in accordance with tax rules is correct are more motivated to comply. Previous

studies have shown that personal norms influence the intention to comply (Bobek et al. 2013). Bobek et al. (2013) conducted research in America and empirically proved that personal norms can explain the intention to comply. Based on this, the following hypothesis can be formulated:

H1: Personal norms influence the intention.

Influence of Intention on Behavior: Behavioral intention is still an intention. Intention is the desire to perform a behavior. Intention is not yet behavior, while behavior is a real action or activity that is carried out. Fishbein & Ajzen (1975) stated that intention is the cognitive will of an individual to carry out a behavior. The results of Ajzen (1991) study stated that there was an influence between intention and behavior. Based on this, the following hypothesis can be formulated:

H2: Intention influences Behavior.

Influence of Personal Norms on Behavior: Personal norms as a feeling of moral obligation to do or refrain from certain actions". Individuals feel a personal obligation when they believe that they could do it. The personal norms given can make someone compare one with another, so that behavior will be seen by itself from the personal norms given. Personal norms in various contexts have been proven to have a positive effect on behavior (Soetjianto, 2018). Based on the description above, the following hypothesis is formulated:

H3: Personal norms influence behavior

RESULTS

Instrument Test

An analytical method for structural equation modeling (SEM) that is based on variance is called partial least squares, or PLS. The assessment of the structural model (inner model) and the assessment of the outer model measurement findings are the two main assessments that serve as the foundation for the Partial Least Square (PLS) model evaluation. The degree to which each indicator's outer loading on the latent variable is significant is one of the validity test criteria in a study. Partial Least Square (PLS) test, a multivariate statistical method that can handle numerous response variables and explanatory variables simultaneously, is used to evaluate outer model measurements.

Based on Figure 1, all indicators in the research variables have a high p-value, which is above 0.05, so it is said to be a fit model, because the chi-square (χ^2) test where the results are used to measure the suitability of the model. A high p-value (> 0.05) indicates that a mode is said to be a fit model.

Measurement Model (Outer Model)

Convergent validity and composite reliability are assessed for the reflected indicator measurement model with block indicators. Convergent validity, which is demonstrated by the outer loading of each variable indicator, establishes the validity of reflexive indicators as variable measurements. An outer loading value larger than 0.70 is considered an excellent validity value for the instrument. The outer loading value that is still acceptable is 0.50 and values below 0.50 can be excluded from the analysis (Ghozali, 2021). Based on Table 1. Outer Loadings Result, the study's findings demonstrate that there is higher than 0.50–0.70 cross loading between indicators and variable measurement constructs. This demonstrates that every indicator has strong dependability and can be used in further research.

Reliability of composites, use the Cronbach's Alpha approach through the Algorithm Report menu by examining the Quality Criteria Composite Reliability value in the Smart PLS application program to conduct reliability tests on instruments or questionnaires used in this study. If the correlation coefficient is more than 0.70, the findings are deemed credible (Ghozali, 2021). In this way, the instrument being tested can be declared reliable, meaning that as a measurement tool, the instrument can measure consistently (Ghozali, 2021). The results of the reliability test can be seen in the following Table 2.

Composite Reliability Results, as can be seen from the above table, the Composite Reliability number is higher than 0.70. This indicates that the construct's indicators, which are greater than the standardization value of 0.70, provide satisfactory outcomes. This argument can be understood to suggest that, when measured again on the same subject, the variables of personal norms, intentions, and conduct can yield findings that are essentially the same.

Differential validity, the criteria for evaluating discriminant validity are established by comparing the Average Variance Extracted (AVE) for each construct with the correlation between the construct and other constructs in the model. If the AVE value for each construct is greater than the correlation between the other components, then the model has sufficient discriminant validity. Based on Table 3, Discriminant Validity Results, the construct value for the research variable has a good discriminant validity value as, according to the findings of the discriminant validity test, the construct AVE for each variable demonstrates that the AVE value has exceeded the requirement of 0.5.
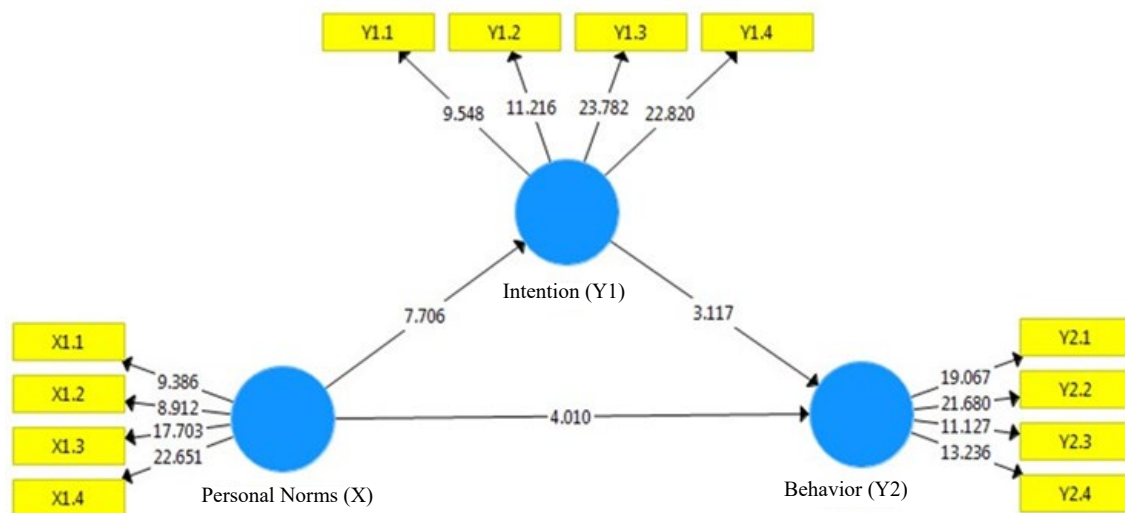

Figure 1. Structural Equation Modeling (SEM) Feasibility Test Results

Table 1. Outer loadings result

Indicator	Latent Variable Score	Loading Limit	Information
X1.1	0.701	0.5 – 0.7	Valid
X1.2	0.709	0.5 – 0.7	Valid
X1.3	0.783	0.5 – 0.7	Valid
X1.4	0.808	0.5 – 0.7	Valid
Y1.1	0.735	0.5 – 0.7	Valid
Y1.2	0.721	0.5 – 0.7	Valid
Y1.3	0.841	0.5 – 0.7	Valid
Y1.4	0.815	0.5 – 0.7	Valid
Y2.1	0.811	0.5 – 0.7	Valid
Y2.2	0.831	0.5 – 0.7	Valid
Y2.3	0.716	0.5 – 0.7	Valid
Y2.4	0.740	0.5 – 0.7	Valid

Table 2. Composite reliability results

Variable	Composite Reliability	Criteria
Personal Norms (X)	0.838	0.7
Intention (Y1)	0.861	0.7
Behavior (Y2)	0.858	0.7

Table 3. Discriminant validity results

Variable	Average Variance Extracted (AVE)
Personal Norms (X)	0.565
Intention (Y1)	0.608
Behavior (Y2)	0.602

Inner Model

The Structural Equation Modeling (SEM) technique is employed in this study to ascertain the impact of organizational commitment, incentive, and supervision on employee performance and discipline. Based on Table 4. Partial Least Square (PLS) Path Equation of Personal Norms and Intentions on Behavior, the following equation is used to explain the influence of personal norms and goals on behavior based on the preceding table:

$Y1 = 0.481X1$ …………………… (1)
$Y2 = 0.353X1 + 0.310Y2$………… (2)

This equation demonstrates that:

- A positive parameter value of 0.481 and a statistical T value of 7.706 were found in the original sample for the personal norm variable on intentions in MSMEs. This indicates that the more influence personal norms have on MSMEs' intentions, the more so.

- A positive parameter value of 0.353 and a statistical T value of 4.010 were found in the original sample for the personal norm's variable on behavior in MSMEs. This suggests that the more the influence of personal norms provided by MSMEs, the greater the impact on MSMEs' behavior.

- A positive parameter value of 0.310 and a statistical T value of 3.117 were found in the original sample for the intention to behavior variable. This indicates that the more positively carried out MSMEs' intentions are, the more they will impact MSME behavior performance.

Hypothesis testing

The Influence of Personal Norms on Intentions

The statistical T values and P values for the personal norm (X) and intention (Y1) variables were 7.706 and 0.000, respectively, based on the output data (Table 4). Consequently, the P value is $0.000 < 0.050$ and the T statistical value is $7.706 > 1.96$. A person in deciding will only see the ethical beliefs of the individual without

looking at the ethical beliefs of others. In relation to tax compliance, personal norms can be interpreted as the ethical beliefs of taxpayers regarding tax compliance behavior. Taxpayers who believe that tax compliance is ethical and correct are more motivated to comply with tax rules. Individuals with greater moral obligations are less likely to intend to evade taxes. Taxpayers voluntarily comply with tax regulations when their personal norms and values are in accordance with tax regulations. Taxpayers who believe that reporting taxes in accordance with tax rules is correct are more motivated to comply. The results of this study support the results of previous studies proving that personal norms influence the intention to comply (Bobek et al. 2013). Bobek et al. (2013) conducted research in America and empirically proved that personal norms can explain the intention to comply.

Influence of Intentions on Behavior

The statistical T values and P values for the influence of intention (Y1) on behavior (Y2) were 3.117 and 0.002, respectively, based on the output data. Consequently, the P value is 0.002 < 0.050 and the T statistical value is 3.117 > 1.96 (Table 4). This explanation can be seen to suggest that the second hypothesis that intention has a major impact on behavior was accepted by the test. Fishbein & Ajzen (1975), stated that intention is an individual's cognitive willingness to carry out a behavior. Intention is a person's ability to try to carry out a behavior, because intention is a contributing factor towards the formation of behavior (Ajzen, 1991). The results of this study support the results of previous studies proving that Ajzen (1991) stated that there is an influence between intention and behavior.

The Influence of Personal Norms on Behavior

The statistical T values and P values for the impact of personal norms (X) on behavior (Y2) are 4.00010 and 0.000, respectively, based on the output data (Table 4). Consequently, the P value is 0.000 < 0.050 and the T statistical value is 4.010 > 1.96. This explanation suggests that the third hypothesis—that is, that personal norms have a major impact on behavior—is accepted by the test. Personal norms as a feeling of moral obligation to do or refrain from certain actions". Individuals feel a personal obligation when they believe they could do it. The personal norms given can make someone compare one with another, so that behavior will be seen by itself from the personal norms given (Soetjianto, 2018). The results of this study support the results of previous studies proving that personal norms in various contexts have been shown to have a positive effect on behavior (Soetjianto, 2018).

R-Square Predictive Relevance

R-square predictive relevance measures how well the model guesses the parameters and builds the observed values that it produces. If the R-Square value is more than zero, the model is predictively relevant; on the other hand, if the value is less than zero, the model is not predictively relevant. Based on Table 5, R-Square Value, the personal norm variable on intents has an R-Square value of 0.225, as indicated by the explanation in the above table. Since this value is more than zero, the model is considered to have predictive relevance. This explanation suggests that a variant of the personal norm variable model of 22.5% can account for the intention variable. In the meantime, the R-Square value is more than 0, indicating that the model has predictive relevance. The behavioral intention and personal norms variables are 0.314. This interpretation suggests that differences in the 31.4% personal norm and intention variable model can account for the behavioral variables.

Table 4. Partial Least Square (PLS) path equation of personal norms and intentions on behavior

	Original Sample	Sample Mean	Standard Deviation	T Statistics
Personal Norms (X) → Intention (Y1)	0.481	0.495	0.062	7.706
Personal Norms (X) → Behavior (Y2)	0.353	0.358	0.088	4.010
Intention (Y1) → Behavior (Y2)	0.310	0.314	0.100	3.117

Table 6. R-Square Value

	R Square	R Square Adjusted
The influence of personal norms on intentions is	0.231	0.225
The influence of personal norms and intentions on behavior	0.326	0.314

Managerial Implications

This study is the importance of tax compliance as a form of personal and social responsibility. This can change individual perceptions and beliefs, which in turn will have a direct impact on behavior, create an environment of tax compliance, and contribute to social welfare and sustainable economic development. The theoretical implications of this study include the validation of the TPB, cross-cultural relevance, a richer understanding of the mechanisms of personal norm influence, and the potential to develop more effective theory-based policies.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The results of the study show that the influence of personal norms on intentions has a positive and significant influence. Intention has a positive and significant influence on behavior. In addition, behavior is greatly influenced by personal norms. The implications are: The Importance of Tax Education and Counseling, The Role of Moral and Ethical Values in Tax Compliance, The Influence of the Social Environment, The Need to Improve the Perception of Ease in Paying Taxes.

Recommendations

Recommendations are to Develop Tax Education Programs that Focus on Moral Values, Build Social Networks for Tax Support, Use Local Figures as Tax Ambassadors, Simplify the Tax Process for MSMEs, and Increase Awards and Recognition for Tax-Compliant MSMEs. By implementing these recommendations, it is hoped that tax compliance among processed agricultural MSMEs in Semarang City can increase, which will ultimately support stronger state revenues and local economic development.

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