

THE INFLUENCE OF TAX SERVICES, TAX RATES AND TAX SANCTIONS ON MALE AND FEMALE MSME TAXPAYER COMPLIANCE (CASE STUDY OF INDIVIDUAL TAXPAYERS MSMEs IN TANAH ABANG MARKET)

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Abstract:

The purpose of this research is to find out whether there are differences in the influence of tax services, tax rates and tax sanctions on the compliance of male and female MSME taxpayers. This research was conducted on individual taxpayers who are MSMEs in Tanah Abang Market. This research is quantitative research. The sample in this study was taken using random sampling. The total sample used was 230 respondents consisting of 115 male respondents and 115 female respondents. The data obtained was analyzed using PLS (Partial Least Square) with a reflective indicator approach using the SmartPLS 3.3.3 program. The results of this research show that Tax Services, Tax Rates and Tax Sanctions have a significant positive effect on the Tax Compliance of Male MSMEs and Female MSMEs in Tanah Abang Market, while Tax Sanctions only have a positive effect on the Tax Compliance of Female MSMEs, while they do not affect Tax Compliance of Male MSME Actors.

Keywords: Tax Services, Tax Rates, Tax Sanctions, Taxpayer Compliance, MSMEs



INTRODUCTION

The fiscal sector state income is the most significant. According to the 2022 Central Government Financial Report, state revenue from the fiscal sector is IDR. 2034 Q. Tax compliance is essential in fulfilling tax revenues, so the fiscal sector is vital in fulfilling state revenue targets. However, in 2020, the world faced COVID-19, a pandemic that attacked almost all countries, so the government had to increase revenues to cover expenses related to the pandemic. The Covid-19 pandemic then put the national economy at a low point. Various business sectors experienced losses during the pandemic. However, after difficulties, there must be ease; the creativity of MSME actors has given rise to activity in the MSME sector. The revival of MSME business actors accelerates national economic recovery because it is related to many of society's primary needs.

Tax revenue from the MSME sector is a potentially sizeable fiscal revenue sector. According to data from the Ministry of Cooperatives, Small and Medium Enterprises (KUKM), in 2019, the number of MSMEs was 65.4 million. Micro businesses contribute to GDP by 37.8% (www.djpb.kemenkeu.go.id). Indonesia has a potentially solid national economic base because the number of MSMEs, especially micro businesses, is enormous. Micro-business turnover also has a fast transaction turnover because domestic production is mostly society's primary need. The government expects taxpayer compliance for economic recovery during the pandemic and post-pandemic.

The 65.4 million MSME taxpayers are a large number; however, many MSMEs still need to be neat regarding administration. According to the 2021 DJP Annual Report, there are 2.3 million taxpayers who have an active NPWP and make tax payments, which means there are still more than 60 million MSMEs who choose to operate in the informal sector because they do not understand and

do not see the benefits that can be obtained if their business is legal in their eyes law. If almost 65.4 million taxpayers comply with the administration, Indonesia's Tax Ratio will increase.

This research wants to see and prove taxpayer compliance from a gender perspective. Because gender explains differences in behavior between individuals, men and women have different identities because these differences allow for differences in decision-making. Society's stereotype assumes that women are neater in administration and avoid risks, while men are known to be aggressive and logical. Gender gives rise to a dichotomy in the nature, roles and positions between men and women, all of which are interrelated and therefore difficult to separate clearly.

Tanah Abang Market was chosen as the research object because It is home to the largest textile sellers in Southeast Asia. Some time ago, traders protested the government's decision to close down E-commerce. The sluggish circulation of money is thought to trigger tax non-compliance.

Theoretical Basis.

Theory Planned of Behavior. Theory Planned Behavior is a theory that explains that every human being considers information and the meaning of every action he takes. Desire, namely the individual's intention to carry out specific actions, determines attitudes, subjective norms and perceived behavior control (Azjen, 1991)

Attribution Theory. According to Heider (1958), attribution theory argues that behavior is influenced from outside the individual and is forced to behave based on pressure that cannot be controlled.

Compliance Theory. The first Compliance Theory was coined by Stanley Milgran (1963). Obedience theory explains the conditions in which a person will obey the rules and orders that have been set

Gender Theory. According to Caplan (1987), gender is differences in behavior between men and women, which originate from differences in biological structure but are also due to cultural and social factors.

Micro, Small and Medium Enterprises (MSMEs). Micro, small and medium businesses are independent businesses run by individuals or business entities to make a profit.

Taxpayer Compliance. Tax Compliance can be understood as the willingness of taxpayers to carry out their tax obligations according to generally accepted regulations without the need for inspections, threats, warnings, or the imposition of criminal and legal sanctions.

Tax Services. According to the Directorate General of Taxes Regulation number PER-02/PJ/2014, taxation services are services for taxpayers provided within the Directorate General of Taxes. These services are provided according to applicable regulations.

Tax Rates. According to Government Regulation No. 46 of 2013, the tax rate for MSMEs is 1%. Then, it was re-regulated in PP number 23 of 2018 at 0.5%, and in 2022, new regulations will be issued regarding the tax rate for MSMEs with a gross turnover of up to IDR 500 million. This tariff determination is carried out to encourage people to carry out formal economic activities and to provide justice and convenience.

Tax Sanctions guarantee compliance with/adhesion to the provisions of generally accepted tax regulations. They are created as a preventive tool to prevent taxpayer violations.

The Influence of Tax Services on Taxpayer Compliance. Tax services from the tax authorities include easy-to-understand explanations, friendliness, attitude, and extensive knowledge to help taxpayers understand the obligations that must be fulfilled. Good direction and counseling from tax authorities help taxpayers comply with tax laws.

In line with research (Dumadi et al., 2020), the results show that tax authorities' services positively and significantly affect Taxpayer Compliance. The Fiscus is useful for assisting and advising taxpayers in fulfilling tax compliance.

The Effect of Reducing Tax Rates on Taxpayer Compliance. In 2013, the 1% MSME tax rate was introduced in PP 46 of 2013 to 0.5% (PP 23/2018), and then the tax rate was re-adjusted to 0% (PP 55/2022) for MSMEs with a turnover of up to Rp. 500 million. The small tax rate shows the government's support for easing MSMEs, which is also expected to increase taxpayer compliance.

The Effect of Tax Sanctions on Taxpayer Compliance. Sanctions will be given to taxpayers who do not comply with applicable regulations. Tax sanctions are provisions of tax law that will be complied with/adhered to/complied with. So, sanctions are a consequence of punishment for those who have violated them. Sanctions will force taxpayers to comply with tax regulations.

Research conducted by Karnedi and Hidayatulloh (2019) found that Tax Sanctions affect individual taxpayer compliance.

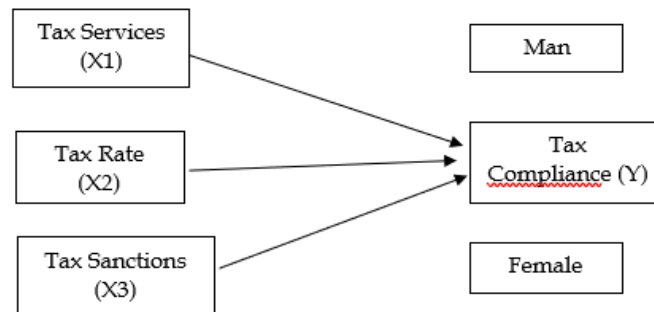


Figure 1. Framework of Thought

Hypothesis in this research:

H1: Tax services influence Taxpayer Compliance for Male and Female MSMEs in Tanah Abang Market.

H2: Tax rates influence Taxpayer Compliance of Male and Female MSMEs in Tanah Abang Market.

H3: Tax sanctions influence the taxpayer compliance of male and female MSMEs in the Tanah Abang Market.

METHODS

This research method uses quantitative methods and is causal research. The population in this study was 9,130 people, and the sample was 230 respondents. According to Hair (2014), a sample size should be 100 people or more significant. There are 23 indicators in this study, so the sample size required is 23 times 10, namely 230 samples consisting of 115 male and 115 female samples. The sampling technique used in this research was random sampling.

Table 1. Variable Operationalization and Variable Measurement

| Variable | Dimensions | Indicator | Scale | No |
|-----------------------------|---------------------|--------------------------------|---------|----|
| Tax Compliance (Y) | Formal Compliance | Calculate taxes correctly. | Ordinal | 1 |
| | | Can correct calculation errors | Ordinal | 2 |
| In Tasmilah Research (2021) | Material Compliance | Timely payment | Ordinal | 3 |
| | | Paying less | Ordinal | 4 |
| | | Report SPT on time. | Ordinal | 5 |

| | | | | |
|---|--------------------------|---|---------|----|
| | | Report underpayment SPT | Ordinal | 6 |
| Tax Services (X1) | | Reliability | Ordinal | 7 |
| | Fiscus Services | Guarantee | Ordinal | 8 |
| In Research | | Responsive | Ordinal | 9 |
| Atawarman (2020) | | Empathy | Ordinal | 10 |
| | Service Facilities | Adequate facilities and infrastructure | Ordinal | 11 |
| In Research | | Communicative | Ordinal | 12 |
| Wijayani (2019), Pests (2020), and Modification | | Fiscus | Ordinal | 13 |
| | | Solutions Fiscus | Ordinal | 13 |
| | | Increase the willingness of MSMEs to calculate, deposit and report taxes. | Ordinal | 14 |
| Tax Rate (X2) | Reduced Tax Rates | | | |
| | | Tax Rates As expected | Ordinal | 15 |
| In Anggahini Research (2019) | | Profitable | Ordinal | 16 |
| | Government policy | Encouraging MSMEs to become formal economic actors | Ordinal | 17 |
| In PP no. 55 of 2022 | | Lighten up | Ordinal | 18 |
| | Administrative Sanctions | Increased sanctions | Ordinal | 19 |
| Tax Sanctions (X3) | | | | |
| | | Interest penalty | Ordinal | 20 |
| In Law No. 34 of 2000 | Criminal sanctions | Fine sanctions | Ordinal | 21 |
| | | Criminal Cage | Ordinal | 22 |
| | | Prison sentence | Ordinal | 23 |

Hypothesis test

$$\text{Combined: } Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$\text{Male: } Y_M = \alpha + \beta_1 X_{M1} + \beta_2 X_{M2} + \beta_3 X_{M3} + e$$

$$\text{Female: } Y_F = \alpha + \beta_1 X_{F1} + \beta_2 X_{F2} + \beta_3 X_{F3}$$

RESULT AND DISCUSSION

Outer Model, Convergent Validity.

Table 2. Outer Loading

| | Tax Services | Tax Rates | Tax Sanctions | Tax Compliance |
|------|--------------|-----------|---------------|----------------|
| X1.1 | 0.901 | | | |

| | | | |
|------|-------|-------|-------|
| X1.2 | 0.896 | | |
| X1.3 | 0.907 | | |
| X1.4 | 0.884 | | |
| X1.5 | 0.875 | | |
| X1.6 | 0.949 | | |
| X1.7 | 0.892 | | |
| X2.1 | | 0.880 | |
| X2.2 | | 0.929 | |
| X2.3 | | 0.874 | |
| X2.4 | | 0.932 | |
| X2.5 | | 0.937 | |
| X3.1 | | | 0.815 |
| X3.2 | | | 0.853 |
| X3.3 | | | 0.813 |
| X3.4 | | | 0.935 |
| X3.5 | | | 0.930 |
| Y.1 | | | 0.854 |
| Y.2 | | | 0.887 |
| Y.3 | | | 0.852 |
| Y.4 | | | 0.933 |
| Y.5 | | | 0.943 |
| Y.6 | | | 0.927 |

Source: Data processing with SmartPLS 3.3.3

The Outer Loadings values have adequate values; all of them are above 0.7

Table 3. Average Variance Extracted

| | Average Variance Extracted |
|--------------------------|----------------------------|
| Fiscus Services | 0.805 |
| Service Facilities | 0.821 |
| Tax Services | 0.727 |
| Reduced Tax Rates | 0.800 |
| Government policy | 0.873 |
| Tax Rates | 0.685 |
| Administrative Sanctions | 0.867 |
| Criminal sanctions | 0.930 |
| Tax Sanctions | 0.628 |
| Formal Compliance | 0.748 |

| | |
|---------------------|-------|
| Material Compliance | 0.873 |
| Tax Compliance | 0.728 |

Source: Data processing with SmartPLS 3.3.3

All variables have an AVE value above 0.5. It shows Convergent Validity results that meet the minimum criteria (rule of thumb) and are therefore considered good.

Discriminant Validity.

Table 4. Fornell-Lecker Criterium

| | X1.A | X1.B | X2.A. | X2.B. | X3.A. | X3.B | Y.A | Y.B |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| X1.A. Fiscus Services | 0.897 | | | | | | | |
| X1.B. Service Facilities | 0.790 | 0.906 | | | | | | |
| X2.A. Reduced Tax Rates | 0.476 | 0.490 | 0.895 | | | | | |
| X2.B. Government Policy | 0.485 | 0.422 | 0.674 | 0.934 | | | | |
| X3.A. Administrative Sanctions | 0.564 | 0.608 | 0.429 | 0.444 | 0.827 | | | |
| X3.B. Criminal sanctions | 0.497 | 0.511 | 0.432 | 0.430 | 0.696 | 0.932 | | |
| YA. Formal Compliance | 0.526 | 0.591 | 0.452 | 0.565 | 0.539 | 0.474 | 0.865 | |
| YB. Material Compliance | 0.623 | 0.659 | 0.554 | 0.612 | 0.637 | 0.558 | 0.778 | 0.934 |

Source: Data processing with SmartPLS 3.3.3

Table 4 shows that the square root of the variable AVE is more significant than the correlation of other variables. So, the discriminant validity in this research meets the requirements.

Reliability.

Table 5. Compositor Reliability and Cronbach's Alpha

| | Cronbach's Alpha | Composite Reliability |
|--------------------------|------------------|-----------------------|
| Fiscus Services | 0.919 | 0.943 |
| Service Facilities | 0.890 | 0.932 |
| Tax Services | 0.937 | 0.949 |
| Reduced Tax Rates | 0.875 | 0.923 |
| Government policy | 0.855 | 0.932 |
| Tax Rates | 0.892 | 0.920 |
| Administrative Sanctions | 0.775 | 0.867 |
| Criminal sanctions | 0.849 | 0.930 |
| Tax Sanctions | 0.883 | 0.914 |
| Formal Compliance | 0.832 | 0.889 |
| Material Compliance | 0.927 | 0.954 |
| Tax Compliance | 0.920 | 0.938 |

Source: SmartPLS 3.3.3 data processing

The composite Reliability and Cronbach's Alpha values for each dimension and variable are above 0.7, which indicates that this research model is reliable.

Inner Model.

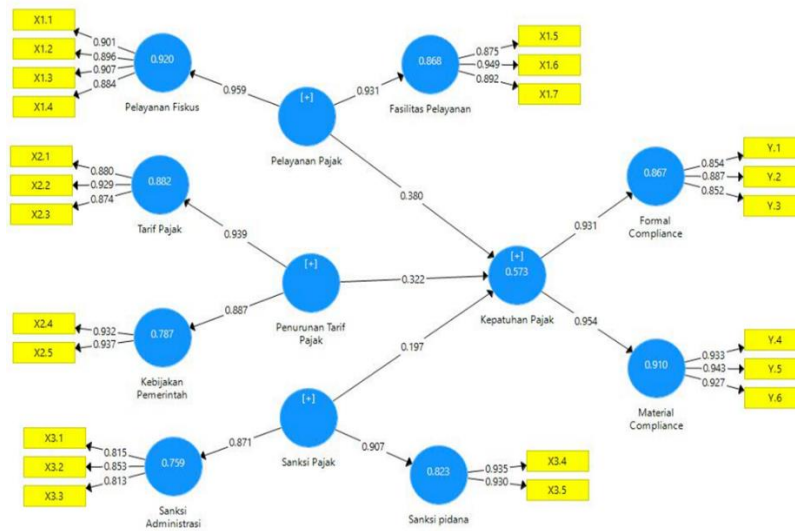


Figure 2. Structural Model

Table 6. R-Square and R-Square Adjusted

| | R-Square | R-Square Adjusted |
|----------------|----------|-------------------|
| Tax Compliance | 0.919 | 0.943 |

Source: SmartPLS 3.3.3 data processing

The adjusted R-Square value of the Taxpayer Compliance variable is 0.568, or 56.8%, which shows that 56.8% of the variable is explained by the three exogenous variables, namely the Tax Service Variable, Tax Rates, and Tax Sanctions, while other variables outside the model explain 43.2%.

Next, effect size² is carried out to determine the magnitude of the influence of exogenous variables on endogenous variables. The value is 0.02 for a weak effect, 0.15 for a medium effect, and 0.35 for a significant effect (Ghozali, 2015).

Table 7. Compositor Reliability and Cronbach's Alpha

| | Tax Compliance | Information |
|---------------|----------------|-------------|
| Tax Services | 0.192 | Medium |
| Tax Rates | 0.159 | Medium |
| Tax Sanctions | 0.054 | Small |

Source: SmartPLS 3.3.3 data processing

The Path Coefficients output result was examined to ascertain each dimension's function in the research variables.

Table 8. Path Coefficient Dimension

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P-Values |
|-----------------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| Fiscus Services-> Tax Services | 0.959 | 0.959 | 0.007 | 143,585 | 0,000 |
| Service Facilities-> Tax Services | 0.931 | 0.932 | 0.011 | 86.145 | 0,000 |



| | | | | | |
|--|-------|-------|-------|---------|-------|
| Reduced Tax Rates-> Tax Rates | 0.939 | 0.939 | 0.009 | 100,785 | 0,000 |
| Government Policy->Tax Rates | 0.887 | 0.887 | 0.017 | 51,781 | 0,000 |
| Administrative Sanctions-> Tax Sanctions | 0.871 | 0.872 | 0.016 | 54,550 | 0,000 |
| Criminal Sanctions-> Tax Sanctions | 0.907 | 0.908 | 0.012 | 73,863 | 0,000 |
| Formal Compliance-> Tax Compliance | 0.931 | 0.932 | 0.010 | 93.136 | 0,000 |
| Material Compliance->Tax Compliance | 0.954 | 0.954 | 0.005 | 197,322 | 0,000 |

Source: SmartPLS 3.3.3 data processing

Hypothesis test.

Table 9. Hypothesis testing

| | Original Sample (O) | Sample Mean(M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P-Values |
|--------------------------------|---------------------|----------------|----------------------------|--------------------------|----------|
| Tax Services-> Tax Compliance | 0.380 | 0.377 | 0.054 | 7,059 | 0,000 |
| Tax Rates->Tax Compliance | 0.322 | 0.327 | 0.052 | 6,235 | 0,000 |
| Tax Sanctions-> Tax Compliance | 0.197 | 0.195 | 0.054 | 3,625 | 0,000 |

Source: SmartPLS 3.3.3 data processing

P Values show the significance of the influence of the independent variable on the dependent variable, as follows:

1. Tax Services have a positive and significant effect on Taxpayer Compliance
2. Tax rates have a positive and significant effect on taxpayer compliance
3. Tax Sanctions have a positive and significant effect on Taxpayer Compliance

Gender Analysis. The gender analysis test was carried out by regressing primary data in the form of answers from respondents after separating data from male and female respondents. The output of the Independent Sample T-Test is known if the sig (2-tailed) value for each variable indicator is <0.05, then it can be concluded that there is no significant difference between men and women in each variable indicator. However, if the sig (2-tailed) value for each variable indicator >0.05, it can be concluded that there is a significant difference between men and women.

Table 10. Difference Test Recapitulation Table

| Variable | Dimensions | Means Men | Means Women | T-count | Sig (2) tailed | Explanation |
|----------|--------------------|-----------|-------------|---------|----------------|------------------------|
| Tax (X1) | Services | 3.80 | 4.05 | 2,564 | 0.011 | Significant Difference |
| | Fiscus Services | 3.79 | 4.05 | 2,544 | 0.012 | Significant Difference |
| | Service Facilities | 3.81 | 4.06 | 2,265 | 0.024 | Significant Difference |

| | | | | | | |
|--------------------|--------------------------|------|------|-------|-------|------------------------------------|
| Tax Rate (X2) | | 3.83 | 4.23 | 4.107 | 0,000 | Significant Difference |
| | Reduced Tax Rates | 4.23 | 3.72 | 4,788 | 0,000 | Significant Difference |
| | Government policy | 3.99 | 4.23 | 2,250 | 0.025 | Significant Difference |
| Tax Sanctions (X3) | | 3.88 | 4.02 | 1,533 | 0.127 | The difference is not significant. |
| | Administrative Sanctions | 4.02 | 4.00 | -0.69 | 0.866 | The difference is not significant. |
| | Criminal sanctions | 3.67 | 4.04 | 3,282 | 0.001 | Significant Difference |
| Tax Compliance (Y) | | 4.06 | 4.33 | 2,989 | 0.003 | Significant Difference |
| | Formal Compliance | 4.13 | 4.35 | 2,461 | 0.015 | Significant Difference |
| | Material Compliance | 3.99 | 4.30 | 3,109 | 0.002 | Significant Difference |

It is known that the data from the answers of respondents who are male MSME actors in Tanah Abang Market are different from the results of respondents who are female MSME actors in Tanah Abang Market for the tax service variables (X1), tax rates (X2), and tax compliance (Y), whereas for There is an insignificant difference in tax sanctions (X3). It explains that most male and female respondents' opinions regarding all research variables are different; this follows gender theory, which explains that the behavior of men and women has fundamental differences that also impact the differences in the behavior of each gender.

After that, separate regression tests were carried out between male and female respondents. The following is a test on male respondents:

Table 11. Path Coefficient-Male

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P-Value |
|--------------------------------|---------------------|-----------------|----------------------------|--------------------------|---------|
| Tax Services-> Tax Compliance | 0.416 | 0.410 | 0.072 | 5,774 | 0,000 |
| Tax Rates -> Tax Compliance | 0.370 | 0.370 | 0.075 | 4,923 | 0,000 |
| Tax Sanctions-> Tax Compliance | 0.154 | 0.162 | 0.079 | 1,949 | 0.052 |

Source: Data processing with SmartPLS 3.3.3 in 2024

P Values above show the significance of the influence of the independent variable on the dependent variable, as follows:

1. Tax Services have a positive and significant influence on Male Taxpayer Compliance
2. Tax Rates have a positive and significant effect on Male Taxpayer Compliance
3. Tax sanctions do not affect male taxpayer compliance

Table 12. Path Coefficient-Female

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P-Value |
|--------------------------------|---------------------|-----------------|----------------------------|--------------------------|---------|
| Tax Services-> Tax Compliance | 0.282 | 0.274 | 0.093 | 3,038 | 0.003 |
| Tax Rates -> Tax Compliance | 0.239 | 0.240 | 0.076 | 3,140 | 0.002 |
| Tax Sanctions-> Tax Compliance | 0.277 | 0.282 | 0.082 | 2,377 | 0.001 |

Source: Data processing with SmartPLS 3.3.3 in 2024

P Values show the significance of the influence of the independent variable on the dependent variable, as follows:

1. Tax Services have a positive and significant effect on Taxpayer Compliance
2. Tax rates have a positive and significant effect on taxpayer compliance
3. Tax Sanctions have a positive and significant effect on Taxpayer Compliance

The Influence of Tax Services on Taxpayer Compliance. Based on the regression test results from combined data, male and female respondents found that tax services affect taxpayer compliance. Hypothesis 1 is accepted. According to the Planned Theory of Behavior, The services provided by the tax authorities in counseling taxpayers will provide knowledge of the benefits of paying taxes that will influence taxpayers in acting and thinking about paying taxes. Based on Attribution theory, external factors will influence a person's behavior. Tax services are an external factor that comes from outside the taxpayer. Good service from the tax authorities and adequate facilities will encourage taxpayers to comply.

Even though there are significant data differences between male and female respondents, based on their perceptions, tax services significantly positively influence taxpayer compliance, these results show that MSME taxpayers will be able to comply with tax obligations if they receive good service from Ficus, which does not discriminate in the treatment of taxpayers, both male and female.

The results of this study are in line with the results (Tambunan, 2021) (Wahyuni & Setiyawati, 2023), (Widodo & Muniroh, 2021), which show that the results of tax services influence tax compliance.

The Effect of Tax Rates on Taxpayer Compliance. Based on the regression test results from combined data, both male and female respondents found that tax rates affect taxpayer compliance. Hypothesis 2 is accepted. Planned Theory of Behavior relevant to tax rates where when there is perceived behavioral control, if the government's policy of reducing tax rates has a positive or beneficial impact on taxpayers, it will impact tax compliance. According to attribution theory, tax rates are an external factor where a person's behavior can be observed from external pressure. Government policies that set low tax rates will create a desire or encourage taxpayers to comply. The government's support for MSMEs is reflected in the reduction in the tax rate, which was initially applied at 1% in PP 46/13, then reduced to 0.5% in PP23/18 and changed to PP 55/22 which sets a 0% rate for MSMEs with total income of up to Rp. 500 million.

Even though there are significant data differences between male and female respondents, based on the perceptions of male and female respondents, tax rates significantly positively influence taxpayer compliance. It means that both male and female MSMEs agree that reducing tax rates can encourage tax compliance because the tax costs that MSMEs have to pay are reduced. It influences the behavior of male and female taxpayers to comply with taxes because they feel relieved due to the low tax burden.

The results of this research are in line with (Hygi Prihastuti et al., 2023), (Widodo & Muniroh, 2021), (and Nadhor et al., 2020), which shows that the results of reducing tax rates affect taxpayer compliance.

The Effect of Tax Sanctions on Taxpayer Compliance. Based on the results of regression tests from combined data and female respondents, it was found that tax sanctions affect taxpayer compliance. Based on the results of regression testing from male respondents, it was found that Tax Sanctions did not affect Taxpayer Compliance. Hypothesis 3 is rejected. These results show that taxpayers view tax sanctions as hindering business continuity. The behavior of female taxpayers considers tax sanctions to be something that must be avoided, while the behavior of most male taxpayers is that they never receive tax sanctions. This difference in personality between men and women is because men tend not to fear tax sanctions.

Compliance theory is related to tax sanctions because taxpayers want to avoid tax sanctions. The solution is that taxpayers must comply with tax regulations by calculating, depositing and reporting taxes honestly on their business activities. The Theory of Planned Behavior is related to this research because the taxpayer's motivation will influence his behavior regarding tax rights and obligations. Sanctions are obstacles that motivate taxpayers to behave.

The results of this research align with those (of Sari et al., 2022; Widodo & Muniroh, 2021), which state that tax sanctions affect taxpayer compliance.

CONCLUSION

1. Tax services influence the compliance of male and female taxpayers. Maximum tax services can encourage tax compliance for male and female MSMEs in the Tanah Abang market.
2. Tax rates influence Taxpayer Compliance of Male and Female MSMEs in the Tanah Abang Market. Because taxes are a cost of business, male and female MSMEs in the Tanah Abang market agree that the tax rates set by the government will encourage them to comply with taxes.
3. Tax sanctions affect the compliance of female MSMEs in Tanah Abang Market, while there is no significant effect of tax sanctions on tax compliance for male MSMEs. The difference in influence is due to differences in men's and women's personalities. Male taxpayers are brave enough to take risks, while female taxpayers tend to avoid risks.

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