

Factors Affecting Individual Taxpayer Compliance on Tax Return After Using E-Filing

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ABSTRACT

Tax Return for Individual Taxpayers in Indonesia using e-filing has started since the 2015 tax year which was reported in 2016. The increase in using e-filing showed an increase. However, the increase in Tax Return Reporting for Individual Taxpayers has not shown their compliance in carrying out their obligations, it is seen that reporting is still low compared to those registered, around 56%. This study analyzes the influence of Taxpayer Behavior and Ethics on Taxpayer Compliance. This study is a quantitative study with primary data that obtained through questionnaires, and those were analyzed using the multiple regression method which was processed using PLS Software Version 3. The research subjects were Individual Taxpayers who were registered at the Tax Office in Jakarta and surrounding areas, and had used e-filing. The collection of samples during March 2022, collected 55 data from respondents who meet the requirements. The result showed that Taxpayer Ethics had an effect on taxpayer compliance, but Taxpayer Behavior showed the opposite result. The factor with the lowest coefficient of Taxpayer behavior is the perceived lack of tax benefits. Thus, the implications of this study are the Directorate General of Taxes, in this case Section Counseling, Services, and Public Relations (P2Humas) may create counseling programs that explain and provide concrete examples of the benefits of paying taxes, not just only persuading taxpayers to report.

Keywords: *Taxpayer Ethic, Taxpayer Behavior, Taxpayer Compliance, Individual Taxpayer*

1. INTRODUCTION

Taxes are the main source of state revenue in Indonesia. The composition of tax revenues in the structure of the Indonesian State Revenue and Expenditure Budget is more than 80% for the last six years (2017, 80.83% - 2018, 83.12 - 2019, 83.54% - 2020, 82.62% - 2021, and 81.79 - 2022) (<https://www.kemenkeu.go.id/information-publik/uu-apbn-dan-nota-keuangan/> retrieved July 2, 2022). Government revenue from taxes is obtained from trade transactions and taxpayer income. State revenue from taxes is influenced by several factors. Factors of economic policy, number of taxpayers, tax ratio and taxpayer compliance.

Economic policy has a lot to do with fiscal policy. Fiscal policy is influenced by other economic factors such as inflation rates, economic growth rates, unemployment rates, interest rates, and so on related to macroeconomics. In addition, policies in microeconomics can influence tax revenues through trade policies, whether carried out by corporations or private individuals. The firmness of policy implementation by accommodating the conditions of the community is an important factor in building public confidence in paying and reporting their taxes.

Another factor is the tax ratio. Tax ratio is the ratio of tax revenue to Gross Domestic Product. Tax ratio is used as an indicator of tax revenue and tax capacity. The taxes collected in this calculation are central tax revenues (tax applies nationally), Oil and Gas Non-Tax State Revenue (PNBP), General PNBP). The higher the tax ratio, the better, this shows that state revenues from taxes on Gross Domestic Product are getting bigger. The tax ratio in Indonesia is relatively smaller than

ASEAN countries [1], even in the last 10 years it has decreased from 2012 to 2022 sequentially by 11.38%, 11.26%, 10.85%, 10, 76%, 10.36%, 9.89.%, 10.24%, 9.76%, 8.33%, and 9.11% (<https://news.ddtc.co.id>, retrieved July 2, 2022). However, in 2021, 2021 revenues have realized a tax revenue surplus of Rp 47.9 trillion (103% of the Revenue Plan) (<https://www.kemenkeu.go.id>, retrieved 2 July 2022). However, Indonesia's tax ratio is still far from the international standard of 15%. Tax ratio growth is influenced by macroeconomics such as per capita income, tax rates, optimization of governance, economic structure in fiscal policy and others. While the influence of microeconomics is the amount of revenue from trade transactions, coordination between government agencies, the common perception of taxpayers and tax officers, and taxpayer compliance.

Management of tax revenue must be prepared properly and easy to implement. Therefore, a tax collection mechanism is needed starting with the recording of a person or business entity as a taxpayer until reporting. The mechanism of tax collection can be done by making regulations and laws starting from recording, payment to tax reporting for taxpayers. However, tax compliance is also influenced by the taxpayer's own internal factors such as behavior and ethics. This factor will determine tax compliance which will have an impact on increasing tax revenue apart from the regulations and behavior of the tax officer itself.

One of the tax payment and reporting mechanisms developed by the Directorate General of Taxes since 2016 is using the e-filing system. E-filing is a method of electronically submitting annual SPT which is done online and in real time via the internet on the website of the Directorate General of Taxes [2]. This system makes it easier for taxpayers to carry out their obligations because it can be done anywhere and anytime and reduces physical interaction with tax officials. With the changing times, that the internet of things, e-filing is the right taxation mechanism to improve taxpayer compliance in fulfilling their obligations.

The number of taxpayers in Indonesia is 49.82 million (34.66% of the total population) in 2021, consisting of Corporate Taxpayers and Individual Taxpayers (<https://news.ddtc.co.id>, - retrieved 2 July 2022). This is evidence of increasing public awareness of taxes followed by tax mechanisms and regulations that are always being developed. However, there were 10.7 million taxpayers or 56.13% of the 19 million (1.65 Corporate Taxpayers and 17.35 IT) taxpayers who had to report. <https://www.pajakku.com>, – retrieved July 2, 2022), the rest are not eligible to report Tax Return due to Tax Regisrer Number for branch, wife, non-effective status, and so on.

One of the tax obligations, especially tax return reporting. E-filing is the best way for taxpayers, especially Individual Taxpayer to report their tax returns. However, the phenomenon that occurs is the increase in taxpayers who is not followed by an increase in the tax ratio and the ratio that reports Tax Return. Behavioral and ethical factors of taxpayers have a role in tax compliance, in addition to other factors. In previous studies, the behavior of taxpayers has a positive influence on tax compliance as did [3], [4], [5], [6]. While the results of the study [7], [8] stated different results. Likewise, previous studies of taxpayer ethics on tax compliance which stated that taxpayer ethics had a positive influence as was done by [9], [4], [10], [11]. This result is different from the studies of [3] and [8]. Based on the phenomena and differences in the results of the study, this study will analyze the effect of taxpayer behavior and ethics on taxpayer compliance with a reporting system with e-filing for individual taxpayers in Jakarta and its surroundings.

The contribution of this research can be an input for the Directorate General of Taxes, especially the Section Counseling, Services, and Public Relations (P2Humas) to develop a socialization program for taxpayers in general to improve tax compliance so as to increase the reporting ratio of tax returns and tax ratios.

2. THEORETICAL REVIEW

2.1. Theory of Reasoned Action (TRA)

A theory that predicts a person's behavior based on attitudes and behavioral intentions from something that already exists. The purpose of this theory is to understand the behavior of someone who voluntarily motivates himself to take an action [12]. That is, behavior that is carried out with intention and consciously. Intentions are based on subjective norms, norms that occur in society in

general. Intention as a belief will encourage someone to take an action [13]. Intentions are determined by subjective attitudes and norms. Attitude refers to feelings towards behavior, which can be positive or negative [14], or neutral, so that attitudes can determine the results of the actions taken. A person's attitude towards something can be caused by affective elements such as emotions, feelings; elements of behavior such as actions, responses; cognitive elements, for example trust, evaluation), and elements of actions taken by other parties such as rationalization, policies, physical objects [14]. Theoretical basis is the theory that forms the basis for the discussion of taxpayer behavior on taxpayer compliance.

2.2. Taxpayer Ethics

Ethics as a “right” or “wrong” concept of behavior tells about “moral” and “immoral”, how people think and behave towards others, and how we want them to think and behave towards us [15]. Ethics is the science of good and bad things as measured by moral standards, what is right and wrong, or the morals adopted by society in general. Another definition, ethics is a set of values, morals, principles, or standards of behavior that is owned by a person or group of people in a society [16], [17] states that ethics is a science that studies individual moral standards and societal moral standards. Concluded. Ethics is generally defined as the values and moral norms used by a person or a group as a guide for their behavior [18].

Taxpayer ethics are basically moral and ethical values that exist in the behavior of taxpayers which by considering these values will have a positive effect on tax authorities to achieve tax compliance [19]. Taxpayer ethics must be in line with adequate knowledge Taxation knowledge possessed by taxpayers can help them to carry out their tax obligations and rights with good ethics. To do it with good ethics, it is necessary to have a cognitive attitude that can shape one's ethics. Cognitive component emphasizes aspects of trust and knowledge of taxpayers about rights With the principle that tax is a good thing for the lives of oneself and others, supported by an attitude of trust and adequate tax knowledge, taxpayer ethics will affect taxpayer compliance.

2.3. Tax Compliance

Tax is a mandatory contribution to the state that is owed by a coercive individual or entity [20]. Funds collected from taxes are used by the State for development which is enjoyed by all the people. Thus the tax of a country.

Compliance is the attitude of a person who in his actions follows the existing norms and regulations. Compliance can occur due to internal factors within the individual itself such as attitude, perspective, age, education and profession, and external factors such as the environment or outside oneself that cause compliance to arise, such as regulations [21]. Compliance is a person's attitude that is formed from internal and external factors of the person himself.

Taxpayer compliance can be influenced by two types of factors, namely internal and external factors. Internal factors related to individual characteristics that are triggers in carrying out their tax obligations include education factors, diversity awareness factors, tax awareness factors, understanding factors for tax laws and regulations and rational factors. External factors are defined as the behavior of taxpayers in carrying out all obligations and using taxation rights which refer to applicable laws. Concretely, tax compliance includes submitting reports, calculating obligations and paying taxes correctly [22]. With this explanation, there are two kinds of compliance, namely: Formal Compliance, which is an applicable tax law, and Material Compliance, which is compliance with the contents of tax laws as formal compliance.

Compliance taxpayers have an understanding of compliance and awareness of fulfilling tax obligations. Taxpayers must understand all relevant and applicable tax laws and regulations [23]. Taxpayer compliance is a situation where taxpayers are responsible for setting their own tax obligations and then accurately and timely paying and reporting their taxes [24]. In terms of paying taxes paid to the state, there are three things that can affect taxpayer compliance. taxes, namely, 1) the feeling of the taxpayer who feels that the money he pays is balanced by the public services he receives, 2) the economic and political conditions are fair; and 3) the feeling of comfort of the tax officer during the audit [25]. Compliance with tax returns with timely, correct, accurate requirements

in accordance with the taxpayer's tax obligations, including the state income code in accordance with applicable regulations. By doing the correct reporting shows the taxpayer has carried out his obligations.

Taxpayer compliance from the taxpayer's point of view, is a mix of a combination of internal and external factors that form an attitude. This attitude will form the intention to comply with taxes. This intention is the basis for carrying out tax compliance behavior actions.

2.4. Hypothesis

For taxpayers, the decision to comply or not to tax regulations is a cognitive behavior that is under the taxpayer's own control. Considerations in making a decision on tax compliance are based on attitudes towards compliance that develop over time through establishing beliefs about the outcomes of compliance, including evaluation of these results [26]. Behavior that is driven from the intention to comply with tax regulations, the intention is based on the belief that carrying out tax obligations, taxpayers will get the public services they receive for the taxes paid, fair treatment in the economy and politics and get services and convenience from tax officials [25], then tax behavior has an effect on tax compliance. This is in accordance with the results of studies by [3], [4], [5], who conducted studies in Indonesia and [6] who conducted a study in Jordan. Based on the theory and the results of previous research studies, the hypothesis of tax behavior on tax compliance is: H1: Tax behavior has an effect on Tax Compliance.

Ethics is the concept of right or wrong of thoughts and attitudes towards others. Understanding the importance of taxes for the state that have a direct or indirect impact on taxpayers, then carrying out tax obligations is the right thing. To get an understanding that carrying out taxation is a right thing, tax revenues by the state should provide benefits for taxpayers. Thus, taxes paid have a return on public services and justice in the economy and politics [25], this will have a perception in the community that paying taxes is the "right" thing. So, ethics will affect taxpayer compliance. The results of the study from [9], [4], [10], [11] who conducted research in Indonesia stated that ethics has a positive effect on taxpayer compliance. Based on the theory and the results of studies from previous researchers, the ethical hypothesis on taxpayer compliance is: H2. : Ethics affects Taxpayer Compliance

3. RESEARCH METHODS

This research is quantitative research. The purpose of this study is an explanatory approach using primary data. The subject of this research is Individual Taxpayer who has done Tax Return by e-filing. Individual Taxpayer is registered at the Tax Office in Jakarta and its surroundings. The sampling method is the simple random method. Sample collection using a questionnaire through a google form given to Individual Taxpayer as a respondent who has reported tax returns using e-filing during March 2022. The measurement of the questionnaire uses a Likert scale of 1 to 5 (the least agree to strongly agree). The questions asked included:

Table 1. Questionnaire

Feel the benefits of paying taxes (P1) [8].
Feel useful with the tax system / e-filing (P2) [8].
Reporting strategy with better e-filing (E1) [27].
Provide correct information (E2) [27].
Efficient in tax reporting (E3) [27].
Do you report your Tax Return yourself to the Tax Service Office? (T1) [8].
Did you fill in all parts of the Tax Return formula correctly? (T2) [8].
What is the amount of tax payable submitted/paid by (T3) [8].
Did you report your income in accordance with the tax provisions? (T4) [8].
Do you pay taxes due on time? (T5) [8].

Sources: Questions 1,2,6-10 [8], 2,3,5 [27]

From the questionnaires obtained, the complete sample to be processed was 65 respondents. The data is processed using PLS V.3 Software.

4. RESULTS

From the results of the collected data processed with PLS V.3 software, it shows the value of reliability, validity and determination in Table 2 below:

Table 2. Validity, Reliability and Determinant Test Results

Variables	Cronbach' α	AVE	R ²
Taxpayer Behaviour	0.757	0.681	
Taxpayer Ethics	0.777	0.673	
Tax Compliance	0.8909	0.692	0.533

Source: Output from PLS V.3 Software

The reliability of all variables is above 0.7, which means that all data are reliable. Likewise, the validity of the data indicated by the value of Average Variance Extraed (AVE) is greater than 6. While the R square of 53.3% shows that taxpayer compliance can be explained by 53.3% with the variables Tax Behavior and Ethics.

The next process is the regression test of this research. The results of the regression test can be seen in table 2 and the coefficient values in Figure 1 are shown below:

Table 3. Regression Test Results

	Original Sample (O)	Sample Mean (M)	(ST DEV)	T-Stat.	P-Value
TB-TC	0.022	0.034	0.094	0.236	0.814
TE-TC	0.728	0.736	0.049	14.958	0.000

Source: Output from PLS V3. Software

Legend: TB = Taxpayer Behaviour; TE = Taxpayer Ethics; TC = Taxpayer Compliance



Figure 1. Coefficient Value of the relationship between the independent variable and the dependent variable

The results of the regression test show that tax behavior does not affect tax compliance with a T-Statistic value of 0.236 (< 1.96) or P-Value 0.814 (> 0.05) at a 95% confidence level. It can be seen that the coefficient of the feeling of benefit from payment is low (2.021 and 2.690) so that the coefficient value of the relationship is low on tax compliance. The results of Taxpayer Ethics are different from the results of Taxpayer Behavior with a T-Statistic value of 14,958 (> 1.96) or a P-Value of 0.000 (< 0.05) indicating that Tax Payer Ethics has effect on Taxpayer Compliance. It can be seen that the coefficient that forms the Ethics Variable with a large value so as to form the relationship between Taxpayer Ethics and Taxpayer Compliance is 14,691.

The result, the compliance of Individual Taxpayers registered in Jakarta in carrying out their tax obligations is influenced by taxpayer ethics, not yet influenced by the taxpayer behavior. The role of the taxpayer's thinking or cognitive that obeying tax obligations is something that is right, but has not been fully implemented so that it becomes behavior. Behavior that is driven from Intentions, and Intentions is determined by subjective attitudes and norms towards tax compliance.

5. CONCLUSIONS

From the results of this study, respondents have not shown carrying out tax obligations, especially reporting Tax Return has not become a behavior, so it is not a factor in the formation of tax compliance. The intention that drives the behavior is the reason that tax behavior does not affect taxpayer compliance. This is because there are still many in the community who carry out their tax obligations consciously so that this subjective norm becomes the dominant factor in forming intentions. This can be seen from the ratio of taxpayers who submit tax return reports as one of their tax obligations. The ratio of taxpayer compliance submission is 73% in 2019 and 78% in 2020 [28]. Thus, individual taxpayers in Indonesia, specifically taxpayers registered in Jakarta and surrounding areas already have ethics in fulfilling their tax obligations but have not yet become behaviors that shape taxpayer compliance.

Individual Taxpayers registered in Jakarta and surrounding areas show that they have ethics in reporting their tax returns using e-filing. However, this ethics has not been matched by behavior. Compliance is the attitude of a person who in his actions follows the norms and rules. Norms show that individual taxpayers have not benefited from paying taxes, while compliance is influenced by fear of violating regulations.

The limitation of this study is the difficulty of the subject's desire to fill out the questionnaire. Likewise, respondents are only taxpayers who are registered in Jakarta and surrounding areas. As well as the questionnaire using a google form where the researcher did not see directly how the respondents filled out the questionnaire. For further researchers, they can expand their reach, add variables such as tax knowledge, the role of tax officers, ease of reporting with e-filing, and others

The implication of this research is that the Directorate General of Taxes should provide more education about the benefits of taxes, not just urge them to explain the penalties for those who violate them.

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