

THE EFFECTIVENESS OF FUNERAL RETRIBUTION PAYMENTS IN DKI JAKARTA

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ABSTRACT

Management of cemetery land is a problem that is currently being experienced in the DKI Jakarta area, for this reason the research aims to analyze the influence of the e-Retribution Payment System, Government Socialization, Compulsory Retribution Literacy on the Effectiveness of Retribution Payments. The research uses a quantitative approach which uses a questionnaire as a data collection technique, processing statistical data using the Smart PLS application. The research population was TPU in the South Jakarta area, with burial samples in a number of TPU, namely: Kampung Kandang, Jeruk Purut, Tanah Kusir and Menteng Pulo. The unit of analysis for this research is the community as the heirs of families buried in the area. The results of the study prove that empirically the electronic levy payment system and outreach carried out by the government have a positive and significant effect on the effectiveness of retribution payments, while levy compulsory literacy has no significant effect on the effectiveness of retribution payments.

Keyword: *E-Retribution system; government outreach; community literacy; levy payment effectiveness*

1. INTRODUCTION

Cemeteries are places where everyone will die and are the location of every human need and cannot be avoided, whereas currently the amount of land available is very limited in the DKI Jakarta area and its use is increasing and the government is trying to solve the problem of managing graves with an overlapping grave system. overlap (Tempo. co, 2021) [1], meaning that more than one body can be buried in one grave which can be done at least three years after burial (PerdaDKI, 2007) [2]. This government innovation is expected to solve the community's problem of being able to bury their families and relatives with the requirements met in accordance with regional regulations, one of which is the obligation of the community to pay burial fees which are carried out at certain times in accordance with the stipulated conditions, but if the community does not pay a levy, then the location the grave will be closed or overlaid with other bodies (Rudi, 2016) [3].

Payment of funeral levies is an element of regional income in accordance with the provisions of government laws and regulations, and DKI Jakarta Regional Regulation No. 1 of 2015 concerning Regional Retribution. The implementation of funeral retribution payments still creates difficulties for the community because of the bureaucracy that is not easy and impractical for the community to carry out, starting with the process of extending the permit for renting graves, the heirs must visit government agencies starting from visiting the public cemetery manager's office to get a letter, then proceed with visited the PTSP (One-Stop Integrated Service) in the sub-district, after which the heirs received a regional levy determination letter containing fees to be paid through Bank DKI (Amalia, 2021) [4]. The complicated and ineffective service bureaucracy set by the local government will make it difficult for the community to pay contributions, in the end the community's motivation will be low in paying these contributions (Afifah, 2021 [5]; Dewi & Laksmi, 2019 [6]; Sakir et al., 2021 [7]; Susanto & Arfamaini, 2021 [8]), because essentially in this world no one is willing

to spend their money to pay taxes or levies if not for cultural or regulatory pressure (Prihanto, 2018) [9]. Community compliance pays its obligations, one of which is by providing an information system that is relevant to needs.

The information system is very important in supporting the success of a program, including the tax and retribution payment system, because currently the payment of funeral retribution has been done electronically but it still makes it difficult for the community to pay. Changes in payment using an electronic system should make it easier for the public to pay their tax obligations or fees (Ramdani, 2019 [10]; Rusli, 2019 [11]; Sari, 2019 [12]; Widjaja & Siagian, 2017 [13]) but this innovation also does not guarantee compliance in paying taxes (Pebrina & Hidayatulloh, 2020) [14], because there are still many people who do not understand the use of electronic transactions. The complexity of payment procedures using electronic media makes people lazy and reluctant to pay taxes. For this reason, the government must conduct socialization related to the application of information systems used in paying funeral fees.

Socialization is a way and media that can be taken and carried out by the government so that the compulsory retribution is moved and motivated to report and convey content or messages that the government wants to convey to the public, the lack of socialization regarding electronic payment systems results in a lack of understanding of science and technology (IPTEK) mandatory retribution in society. High and frequent socialization efforts by the government to the community will further increase the effect of the effectiveness of payment of funeral retribution (Mandasari & Risa, 2013 [15]; Munazaim et al., 2019 [16]; Theis et al., 2021 [17]; Wardani & Wati, 2018 [18]). In addition to socialization, there are other factors that need to be carried out by the government, because socialization is not fully effective without the support of knowledge and literacy from the public regarding taxation or levies.

Tax literacy is the understanding and knowledge possessed by the community related to taxes, literacy is very helpful for the community and government in creating program effectiveness. Previous research stated that literacy has no effect on the effectiveness of public compliance in paying taxes (Noreen & Kristanto, 2021 [19]; Ratno, 2019 [20]; Yuliati & Fauzi, 2020 [21]). People who have a level of knowledge and understanding of payment procedures in taxation, but if they are not accompanied by the motivation and desire to contribute will be very difficult. Especially if the tax or retribution payment system is very difficult and ineffective, so that people tend to delay and in the end are lazy in making transactions in paying funeral retribution, as many complained about during initial interviews with a number of informants in this study.

Based on the phenomena and facts obtained, another measurement is needed as an alternative in this study to the measurement of the effectiveness variable, namely by modifying the measurement carried out by Steers (2008) [22] by adding a feedback dimension to the measurement of effectiveness which was originally attainment of goals, integration, and adaptation. Thus, based on the description of the system, this study aims to analyze the e-levy payment system, outreach carried out by the government, and knowledge literacy of compulsory retribution on the effectiveness of paying funeral retribution in the DKI Jakarta area.

2. RESEARCH METHOD

The desire, motivation, and compliance of the community with the obligatory retribution for retribution or tax obligations is very closely related to the Theory of Planned Behavior (TPB), attitudes in carrying out behavior, and aspects of subjective norms associated with this behavior (Ajzen, 1991) [23]. The birth of this theory was due to the expansion and development of the previous theory, namely Theory of Reasoned Action, which had several weaknesses. Theory will work when applied to behavior under the control of the individual himself. However, what is noteworthy is that if the individual's behavior is not completely under the control of the individual's will, even though the individual is highly motivated by his attitudes and subjective norms, then he may not actually display certain behaviors which can be contradictory. Furthermore, the theory was developed by them (Ajzen, 1991 [23]; Fishbein & Ajzen, 1975 [24]) into the TRA model which was further developed into Theory of Planned Behavior (TPT). The fundamental difference between the two theories is that TPT then adds perceived control over the behavior to the model previously used in TRA and modifies the theory, so that it becomes another four-pillar construct, namely knowledge, the importance of behavior, environmental constraints, and habits that will have a direct impact (Jaccard et al., 2002) [25].

TRA emphasizes attitudes and subjective norms to determine behavioral intentions and ultimately the behavior of carrying out an action. Then this theory also succeeds in explaining actions or behavior that are under volitional control (Fishbein & Ajzen, 1975) [24], and in the end it can be concluded that TPT enlarges the TRA function by combining the perception of control over human behavior where a person may not have full volitional control over behavior. they (Ajzen, 1991) [23] include to take advantage of the technology around them. Technology Utilization Theory In essence, the use of technology is expected to provide convenience for users in business practices, provide services to gain the trust of stakeholders who get pleasure from using directly or indirectly from the activity of using information technology as a medium that helps them (Bashir & Madhavaiah, 2015) [26].

consumers, and can become a medium capable of achieving competitive advantage in competing (Porter, 2008) [27], and facilitating industry. The use of the TAM theory is actually a model adapted from the TRA theory or theory of reasoned action which has been discussed previously (Fishbein & Ajzen, 1975) [24], the relationship of this model is as a basis for observing and studying the influence of various factors that are focused on attitudes and behavioral intentions to adopt the use of technology (Abbad, 2013 [28]; Guriting & Ndubisi, 2006 [29]; Kesharwani & Bisht, 2012 [30]). Then on the TAM theory in exploring the integrated acceptance and use of technology by consumers or the public which is also supported by using the UTAUT - 2 theory (Unified theory of acceptance and use of technology) developed by Venkatesh et al., (2012) [31]. This theory combines the three constructs that make up UTAUT-2, namely the influence of: hedonic motivation, price values, and habits based on individual differences in: age, gender, and experience. In addition, there are other things that can predict interest from the public or the public in using technology, and are also based on innovation, namely on personal innovations that make them able to accept and use the technology (Farooq et al., 2017) [32], which became known as UTAUT-2.

Effectiveness is a different concept from efficiency, in practice measuring the effectiveness of an activity program is not something simple, easy, and very simple, because effectiveness will be different and can be studied from various points of view and it depends on who

evaluates and interprets it. In this study the measurement of effectiveness uses the parameters put forward by Steers (2008) [22], then the effectiveness criteria put forward by Steers, (2008) [22] are translated by:

1. Achieving goals is the overall effort to achieve goals must be seen as a process. Therefore, in order to achieve a more guaranteed goal in the end, it is necessary to have phases, both stages in the sense of achieving the parts and stages in the sense of their periodization. The achievement of goals consists of several actors, namely: Timeframe and targets which are concrete targets.
2. Integration, namely measuring the level of ability of an organization to conduct outreach, consensus building and communication with various other organizations. Integration concerns the process of socialization.
3. Adaptation is the ability of the organization to adapt to the environment. For this reason, benchmarks are used for the process of procurement and addition of manpower.
4. Additional measurements modified in this study using feedback include indicators of user satisfaction, intention to reuse and promote to other parties.

The Law on Regional Taxes and Regional Retributions states that what is meant by regional retributions are regional levies as payments for services or the granting of certain permits specifically provided or granted by the local government for the benefit of individuals or entities. Regional levies can be categorized as regional levies as payments for using services or to obtain work services, businesses, or regional property for those who are interested or for services provided by the region. Like regional taxes, regional levies are implemented based on Law Number 150 of 2014 Amendment to Governor Regulation Number 11 of 2014 concerning Procedures for Accepting Regional Levy Payments with an Electronic Retribution System, Regional Regulation Number 3 of 2012 concerning Regional Retribution; then for its implementation in each region, regional retribution levies are spelled out in the form of regional regulations which refer to the applicable laws and regulations. Arrangements for burial permits require the following requirements: 1. Death certificate from the Kelurahan, 2. Photocopy of the identity card of the person who died, 3. Photocopy of the family card, 4. Photocopy of the heir's or person in charge's identity card, 5, certificate of heirs. Currently all TPUs (Public Cemeteries) under the management of the City Parks and Forestry Office have implemented an online IPTM management system. This system will make it easier for TPU managers to ensure the condition of the grave plots and the Kelurahan PTSP to issue IPTM for the tomb licensing process, so that the activities carried out by the community can be completed more quickly.

Reforms in the field of taxation and retribution in Indonesia are carried out in stages with the aim of providing better services in the form of payments and reporting in the field of taxation in the future (Ndraha, 2011) [33] and modern technology provides better results compared to conventional technology (Ndraha, 2011) [33]. Halbouni et al., 2016 [34]). Technological innovation in positive utilization makes it easier for humans to enable business and investment to run efficiently and effectively (Davis, 1989 [35]; Nwankpa & Building, 2016 [36]; Venkatesh et al., 2012 [31]). Previous researchers examined that the ineffective service bureaucracy carried out by the local government would make it difficult for the community to pay fees, in the end the community's motivation would be low in paying fees. Therefore, a system is needed that makes it easier to fulfill society's obligations to the state such as paying taxes and levies (Afifah, 2021 [5]; Dewi & Laksmi, 2019 [6]; Sakir et al., 2021 [7]; Susanto & Arfamaini, 2021 [8]; Setyowidodo & Fidiana, 2021 [37]; Sudrajat & Ompusunggu, 2015 [38]), while the application of electronic payment systems in complex taxation has no effect on tax payments (Nurchamid & Sutjahyani, 2018 [39]; Rustanto & Kartini, 2019 [40]). For

this reason, based on support from previous studies, research hypothesis one (H1) can be stated as follows:

H.1: An easy and practical electronic payment system has a positive effect on retribution payments.

In addition to the application of information technology, another important factor is outreach to the public regarding the application of laws and regulations and systems that support the payment of taxes or levies. With the increasing frequency of socialization activities carried out by the government with various media to the public regarding payments, regulations and laws regarding taxes and fees will affect the effectiveness of payment of fees (Boediono et al., 2019 [41]; Juliantari et al., 2021 [42]; Mandasari & Risa, 2013 [15]; Munazaim et al., 2019 [16]; Puspita, 2016 [43]; Sudrajat & Ompusunggu, 2015 [38]; Theis et al., 2021 [17]; Wardani & Wati, 2018 [18]). However, socialization carried out by the government has not fully supported community interaction to pay taxes (Mahadianto & Astuti, 2017) [44], that tax socialization which consists of counseling, interactive dialogue/talk shows, and tax service advertisements on radio does not necessarily increase the level of taxpayer compliance (Nopiana & Natalia, 2018) [45]. This opinion is supported by planned motivation and behavior carried out by the community itself towards perceptions that lead them to pay or not pay taxes or fees (Ajzen, 1991) [23]. Based on previous research, the second research hypothesis (H2) can be stated as follows:

H.2: socialization carried out by the government has a positive effect on the effectiveness of retribution payments.

Literacy is related to individual understanding of taxation and levies, which is related to knowledge possessed, but based on previous supporting research it states that literacy does not affect the effectiveness of public compliance in paying taxes (Mianti & Budiwitjaksono, 2021 [46]; Noreen & Kristanto, 2021 [19]; Ratno, 2019 [20]; Yuliati & Fauzi, 2020 [21]). Even though the community has a level of knowledge and understanding of payment procedures in taxation, if it is not accompanied by the motivation and desire to contribute it will be very difficult (Ajzen, 1991) [23]. Tax literacy is a crucial factor that is predicted to affect the level of taxpayer compliance (Prihanto & Damayanti, 2020) [47], especially in the collection system that applies self-assessment because the low level of taxpayer compliance in Indonesia is allegedly due to low literacy (Susilawati et al., 2021) [48] and the low level of compliance can also be affected by the low knowledge of the taxpayer (Toding & Iqbal, 2021) [49]. For this reason, based on previous research references, three research hypotheses (H3) can be put forward as follows:

H.3: Taxpayer literacy has no positive effect on the effectiveness of retribution payments.

The research used a quantitative research design that used a series of statistical tests to prove the research hypothesis with the SEM PLS statistical processing tool, the population in this study was TPU (Public Cemetery) in the South Jakarta area with samples taken like TPU in the areas: Kampung Kandang, Jeruk Purut, Tanah Kusir, and Menteng Pulo which were taken randomly. The unit of analysis in this study is personal or family heirs who are buried in TPU with the criteria of having paid the burial retribution using a payment system and an application made by the Provincial Government of DKI Jakarta. The research data collection method was selected using a paper-based questionnaire, and a questionnaire using the Google form (via WhatsApp) from a random population without regard to strata in the population (Sugiyono, 2018) [50]. Apart from that, to obtain information that complements the results of this study, the research used an interview forum where researchers used key informants using

government officials who served at the Cemetery Office in the South Jakarta area as resource persons. Analysis of research data using statistical descriptive tests, model feasibility tests of research variables as well as testing research hypotheses and linear multiple regression.

3. RESULTS AND DISCUSSION

Statistical testing using SEM PLS which describes descriptive statistics can be seen in Table 1, the results describe the distribution of questionnaire data or indicators as a means of measuring variables observed in a number of respondents with the following results:

Table 1. Descriptive Statistical Test Results

Variable	N	Min.	Max	Mean	Std. Deviation
Dependent Variable :					
EP	155	1.0	6.0	4.1 – 4.7	0.9 – 1.3
Independent Variables :					
SP	155	1.0	6.0	4.3 – 4.9	1.0 – 1.2
SOS	155	1.0	6.0	4.4 – 4.7	1.1 – 1.4
LIT	155	1.0	6.0	4.2 - 4.6	1.1 – 1.3
Description: The table represents the descriptive of each research variable, aims to provide an overview of the demographics and distribution of questionnaire data in estimating the research model. Dependent variable: EP (Effectiveness of Retribution), Independent Variable: LIT(Literacy), SP (Retribution System), SOS (Socialization), with a total of 155 observations					

The results of the feasibility test on the research instrument which is a statement on the questionnaire produce a Cronbach alpha value which averages 0.70, which means that the reliability test results on the research instrument are in accordance with the existing role of thumbs according to Ghozali & Latan, (2015) [51] and are declared eligible or reliable. While the AVE value obtained from the results of data processing shows the value of all variables above 0.50 so that the research reliability test is said to be feasible according to the role of thumbs proposed by Ghozali & Latan, (2015) [51]. The results of the instrument testing as a whole can be concluded to meet eligibility because all of these results exceed the results specified in the provisions used in the measurement.

Table 2. Research Instrument Feasibility Test Results

Variable	C.A	rho_a	rho_c	AVE	Outer Model	Inner Model
Dependent Variable :						
EP	0.904	0.907	0.920	0.512	1.557 – 2.347	
Independent Variables :						
SP	0.931	0.933	0.940	0.568	1.775 – 2.728	4.812
SOS	0.902	0.905	0.932	0.631	1.840 – 2.688	2.311
LIT	0.920	0.920	0.934	0.641	1.955 – 2.972	5.272
Description: Dependent variable: EP (Effectiveness of Retribution), Independent Variable: LIT (Literacy), SP (Retribution System), SOS (Socialization), CA (Croncbach Alpha), with a total of 155 observations						

Then the value of rho_a and rho_c states that the value is in the range of 0.90 which means that it has exceeded the value of 0.70 as the role of thumb. All test results show feasibility in accordance with the guideline values used so that they can be used in further tests. Testing is then carried out to test the research hypothesis which can be described in the following diagram:

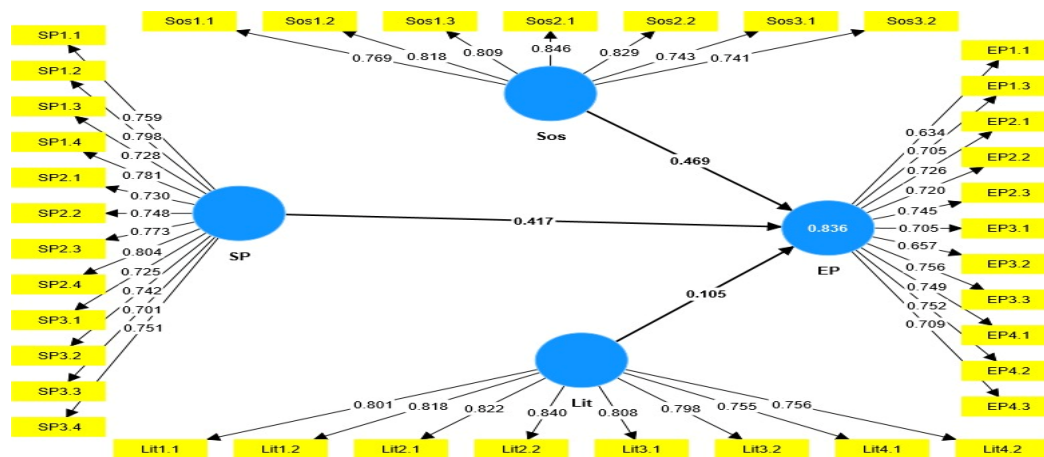


Figure 1. Multiple Regression Test

The output diagram of the multiple regression test of all the variables observed in this study can be seen in Figure 1, while the output of the research hypothesis test results for all variables can be seen in Figure 2 as follows:

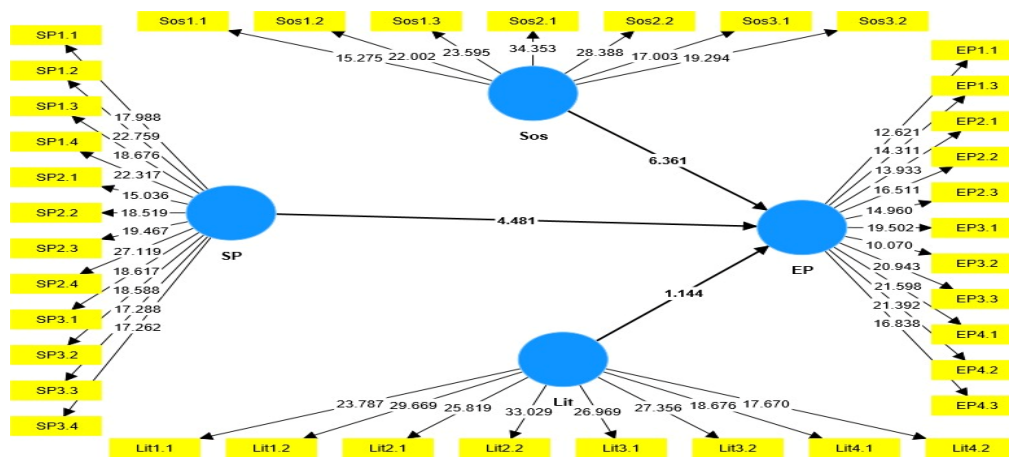


Figure 2. Hypothesis Test Results

Table 3. Research Hypothesis Test Results

Variable	β	t-Statistics	p-Value	Hypothesis	Information
Observation Variable:					
SP \square EP	0.417	4.481	0.000	H1 (+)	Received
SOS \square EP	0.580	6.361	0.000	H2 (+)	Received
LIT \square EP	0.105	1.144	0.253	H3 (+)	Rejected
Regression Equation	EP = 0.105 LIT + 0.417 SP + 0.580 EP				
R-Square (Adjusted)	0.833				
Description: Dependent variable: EP (Tax Effectiveness), Independent Variable: LIT (Literacy), SP (Retribution System), SOS (Socialization), CA (Croncbach Alpha), with a total of 155 observations					

The results of Table 3 above are the output or elaboration of the calculation output that has been processed by the researcher, in these results it can be concluded that all the proposed research hypotheses are acceptable. The tax system and socialization have a positive and significant effect on the application of retribution effectiveness so that the research hypotheses one (H1) and two (H2) can be accepted with a significance value or p value of 0.000 according to the role of thumbs. While the research hypothesis three (H3) is rejected with a p value above 0.000 which is not in accordance with the role of thumbs used in the study. Multiple regression test results of research data processing proves that all variables used in research observations have a positive influence with beta values ranging from 0.105 to 0.580. While the coefficient of determination test shows that overall, the variable has a coefficient value of 0.833 which means 83.3% of the dependent variable the effectiveness of payment of funeral levies can be influenced by the levy payment system, socialization of the government and literacy owned by the community who are obliged to retribution.

The levy payment system is an important factor which is the main door for making effective payment of community fees to those that increase state revenue in the field of fees and taxes, the data processing carried out shows that a good levy system supports the effectiveness of levy or tax payments by the community so that the research hypothesis one (H1) received. The results of this research are supported by previous research (Halbouni et al., 2016 [34]; Davis, 1989 [35]; Nwankpa & Building, 2016 [36]; Venkatesh et al., 2012 [31]) that with the

help of modern information technology it makes activities easier to run better. The application of electronic payment systems (Davis, 1989 [35]; Pavlou, 2003 [52]) is an accumulation of behavior from people's desires, interests, and motivations in using electronic-based tax payment systems. UU no. 28 of 2009, Regional Levies and Other Regional Revenues are Regional Revenues from the use of services, personal assets, and the granting of permits for individuals or a body specifically granted by the Regional Government to fulfill certain interests. The payment system should make it easier for the public to make funeral payments because it can be paid through Bank DKI (BPD), several procedures for using funeral service permits, namely: first, the heirs must prepare several documents such as KTP and KK of heirs/applicants, KTP and KK of the deceased, a letter of introduction from the village administration, a letter for examining the body from the hospital/Puskesmas, and a death certificate from the village administration. This procedure provides obstacles to the obligatory retribution to pay obligations because not all of these documents can be fulfilled. An easy-to-use levy payment system should provide motivation for the community as a levy-payer to carry out their obligations, (Afifah, 2021 [5]; Dewi & Laksmi, 2019 [6]; Sakir et al., 2021 [7]; Susanto & Arfamaini, 2021 [8]; Setyowidodo & Fidiana, 2021 [37]; Sudrajat & Ompusunggu, 2015 [38]), as well as the application of an electronic payment system in complicated taxation or levies also affects the payment of levies by the obligatory levies so that they are lazy and reluctant to carry out their obligations (Nurchamid & Sutjahyani, 2018 [39]; Rustanto & Kartini, 2019 [40]). Efforts made by the government by using electronic payment innovations without going through the doors of the bureaucracy served by officers, provide effectiveness in payment practices because they are easier, don't take much time, are right according to bills, people don't have to queue so they don't spend a lot of energy to pay, and more secure security due to a system that protects.

The results of this study concluded that the application of information technology systems that make it easier to pay or carry out obligations by the community is very influential and determines the effectiveness of programs set by the government. Technology-based information systems are currently a priority for humans in carrying out activities so that they become a primary need that cannot be separated and abandoned, all aspects of life during the Industrial Revolution 4.0 era required the use of massive digitalization technology. The entire infrastructure leads to speed, accuracy, ease, efficiency, and effectiveness so that many transactions in finance and business also use this technology. The emergence of current cashless payments based on e-money cards and virtual ones such as products: OVO, Tokopedia, Dana, Digital Wallet, Gopay, and so on makes it easy for the community. In fact, these technologies and systems can beat the existing banking industry, the entire payment transaction system makes it easy for people to choose a transaction method.

Socialization is an important part of ensuring that a planned program can run well and ensure that the public knows the purpose of the program, the socialization carried out by the Government (Widodo, 2010) [53] is any form of effort to provide understanding, information, and guidance to the public regarding everything that is relating to taxation and levies in accordance with the legislation. Based on the results of data processing, it is proven that the socialization carried out by the government regarding electronic or virtual-based payments will affect the effectiveness of the program, thus the second research hypothesis (H2) is accepted. The results of the study are in line with previous research that the more often the frequency of socialization activities carried out by the government on a program by utilizing various media (online and offline) to the public regarding payments, regulations and laws on taxes and fees will affect the effectiveness of retribution payments (Boediono et al. al., 2019 [41]; Juliantari et al., 2021 [42]; Mandasari & Risa, 2013 [15]; Munazaim et al.,

2019 [16]; Puspita, 2016 [43]; Sudrajat & Ompusunggu, 2015 [48]; Theis et al., 2021 [17]; Wardani & Wati, 2018 [18]). Although socialization has a positive effect on the effectiveness of the program that will be implemented by the government, however, this socialization cannot fully support community interaction to pay taxes or fees (Mahadianto & Astuti, 2017) [44], tax socialization efforts carried out by the government currently consist of counseling, interactive dialogue or talk shows, and advertisements for tax services on radio do not necessarily increase the level of taxpayer compliance (Nopiana & Natalia, 2018) [45]. However, people can be motivated in a planned manner, because it is supported by their own behavior towards the perception that leads them to pay or not pay taxes or fees (Ajzen, 1991) [23]. The problem of retribution for paying funerals does not only occur in DKI Jakarta, but based on identification of problems obtained from digital media, many other provinces are experiencing similar problems such as in the Cimahi area of West Java, Padang West Sumatra and so on due to the negligence of heirs who do not pay their obligations for the family buried on the site.

Since 2016, the DKI Jakarta Parks and Cemeteries Service (Distamkam) has been socializing funeral levy posters in the DKI Jakarta area, the socialization is carried out using posters explaining the cost of retribution which is quite affordable and services that can be obtained free of charge. Socialization was also carried out in urban villages to address cemeteries in the DKI Jakarta area, this effort was made to eradicate brokers who were difficult to quell because they had been working for years and were used to this job (source: <https://news.detik.com/berita/d-3229895/kadis-pertamatan-and-burial-dki-will-act-firmly-pungli-di-tpu>). The function of the tomb levy paid by the heirs of the cemetery serves as an identity for the heirs that their families occupy the burial land or do not dismantle it, so that it is not occupied by other parties who use the burial land which can trigger conflicts between burial land users. (Source: <https://www.antaraneews.com/berita/521772/pemprov-dki-ntak-akan-eliminate-retribution-makam>). Socialization carried out by the government has had a significant effect on the growth of payments by the public towards their obligation to pay taxes and levies, the current socialization media that relies on digitization technology really helps data information to be absorbed among the public because it is simpler, faster, easier, and can be accessed by everyone when in the form of advertisements, social messages, films and so on through media: YouTube, Instagram, Facebook, news sites and so on. The emergence of sophistication of information technology has led to various conveniences for the government in conveying messages and information, while it is easier for the public to access this information.

Community literacy is very important in understanding the enactment of rules, policies and laws. Based on the results of data processing and hypothesis testing, it proves that literacy in the compulsory levy has no effect on the effectiveness of retribution payments, so the third research hypothesis (H3) is rejected. The results of this study are in line with previous research which states that literacy has no effect on the effectiveness of public compliance to pay taxes or levies (Mianti & Budiwitjaksono, 2021 [46]; Noreen & Kristanto, 2021 [19]; Ratno, 2019 [20]; Yuliati & Fauzi, 2020 [21]). Even though the community has a level of knowledge and understanding of payment procedures in taxation, if it is not accompanied by motivation and a desire to contribute it will be very difficult (Ajzen, 1991) [23] while literacy in taxes or fees is a crucial factor that can be predicted to affect the level of public compliance with their obligations in pay retribution (Prihanto & Damayanti, 2020) [47]. The application of a taxation system in a collection system that implements self-assessment is due to the low level of taxpayer compliance in Indonesia, one of which is allegedly due to low

literacy (Susilawati et al., 2021) [48] and the still low level of compliance can also be influenced by the knowledge of taxpayers who is still low (Toding & Iqbal, 2021) [49].

Literacy is a person's ability (compulsory retribution) in reading information, understanding information and then following up on information through a decision that is useful in their lives. According to survey data conducted by the Indonesian Survey Institute (LSI), currently only 50 percent of Indonesian people understand tax literacy, meaning that Indonesian people who understand and do not understand tax literacy including retribution are balanced. Furthermore, 16.1 percent of Indonesian people understand taxes, while 14.6 percent understand the benefits of tax money, 34.8 percent of people choose to understand enough about taxes and 31.2 percent understand enough about the benefits of tax money. Then as much as 26.2 percent of respondents chose not to understand about taxes, while 29.4 percent chose not to understand tax benefits, 18.7 percent did not understand about taxes and 20.5 percent did not understand about tax benefits then 4.2 percent and 4.3 percent respectively did not know or did not answer regarding taxes and the benefits of the tax money. (Source: <https://www.pajak.com/pajak/lsi-sebut-50-persen-Masyarakat-paham-literasi-pajak/>).

Based on the results of data processing and facts obtained from phenomena in society, it can be concluded that the literacy of society in Indonesia is still in the low category, so this factor affects state revenue in the taxation or retribution sector. Communities tend to be unmotivated in fulfilling their obligations to pay taxes or levies because of their ignorance of information on laws, regulations and government policies relating to the obligation to pay taxes and levies. This fact is strengthened by changes in the payment system which the community (especially the lower middle class) finds difficult to understand with information that the government does not clearly convey regarding the payment of funeral retribution. Innovations made by the government in paying funeral fees through electronic facilities should make it easier for the public to make payment transactions safely, quickly, and comfortably. This fact is incomparable when viewed from data on the use of non-cash transactions for the Indonesian people according to data from the Indonesian Fintech Association (AFTECH) in January 2020, that the use of electronic money through digital wallets or digital wallets has reached 300 million transactions. In April 2020 the value jumped 50 percent to 450 million transactions, in March 2020 the value of electronic money transactions reached IDR 15.04 trillion and then rose to IDR 17.55 trillion the following month so that the actual transaction value in April 2020 was the highest since March 2019. Apart from In addition, the use of payment transactions through automated teller machines (ATMs) and debit cards has decreased from the previous 600 million transactions last January which decreased to 500 million transactions in April, or a correction of 16.67 percent. The existence of tax literacy that has not been maximized does not support government programs so that people who understand the traffic flow of non-cash payments are not channeled optimally so that the potential for ineffectiveness and maximum non-cash payment programs for funeral retribution can occur. The literacy possessed by the community is not comparable or equivalent to the rampant and massive information disseminated by the government, the public should be able to take advantage of social media by accessing important information that can support their understanding of taxes or levies. Information disseminated by the government may not be of concern to the community and a priority, or it may not attract attention in understanding knowledge about government regulations so that this information is not absorbed as knowledge and increases literacy for the community. For this reason, better efforts are needed and must be carried out by the government in increasing the literacy of the Indonesian people about knowledge of Indonesian taxation.

4. CONCLUSIONS AND SUGGESTIONS

Based on the results of data processing and discussion carried out in the study, it was concluded that it has been proven empirically that the electronic retribution payment system, socialization carried out by the government has a positive and significant effect on the effectiveness of retribution payments, while literacy in obligatory retribution does not have a significant effect on the effectiveness of electronic burial retribution payments. in the South Jakarta area.

Theoretical and academic suggestions which are very important for follow-up research in the future contribute to providing information related to the effectiveness of levy and tax payment programs, however, to obtain more influential results such as education levels, public perceptions of taxes or levies and so on. Future research can use respondents with more specific clusters to determine the effectiveness of programs carried out based on the type of work, education and so on. The practical contribution of the research provides information on factors that predict the effectiveness of paying funeral fees, so that the government can take strategic steps to increase the effectiveness of paying funeral fees in the DKI Jakarta area by increasing literacy and knowledge of the community.

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