

Individual taxpayer's compliance during Covid-19 pandemic

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ABSTRACT

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The Covid-19 pandemic made economic conditions decline due to the cessation of many economic activities. The government needs the community's participation in tax compliance to restore the national economy. This study aims to analyze the effects of tax incentive policy, modernization of tax administration, religiosity, and tax awareness of taxpayers during the COVID-19 pandemic. The sample of this study is the registered individual taxpayers in the Boyolali Small Tax Office. The data of this study were collected by distributing the questionnaires to 100 respondents, in which the sample size was determined according to the Slovin formula. The data analysis methods used include multiple linear regression test, T-test, and coefficient of determination test using IBM SPSS Statistics version 25. The results of this study show that the modernization of tax administration and tax awareness have positive and significant effects on taxpayer compliance, while tax incentive policy and religiosity have no effects on taxpayer compliance.

Introduction

At the beginning of 2020, WHO proclaimed Covid-19 as a global pandemic which halted all the global economic activities. During the situation, the government needed the participation of the community in the form of tax compliance. Tax compliance is the awareness of a taxpayer to fulfill his tax obligation by the prevailing rules of regulation (Kowel et al., 2019). The community's high level of awareness in paying taxes is expected to enable the government to reach the target to finance national and local spending.

In 2020, the central government gained income from the tax as much as IDR1,070 trillion, which met 89% of the National Budget (APBN) target. Likewise, in the same year, the local government, represented by the Regional Office of Directorate General of Tax (*Kanwil DJP*) Central Java II, witnessed its work units that could not meet the income target. One of the work units experiencing a significant decline in income from tax was the Boyolali Small Tax Office (*KPP Pratama* Boyolali). Furthermore, the compliance rate of Annual Tax Report submission in *KPP Pratama* Boyolali only reached 74.71%.

Tax compliance is influenced by two key factors: economic and non-economic and internal and external factors. Internal factors come from the individual taxpayer himself, while external factors come from outside the individual taxpayer (Jotopurnomo & Mangoting, 2013).

One of the external factors that influences tax compliance is government policy. In April 2020, the government enacted a tax incentive policy based on the Regulation of Minister of Finance No.23/PMK.03/2020. The government grants This tax incentive to mitigate the impacts of Covid-19 and maintain the stability of national economic growth, people's purchasing power, and productivity of the particular sectors related to the pandemic (Minister of Finance, 2020). Several studies have proven that tax incentive helps increase tax compliance rate (Evi, 2021; Latief et al., 2020; Saputra & Meivira, 2020). However, the research conducted by Dewi et al. (2020) states that tax incentive policy does not influence taxpayers' compliance.

Another external factor contributing to taxpayers' compliance is the modernization of tax administration, which is closely related to online systems. This policy is very appropriate to apply during the COVID-19 pandemic to avoid direct interaction, which can reduce the virus transmission. The previous research conducted on the effect of tax administration modernization on tax compliance revealed that *e-SPT* and *e-filing* positively influenced the compliance of individual taxpayers (Dwi et al., 2019; Kussuari & Boenjamin, 2019; Sarunan, 2015; Tan & Pradita, 2020). However, there is also a study proving that administration system modernization does not affect the compliance of individual taxpayers (Damayanti & Amah, 2018).

The next factor which is also assumed to influence tax compliance is religiosity. Religiosity is an internal factor coming from the individual taxpayers themselves. Indonesia is a multicultural and multireligious country

where religion is a foundation in making decisions. A study conducted by (Keller et al., 2007) argues that religiosity is a very strong factor influencing ethical decision-making. Some other studies were conducted to investigate the effect of religiosity on tax compliance rate and argued that religiosity positively affected tax compliance, such as the studies performed by Pratama et al. (2020) and Saragih et al. (2020). However, Dwi et al. (2019) showed the opposite argument.

In addition, taxpayers' awareness will grow if they know that the tax income will be indirectly given back to the community in various forms. Awareness is an important control for the taxpayers, so they know their obligation to pay tax in any condition. Thus, taxpayer awareness plays an important role in the tax implementation (Rahmayanti et al., 2020).

Based on the aforementioned descriptions, an investigation was conducted into the individual taxpayer's compliance during the COVID-19 pandemic in Boyolali Regency. This research was driven by the fact that during the COVID-19 pandemic, the Boyolali Regency could not meet the targeted realization of tax income. Moreover, *KPP Pratama* Boyolali also failed to reach the target of the total number of individual taxpayers submitting Annual Tax Reports, resulting in a low tax compliance level. This study examines the effects of tax incentive policy, tax administration modernization, religiosity, and tax awareness on the individual taxpayer's compliance during the COVID-19 pandemic. This research is expected to be one of the considerations for the tax authorities to evaluate the implementation of tax incentive policy and tax administration modernization to improve the individual taxpayer's compliance.

Literature Review

Attribution Theory

Attribution theory explains the two causes of an individual act, namely internal and external attributions. Internal attribution is a drive from oneself, and external attribution is an influencing factor from outside an individual (Hikmah & Achmad, 2020). In reference to Attribution Theory, taxpayer's compliance is influenced by both internal and external factors, such as self-motivation, tax administration modernization, and people's trust in the government (Arismayani et al., 2017).

Tax Compliance

Ersania & Merkusiwati (2018) mentions that tax compliance is a taxpayer's behavior in fulfilling his taxation obligation, from registering oneself as a taxpayer, submitting annual tax reports timely, calculating and paying payable taxes, and paying outstanding taxes before maturity.

Tax compliance is an important factor affecting a country's tax receipt level (Kowel et al., 2019). Therefore, tax compliance should be enhanced to meet the country's reception targets. Tax liability is considered to have been complied with when the tax liability has been performed without the presence of coercion.

Tax Incentive Policy

Indahsari et al. (2021) describe tax incentive as a facility provided by the government in the form of tax reduction to give a stimulus to the taxpayers as to keep fulfilling their tax obligation during the Covid-19 pandemic. This tax incentive policy is stipulated in the Regulation of Minister of Finance No. 23/PMK.03/2020, No. 44/PMK.03/2020, No. 86/PMK.03/2020, No. 110/PMK.03/2020, No. 9/PMK.03/2021, and No. 82/PMK.03/2021. Some of tax incentives provided by the government, among others in the form of: PPh 21, reduction of PPh 25. Tax incentives provided by the government, in the form of: PPh 21 paid by the Government and reduction of PPh 25.

Tax Administration Modernization

According to (Litawan & Nuratama, 2021), tax administration modernization is the advancement of taxation administrative process by utilizing the information technology which is done in a transparent and accountable way, such as e-Registration, e-Filing, e-SPT and e-Billing. Tax administration modernization has the following characteristics: Tax administration activities are carried out using an information technology-based administration system, Tax payments are made by taxpayers through online tax receipt offices, Taxpayers are required to report the implementation of taxation through online media or commonly called e-SPT.

Religiosity

Saragih et al. (2020) define religiosity as the commitment of an individual to implement the religious values he believes in his daily activities. Religiosity is related to the level of faith of someone in the religion he is submitted to, so he will consciously do what he believes; in this matter is his tax obligation.

Tax Awareness

Tax awareness is a condition where an individual taxpayer is aware of his obligations as a taxpayer and understands the meaning, functions, and objectives of paying taxes (Hikmah & Achmad, 2020). The degree of taxpayer compliance will be impacted by their awareness of paying taxes because their decision to abide by the law depends on their level of awareness (Wicaksono, 2016).

Tax Incentive Policy and Taxpayer's Compliance

Tax incentive is granted by the government during the Covid-19 pandemic as an attempt to revive the national economic (Marlinah, 2021). Tax incentive can be defined as a special provision in the tax regulation which generally results in the reduction of the outstanding tax or payable amount of tax. It is expected to improve the individual taxpayers' compliance since they have to pay less amount of tax. Tax incentive policy is categorized as an external factor according to Attribution theory since it comes from the government as an attempt to increase the compliance level of the taxpayers. Tax incentives provide subsidies and assistance to taxable subjects, so that taxpayers feel lighter in fulfilling their responsibilities. This is corroborated by the research performed by (Sitorus, 2020) and (Kartiko, 2020) which states that tax incentive policy positively affects tax compliance. Based on the aforementioned explication, the first hypothesis of this research is formulated as follows.

H₁: Tax incentive policy positively affects taxpayer's compliance.

Tax Administration Modernization and Taxpayer's Compliance

Tax administration modernization is an external factor which influences taxpayers to comply with tax regulations. Information technology has already been implemented in tax administration service system (Litawan & Nuratama, 2021) which is one of the best solutions during the Covid-19 pandemic because people could still fulfil their obligation to pay tax even though the government applied the restriction toward the community activities during the time. The attempt is expected to improve the compliance of the taxpayers during the pandemic. According to Attribution theory, tax administration modernization is categorized into external factor because it comes from the outside of a taxpayer. This modernization provides an easy access to encourage taxpayers to fulfil their taxation responsibility. This assumption is also supported by the research of (Ersania & Merkusiwati, 2018), (Sari & Sulistyowati, 2020), (Pertiani et al., 2021), as well as (Kowel et al., 2019) which argues that tax administration modernization has a positive influence on tax compliance. Accordingly, the second hypothesis of this study is proposed as follows.

H₂: Tax administration modernization positively affects taxpayer's compliance.

Religiosity and Taxpayer's Compliance

Sofha & Utomo (2018) state that religiosity can be shown from the depth of knowledge, faith, implementation of good deeds, and religious principles. Religiosity is a strong factor influencing ethical decision making (Keller et al., 2007). The higher the religiosity level, the more compliance an individual taxpayer expects. Attribution theory categorizes religiosity as an internal factor because it comes from the inside of an individual which, in this case, influences the taxpayer's behaviour. The religiosity as one of the internal factors will encourage the taxpayer to perform its tax obligations in accordance with the applicable rules, because it is an embodiment of the truth. The previous studies such as those conducted by (Ermawati & Afifi, 2018), (Benk et al., 2016), and (Saragih et al., 2020) support the assumption that religiosity has a positive effect on taxpayer's compliance. Therefore, the third hypothesis is proposed as follows.

H₃: Religiosity positively affects taxpayer's compliance.

Tax Awareness and Taxpayer's Compliance

Awareness is one of the reasons why an individual does a particular action. The awareness of a taxpayer is measured from his discipline and order in paying taxes. The higher the awareness level of an individual taxpayer, the more compliant he is to fulfil his taxation obligation. Based on the Attribution theory, awareness falls into the category of internal factor since it comes from the inside of an individual. With the tax awareness as one of the important things in the country's development program, people will understand that what they give will be recovered later on. This is supported by the studies carried out by Alfina & Diana (2021), Oktaviani et al. (2019), and Subarkah & Dewi (2017), which explain that the awareness of a taxpayer has a positive effect on taxpayer compliance. Consequently, the fourth hypothesis is formulated as follows.

H₄: Tax awareness positively affects taxpayer compliance.

Research Method

Population and Sample

The population of this study includes all the individual taxpayers registered at *KPP Pratama* Boyolali. The number of samples taken was based on the Slovin formula. The samples from whom the primary data were collected for this study are 100 individual taxpayers registered at *KPP Pratama* Boyolali.

This research employs two types of data, namely primary and secondary. The primary data are sourced from the results of questionnaires distributed to the research samples, and the secondary data are the number of taxpayers from the database of *KPP Pratama* Boyolali.

Data Analysis Techniques

A number of analyses were conducted before testing the hypotheses involving: 1) Data quality test encompassing validity test and reliability test; 2) Classical assumption test including data normality test, heteroscedasticity test, and multicollinearity test.

Those analyses were conducted to investigate the directions and contribution values of the independent variables in relation to the dependent variable (Kussuari & Boenjamin, 2019). The multiple regression model used in this study is shown by the following equation

$$KWP = \alpha + \beta_1TIP + \beta_2TAM + \beta_3R + \beta_4TA + e$$

where:

TC : Taxpayer's compliance

α : Constant

β_1 - β_4 : Coefficient of regression

TIP : Tax incentive policy

TAM : Tax administration modernization

R : Religiosity

TA : Tax awareness

e : Error (unexplained variable in the regression equation)

Result and Discussion

Descriptive Analysis

Table 1. Results of Descriptive Analysis

Variable	N	Min	Max	Mean	Std. Deviation
Tax incentive policy (X1)	100	1	4	3.55	0.575
Tax administration modernization (X2)	100	1	4	3.75	0.622
Religiosity (X3)	100	1	4	3.86	0.570
Tax awareness (X4)	100	1	4	3.71	0.570
Taxpayer's compliance (Y)	100	1	4	3.68	0.548

Table 1 demonstrates that the mean values of all variables are larger than the standard deviations which means that all the research data were homogeneous.

Validity Test

The test result showed that the significance values of all items of the questionnaire were less than 0.05 which means that all items of the questionnaire were valid.

Reliability Test

Based on the result of Cronbach's alpha test using IBM SPSS Statistic 25 application, it can be concluded that all the variables of the research were reliable with Cronbach's alpha coefficient > 0,05.

Normality Test

The result of Kolmogorov-Smirnov test showed that the value of Asymp. Sig. (2-tailed) was 0.081. This implied that the regression model of this research met the normal distribution assumption because the Asymp. Sig. (2-tailed) value was more than 0.05.

Multicollinearity Test

Kolmogorov-Smirnov test using IBM SPSS Statistic 25 indicated that the tolerance values of all variables > 0.10, and VIF value < 10. Hence, it proved that there was no multicollinearity between all the variables of the research, so the regression model of this study was feasible to use for the next analysis.

Heteroscedasticity Test

The result of the heteroscedasticity test using Glejser test of IBM SPSS Statistic 25 application showed the significance value > 0.05 which implied that there was no heteroscedasticity in this regression model.

Coefficient of Determination (Adjusted R²)

Table 2. Result of Coefficient of Determination Test (Adjusted R²)

<i>Model Summary</i>				
Model	R	R Squared	Adjusted R Squared	Std. Error of the Estimate
1	.548	.300	.270	1.61720

Table 2 shows that the value of adjusted R squared is 0.270 which means that the independent variables consisting of tax incentive policy (TIP), tax administration modernization (TAM), religiosity (R), and tax awareness (TA) are able to explain the compliance of taxpayers as much as 27%, while the rest 73% can be explained by other variables which are not discussed in this study.

Hypothesis Test

This test was conducted to statistically prove the hypotheses based on the collected sample data.

Table 3. Results of Multiple Linear Regression Test

Model	<i>Unstandardized Coefficients</i>		Sig
	B	Std. Error	
1 (Constant)	6.092	1.959	0.002
Tax incentive policy (TIP)	.081	.124	0.514
Tax administration modernization (TAM)	.247	.115	0.035
Religiosity (R)	.046	.124	0.709
Tax awareness (TA)	.287	.114	0.013

Table 3 shows the results of the multiple linear regression test which can be interpreted in the equation as follows.

$$TC = 6,092 + 0,081 \text{ TIP} + 0,247 \text{ TAM} + 0,046 \text{ R} + 0,287 \text{ TA} + e$$

From the model, the constant obtained is 6.092 which means that if the value of each independent variable is 0 (zero), the value of dependent variable (taxpayer's compliance) is 6.092.

Table 3 shows that the coefficient value of tax incentive policy is 0.081 with a significance of 0,514 (sig > 0.05). This result is indicated that the policy on tax incentive does not influence the compliance of taxpayers; hence, the first hypothesis of this research is not supported by the data. Based on Table 3, the coefficient value of tax administration modernization is 0.247 with a significance of 0,035 (sig < 0.05). This result is indicated that tax administration modernization has a positive and significant influence on taxpayers' compliance. Therefore, the second hypothesis is supported by the data. Based on Table 3, the coefficient value of religiosity is 0.046 with a significance of 0,709 (sig > 0.05). This result is indicating religiosity does not have any influence on taxpayers' compliance. Therefore, the third hypothesis is not supported by the data. Based on Table 3, the coefficient value of tax awareness is 0.287 with a significance of 0,013 (sig < 0.05). This result is indicating tax awareness has a positive and significant effect on taxpayers' compliance. Hence, the fourth hypothesis is supported by the data.

Effect of Tax Incentive Policy on Taxpayer's Compliance

Based on the analysis, the policy on tax incentive does not influence the compliance of taxpayers; hence, the first hypothesis of this research is not supported by the data. This is due to the low level of the taxpayers' knowledge of

the information on tax incentive policy and lack of the information dissemination by the government during the Covid-19 pandemic. This fact was disclosed during the distribution of the research questionnaires when many respondents were asking about the definitions and types of tax incentives which they were not aware of being able to apply for. This result is corroborated by the previous research by Dewi et al. (2020), but does not agree with the studies conducted by (Sitorus, 2020) and (Kartiko, 2020) which argue that tax incentive policy significantly and positively affects taxpayer's compliance.

Effect of Tax Administration Modernization on Taxpayer's Compliance

The analysis results conclude that tax administration modernization has a positive and significant influence on taxpayers' compliance. Therefore, the second hypothesis is supported by the data.

Attribution theory categorizes tax administration modernization into external factor of the individual taxpayers' compliance. Tax administration modernization facilitates taxpayers in fulfilling their tax obligation during the pandemic, motivating them to comply with their responsibility to pay taxes. This result agrees with that of (Ersania & Merkusiwati, 2018) as well as that of (Sari & Sulistyowati, 2020) but contradicts with the study conducted by (Damayanti & Amah, 2018).

Effect of Religiosity on Taxpayer's Compliance

Referring to the results of the analysis, religiosity does not have any influence on taxpayers' compliance. Therefore, the third hypothesis is not supported by the data. The religiosity does not affect the compliance of the taxpayers since they thought that the relationship between God and human could not be deemed the same as the relationship between people and nation. They argued that religiosity came from the willing heart, while tax obligation was rooted from coercive regulation. This result is in line with the study result of (Dwi et al., 2019). However, the research of (Ermawati & Afifi, 2018) as well as that of (Saragih et al., 2020) are not in line with this study.

Effect of Tax Awareness on Taxpayer's Compliance

It can be concluded from the results of the analysis that tax awareness has a positive and significant effect on taxpayers' compliance. Hence, the fourth hypothesis is supported by the data. Attributive theory categorizes tax awareness as the internal factor which influences the compliance of taxpayers. If a taxpayer has understood his taxation obligation and is aware that the obligation must be fulfilled, he will be encouraged to comply with the taxation regulations. The result is corroborated by the studies conducted by (Oktaviani et al., 2019) and (Subarkah & Dewi, 2017) which prove that tax awareness influences taxpayer's compliance. However, the research of (Herryanto & Toly, 2013) shows the opposite result.

Conclusion

This research concludes that tax administration modernization and tax awareness had positive and significant effects on taxpayers' compliance during the Covid-19 pandemic, while tax incentive policy and religiosity did not. It means that the higher the tax awareness and the modernization of tax administration, the higher the tax compliance. While the high or low levels of religiosity and tax incentives do not affect tax compliance, this is due to the low level of the taxpayers' knowledge of the information on tax incentive policy and lack of the information dissemination by the government during the Covid-19 pandemic and they thought that the relationship between God and human could not be deemed the same as the relationship between people and nation.

The findings of this research are recommended to be used especially by the Directorate General of Tax and its subordinate institutions as the basis of evaluation to improve the taxpayer's compliance by developing tax administration modernization, increasing taxpayer's awareness, and disseminating the information on the updated tax regulations. These research results also can be used as the additional literature to give more insights on taxpayer's compliance and its contributing factors. Moreover, this research can be a reference to develop the previous research.

Due to the conditions of Covid-19 pandemic, this research has limited number of samples. Therefore, the future research is suggested to have larger sample size to collect more data to represent the research population. In addition, the future study can add more variables other than the variables used in this research.

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