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The effect of self-assessment systems, tax knowledge, and tax sanctions on the culture of taxpayer compliance of personal persons

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ABSTRACT

This study aims to determine the effect of the self-assessment system, knowledge of taxation, and tax sanctions on individual taxpayer compliance at the Pratama Bandung Cibeunying Tax Service Office. The research population is an individual taxpayer domiciled in the city of Bandung with a sample of 96. The research method involved distributing questionnaires and analytical techniques using multiple linear regression analysis assisted by the SPSS application program. The results show that partially self-assessment systems and tax knowledge have a positive effect on individual taxpayer compliance, while tax sanctions have no effect on individual taxpayer compliance, but simultaneously self-assessment systems, tax knowledge, and tax sanctions have a relatively small effect. That is equal to 11.3% of individual taxpayer compliance, while 88.7% is influenced by other variables not examined.



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Introduction

According to Law Number 28 of 2007, concerning General Provisions and Procedures for Taxation, tax is a mandatory contribution to the state owed by individuals or entities that are coercive based on the law, without Get compensation directly and use it for the needs of the state and the greatest prosperity of the people (Republik Indonesia, 2007). The current phenomenon, Minister of Finance Sri Mulyani Indrawati, said she was pleased with the compliance of taxpayers this year. This is because the number of taxpayers who have reported their tax returns (SPT) until the beginning of March 2020 has increased by 34% from last year. As of March 9, 2020, 6.27 million individual taxpayers have submitted their SPT (Kogler et al., 2015). whereas in the same period last year, the number was only 4.73 million. Jakarta, Tuesday (10/3). There are many factors that cause the low level of taxpayer compliance, including uneven infrastructure development, public dissatisfaction with public services, corruption, and the level of knowledge of taxpayers (Lasmaya & Fitriani, 2017). For the last few years until 2016, tax revenues did not reach the target. It can be seen from the tax revenue that the last time it met the target was in 2008. The achievement of the revenue target in 2008 was somewhat influenced by the Sunset Policy implemented by the Directorate General of Taxes at that time. This problem invites various questions, including whether the non-achievement of tax revenue is caused by a tax target that is too high or whether the level of taxpayer compliance is still low (Nurlaela, 2018).

Previously, there was data on taxpayer compliance in individual SPT reporting, where in 2015 there were 107,552 registered individual taxpayers, 58,357 registered individual taxpayers for mandatory SPT, 37,147 annual tax returns, and a percentage of compliance in SPT reporting of 63.65%. In 2016, there were 114,017 registered individual taxpayers, 60,991 registered individual taxpayers for mandatory SPT, 41,293 submitted annual SPTs, and 67.70% compliance with SPT reporting. For 2017, there were 122,847 registered individual taxpayers, 50,039 registered individual taxpayers for mandatory SPT, 42,485 submitted annual SPTs, and 84.90% of SPT reporting compliance. For 2018, there were 129,394 registered individual taxpayers, 56,430 registered individual taxpayers for mandatory SPT, 45,689 annual SPTs submitted, and 80.97% compliance with SPT reporting. Meanwhile, in 2019, there were 136,366 registered individual taxpayers, 59,970 registered individual taxpayers for mandatory SPT, 44,854 submitted annual SPTs, and 74.79% SPT reporting compliance.

Taxpayer compliance can be influenced by several factors. According to (Jayate, 2017) knowledge taxation can affect taxpayer compliance. According to (Yusnidar & Sunarti, 2015), knowledge of taxation is a situation in which where taxpayers know and understand tax regulations, tax procedures, the tax function and the benefits to be obtained. So that it can be said that knowledge of taxation is how much knowledge the taxpayer has regarding what must be done and what cannot be done by the taxpayer (Ermawati & Afifi, 2018). Taxpayer compliance is defined as a situation in which the taxpayer understands or tries to understand all the provisions of the tax laws and regulations, fills out tax forms completely and clearly, correctly calculates the amount of tax payable, and pays the tax due on time (Putri & Setiawan, 2017). Susilawati and Ketut (2013) stated that the level of taxpayers' compliance with their tax obligations is influenced by several factors, one of which is taxpayer awareness. If the taxpayer has knowledge of tax regulations and quality services to taxpayers, there will be an awareness of paying taxes. Tax knowledge is the process of changing the attitude and behavior of a taxpayer or group of taxpayers in an effort to mature as humans through teaching and training efforts.

In order to increase efforts to increase tax revenue, the government made fundamental changes by issuing General Provisions and Tax Procedures to change the tax collection system used in Indonesia, namely the use of a self-assessment system. The self-assessment system that has replaced the previous taxation system has changed the tax paradigm so far that tax payments are no longer seen as a burden but as a state duty, and the public is given full trust and responsibility to calculate and determine their own tax obligations (Febtrina et al., 2022). So the implementation of this self-assessment system requires that the public really know the provisions of tax calculations and applicable tax regulations (Aryanti & Andayani, 2020). The self-assessment system requires competency, honesty, capability, and readiness of taxpayers in calculating the tax burden payable (Damajanti, 2015).

As a result, the taxpayer's knowledge of tax law enables him to avoid tax penalties (Rahayu, 2017). where tax sanctions are a deterrent tool so that taxpayers do not violate tax norms (Mardiasmo, 2013). Sanctions are negative punishments to those who break the rules, so it can be said that sanctions taxation is a negative penalty to people who break the rules with how to make a payment (Jotopurnomo & Mangoting, 2013). This tax sanction can be used by the government to regulate tax administration so that taxpayers comply with tax regulations. According to (Jannah & Puspitosari, 2018), indicators of tax sanctions are in the form of clear sanctions; the sanctions given have a deterrent effect. Lasmaya and Fitriani's research (Lasmaya & Fitriani, 2017) shows that the self-assessment system has an effect on taxpayer compliance, while the research of Sudaryati and Hahenus (2014) in "The Influence of Self-Assessment System Implementation and Willingness to Pay Taxes on Taxpayer Compliance" shows that the self-assessment system has no effect on taxpayer compliance. According to research by Suryadi and Sunarti (2016), shows that tax sanctions have an effect on taxpayer compliance, while Winerungan's research (2013) shows that tax sanctions have no effect on taxpayer compliance. So that based on the description above, the researcher wants to carry out research updates with the aim of knowing the effect of the self-assessment system, tax knowledge, and tax sanctions on individual taxpayer compliance at KPP Pratama Bandung Cibeunying.

Method

Based on the type of data used, this type of research is quantitative research, namely quantitative data in the form of a questionnaire, which will be explained with a number of respondents' answers so that the data turns into quantitative data. The purpose of this is to test the established hypothesis and to imply the results of the analysis in order to obtain a conclusion. The research population is individual taxpayers domiciled in the city of Bandung, with a total sample size of 96 people. Based on the level of explanation, the type of research used in this study is included in associative research (relationship research).

Operational research variables**Table 1.** Operationalization of Research Variables

Variable	Dimensions	Indicator	Measurement Scale
Taxpayer Compliance Culture (Y)	Count	a. Make bookkeeping/recording	Ordinal
		a. Pay taxes owed regularly	Ordinal
	Pay	b. Paying the appropriate tax (payable) to the state treasury through the Bank/POS Office	Ordinal
	Report	a. Reporting taxes correctly and on time	Ordinal
Self-Assessment System (X1)	Count	a. Calculating the tax owed by the taxpayer	Ordinal
		b. Calculating tax credits by taxpayers	Ordinal
	Pay	a. Paying back taxes	Ordinal
	Report	a. Self-reporting tax	Ordinal
Tax Knowledge (X2)	Insights on taxation	b. Accountable for own taxation	Ordinal
		a. Applicable tax provisions	Ordinal
		b. Reporting time limit regulations	Ordinal
		c. The function of taxes as the country's largest revenue	Ordinal
Tax Sanctions (X3)	Administrative Sanctions	d. Taxes are used as state financing	Ordinal
		a. Fines	Ordinal
		b. Interest penalty	Ordinal
	Criminal sanctions	a. Imprisonment	Ordinal
		b. Imprisonment	Ordinal

A hypothesis can be defined as a logically estimated relationship between two or more variables that is shown in the form of a testable statement (Sekaran, 2017). Based on the research goals, the proposed problem statement, and the theoretical study from the last chapter, the following hypotheses are put forward in this study:

- H1 : The self-assessment system has a positive effect on how taxpayers at the Pratama Bandung Cibeunying Tax Service Office behave in terms of following the law.
- H2 : Individual taxpayers at the Bandung Cibeunying Pratama Tax Service Office are more likely to follow the rules when they know more about taxes.
- H3 : There is a positive effect of tax sanctions on the compliance culture of individual taxpayers at the Pratama Bandung Cibeunying Tax Service Office.
- H4 : There is a positive effect of the self-assessment system, knowledge of taxation, and tax sanctions on the compliance culture of individual taxpayers at the Pratama Bandung Cibeunying Tax Service Office.

Data Analysis Techniques Data analysis is used as data to determine the relationship between the dependent and independent variables so that conclusions can be drawn about whether the hypothesis can be accepted or rejected.

Results and Discussions**Individual Taxpayer Compliance Culture at the Pratama Bandung Cibeunying Tax Service Office**

From the results of respondents' answers, which show a very good percentage of taxpayer compliance questions, it means that individual taxpayers registered at the Bandung Cibeunying Tax Service Office can be said to be obedient taxpayers in carrying out their respective tax rights and obligations in accordance with applicable tax provisions in Indonesia.

As per research conducted by Sudaryati and Hehanusa (Saputri, 2014), Taxpayer compliance is a condition in which all tax obligations and tax rights are fulfilled. Taxpayers are said to be compliant (tax compliance) if the reported income is in accordance with what it should be, the tax return (SPT) is reported, and the amount of tax payable is paid on time.

The Effect of the Self-Assessment System on the Compliance Culture of Individual Taxpayers at the Pratama Bandung Cibeunying Tax Service Office

The self-assessment system will affect taxpayer compliance. Taxpayers calculate their own tax debt so that tax costs can be transparently known to taxpayers so that the level of compliance will increase. If a taxpayer understands taxation, he will fulfill his tax obligations using the self-assessment system, increasing taxpayer compliance in paying taxes or vice versa.

This research is also in line with research conducted by Lasmaya and Fitriani (Lasmaya & Fitriani, 2017), which proves the effect of the self-assessment system on taxpayer compliance. People understand the benefits and steps of the self-assessment system, which will make it easier for taxpayers to follow the rules.

The Influence of Tax Knowledge on the Compliance Culture of Individual Taxpayers at the Bandung Cibeunying Pratama Tax Service Office

Tax knowledge is everything that is known by the taxpayer regarding the general provisions of taxation that are used as the basis for acting, making decisions, and taking certain directions or strategies in relation to the implementation of rights and obligations in the field of taxation. Knowledge of taxation has an important role in growing individual taxpayer compliance. If someone has a high level of knowledge of tax regulations, then that person should comply with his tax obligations so that it is less likely that that person will violate the applicable tax regulations.

This research is in line with the research conducted by Imam Suryadi and Sunarti (Suryadi & Suyadi, 2016), which shows that the understanding of taxpayers has a positive effect on taxpayer compliance.

The Impact of Tax Sanctions on Individual Taxpayers' Compliance Culture at the Pratama Bandung Cibeunying Tax Service Office

This study does not support H3, which states that tax sanctions have an effect on individual taxpayer compliance. Testing this third hypothesis produces an X3 value of 0.022, meaning that for every increase in X3, the beta variable (Y) will increase by 0.022 with the assumption that the other independent variables of the regression model are fixed. In the significance column, the value of "Taxation Sanctions" is 0.714, which means more than 0.05, and the T count is 0.367, which is smaller than the T table of 1.985. Tax sanctions are a guarantee that the provisions of tax laws (tax norms) will be obeyed. In other words, tax sanctions are a deterrent so that tax norms are not violated by taxpayers. The harsh penalties that the Director General of Taxes uses should make taxpayers more willing to follow the rules and pay their taxes on time. The results of this study are not in line with research conducted by Imam Suryadi and Sunarti (Suryadi & Suyadi, 2016), which proves that tax sanctions affect taxpayer compliance. Heavy penalties will make taxpayers follow the rules, and the number of people who do so will go up.

The Impact of the Self-Assessment System, Tax Knowledge, and Tax Sanctions on Taxpayer Compliance Culture at the Bandung Cibeunying Pratama Tax Service Office

Based on the results of the regression output test of the F test, it shows that the significance number is 0.003. This value is smaller than the significance level of $\alpha = 0.05$ (0.003 0.005). The hypothesis, which states that the effect of the self-assessment system, knowledge of taxation, and tax sanctions on individual taxpayer compliance at the Pratama Bandung Cibeunying Tax Service Office is accepted, so it can be concluded that the application of the self-assessment system, knowledge of taxation, and the application of tax sanctions have an effect on mandatory compliance. personal tax.

The descriptive analysis shows that the self-assessment system has been implemented well by the Pratama Bandung Cibeunying Tax Service Office. This is indicated by getting a proportion of 77.96%. Then the knowledge of individual taxpayers' taxation at the Pratama Bandung Cibeunying Tax Service Office is also good, as indicated by the proportion of 75.94%. In addition, the application of tax sanctions at the Pratama Bandung Cibeunying Tax Service Office has played a good role, which is shown by the proportion of 71.04%. X1 and X2 variables have a large enough effect on the Y variable, and the X3 variable has no effect on the Y variable, but simultaneously the influence of the self-assessment system, tax knowledge, and tax sanctions has a relatively small effect, namely 11.3% on taxpayer compliance. private persons, while 88.7% were influenced by other variables not examined.

This is in line with (Febtrina et al., 2022) research, which states that self-assessment systems and tax knowledge have a significant effect on restaurant taxpayer compliance, while tax sanctions have no significant effect. This demonstrates that taxpayers who use a self-assessment system can take full responsibility for calculating and reporting their own tax obligations honestly; taxpayers who understand restaurant taxes will be more obedient in fulfilling their restaurant tax obligations; and the imposition of tax penalties does not encourage increased restaurant tax compliance. This may be because the taxpayer considers the sanctions imposed to be unreasonable and do not provide a deterrent effect.

Conclusions

Based on the results of research at the Bandung Cibeunying Tax Service Office on how the self-assessment system, tax knowledge, and tax sanctions affect taxpayer compliance, it can be said that. The compliance culture of individual taxpayers at the Pratama Bandung Cibeunying Tax Service Office is categorized as very good. Individual taxpayers who follow the tax laws in Indonesia and do what they are supposed to do with their tax rights and responsibilities.

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