

UDC 334

## THEORY OF PLANNED BEHAVIOR APPLICATION ON PERSONAL TAX COMPLIANCE BEHAVIOR IN INDONESIA

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### ABSTRACT

Indonesian tax reform in 1983 changed the collection system. It reformed the official assessment system into the self-assessment system. Changes to the collection system pose new problems in tax compliance. The level of Indonesian tax compliance is low. This is exhibited through the value of Indonesia's tax ratio which is below the standard. This study aimed to determine the factors that influence the compliance behavior of individual taxpayers in Indonesia. This study used the Theory of Planned Behavior approach. The variables used in this study were attitudes, subjective norms, perceived behavioral control, tax system, tax authorities, tax compliance intentions, and tax compliance behavior. The research result indicates that attitudes, perceived behavioral control, tax system, and tax authority variables influence tax compliance intention. The behavioral intention variables affect tax compliance behavior.

### KEY WORDS

Tax compliance intention, tax compliance behavior, theory of planned behavior.

Taxes in Indonesia have existed since the kingdom era. At the time, it was known as a tribute. Tribute was a gift to the king to ensure security and order. During the era of colonialism, Dutch (VOC) taxes began to be levied on House Taxes, gate taxes (both people and goods) and sales taxes (*bazarregten*), Business Taxes and Head Taxes on Chinese traders and other foreign traders. The Dutch government implemented *Ordonantie op de Inkomstenbelasting* 1908 which regulates the income tax. The natives were imposed on business activities such as trade. Therefore it was known as business tax. Non-natives taxes were imposed on industrial business patents, agriculture, handicrafts, manufacturing, etc. These were called tax patent duty. During the British occupation, the tax collection system was known as *landrent stesel*. It was a tax on community land rent to the government, the forerunner of the imposition of Land and Building Tax (PBB).

Tax reform occurred in 1983. Changes to the taxation system that used to adhere to the official assessment system changed to a self-assessment system. The self-assessment system requires taxpayers to calculate, pay and report in person. This system, however, generated a tax compliance issue. The taxpayers are not transparent in reporting taxes. The level of tax compliance is exhibited through the tax ratio. Indonesia's tax ratio in 2017 was 10.7%, whereas in 2018 was 11.5% (DGT, 2018). Despite the increase, according to the world bank, this figure is still below the standard. The ideal tax ratio of a country is 15% (Quddus, 2018). The low tax ratio exhibits low public awareness of paying taxes (Fahrani, 2011). Tax non-compliance is considered unethical and immoral (Alm and Torgler 2012, and Awang and Amran 2014).

Tax compliance is a willingness to fulfill tax obligations in accordance with applicable regulations without the need for examinations, careful investigation, warnings and threats, and the application of sanctions both legal and administrative (Gunadi, 2005: 14). The problem of non-compliance is an ongoing problem internationally and poses a challenging problem for policymakers, tax authorities and ultimately for society (McKerchar, 2001). Therefore, it is important to conduct an assessment to determine the factors that influence tax compliance. Tax compliance is part of behavior that can be explored from various angles such as economic, psychological, and sociological factors (Alm and Torgler 2012, Awang and Amran, 2014, Bobek, Hageman, and Kelliher 2011, Cullis, Jones, and Lewis., 2007, Cullis, Jones, and Savoia, 2012, Hofmann, Hoelzln and Kirchle, (2008)., and Lewis, Carrera, Cullis and Jonnes, 2009). This research focused to determine the factors that influence tax compliance from a psychological perspective.

The theory used to analyze behavior in this study was the Theory of Planned Behavior. This theory was chosen as it is suitable for examining behavior related to necessity or obligation (Hartono, 2007). Ajzen (1991) argues that the Theory of Planned Behavior behavior model can be extended to obtain additional predictor variables. Therefore, this study added two external variables, namely the tax system and tax authorities. The tax system is the respondent's general perception of the tax system (in terms of fairness, compliance costs, and system simplicity (Smart, 2012). The tax authority is the respondents' general perception of the tax authority (Smart, 2012). Therefore, the purpose of this study was to determine the effect of variables, based on the theory of planned behavior on tax compliance behavior as well as to determine the influences of tax system and tax authorities on tax-compliance.

## LITERATURE REVIEW

### Taxpayer

Based on Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures in Article 1 paragraph 2, Taxpayers are individuals or entities including taxpayers, tax-cutters, and tax collectors possess rights and obligations in accordance with the provisions of tax legislation. Taxpayers are subject to tax on income earned during one tax year or income in a tax year if their subjective tax obligations begin or end in a tax year. There are 2 types of taxpayers, namely domestic taxpayers and foreign taxpayers.

### Behavior

Behavior is the actions or reactions of an object or organism (Hartono, 2007). Behavior can be either conscious or unconscious, frank or discreet, voluntary or involuntary (Hartono, 2007). Theories about human behavior are widely discussed in psychology. Behaviorism is a flow of psychology that studies behavior that can be observed and measured (Hartono, 2007).

### Taxpayer Behavior

According to Gunadi (2005) tax compliance is an individual taxpayer willing to fulfill tax obligations in accordance with applicable regulations without the need for examinations, investigations, warnings, threats, legal and administrative sanctions. According to Macfud in (Rahayu, 2010) tax compliance is fulfilling tax obligations voluntarily as the backbone of the self-assessment system. The taxpayers are responsible for setting their tax obligations. They report and pay their taxes in accurate and timely manner. Based on the definition above it can be concluded that tax compliance is a taxpayer willing to fulfill obligations based on applicable regulations. The taxpayer is responsible for taxation obligations without the need for strict action from the tax authorities such as inspection, warning, and administrative sanctions and legal sanctions.

### Theory of Planned Behaviour (TPB)

The theory of planned behavior is a theory developed by Ajzen which is a refinement of the reason action theory put forward by Fishbein and Ajzen. Based on the theory of planned behavior, Ajzen added one factor that determined intentions, namely perceived behavioral control. Theory of Planned Behavior (TPB) explains that a person's behavior is influenced by one's intention in doing or not doing a behavior. The emergence of behavioral intention is not only determined by attitudes toward behaviors and subjective norms such as in Theory of Reasoned Action, but intentions are also determined by perceived behavioral control.

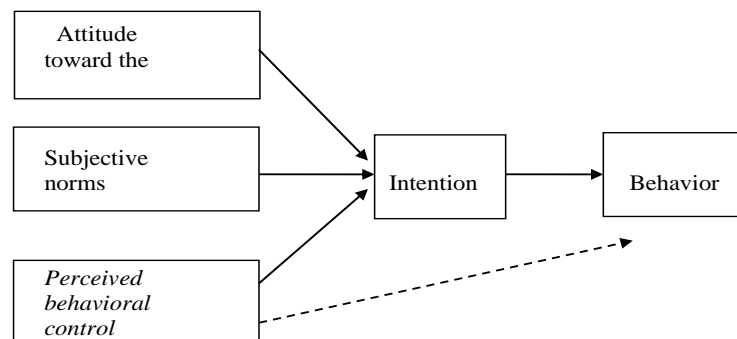


Figure 1 - Theory of Planned Planned Behavior (TPB)

### Attitude

According to Ajzen (1975), attitude is a person's feeling on accepting or rejecting a behavior. It is measured by a procedure that places the individual on a two-pole evaluative scale. Attitudes toward tax compliance are formed by the belief of taxpayers in all matters known, believed and experienced regarding the implementation of applicable tax regulations. Taxpayer beliefs about tax compliance behavior would generate positive and negative tax compliance behavior. In turn, it will form taxpayers' behavioral intention, whether they are compliant or not, to applicable laws and regulations (Saputra, 2019). Anjani and Restuti (2016), Damayanti (2015), Estiningsih (2014), and Saputra (2019) Sulistianingtyas Rosidi Subekti (2018) prove that perceived behavioral control influences tax compliance intention.

### Subjective Norm

According to Ajzen, subjective norms are one's perceptions or views on the beliefs of others that affect the intention to perform the considered behavior (Hartono (2007: 42). In general, individuals who tend to feel social pressure to do a certain behavior is caused by the influence of the social environment in recommending a certain behavior. Conversely, social

community may discourage an individual from performing certain behavior through social pressure (Ajzen, 2002). Damayanti et al., (2015), Sulistianingtyas et al., (2018) proved that perceived behavioral control influences tax compliance.

### Perceived Behavioral Control

According to Hartono (2007), quoting Ajzen's statement (1991), perceived behavioral control is the ease or difficulty of perceiving to do something. People who believe that they do not have resources nor opportunity to do certain behaviors may not form the strong behavioral intention despite possessing a positive attitude towards their behavior and believe that other people approve of the behavior. General rules of perceived behavior, according to Hartono (2007), the more attractive behavioral attitudes and subjective norms, and the greater the perceived behavioral control, and the stronger a person's intention in performing the behavior being considered. Damayanti et al., (2015), Anjani and Restuti 2016, and Saputra (2019) prove that perceived behavioral control influences perceived behavioral control.

### Tax Compliance Intention

Intention (Hartono, 2007). is a desire for someone to do a certain behavior. A person's intention in performing a behavior is a direct determinant of an action or behavior. Damayanti (2015), Anjani and Restuti (2016), and Sulistianingtyas et al., (2018) prove that the tax compliance intention influences tax compliance behavior.

### Tax system

According to (Smart, 2012) the Tax system is a general perception of respondents towards the tax system (in terms of fairness, compliance costs, and simplicity of the system (Smart, 2012).The tax system must be made as easy as possible for taxpayers who come from different backgrounds (Assfaw and Sebha, 2019). An easy to understand tax system will increase the level of tax compliance (Razak & Adafula, 2013). Conversely, a complex tax system will reduce the level of tax compliance (Jayawardane & Low, 2016) and increase tax reporting errors (Alstadsæter, et al., 2013) Smart (2012) proved that the tax system influences the taxpayers' compliance intention.

### Tax Authority

According to Smart, the Tax Authority is the general perception of respondents on the tax authority (Smart, 2012). The power of the tax authority can influence forced compliance. The authorities' efficiency and effectiveness in improving tax assessment and tax collection procedures, and building awareness. Tax law enforcement positively influence the voluntary tax taxpayer compliance behavior (Mehari et al., 2017). Smart (2012) proves that tax authority influences the tax agents' compliance intention (consultants/accountants) but does not affect the taxpayers' compliance intention.

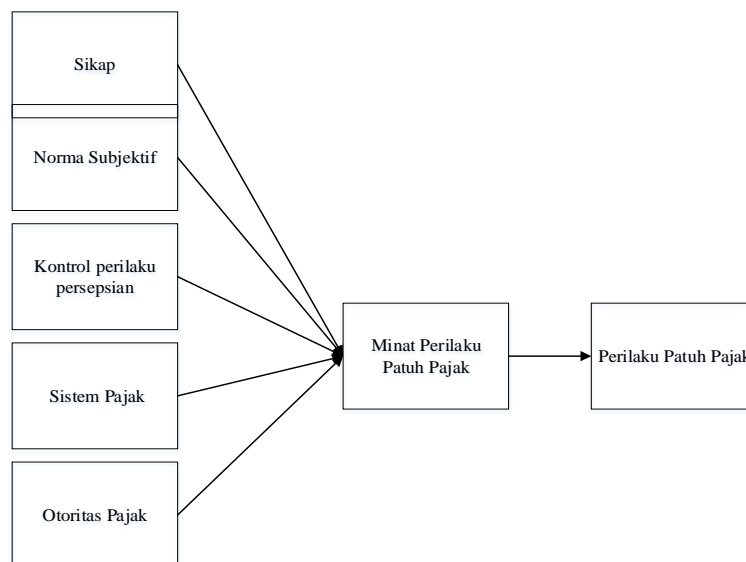


Figure 2 – Research Model

### Research Model Figure

Based on the research model above, the hypotheses of this study are described as follows:

- H1: Attitude influences tax compliance intention;
- H2: Subjective norms affect the tax compliance intention;
- H3: Perceived behavioral control influences the tax compliance intention;
- H4: The tax system influences the tax compliance intention;
- H5: The tax authority influences the tax compliance intention;
- H6: Control of tax-compliance behavior affects tax compliance behavior;
- H7: tax compliance intention affects tax compliance behavior.

## METHODS OF RESEARCH

This research was conducted in Indonesia. Indonesia was chosen as a research location because Indonesia has a very large population. Currently, Indonesia possess demographic bonus period where the number of productive age population is more than non-productive age, which is more than 68% of the total population (Katadata, 2019). The data collection technique used was the mail survey collection technique. The sampling technique in this study was judgment sampling. Researchers distributed 175 questionnaires. However, only 173 questionnaires could be processed, 2 questionnaires could not be processed as those failed to meet the requirements. The statistical method used to test the hypotheses proposed in this study is Partial Least Square (PLS) with the help of the SmartPLS program.

## RESULTS AND DISCUSSION

Evaluation of the model utilizing smartPLS was conducted by evaluating the outer model and inner model. Outer model evaluation is a stage to evaluate the validity and reliability of a construct. The parameters used to assess validity are loading factors, AVE, and communality, and comparison of AVE root values with latent variable correlations. The test result exhibited AVE and the communality value of each construct is more than 0.5. The factor loading value of each indicator in the original sample (O) column is more than 0.55. The statistical value is more than 1.96. Therefore it is concluded that this study is valid. The parameters used to measure reliability are Cronbach alpha and composite reliability. Based on smartPLS test, the Cronbach alpha value and composite reliability of each construct are more than 0.6. Therefore, it can be concluded that all variables used in this study are reliable.

Table 1 - AVE and Communality Result

Variable	AVE	Communality
X1	0,580	0,580
X2	0,552	0,552
X3	0,561	0,561
X4	0,583	0,583
X5	0,531	0,531
Y1	0,663	0,663
Y2	0,926	0,926

*Description: X1 = Attitude; X2 = Subjective Norms; X3 = perceived behavioral control; X4 = Tax system; X5 = Tax authority; Y1 = tax compliance intention; Y2 = tax compliance behavior.*

Table 2 – Results of AVE Root and Correlation of Latent Variables Assessment

Variable	AVE Root	X1	X2	X3	X4	X5	Y1	Y2
X1	0,762	1,000						
X2	0,743	0,472	1,000					
X3	0,749	-0,316	-0,229	1,000				
X4	0,764	0,303	0,093	-0,298	1,000			
X5	0,729	-0,270	-0,180	0,326	-0,014	1,000		
Y1	0,815	0,625	0,358	-0,485	0,438	-0,375	1,000	
Y2	0,962	0,378	0,422	-0,412	0,162	-0,179	0,414	1,000

*Description: X1 = Attitude; X2 = Subjective Norms; X3 = perceived behavioral control; X4 = Tax system; X5 = Tax authority; Y1 = tax compliance intention; Y2 = tax compliance behavior.*

Table 3 – Cronbach Alpha and Composite Reliability Result

Variable	Composite Reliability	Cronbachs Alpha
X1	0,805	0,639
X2	0,781	0,584
X3	0,864	0,804
X4	0,806	0,649
X5	0,860	0,836
Y1	0,906	0,866
Y2	0,962	0,920

*Description: X1 = Attitude; X2 = Subjective Norms; X3 = perceived behavioral control; X4 = Tax system; X5 = Tax authority; Y1 = tax compliance intention; Y2 = tax compliance behavior.*

After passing the validity and reliability test, an inner model evaluation was conducted. The parameters used are the coefficient of determination and the path coefficient. The coefficient of determination of tax compliance behavioral intention is 55.288%. It indicates tax compliance behavior variable is influenced by 55.288% attitudes, subjective norms, perceived behavioral control, authority, and the tax system. The coefficient of determination of tax compliance behavior is 22,955%. It indicates that tax compliance behavior is influenced by 22,955% tax compliance behavioral intention and perceived behavioral control.

The path coefficient is a coefficient that indicates the level of significance in hypothesis testing. The hypothesis used in this study was the two-tailed hypothesis. Therefore, the hypothesis is accepted if it has a statistical t value of more than 1.96. The results of the path coefficient values assessment are presented in Table 4:

Table 4 – Path Coefficients Result

Variable	Original Sample (O)	T Statistics ( O/STERR )	Description
X1 -> Y1	0,405	5,674	Accepted (H1)
X2 -> Y1	0,063	0,990	Rejected (H2)
X3 -> Y1	-0,211	3,733	Accepted (H3)
X3 -> Y2	-0,277	2,775	Accepted (H4)
X4 -> Y1	0,244	2,840	Accepted (H5)
X5 -> Y1	-0,182	4,148	Accepted (H6)
Y1 -> Y2	0,279	2,533	Accepted (H7)

Description: X1 = Attitude; X2 = Subjective Norms; X3 = perceived behavioral control; X4 = Tax system; X5 = Tax authority; Y1 = tax compliance intention; Y2 = tax compliance behavior.

Based on Table 4, the hypothesis assessment is described as follows:

1. Hypothesis H1 is accepted. Hypothesis H1 states that attitude has a significant effect on tax compliance intention. Table 4 exhibits the statistical value of 5.674 (greater than the t-table value, which is 1.96).
2. Hypothesis H2 was rejected. The H1 hypothesis states that Subjective Norms have a significant effect on tax compliance intention. Table 4 exhibits the statistical value of 0.990 (less than the t-table value, which is 1.96).
3. Hypothesis H3 is accepted. Hypothesis H3 states that perceived behavioral control has a significant effect on tax compliance intention. Table 4 exhibits the statistical value of 3.733 (greater than the t-table value, which is 1.96).
4. Hypothesis H4 is accepted. Hypothesis H4 states that perceived behavioral control has a significant effect on tax compliance behavior. Table 4 exhibits the statistical value of 2.775 (greater than the t-table value, which is 1.96).
5. Hypothesis H5 is accepted. Hypothesis H5 states that the Tax System has a significant effect on tax compliance intention. Table 4 exhibits the statistical value 2.840 (greater than the t-table value, which is 1.96).
6. Hypothesis H6 is accepted. Hypothesis H6 states that the Tax Authority has a significant effect on tax compliance intention. Table 4 exhibits the statistical value 4.148 (greater than the t-table value, which is 1.96).
7. Hypothesis H7 is accepted. Hypothesis H7 states that tax compliance intention significantly influences tax compliance behavior. Table 4 exhibits the statistical value of 2.533 (greater than the t-table value, which is 1.96).

## DISCUSSION OF RESULTS

Research result indicates that H1 (attitude influences tax compliance intention) is accepted. This exhibits that attitude is one of the factors that influence tax compliance intention. The more convinced someone is that tax compliance is a positive aspect, the higher the person's tax compliance intention. The research result is consistent with the research conducted by Anjani and Restuti (2016), Damayanti et al., (2015), Estiningsih (2014), and Saputra (2019) Sulistianingtyas et al., (2018). Anjani and Restuti researched the behavior of personal taxpayer's compliance in Salatiga. Research result indicates that attitudes influence behavioral intention. Damayanti et al., (2015) conducted a study of tax compliance in Central Java Province. Research result exhibits that attitude influences behavioral intention. Estiningsih conducted a study of the behavior of SME taxpayer compliance. Research result indicates that attitudes affect the tax compliance intention. Saputra (2019) conducted a study on tax compliance in DKI Jakarta. Research result indicates that attitudes affect behavioral intention.

Research result indicates that H2 (subjective norms affects tax compliance intention) is rejected. The research result is not in accordance with research conducted by Damayanti et al., (2015), Sulistianingtyas et al., (2018). However, Research results support the research conducted by Hidayat and Nugroho (2010) and Anjani and Restuti (2016). Hidayat and Nugroho (2010) researched non-compliance behavior. Research result exhibited that subjective norms do not affect the tax compliance behavioral intention. According to Hidayat and Nugroho, despite strong social pressure from the community, an individual moral factor is one of the dominant factors capable to influence behavioral intention. Anjani and Restuti (2016) conducted a study on the behavior of personal taxpayer compliance in Salatiga. Research result indicates that subjective norms do not affect the tax compliance behavioral intention. According to Anjani and Restuti (2018) community, social pressure would not affect an individual who deliberately ignore it. Therefore the possibilities that occur outside the control of the taxpayer will not affect taxpayer compliance intention and will not form the perceived behavioral control.

Research result indicates that H3 (perceived behavioral control influences tax compliance intention) is accepted. This exhibits that the greater the perceived behavioral control, the stronger a person's intention in performing the behavior under consideration. The research result is consistent with Damayanti et al., (2015), Anjani and Restuti 2016, Saputra (2019). Damayanti conducts research into tax compliance in Central Java Province. Research result exhibits that perceived behavioral control influences behavioral intention. Anjani and Restuti (2016) researched personal taxpayer compliance behavior in Salatiga. Research result

indicates that perceived behavioral control influences attitude. Saputra (2019) conducted a study on tax compliance in DKI Jakarta. Saputra's research results exhibited that perceived behavioral control influences tax compliance intention.

Research result indicates that H4 (perceived behavioral control influences tax compliance behavior) is accepted. This exhibits perceived behavioral control encourage tax compliance behavior. The research result is consistent with Damayanti et al., (2015), Anjani and Restuti (2016). Damayanti conducts research into tax compliance in Central Java Province. Research result exhibits that perceived behavioral control influences behavioral intention. Anjani and Restuti (2016) conducted research on personal taxpayer compliance behavior in Salatiga. Research result indicate that perceived behavioral control influences tax compliance behavior.

The research result indicates that H5 (the tax system affects the tax compliance intention) is accepted. An easy to understand tax system will increase the level of tax compliance (Razak & Adafula, 2013). Conversely, a complex tax system will reduce the level of tax compliance (Jayawardane & Low, 2016) and increase the likelihood of tax reporting errors (Alstadsæter, et al., 2013). The research result is consistent with research conducted by Smart (2012). Smart (2012) ) conduct a tax system research on the tax compliance behavioral intention towards taxpayers and tax agents. The tax agents were accountants/consultants who have obtained chartered accountant certificates. Smart research (2012) exhibits that the tax system influences the taxpayer compliance behavioral intention, but has no effect on tax agents. The tax agents do not consider compliance costs on the fairness of the tax system. On the other hand, compliance costs may be considered relevant to taxpayers. Tax agents may be able to settle tax returns easily. However, taxpayers with complex tax return are more likely to involve tax agents. This indicates that taxpayers are subject to compliance costs on settling tax obligations.

Research result indicates that H6 (tax authority influences tax compliance intention) is accepted. Research result indicates that the greater the power of the tax authority, the higher the tax compliance intention. The research result is consistent with research conducted by Smart (2012). Research result indicates that the tax system influences the tax compliance behavioral intention. Smart (2012) studied tax authorities on tax compliance intention towards taxpayers and tax agents (accountants/consultants). Smart research (2012) exhibits that tax authority does not influence taxpayer compliance intention. However, it affects tax agents. According to Smart (2012), this occurs due to lack of, or limited, taxpayers' involvement with tax authorities, whereas tax agents are more likely to often engage with tax authorities on behalf of their clients.

Research result indicates that H7 (tax compliance intention affects tax compliance behavior) is accepted. A person's intention in performing a behavior is a direct determinant of an action or behavior. The research result is consistent with studies conducted by Damayanti (2015), Anjani and Restuti (2016), Sulistianingtyas et al., (2018). Damayanti conducts research into tax compliance in Central Java Province. Research result exhibited intention influences tax compliance behavior. Anani and Restuti (2016) conducted research on personal taxpayer compliance behavioral intention in Salatiga. Research result exhibited that compliance behavioral intention influences tax compliance behavior. Sulistianingtyas et al., (2018) conducted a tax compliance study in Probolinggo. Research result indicates that intention influences behavior.

## CONCLUSION

This research succeeded in proving empirically that, the variables in the theory of planned behavior; attitudes and perceived behavioral control influences the tax compliance intention. The behavioral intention influences tax compliance. In addition, this study also proved tax system and tax authorities influence behavioral intention. However, this research did not succeed in proving empirically that subjective norms influence tax compliance intention. Research result supports the research results of Hidayat and Nugroho (2010) and Anjani and Restuti (2016). Hidayat and Nugroho (2010) conducted research on non-compliance behavior. Research result exhibited that subjective norms do not affect the tax compliance behavioral intention. According to Hidayat and Nugroho (2010), despite strong community social pressure, an individual moral factor is one of the dominant factors capable to influence behavioral intention. Anjani and Restuti (2016) conducted research on personal taxpayer compliance behavior in Salatiga. Research result indicates that subjective norms do not affect the compliance behavioral intention. According to Anjani and Restuti (2018), strong community pressure would not affect an individual should they deliberately ignore it. Therefore the possibilities that occur outside the control of the taxpayer would not affect taxpayer compliance behavior and would not form perceived behavioral control.

Research result indicates that the tax system and tax authorities influence tax compliance behavioral intention. This research may provide input for DGT, to simplify the current system. Indonesian taxpayer has different backgrounds. Simplifying the tax system would better facilitate the taxpayer, hence encouraging them to be tax compliant.

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