

UDC 332

## THE DETERMINANTS OF TAXPAYER COMPLIANCE IN JAVA ISLAND, INDONESIA: A THEORY OF PLANNED BEHAVIOR AND HOFSTEDÉ'S CULTURAL DIMENSIONS

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### ABSTRACT

Taxes are among the most dominant state revenue sources in Indonesia, yet tax compliance is still low. The most considerable tax revenue comes from corporate taxpayers. For personal tax collection, the challenge is on detection and monitoring. Thus, it is essential to know the factors affecting tax compliance. This study focused on understanding the factors that influence taxpayer compliance from a psychological perspective. The study employed two theories, the Theory of Planned Behavior and its development, the Hofstede's Cultural Dimensions—the latter involved power distance and uncertainty avoidance. This study was explanatory research with a mail survey research method. Sampling was done by using a snowball sample and judgment sample. The number of samples was 200 taxpayers in Java Island. The results showed that attitudes, subjective norms, perceived behavior control, power distance, and uncertainty avoidance significantly affected behavioral intention, while behavioral intention significantly affected tax compliance behavior. However, perceived behavioral control did not affect tax compliance behavior.

### KEYWORDS

Tax compliance behavior, Theory of Planned Behavior, Hofstede's Cultural Dimensions Theory.

Taxes are a source of state revenue and play a role in increasing state treasury. Taxes help the government to solve economic problems. The data from the Directorate General of Taxes showed that tax revenue dominated the state revenue. Tax revenue contributed 82.9% of state revenue in 2015 and 83% in 2016. However, in 2017, tax revenue contribution decreased by 81.1% compared to 2016. It increased again up to 81.6% in 2018 ([www.bps.go.id](http://www.bps.go.id)) and to 86.5% in 2019 ([www.kemenkeu.go.id](http://www.kemenkeu.go.id)). The increasing contribution of tax revenue to the state revenue shows that taxes are a mainstay of state revenue contributors.

Since taxes are a source of state revenue, the Directorate General of Taxes has made various efforts to maximize tax revenues. One of these efforts is to reform tax laws and regulations by implementing a self-assessment system since 1983. However, this did not fit the low level of awareness and compliance of taxpayers in Indonesia. The country's tax compliance ratio in 2019 was only 10.7%, which decreased compared to 11.5% in the previous year ([www.cnnindonesia.com](http://www.cnnindonesia.com)).

Fitriani and Mahardika (2009) revealed that entities still dominated Indonesia's tax revenue. The government legally enlists entities, so their activities and tax obligation can be easily detected. Meanwhile, the government finds it challenging to monitor and detect personal tax collection. Therefore, we were interested in exploring determinants affecting individual taxpayer compliance.

In early April 2019, the Minister of Finance, Sri Mulyani, revealed that tax revenue from individual taxpayers was still low. From the 18,334 million individual taxpayers, only 61.7% reported the 2019 Annual Tax Return (Alika, 2019). Exploring individual taxpayers' potential tax revenue is vital to reducing tax revenue dependence from corporate taxpayers.

Based on the explanation, it is crucial to study tax compliance. Ajzen (1991) revealed that attitudes, subjective norms, perceived behavioral control, and behavioral intentions could influence tax compliance. The present study used Hofstede's Cultural Dimension to examine tax compliance, a local cultural approach to tax compliance developed by Hofstede (2011).

Hofstede's Cultural Dimensions are a development of the Theory of Planned Behavior. The use of Hofstede's Cultural Dimensions in the context of taxes, as suggested by Tsakumis (2007), is still limited and requires further exploration. Therefore, we were interested in examining tax compliance in Java Island, using the Theory of Planned Behavior and Hofstede's Cultural Dimensions (1980).

In this study, the cultural concept discussed is power distance and uncertainty avoidance. Some studies (Cohen, Pant, and Sharp, 1996; Gendron, Suddaby, and lam, 2006; Roxas and Stoneback, 1997; Williams and Seaman, 2001) examined culture from Hofstede's perspective (1980). Therefore, this study examined the determinants that affect tax compliance using the Theory of Planned Behavior and Hofstede's Cultural Dimensions. The purpose of this study was to investigate the effect of attitudes, subjective norms, perceived behavioral control, power distance, and uncertainty avoidance on behavioral intention, as well as the influence of perceived behavioral control and behavioral intention on tax compliance.

## LITERATURE REVIEW

### **Theory of Planned Behaviour (TPB)**

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is a social psychology theory that predicts an individual's intention to engage in a behavior at a specific time and place. The theory was intended to explain all behaviors over which people can exert self-control. The following figure illustrates the Theory of Planned Behavior (TPB):

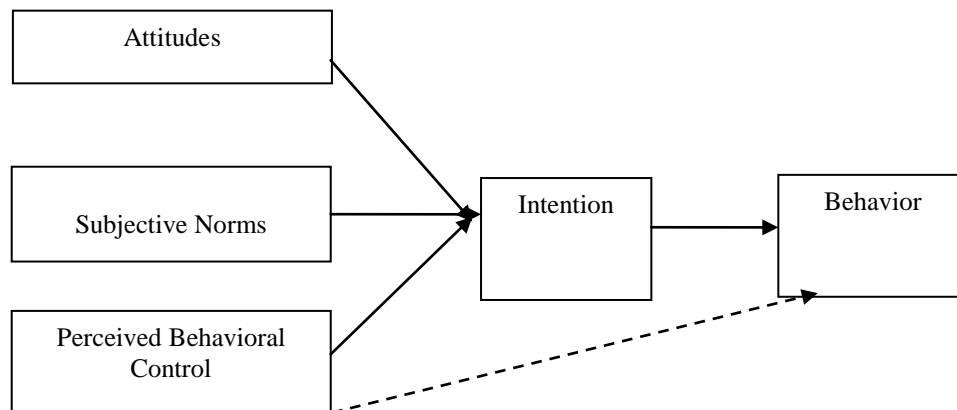


Figure 1 – Theory of Planned Planned Behavior (TPB)

### **Attitude**

Attitudes are defined as the number of someone's feelings to accept or reject an object or behavior. Fishbein dan Ajzen (1975) in Davis *et al.* (1989) defines attitude as someone's positive or negative feelings if asked to do determined behavior. The attitude towards behavior leads to feelings of favorableness or unfavorableness towards an object that will be addressed from an individual evaluation of the belief in the results obtained from the behavior.

### **Subjective Norms**

According to Ajzen and Fishbien (1975) in Jogiyanto (2007), subjective norms are someone's perception or view of others' beliefs that will influence the interest in exhibiting or not exhibiting specific behavior. Subjective norms come from parties outside the individual who can then influence the individual or someone to behave.

### **Perceived Behavioral Control**

Perceived behavioral control is defined as the perceived ease or difficulty in displaying behavior (Ajzen, 1991). In the context of this study, perceived behavioral control can also be

interpreted as internal perceptions and external constraints on behavior (Taylor and Todd, 1995).

### Behavioral Intentions

Behavioral intention is an action regulation that will be realized in the form of action if there are a suitable time and opportunity (Ajzen, 2005). An individual's interest in displaying behavior can be determined by attitudes, subjective norms, and perceived behavior control. Attitudes, subjective norms, and perceived behavioral control affect the formation of interest.

### Behavior

Behavior is a visible action or verbal statement about observed behavior (Wijaya, 2008). Someone will do particular behavior if there is an interest within herself/himself. Behavior can be measured through the approach of Target, Action, Context, and Time (TACT) (Ajzen, 2005). Behavior within this present study refers to tax compliance behavior. Taxpayer compliance can be defined as a condition in which taxpayers fulfill all tax obligations and exercise tax rights (Rahman, 2010:32).

### Hofstede's Cultural Dimensions

Culture is one of the most critical factors in the decision-making process recognized in the ethical decision-making model (Ferrell and Gresham, 1985; Hunt and Vitell, 1986, in Hamid, 2017). The ethical decision referred to in this research is a decision to behave in compliance with tax obligations. According to De Mooij (2004), individuals result from the culture and social groupings that share the same beliefs, attitudes, norms, and values.

Kroeber and Kluckhohn (1952) argue that culture can be grouped according to the symbols studied, ways of behaving, feelings, and different implicit cultures in society. Hofstede (1980) defines culture as a collective programming of thoughts that differentiates members of a group from people from other groups.

### Power Distance

Power distance or (culture of power tolerance) is part of the cultural concept found by Hofstede (1980), which can be interpreted as the level of tolerance or someone's willingness to accept differences in power or authority owned by other parties. Therefore, the tax system in countries with high power distance tends to be unfair that the large income difference increases with the tax system (Hofstede, 1980).

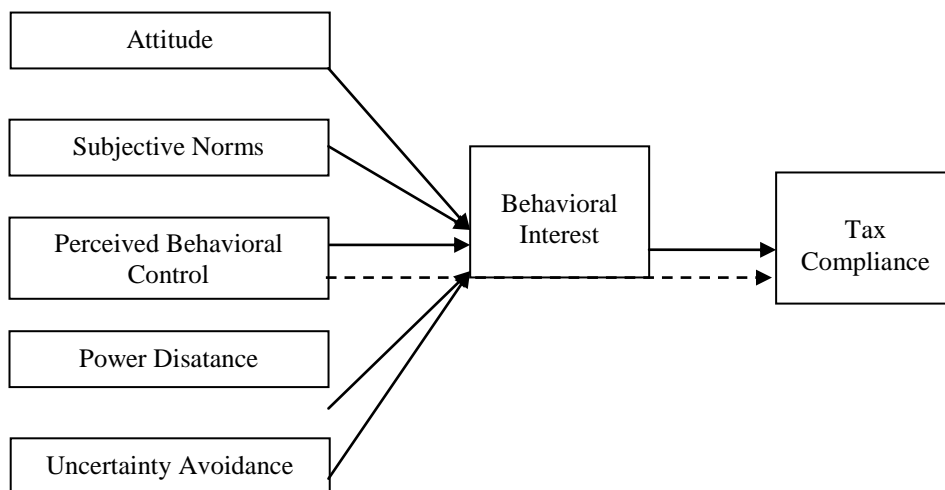


Figure 2 – Research Model

### Uncertainty Avoidance

Meanwhile, uncertainty avoidance refers to the extent to which someone feels threatened by an uncertain situation, and they try to avoid it (Hofstede, 1980). In these conditions, the public or taxpayers tend to perceive the tax system as unfair, and try not to comply, so that the level of tax compliance becomes low. According to Khaerunnisa and Wiratno (2018), the Directorate General of Taxes is trying to intensify the culture of tax and compliance through tax programs in Indonesia.

### Research Concept Model

This research is the development of the Theory of Planned Behavior (Ajzen, 2005) and Hofstede's Cultural Dimensions (1980). The cultural dimensions used in this study were power distance and uncertainty avoidance. Consequently, this study's independent variables were attitudes, subjective norms, perceived behavioral control, power distance, and uncertainty avoidance. Meanwhile, the dependent variables were the behavioral intention and tax compliance behavior. The following is the research model.

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

- H1: Attitudes affects the behavioral intention of tax compliance behavior;
- H2: Subjective norms affect tax compliance behavior;
- H3: Perceived behavioral control affects tax compliance behavior;
- H4: Power distance affects tax compliance behavior;
- H5: Uncertainty avoidance affects tax compliance behavior;
- H6: Perceived behavioral control affects tax compliance behavior;
- H7: Behavioral intention affects tax compliance behavior.

### METHODS OF RESEARCH

This study was explanatory with a mail survey research method. The population was all individual taxpayers in Java Island. Java Island was chosen because it is one of the islands with the largest population in Indonesia, reaching 145 million people ([www.top10.id](http://www.top10.id)). The island also has the largest productive age (15-65 years), reaching 68.7%% of Indonesia's total population (Kusnandar, 2020). Sampling was done by using a snowball sample and judgment sample. As many as 200 taxpayers become the samples, with only 189 data that could be analyzed. The statistical model used in processing data was partial least square (PLS).

#### Data Analysis

This study used SmartPLS 3.0 software for data analysis. Before carrying out the actual testing, this study conducted a pilot test to analyze the question items. The results of the pilot test showed that all items were valid and reliable. Furthermore, the validity and reliability tests were carried out on the 189 data of samples. The validity test used convergent validity and discriminant validity.

Table 1 – Results of AVE and Commuality

Variable	Average Variance Extracted (AVE)	Commuality
X1	0.872	0.872
X2	0.660	0.660
X3	0.758	0.758
X4	0.672	0.672
X5	0.690	0.690
Y1	0.810	0.810
Y2	0.824	0.824

Information: X1 = Attitudes; X2 = Subjective Norms; X3 = Perceived Behavioral Control; X4 = Power Distance; X5 = Uncertainty Avoidance; Y1 = Behavioral intention; Y2 = Tax Compliance Behavior.

Table 2 – AVE Root Values and Latent Variable Correlation

Variable	AVE root	X1	X2	X3	X4	X5	Y1	Y2
X1	0.934	1.000						
X2	0.813	0.561	1.000					
X3	0.871	0.362	0.307	1.000				
X4	0.820	0.490	0.382	0.515	1.000			
X5	0.831	0.398	0.351	0.372	0.666	1.000		
Y1	0.900	0.671	0.517	0.496	0.621	0.543	1.000	
Y2	0.908	0.572	0.436	0.471	0.586	0.579	0.844	1.000

Information: X1 = Attitudes; X2 = Subjective Norms; X3 = Perceived Behavioral Control; X4 = Power Distance; X5 = Uncertainty Avoidance; Y1 = Behavioral intention; Y2 = Tax Compliance Behavior.

The parameters used for the convergent validity test were loading factors, AVE, and communality. Meanwhile, the parameters used in the discriminant validity test were AVE root values and the correlation of the latent variables. Table 1 and Table 2 indicate that the AVE and communality results have met the parameter, which is more than 0.5. Meanwhile, AVE's root value can be seen to be greater than the correlation of latent variables. The data confirmed that all items in this study were valid.

Table 3 – Cronbach's Alpha Value and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
X1	0.854	0.932
X2	0.767	0.853
X3	0.837	0.903
X4	0.756	0.860
X5	0.775	0.869
Y1	0.882	0.927
Y2	0.790	0.903

Information: X1 = Attitudes; X2 = Subjective Norms; X3 = Perceived Behavioral Control; X4 = Power Distance; X5 = Uncertainty Avoidance; Y1 = Behavioral intention; Y2 = Tax Compliance Behavior.

Table 3 shows the reliability test in this study. The Cronbach's alpha value is more than 0.6, and the composite reliability value is more than 0.7. The results mean that all the variables are reliable.

After the validity and reliability tests, the next step was to evaluate the inner model. The parameters used in SmartPLS were coefficient of determination and path coefficient. From the test results of these parameters, the coefficient of determination for the behavioral intention is 0.609, meaning that behavioral intention is 0.609 or 60.9% influenced by attitudes, subjective norms, perceived behavioral control, power distance, and uncertainty avoidance. Meanwhile, the coefficient of determination of tax compliance is 0.715, meaning that tax compliance is 0.715 or 71.5% influenced by perceived behavioral intention and perceived behavioral control. Figure 3 is the structural model and the results of the coefficient of determination and path coefficients.

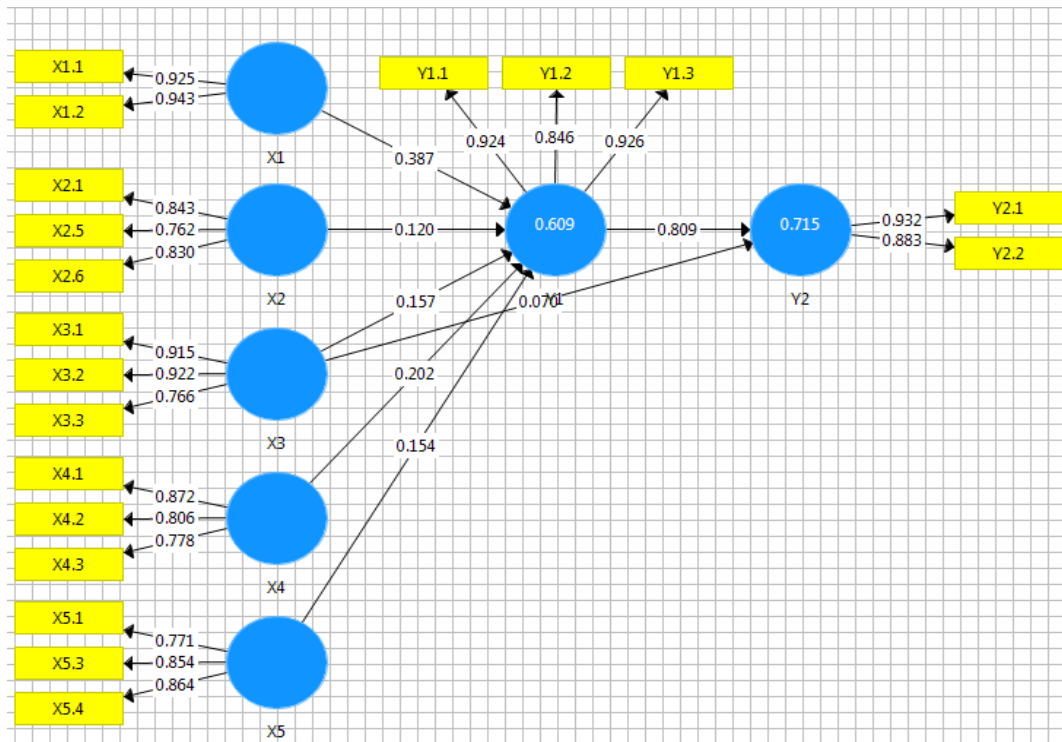


Figure 3 – Structural Model of the Coefficient of Determination

Table 4 – Path Coefficients Results

	Original Sample (O)	T Statistics (  O/STDEV  )	P-Values	Decision
X1 -> Y1	0.387	5.450	0.000	Accepted
X2 -> Y1	0.120	2.376	0.018	Accepted
X3 -> Y1	0.157	2.663	0.008	Accepted
X4 -> Y1	0.202	2.469	0.014	Accepted
X5 -> Y1	0.154	2.020	0.044	Accepted
X3 -> Y2	0.070	1.734	0.084	Rejected
Y1 -> Y2	0.809	26.492	0.000	Accepted

Information: X1 = Attitudes; X2 = Subjective Norms; X3 = Perceived Behavioral Control; X4 = Power Distance; X5 = Uncertainty Avoidance; Y1 = Behavioral intention; Y2 = Tax Compliance Behavior.

Table 4 shows that:

1. Hypothesis 1 was accepted. Hypothesis 1 stated that attitude had a significant effect on behavioral intention. Based on the results of the analysis, the t-statistic value is 5.450 (greater than the t-table value of 1.96) and a p-value < 0.05 (0.000).
2. Hypothesis 2 was accepted. Hypothesis 2 stated that subjective norms had a significant effect on behavioral intention. Based on the results of the analysis, the t-statistic value is 2.376 (greater than the t-table value of 1.96) and the p-value < 0.05 (0.018).
3. Hypothesis 3 was accepted. Hypothesis 3 stated that perceived behavioral control had a significant effect on behavioral intention. Based on the results of the analysis, the t-statistic value was 2.663 (greater than the t-table value of 1.96) and the p-value < 0.05 (0.008).
4. Hypothesis 4 was accepted. Hypothesis 4 stated that power distance had a significant effect on behavioral intention. Based on the test results, the statistical value was 2.469 (greater than the t-table value of 1.96) and the p-value < 0.05 (0.014).
5. Hypothesis 5 was accepted. Hypothesis 5 stated that uncertainty avoidance had a significant effect on behavioral intention. Based on the test results, the t-statistic value was 2.020 (greater than the t-table value of 1.96) and the p-value < 0.05 (0.044).
6. Hypothesis 6 was rejected. Hypothesis 6 stated that perceived behavior control had no significant effect on tax compliance behavior. Based on the test results, the t-statistic value was 1.734 (smaller than the t-table value of 1.96) and the p-value > 0.05 (0.084).
7. Hypothesis 7 was accepted. Hypothesis 7 stated that behavioral intention had a significant effect on tax compliance behavior. Based on the test results, the t-statistic value was 26.492 (greater than the t-table value of 1.96 and the p-value < 0.05 (0.000)).

## RESULTS AND DISCUSSION

This study focused on taxpayer compliance in Indonesia with the TPB approach and Hofstede's Cultural Dimensions. Hypothesis 1 showed that the attitude affected the behavioral intention of taxpayers in Java island. The results of this study were consistent with the research conducted by Biddin, Syamsudin, and Othman (2014), Damayanti *et al.* (2015), Koduah (2017), and Ari and Hanum (2019). However, it was contradictory to the research conducted by Lesmana *et al.* (2017), who mentioned that compliance was shaped by the taxpayer's belief in taxpayer compliance. Taxpayers' belief about compliance will result in positive and negative attitudes, shaping the taxpayer's intention to behave obediently or not according to the applicable laws and regulations (Saputra, 2019). Saputra (2019) also indicated that the higher someone's belief that tax compliance intention was a positive attitude, the more interested she/he in behaving obediently. To sum up, taxpayers on Java Island had the intention to behave obediently by finding out everything about tax obligations based on Indonesia's applicable taxation laws.

The result of hypothesis testing 2 showed that subjective norms affected taxpayers' behavior interest in Java Island. The results were in line with the research conducted by Damayanti *et al.* (2015) and Koduah (2017), indicating that the higher the individuals'

perception of others' expectations that are beneficial to them, the better their intention to tax compliance will be. However, the results of this study were inconsistent with the research of Biddin *et al.* (2014), Estiningsih (2014), Anjani and Restuti (2016), Lesmana *et al.* (2017), and Saputra (2019). Anjani and Restuti (2016) confirmed that people's intense social pressure would not affect individuals because they ignore the pressure. Therefore, it can be concluded that taxpayers in Java Island do not ignore the pressure of the social environment around them, making them interested in behaving obediently.

The result of hypothesis testing 2 showed that the perceived behavioral control significantly affected taxpayer behavioral intention in Java Island. The results of this study were consistent with research conducted by Damayanti *et al.* (2015), Lesmana (2017), Koduah (2017), and Ari and Hanum (2019). In this study, perceived behavioral control was directly proportional to the intention to comply, meaning the higher the perceived behavioral control of someone to his/her tax obligations, the higher his/her behavioral intention to comply with these tax obligations. The results were in line with the Theory of Planned Behavior, stating that perceived behavioral control depends on someone's beliefs. Saad (2010) further explained that perceived behavioral control was perceptions of the availability of skills, resources, opportunities, and perceptions of how necessary these resources were to achieve results. This research concluded that Indonesians, especially taxpayers in Java Island, felt confident about their perceived control that they were interested in obeying their tax obligations.

The result of hypothesis testing 3 showed that power distance affected taxpayer intention to comply. This study's results did not support the research conducted by Hamid (2017), indicating that power distance did not affect the intention to comply. The contradictory findings might have been due to the different characteristics of respondents. Hamid (2017) examined public practitioner taxpayers, including public accountants and tax consultants in the New Zealand Institute of Chartered Accountants (NZICA), who already understood the applicable tax regulations. However, the present study examined individual taxpayers with various work backgrounds—they had different tax knowledge levels and perceptions in understanding tax regulations. The present study also indicated that Indonesians, particularly individual taxpayers in Java Island, currently needed the government to be stricter in imposing tax regulations. The more assertive the government in implementing regulations, the more individuals will comply with taxes.

The result of hypothesis testing 5 showed that uncertainty avoidance affected the interest in taxpayers' compliance behavior in Java Island. The results supported Hamid (2017), confirming the understanding of tax compliance culture on tax professionals in New Zealand. If taxpayers understand tax regulations better, they will have higher intentions to comply. On the other hand, if taxpayers feel uncertain or ambiguous about the tax rules, they will show no or less interest to comply.

The result of hypothesis testing 6 showed that perceived behavior control did not affect tax compliance behavior in Java Island. The results of this study did not support the research conducted by Damayanti *et al.* (2015), Lesmana (2017), Koduah (2017), and Ari and Hanum (2019). Saad (2010) explained that perceived behavioral control was perceptions of the availability of skills, resources, opportunities, and perceptions of how necessary these resources were to achieve results. Thus, high skills and better chances to understand tax regulations do not guarantee compliance. The OECD Pyramid (2004) shows that someone's intention to tax compliance may not be manifested in behavior because the person finds it difficult to understand taxation problems and fulfill tax obligations. As such, if someone's perceived behavioral control is high, it still can lead to low tax non-compliance behavior.

The result of hypothesis testing 7 showed that behavioral intention affected tax compliance. The results of this study supported research conducted by Lesmana (2017), Koduah (2017), and Ari and Hanum (2019). People with high intention to comply will realize that intention in behavior. As Ajzen (2005) mentioned that behavioral intention was an action arrangement—if suitable time and opportunity existed, the intention would manifest in the form of action.

## CONCLUSION

This study empirically proves that variables of the Theory of Planned Behavior, namely attitudes, subjective norms, and perceived behavioral control, affected the intention to tax compliance. Also, behavioral intention affected tax compliance. The finding showed that tax compliance was formed based on the intention to comply with the tax. In other words, this means that the bigger the people's intention to comply, the more likely they will behave in compliance. Our finding supported the Theory of Planned Behavior (TPB) by Ajzen (1991) that someone's particular behavior is based on his/her intention to do certain behaviors.

However, this study failed to prove that perceived behavioral control affected tax compliance. Our findings did not support the research results of Damayanti *et al.* (2015), Lesmana (2017), Koduah (2017), and Ari and Hanum (2019). This study proved that a taxpayer with high perceived behavioral control might fail to show such tax compliance, even if the taxpayer had high intention to comply. The intention of taxpayers not to comply was not only caused by their behavior not to comply.

In addition, this study also successfully proved that the variables of Hofstede's Cultural Dimensions, namely power distance and uncertainty avoidance, affected behavioral intention. Our findings will become a useful reference for the government that tax officials under the Directorate General of Taxes need to increase taxpayers' supervision, so individuals taxpayers fulfilled their obligations better. Intense supervision will help individual taxpayers to comply with tax regulations and fulfill tax obligations. The government must also remember that tax regulations' complexity can lead to tax non-compliance behavior (Fischer *et al.*, 1992). Therefore, as the government representative, the Directorate General of Taxes needs to keep educating the public about the critical role of taxation in the country, the latest tax regulations, and taxation knowledge—the education will ultimately help increase tax compliance.

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