

Full Length Research Paper

The role of taxpayer awareness, tax regulation and understanding in taxpayer compliance

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The purpose of this study is to provide an insight into the government's need for sustainable socialization on the importance of paying taxes. This study also aims to analyze the taxpayer's awareness, whether it can mediate the knowledge and understanding of tax regulations on taxpayer compliance or not. The approach in this study is quantitative, with taxpayers as the respondents. The results show that knowledge and understanding of tax regulation and awareness of taxpayers simultaneously contribute to taxpayer compliance. Also, indirectly, knowledge and understanding of tax regulation in the society through the awareness of taxpayer do not have significant influence on tax compliance. Based on the questionnaire, the people have not fully mastered the tax administration using information technology and they have not fully realized the importance of paying taxes for the progress of the nation, due to the different demographic background. This study offers a new understanding and a better perspective of the influence of knowledge, understanding, and awareness of taxpayer compliance. The results will be useful for academics, communities, and governments as they are related to the subject of this study.

Key words: Knowledge and understanding of tax regulation, awareness, taxpayer compliance.

INTRODUCTION

The role of taxpayer awareness and compliance is very important for a nation in an effort to collect the state revenue from tax sector. Why is government attention focused on taxpayer awareness and compliance issues? The answer is, because the understanding and awareness of the people to obediently pay the tax are still relatively low. This is due to the non-optimal tax understanding obtained by the community. Therefore, the people need to be given the understanding of taxes so that their awareness can be developed. This research is based on the problem of unachieved Rural and Urban

Land Value Taxes after the delegation of tax management from the central government to local governments, as well as the differences in the results of previous studies concerning the taxpayer compliance. Several studies have explained that: (a) Knowledge and understanding of tax regulation could affect taxpayer compliance, (b) Knowledge and understanding of tax regulation does not affect taxpayer awareness and (c) Knowledge and understanding of taxation can improve the taxpayer compliance through the willingness to pay taxes; the willingness to pay taxes increases due to the

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taxpayer awareness in which it is influenced by the attitude of the taxpayer itself.

Based on the study of Kariyoto (2010) and Geetha and Sekar (2012), factors that affect the consciousness of taxpayer are described by using the Theory of Planned Behavior (TPB) developed by Ajzen (1991). The TPB model shows that compliance behavior provides a significant explanation that the variables of attitudes, subjective norms and perceived behavioral controls have an effect on non-compliance behavior. Different results are also found in the research of Widayati and Nurlis (2010) where the variables of knowledge and understanding of taxation could affect taxpayer compliance. However, these results are inconsistent with that of other researchers who found a positive relationship in their research because taxpayers who already understand the taxation think that it is better to pay taxes than attaining tax sanctions.

This study was conducted because of the low level of tax awareness and compliance in Indonesia (Asri, 2004). Assessing the knowledge and understanding of taxation is a variable that can raise people's awareness to comply with the laws and regulations of taxation. Thus, it is considered necessary to equip the previous research by including the variable, awareness as a mediator of taxation knowledge and understanding towards taxpayer compliance because so far, some researches have explained that: (a) Directly, knowledge and understanding of taxation have influenced awareness, (b) Knowledge and understanding of taxation have direct effect on compliance and, (c) Tax compulsory awareness directly affect willingness to pay taxes and knowledge and understanding of taxation have an indirect effect on compliance through taxpayer awareness.

LITERATURE REVIEW

Theory of compliance

Rahayu (2010) explained that tax compliance is a condition in which the taxpayer meets all its tax obligations and performs the taxation rights. According to the Decree of Minister of Finance number 544/KMK.04/2000, taxpayer compliance is identified from the time of submitting tax returns for all taxes in the last two years, having no tax arrears for all types of taxes unless it has legal permission to repay or delay tax payments.

The underlying problem of low compliance can be caused by many things but the most important thing here is that there is no data on the taxpayer compliance (Marziana, 2010). The low taxpayer compliance rate will generate a greater difference between the amount of paid tax and the amount of payable tax; this difference will cause a loss of the state revenue.

The implementation of tax compliance at this time seems to still merely reflect the formal compliance of

paying and reporting the tax on time, whereas compliance expected by the government is the material compliance which is filling the Annual Tax Return properly, clearly, and correctly. Formal compliance includes material compliance and taxpayers comply and implement the legislation.

Based on this issue, taxpayer compliance has a great role in government revenue; thus, it is necessary to be improved as well as create such obedience culture. To improve tax compliance, the government has conducted socialization, slogans, posters, warning letters, appeals and tax bills. Bobek and Hatfield (2003), Mustikasari (2007), Arniati (2009), Widi and Bambang (2014) and Imelda (2014) reported that taxpayer compliance can be explained by using the Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB model shows that compliance behavior provides a significant explanation that the variables of attitudes, subjective norms and perceived behavioral controls affect the non-compliant behavior of individual taxpayers.

With regards to the importance of taxpayer compliance according Randolph (2015), there are two things that make taxpayers not to be obedient. First, because of the inaccuracy in payment and/or report. Second, the discrepancies in the amount of paid tax due to the low knowledge and understanding of tax regulations. Third, the minimal awareness of taxpayers with regards to the meaning of paying taxes to the state.

Theory of taxpayer awareness

Alabede et al. (2011) believed that consciousness is a will accompanied by action from reflexion to reality. Taxpayer awareness is an effort or action accompanied by self-encouragement and willingness to perform the rights and obligations of taxation in accordance with the regulations. Taxpayer awareness is understood if the taxation regulation has been known, acknowledged, respected and obeyed. If the tax regulation is still limitedly known, then, the taxpayer's awareness is still low. The low awareness of taxpayer is suspected to be caused by the minimum knowledge and understanding of tax regulations.

Nugroho and Zulaikha (2012) examined the factors that influence the willingness to pay taxes with the awareness of paying taxes as an intervening variable. The results showed that the variables, knowledge and understanding of tax regulations, quality tax services and perceptions of taxation effectiveness have a significant influence on the awareness of paying taxes.

Munari (2005) also explained that taxpayers experience awareness when they: know the existence of laws and provisions of taxation; know the function of paying taxes to the state; understand the rights and obligations to be implemented; count, pay and report voluntarily; calculate, pay and report taxes correctly.

Based on previous studies, it is deemed necessary to

use the awareness variable as one of the variables and studied as a mediation variable. The indicators of taxpayer awareness are measured by knowing tax functions, understanding taxpayers' rights and obligations, being able to calculate taxes, being able to pay taxes, and being able to report taxes.

Theory of knowledge and understanding tax regulation

Nugroho and Zulaikha (2012) reported that the knowledge and understanding of taxation regulation is intended for taxpayers so that they can understand the General Provisions and Procedure of Taxation covering the delivery of Annual Tax Return, payment, place of payment, the reporting of Annual Tax Return, fines, as well as the due date of payment and reporting.

Bernadette et al. (2010) in their study concluded that, small business owners tend to have more opportunities not to pay taxes, it is likely because of the lack of meaningful tax knowledge. While on the other hand, Machogu and Amayi (2013), Marziana (2010), Laksono and Ardiyanto (2007), Kariyoto (2010), Margareth (2012) and Sjursen et al. (2013) agreed that there is an influence of taxation knowledge and understanding of an individual (taxpayer) on the compliance in carrying out taxation obligations

Krause (2000) and Santoso (2008) argued that the knowledge or understanding of taxpayers on tax regulation can also affect the obedience of the taxpayer itself. Krause's (2000) opinion is in line with OECD (2001) which stated that the knowledge of taxpayer will determine the level of taxpayer compliance. This understanding does not only provide knowledge but also makes the taxpayer understand the rights, obligations and sanctions including the tax of private entrepreneurship (Akintoye and Tashie, 2013).

Theory of the relationship and influence of variables studied

Theoretically, taxpayer compliance may be influenced by variables such as the knowledge and understanding of taxation regulations (Akintoye and Tashie, 2013; Tan and Fatt, 2007; Behnud and Fahr, 2013) and the taxpayer awareness (Geetha and Sekar, 2012; Chawla et al., 1996). From the aspect of knowledge and understanding of tax regulations, taxpayer compliance is influenced by sources of knowledge (information), tax regulations, as well as taxpayer rights and obligations (Larasati, 2013; Alfiah, 2014).

The basic theoretical model to be formed is the interconnection between knowledge and understanding of tax regulation and taxpayer awareness that can improve taxpayer compliance. Taxpayer compliance can be built from the knowledge and understanding of tax

regulations that are continuously socialized from the government to the taxpayer. In addition, taxpayer compliance can be enhanced by raising taxpayer awareness through the concern of a country, fund allocation, tax consultation, documents payment preparation and tax report.

Conceptual framework

This research is conducted within the framework of Theory of Planned Behavior (TPB) (Ajzen, 1991) that the determinant of direct behavior is the intention behind the behavior. Intention itself is a motivating factor that affects a person's behavior.

Based on the tax regulations that taxes are coercive and indirect, this received a counter-achievement for taxpayers (Mardiasmo, 2009). Thus, the tax obligation must be obeyed by all communities. From the perspective of taxpayer obligation, tax compliance consists of formal compliance and material compliance. While, tax compliance from the intention of the taxpayer consists of voluntary compliance and compulsory compliance. The willingness to pay taxes in order to comply with the legislation is a behavior that is generally given and informed by the attitude of the individual (Kapisillai, 1999). By that, the attitude of the taxpayer in fulfilling the tax obligation is modeled as shown in Figures 1 and 2. Thus, the hypotheses can be formulated as follows:

Hypothesis 1: The knowledge and understanding of tax regulation and taxpayer awareness affected the taxpayer compliance partially and significantly.

Hypothesis 2: The knowledge and understanding of tax regulation and taxpayer awareness affected the taxpayer compliance simultaneously and significantly.

RESEARCH METHODS

To obtain relevant data from taxpayer information, this study combined the method of experiments and surveys by using questionnaires on knowledge and understanding of tax regulations, taxpayer awareness, as well as taxpayer compliance given to respondents as compulsory taxes (Alfiah, 2014; Purnamasari et al., 2015). The questionnaires which were submitted to the respondents consisted of:

1. Request to fill the questionnaire addressed to the taxpayer;
2. The respondent's demographics including name, sex, income, occupation, age, education, and taxation knowledge;
3. Instrument as information measurement tool consisting of knowledge and understanding of tax laws, taxpayer awareness and taxpayer compliance.

Respondents were asked to rate the instruments presented by using a Likert scale with 1 for a highly disagreeable rate to 5 for a strongly agreed answer.

The research population in this study amounts to 1,581,083 with Slovin sample determination together with the level of inaccuracy of

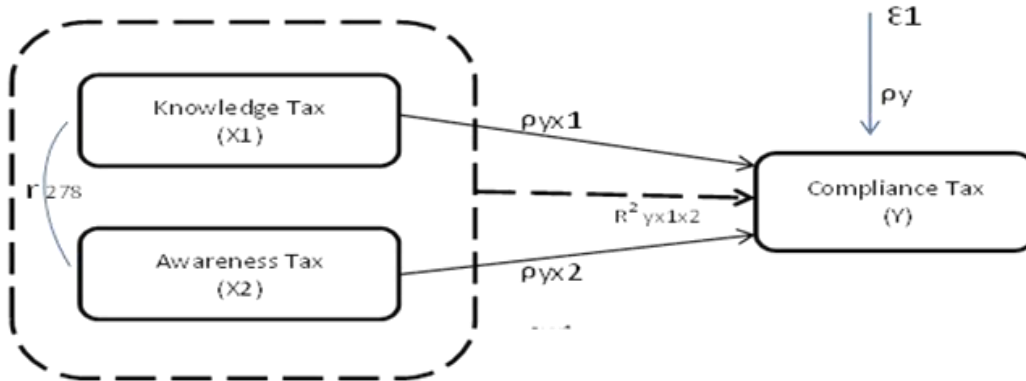


Figure 1. The causal relationship of X1, X2 towards Y.

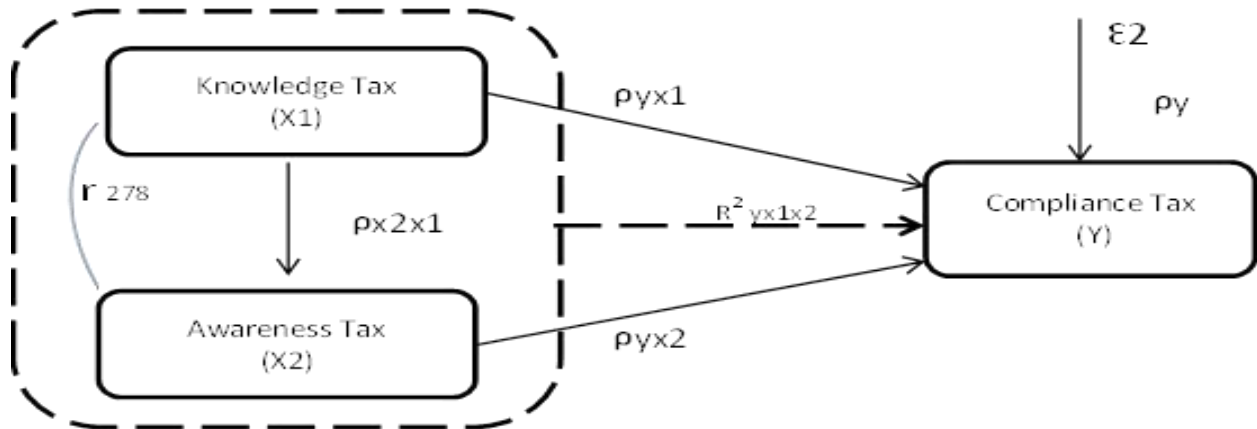


Figure 2. The causal relationship of X1 towards Y through X2.

6%. As a result, 278 samples of taxpayers were obtained consisting of the taxpayers of Rural and Urban Land Value Taxes in Malang; the sampling technique was carried out by using a proportional random sampling. The type of book (book I) was chosen with the classification of IDR 0,00 up to IDR 200,000 and book II by IDR 100,000 up to IDR 500,000. This group was chosen because the lower-middle-class community in carrying out the tax obligation is still questionable with regards tax compliance.

The data analysis used in this study was path analysis. Path analysis is a form of multiple regression application by using path diagrams as an indication of complex hypothesis testing. Analysis of this path can be done to estimate the magnitude of the effect either directly or indirectly.

RESULTS AND DISCUSSION

Based on Table 1, substructural 1 is about the relationship structure of knowledge and understanding of tax regulation (X₁), taxpayer awareness (X₂) and taxpayer compliance (Y). Simultaneously, knowledge and understanding of tax regulation and taxpayer awareness affect the taxpayer compliance by 0.779 or 779%; while

0.221 or 22.1% is influenced by other factors outside the model. The direct influence of knowledge and understanding of tax regulation has positive and significant effect on taxpayer compliance shown by path coefficient as much as 1,022, while the influence of individual knowledge and understanding of taxation on taxpayer compliance is shown by t-count which is equal to 17.998 with the significance of (p) 0.0000<0.05. Then, hypothesis 1 is acceptable that the influence of knowledge and understanding of tax regulation significantly contributes to taxpayer compliance. The direct influence of taxpayer awareness has a negative and significant effect on taxpayer compliance and is shown by the path coefficient (-0.166) or equal to -16.6%; the influence of taxpayer awareness on taxpayer compliance is shown by t-count that is -2.927 with the significance of (p) 0.0400<0.05. With that, based on hypothesis II, it is acceptable that the influence of taxpayer awareness has a negative and significant effect on taxpayer compliance.

As shown in Table 1, substructural 2 is in accordance

Table 1. Summary of parameter model estimation results.

| Model | Path coefficient | t | p | R ² |
|---|------------------|--------|--------|----------------|
| Sub Structural 1. (X₁, X₂ to Y) | | | | |
| X1 (ρ _{YX1}) | 1.022 | 17.998 | 0.0000 | 0.779 |
| X2 (ρ _{YX2}) | -0.166 | -2.927 | 0.0400 | |
| Sub Structural 2 (X₁ to X₂) | | | | |
| X1 (ρ _{X2X1}) | 0.866 | 28.810 | 0.0000 | 0.750 |

Source: Primary data, processed in 2017.

Table 2. Analysis path table.

| The influence of the variable | The influence of causal relationship | | Residue ε ₁ | Total |
|-------------------------------------|--------------------------------------|------------------------------------|------------------------|---------|
| | Direct | Non-direct pass through Y variable | | |
| X ₁ → Y | 1.022 | - | - | 1.022 |
| | - | -0.1437 | - | -0.1437 |
| X ₂ → Y | -0.166 | - | 0.5 | -0.166 |
| X ₁ → X ₂ | 0.866 | - | - | 0.866 |
| X ₁ , X ₂ → Y | 0.779 | - | 0.470 | 1.00 |
| F: | 483,313 | | | |

Source: Primary data, processed in 2017.

with the relationship structures of knowledge and understanding of tax regulation (X₁) on the taxpayer awareness (X₂). The path coefficient is 0.866 or 86.6% with the remaining 13.4% influenced by other factors outside the model. The direct influence of knowledge and understanding of tax regulation on taxpayer awareness is shown by t-count of 28.810 with the significance level of (p) 0.0000<0.04. As a result, hypothesis II is acceptable and there is a relationship between knowledge and understanding of tax regulation and taxpayer awareness.

Table 2 shows the value of F which is equal to 483.313 with the probability of (p) = 0.0000<0.05. Then, it can be said that hypothesis II is accepted; the knowledge and understanding of tax regulation and taxpayer awareness have an influence on taxpayer compliance, therefore, the partial (individual) test can be done.

In the partial test (individual), the path coefficient is 1.022 which indicates the direct influence of knowledge and understanding of tax regulation on tax compliance with t-count by 17.998 and probability (sig) by 0.0000. The value of α < 0.05, makes H₀ to be rejected and H_a accepted which means that the path coefficient is significant. So, it can be said that the knowledge and understanding of tax regulation have contributed significantly to taxpayer compliance. Moreover, direct testing can be described as shown in Figure 3.

The analysis of X₁ for Y: from the above analysis, the significance value of X₁ was 0.0000<0.05, so that there is a significant effect on X₁ for Y. The analysis of X₂ for Y: the significance value of X₂ is 0.004<0.05. Thus, it can be concluded that X₂ is significantly affected by Y.

Taxpayer awareness testing as an intervening variable in the relationship of knowledge and understanding of tax regulation towards taxpayer compliance

The analysis of X₁ through X₂ to Y is known as the direct influence of X₁ to X₂ is 0.866, while the indirect influence of X₁ to X₂ on Y is -0.1437 obtained as 0.866 x -0.166. The total effect is generated from the sum of direct effect and indirect effect: 0.866 + (-0.1437) = 0.7223. Based on the calculation, the value of the direct effect is 1.022 and indirect effect is -0.1437 which means that the direct effect is greater than the indirect effect. The results show that, indirectly, X₁ through X₂ to Y does not have a significant influence on Y (Figure 4).

Model accuracy

The accuracy of the hypothesis model in this research is measured by the relationship of coefficient determinant R² in both equations. The test of model accuracy is necessary to be implemented to determine whether or not the model proposed is appropriate or consistent with the data. The model is presented by comparing the matrix theoretical correlation and matrix empirical correlation. If both matrices are appropriate, then the proposed theoretical model is perfectly acceptable.

$$R^2 \text{ Model} = 1 - (1 - R^2_1) (1 - R^2_2) = 1 - (1 - 0.779)(1 - 0.750)$$

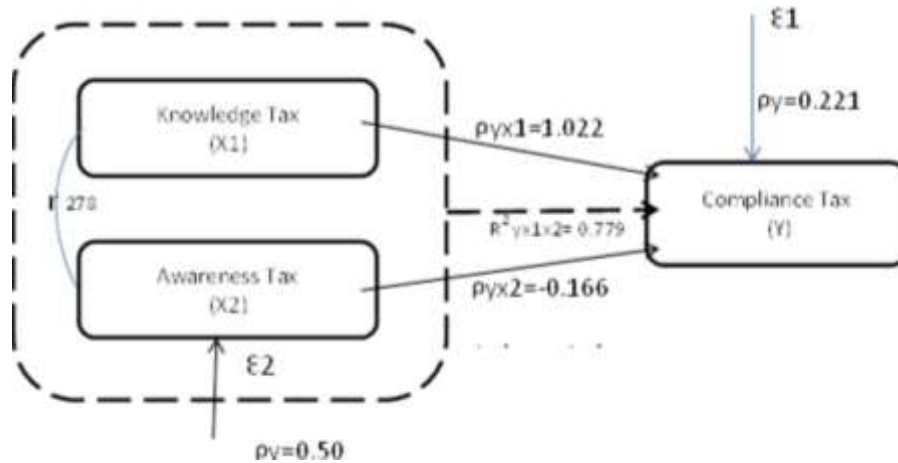


Figure 3. The empirical diagram of causal relationship of X1, X2 with Y.

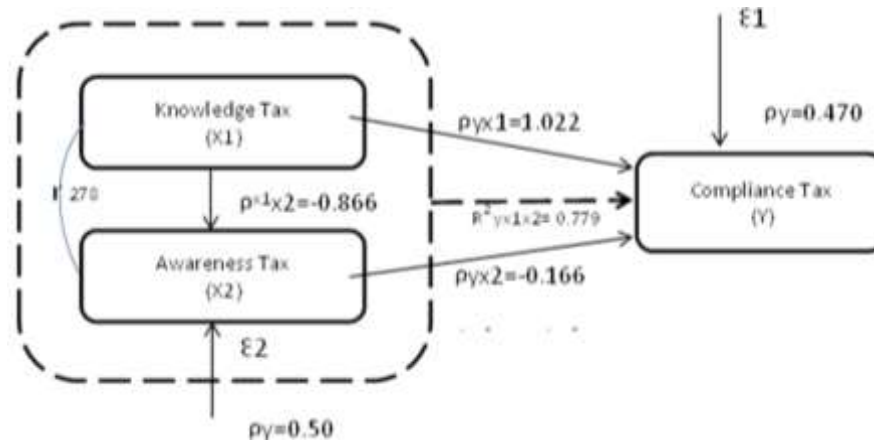


Figure 4. The empirical diagram of causal relationship of X1 with Y through X2.

$$\begin{aligned}
 &= 1 - (0.221)(0.250) \\
 &= 1 - (0.05525) \\
 &= 0.9447 \text{ or } 94.47\%
 \end{aligned}$$

Based on the test results above, the value of 0.9447 or 94.47% points out that the model contribution could explain the relationship of the three variables studied.

DISCUSSION

The hypothesis test shows that knowledge and understanding of taxation in the society is already good, meaning that higher knowledge and understanding of taxation regulation will create higher compliance in carrying out the taxation obligation. In contrast, lower knowledge and understanding of taxation regulation will decrease the compliance of taxation. The findings of this study are in accordance with the research of Nugroho and Zulaikha (2012) and Munari (2005), discussing an

economic class of a society; for example, this will increasingly determine who will get much and various information of taxation knowledge and all the consequences in the society. In such circumstances, the public is given the option to pay taxes on time in order to avoid fines and it is one form of public awareness of the importance of paying taxes for the construction of the nation.

This study proves that the contribution of knowledge and understanding of tax regulation leads to a better compliance in the society. The most influential aspect of tax compliance is the increased knowledge and understanding of tax regulation because tax collection is based on a law that can be imposed. With the laws and regulations of taxation, especially the imposition of sanctions, this can increase taxpayer compliance in carrying out its tax obligation. On the other hand, these findings are contradictory to the findings of Bernadette et al. (2010) who concluded on the lack of knowledge and understanding of taxation by small business owners who

are less likely to comply with the tax payment. Nevertheless, the results of this study support the research of Machogu and Amayi (2013), Mas'ut (2004), Laksono and Ardiyanto (2007), Kariyoto (2010), Pratama (2012) and Sjursen et al. (2014) who agreed that there is an influence of tax knowledge and understanding on the compliance in carrying out tax obligations. Krause (2000) and Santoso (2008) argued that the more, people understand the tax laws, the higher the state revenue obtained from the tax sector because the public realizes the importance of taxes to the state.

This study proves the awareness of taxpayers in making tax payments and reports has demonstrated the formal compliance that is, making tax payments and reports right on time. Knowledge and understanding of taxation regulation by the taxpayer not only gives an understanding of taxpayer's rights and obligation, and the importance of paying taxes to the state especially in making payment of Land and Building Tax, but also benefits regional development because Land and Building Tax is actually a local tax.

Conclusion

From the research, it can be concluded that: Firstly, the knowledge and understanding of tax regulation in the society will increase if the government conduct more socialization about the regulation and legislation of taxation and its amendments. Secondly, the research proves that the knowledge and understanding of tax regulation and taxpayer awareness has a significant direct effect on tax compliance, both individually and simultaneously.

Finally, it was also found that the direct effect of knowledge and understanding of tax regulation on tax compliance is greater than the indirect effect. This implies that the knowledge and understanding of tax regulation through taxpayer awareness does not have a significant influence on tax compliance.

Suggestion

The results of the research suggests that the Board of Regional State Revenue is expected to increase the quantity of taxation socialization to the community continuously or periodically in order to provide such additional knowledge and understanding of tax regulations, as well as to improve the service quality in terms of the facility to provide satisfaction to the taxpayer.

CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

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