

Public Trust on Taxpayer Compliance in Indonesia

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Abstract

Taxpayer compliance is a condition where a taxpayer fulfills all of his tax obligations by making periodic and annual tax payments and reporting. The purpose of this research is to analyze the influence of public trust and mastery of taxpayer compliance technology with compliance costs as a moderator. The population of this research is taxpayers in Indonesia. This study uses SmartPLS4 software version 4.0.9.4 to process data. The sample in this research is 102 taxpayers. The results of this study are: first, the influence of public trust in the tax authorities has no significant effect on taxpayer compliance. Second, public trust in the government has no significant effect on taxpayer compliance. Third, mastery of technology has a significant effect on taxpayer compliance. The four effects of public trust in the tax authorities on taxpayer compliance have no significant effect on moderating compliance costs. The five influences of public trust in the government on taxpayer compliance have no significant effect on moderating compliance costs. The six effects of technology mastery on taxpayer compliance have no significant effect on moderating compliance costs.

Keywords: Public Trust in Tax Authority, Public Trust in Government, Technology Mastery, Taxpayer Compliance, Compliance Costs, Tax in Indonesia.

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INTRODUCTION

In the economic development of the country, taxes play a very important role in the state. Everyone must be registered and have a Taxpayer Identification Number (NPWP) unless required by law. According to Article 4(1) of Law Number 28 Year 2007 regarding General Regulations and Tax Procedures (KUP), taxes are defined as payments imposed by the government on individuals or entities that are legally binding in using taxes for the needs of the state to achieve the greatest prosperity of the people (Dwi Kelvin Aditya, 2020). Sri Mulyani Indrawati (Minister of Finance) said that Indonesia's tax rate is low. The reason for the low tax rate in Indonesia is the low tax payment rate. In addition, some people still think that paying taxes is a form of colonization, not an obligation (Fatimah, 2021).

Taxpayer compliance is an act that reflects obedience and order in the tax obligations of taxpayers by making payments and reporting periodic and annual taxation of the taxpayer concerned both for groups of people and capital as working capital in accordance with applicable tax regulations. Not only in Indonesia, taxpayer compliance is the most important aspect of taxation in all developed and developing countries as well, if there are taxpayers who do not fulfill their tax

obligations or do not comply with existing tax regulations, it will certainly lead to the taxpayer's desire to take all initiatives that lead to a reduction in government tax revenue, such as tax avoidance, evasion and smuggling (Christina, 2021).

Taxpayer compliance is a situation where taxpayers fulfill all their tax obligations. Tax reform is needed for individual taxpayers because there is no longer an excuse for a taxpayer to go to the Tax Office in reporting taxes so tax reform directly helps the government in individual taxpayer compliance (Putra *et al.*, 2022).

Taxes are public (enforceable) contributions to the government, payable by those who are required to pay them under general rules (laws), without direct benefit, and the cost of public services. Using it to fund fulfill government mandates (Novi Fuji Astuti, 2020). In addition to taxpayer compliance, public trust in the government and tax authorities is also very influential. Public trust has a significant impact on various government products, ranging from political products to service products (Rian Andhika, 2018).

The number of cases involving tax officials who misuse tax funds has lowered public confidence in

tax officials. Whereas trust is important in the success of the wheels of government (Amah *et al.*, 2023). To improve taxpayer compliance, the quality of government services and tax authorities' services must be improved by the government and tax officials.

In addition to the quality of services and the tax administration system, the factor that can increase taxpayer compliance and state revenue is the rejuvenation of DJP technology. The application of technology has a huge impact on taxpayer compliance today, this happens because the greater the target of state tax revenue, the technology used must be more advanced and improved again. Likewise, taxpayer compliance should be further improved in using a new technology that has been implemented by the DJP (Widiarti & Subekti, 2022).

The form of tax digitalization carried out by the Directorate General of Taxes is to provide electronic-based facilities to improve services that assist taxpayers in carrying out tax obligations more easily, one of which is the implementation of the e-system program consisting of e-registration, e-SPT, and e-filing, so that the emergence of tax digitalization as a form of application of technology in the field of digital economy and finance through a system that facilitates the performance of tax obligations. (Risti & Putra, 2022).

E-filing is a method of reporting tax returns that is done digitally or electronically through the Directorate General of Taxes (DGT Online) website or through other official e-filing channels established by the government in accordance with statutory regulations. When compared to manual tax reporting, tax e-filing provides many advantages such as online tax reporting from anywhere and anytime, saving time, and proof of reporting is stored more securely and easily tracked, without worrying about being lost or slipped (Tambun *et al.*, 2020).

THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM)

Evidenced by research (Pratiwi & Sanulika, 2022) *Technology Acceptance Model (TAM)* Developed by Davis (1986), the specific behavior of technology users is based on the beliefs, attitudes, intentions, and behavioral relationships of users. Technology use is based on belief in its benefits and convenience. TAM, which is a development of the Theory of Reasoned Action (TRA), is one of the models built to analyze and understand the factors that influence the acceptance of the use of computer technology. TAM provides a theoretical basis for understanding the factors that influence acceptance of technology in an organization. TAM theory states that the first construct of TAM is perceived usefulness. Perceived benefits are defined as the extent to which

users believe that their performance will improve with the new technology. This perceived benefit will then determine whether a system can be accepted by users or not.

Public Trust in the Tax Authority

Fiskus also known as Tax Apparatus or tax officers, are individuals or entities that have the obligation to collect taxes or payments to taxpayers (Sandra, 2022). Cases involving tax officials who misuse tax funds have lowered public confidence in tax officials. They believe that the funds collected through taxes will ultimately only be used for the personal interests of the tax authorities. As a result, they believe it is better to avoid paying taxes by not registering as taxpayers. Whereas confidence is an important pillar in the success of the wheels of government (Amah *et al.*, 2023).

Public Trust in Government

Public confidence has a significant impact on various products produced by the government, ranging from policies to services. A high level of public confidence indicates that all products produced are acceptable to the public by complying with all government policies. However, public confidence will not automatically increase on its own, there are still consequences of public distrust of the government. Things that can cause a decrease in the level of public confidence are the existence of many unqualified local government policies. These hamper investment, socio-economic development, and the policies contradict higher regulations. The poor quality of bureaucratic services, and there is no justice in law enforcement from several cases that have been decided by the courts, and it is as if the public believes that the law is only sharp downwards but blunt upwards. The conclusion from this explanation is that the higher the level of public confidence in the government, the higher the influence on taxpayer compliance (Sari *et al.*, 2022).

There are many reasons why the public (citizens) tend to trust or distrust the government. The cases of irregularities that occur illustrate how poor the integrity of state officials, poor governance and public services are (Rian Andhika, 2018). Trust in the authority or government will make the public obedient to follow all the rules made by the government, including obeying the implementation of tax obligations. Trust in the government has a big impact because it is the main reference for the public in assessing the government (Zainudin *et al.*, 2022).

Mastery of Technology

Mastery of information technology is a person's expertise, understanding and knowledge in processing or using a technology, device or tool used to process data, process data, compile and store, change data in various ways to produce quality, relevant, accurate and timely information, used for personal,

business or government purposes (Anggriani Tato, 2022).

Technological readiness is also a factor that influences the desire of taxpayers to utilize e-filing. Technological readiness can be seen from several things such as internet connection, adequate software and hardware as tools in using e-filing. Apart from tools, it also requires the ability of taxpayers to use information technology. If taxpayers are capable and have adequate tools, then taxpayers can accept technological developments and will also be more likely to use the e-filing system in reporting taxes (Febrianti, 2021).

Information technology readiness can be interpreted as an understanding of Human Resources, competent management, and the role of users related to the acceptance, use and processing of data, and the reliability of hardware and software. Information technology readiness can also be influenced by internet media and the readiness of taxpayers to accept current technological developments including updates in the taxation system to report their tax returns with the e-filing system. With this information technology, it will make it easier for the public to collect, prepare, process, announce, analyze, and disseminate information with more relevant data (Laras Martyani Abdillah Al-Kusmami, 2022).

Taxpayers must have a high interest in a system that is simple to use because it does not require a long time to learn so that individuals have the opportunity to do something related to work efficiency. Perceptions of mastery of information technology have a positive and significant influence on the tendency to use e-filing. Mastery of information technology also affects the development of individual mindsets, meaning that the more individuals are ready to accept new technology, the more advanced the individual's thinking is to adapt to this growing technology. The findings of this study indicate that the benefits, usefulness, and mastery of information technology by taxpayers strongly support the success of the e-filing system. The success of the e-filing system will increase the understanding and compliance level of taxpayers, especially related to the impact caused by the mastery of taxpayer information technology on service products launched by the Directorate General of Taxes using an electronic system for taxpayers (Farida, 2019).

Taxpayer Compliance

Taxpayer compliance is an action that shows compliance and awareness of obligations in taxation of taxpayers by making payments and reporting on periodic and annual taxation of related taxpayers either for individuals or their own capital as business capital in accordance with applicable tax regulations (Christina, 2021).

The compliance of taxpayers can be measured by understanding all provisions of tax law, filling out

forms completely and clearly, calculating the amount of tax to be paid correctly, paying and reporting the tax to be paid on time. In taxation, we can interpret that tax compliance is obedience, obeying, and obeying the provisions of taxation (Dahrani *et al.*, 2021).

In addition to tax knowledge and awareness, service quality factors also affect taxpayer compliance. With the implementation of the tax rate policy, it is expected to increase taxpayer compliance. However, even though regulations have been established, there are still taxpayers who do not fulfill their tax obligations. Therefore, preventive action is needed, namely imposing sanctions on non-compliant taxpayers, so that taxpayer compliance can be better. Thus, it is expected to increase taxpayer awareness of taxation (Mansur *et al.*, 2022).

Compliance Cost

The cost of tax compliance is the amount of costs that must be incurred by taxpayers in fulfilling their obligations, namely paying taxes to the state. The higher the cost of tax compliance, the lower the level of taxpayer obedience in carrying out tax payments. The cost of tax compliance can include everything related to the taxpayer's efforts to make tax payments or can be referred to as the burden that arises for taxpayers in carrying out their obligations. Sandford in his book "Administrative and Compliance Costs of Taxation", states that the cost of tax compliance is divided into 3, namely: direct monetary cost, time cost, and psychological cost (Tommy, 2021).

The higher the understanding of taxes owned by taxpayers, the awareness of taxpayers to comply with paying taxes will also increase. However, if the cost of compliance increases, the level of taxpayer compliance will decrease. In addition to paying taxes payable, taxpayers must also incur other costs related to the fulfillment of their tax obligations so that taxpayers hope to spend as little as possible (Widyawati and Prastiwi, 2021). The higher the compliance cost, the lower the level of taxpayer compliance in the sense that the compliance cost is burdensome for taxpayers in paying their tax obligations (Bambang Sudaryana *et al.*, 2022).

Hypothesis Development

Public Trust in Fiskus on Taxpayer Compliance

Tax compliance can be formed, among others, by individual sociological factors, namely belief in the tax authorities. When taxpayers believe in the tax authorities, they will follow or comply with government regulations and be willing to carry out their tax obligations. Public attitudes and behavior towards the government are in the form of behavior, attitudes, and ethics, which can be seen in government programs that prioritize the interests of their people (Amah *et al.*, 2023).

The form of fiscal trust can be seen from the ability regarding knowledge and experience and services in accordance with the applicable tax system and law. Officials are expected to provide efficient, effective, honest and moral services to taxpayers. Optimal tax services carried out by tax officials increase taxpayer confidence. So that his research states that the level of confidence in the tax authorities has a positive effect on tax compliance (Priscilla Octavianny, Makaryanawati, 2021).

In relation to the research conducted, the following hypotheses were formed:

H1: Public Trust in Fiskus has a positive effect on taxpayer compliance in Indonesia.

Public Trust in Government on Taxpayer Compliance

That the level of trust in the government will affect taxpayer compliance. So that a high level of trust in the government will further encourage the ability of tax incentives to influence taxpayer compliance. So that his research states that the level of trust in government moderates the effect of tax incentives on taxpayer compliance (Amah *et al.*, 2023).

The definition of trust in government is the public's trust in the government for the morals, behavior, and attitudes of the government which are reflected in the policies made, when the public already believes in the government and legal system, the public will follow or obey the rules of the government, including being obedient in carrying out their tax obligations. Trust in government has a positive effect on tax compliance. This means that high trust in the government will increase taxpayer compliance (Zainudin *et al.*, 2022).

In relation to the research conducted, the following hypotheses were formed:

H2: Public Trust in Government has a positive effect on taxpayer compliance in Indonesia.

Technology Mastery on Taxpayer Compliance

The Directorate General of Taxes (DJP) utilizes technological developments and has had a positive impact on increasing tax compliance. Through the e-filing system, DJP improves services for taxpayers to register, create e-billing, pay, deposit, and report their tax obligations. The e-filing system provides several systems or applications in it including: e-registration, e-billing, e-payment, and e-SPT. The application provided has proven to increase taxpayer compliance, to be more efficient and on time anywhere and anytime (Farida, 2019).

Convenience and technology readiness affect taxpayer intention to use e-filing (Febrianti, 2021). Compliance of e-commerce taxpayers should be able to mediate the effect of e-commerce on audit committees in Indonesia. This is possible because the audit committee will make it easier for e-commerce taxpayers

to become compliant in making online tax deposits, considering that e-commerce taxpayers' work is more surfing in the Internet World. (Wijayanti & Andhika, 2020).

In relation to the research conducted, the following hypotheses were formed:

H3: Technology mastery has a positive effect on taxpayer compliance in Indonesia.

The Effect of Public Trust in Fiskus on Taxpayer Compliance with Compliance Costs as a moderating variable

There is a significant influence between trust in the tax authorities on tax compliance for the research subject of Individual Taxpayers, because trust can form honesty and awareness for taxpayers to obey paying taxes and reporting taxes, public trust in the tax authorities comes from themselves and the decision to continue to trust the tax authorities also comes from themselves (Priscilla Octavianny, Makaryanawati, 2021).

If the cost to be paid is low, taxpayers are more compliant. They believe that funds collected through taxes will ultimately only be used for the personal benefit of tax authorities. As a result, they believe it is better to avoid paying taxes by not registering as taxpayers (Amah *et al.*, 2023).

In relation to the research conducted, the following hypotheses were formed:

H4: Public Trust in Fiskus has a positive effect on taxpayer compliance with compliance costs as a moderating variable.

The Effect of Public Trust in Government on Taxpayer Compliance with Compliance Costs as a moderating variable

It is concluded from previous researchers that public trust is an important factor for the government, the decline in public trust comes from public management capacity and public involvement factors in government, public trust is a determining factor for taxpayer compliance (Ibrahim *et al.*, 2020). Public trust has a positive effect on taxpayer compliance in South Sulawesi Province (Thahir Haning & HTahili, 2018).

The amount of public trust in the government will increase its impact on taxpayer compliance. The more convenience the government offers to taxpayers, will increase taxpayer compliance. If people benefit from paying taxes, it will definitely make taxpayers more compliant with taxpayers (Latief *et al.*, 2020).

In relation to the research conducted, the following hypotheses were formed:

H5: Public Trust in Government has a positive effect on taxpayer compliance with compliance costs as a moderating variable.

The Effect of Technology Mastery on Taxpayer Compliance with Compliance Costs as a moderating variable

The tax technology used is e-SPT, e-filing, e-Billing, and others. Taxes use online applications to facilitate online services and make it easier for taxpayers to report annual tax returns. The technological developments developed by the DGT to improve taxpayer services and satisfaction aim to increase taxpayer compliance. This shows that the benefits, usefulness, and mastery of information technology by taxpayers strongly support the success of the e-filing system. The success of the e-filing system will increase the understanding of the level of taxpayer

compliance, especially related to the consequences arising from the mastery of information technology by taxpayers on service products launched by the Directorate General of Taxes through an electronic system for taxpayers (Farida, 2019).

Taxpayers who have tried to comply with tax obligations will lose greatly if they face high tax compliance costs, thus the higher the cost of tax compliance, the lower the level of taxpayer compliance. Therefore, tax compliance costs do not have a significant effect on taxpayer compliance (Pratama & Mulyani, 2019).

In relation to the research conducted, the following hypotheses were formed:

H6: Technology mastery has a positive effect on taxpayer compliance with compliance costs as a moderating variable.

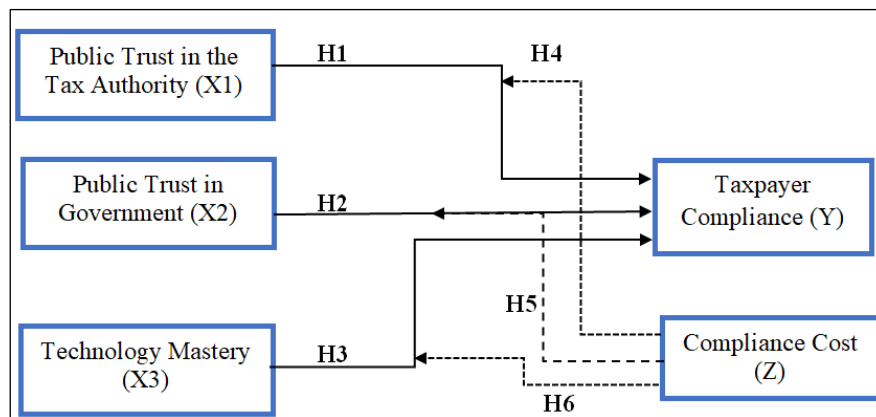


Figure 1: Research Model

RESEARCH METHODS

This study uses a quantitative approach, the data source used in this study is primary data in the form of questionnaire answers from respondents regarding variables, namely: 3 variable X (Public Trust in Fiskus, Public Trust in Government, Technology Mastery), variable Y (Taxpayer Compliance), and variable Z (Compliance Costs). This research data collection method uses a survey method to collect information data. Data collection in this study was carried out by distributing questionnaires given to the public in Indonesia as a research population. While the sample that will become respondents in this study is determined by purposive sampling method, namely sampling with certain considerations, including: (1) Indonesian public; (2) who are already working; and (3) have NPWP.

RESULTS AND DISCUSSION

The questionnaire distributed by researchers consists of 36 questions which are divided into: a) 7 questions of Public Trust in Fiskus (X1), B) 7 questions of Public Trust in Government (X2), C) 7 questions of Technology Mastery (X4), D) 7 questions of Taxpayer Compliance (Y), E) 8 questions of Compliance Costs (Z).

The sample taken was 102 respondents. Scoring the questionnaire using a Likert Scale of 1 - 5, namely Strongly Disagree (score 1), Disagree (score 2), Neutral (score 3), Agree (score 4), and Strongly Agree (score 5).

This study successfully shows that mastery of technology affects taxpayer compliance. However, this study did not succeed in proving the effect of public trust in tax authorities, public trust in government on tax compliance with moderating compliance costs. By using PLS Bootstrapping, the structural model and T-statistics value can be seen as follows:

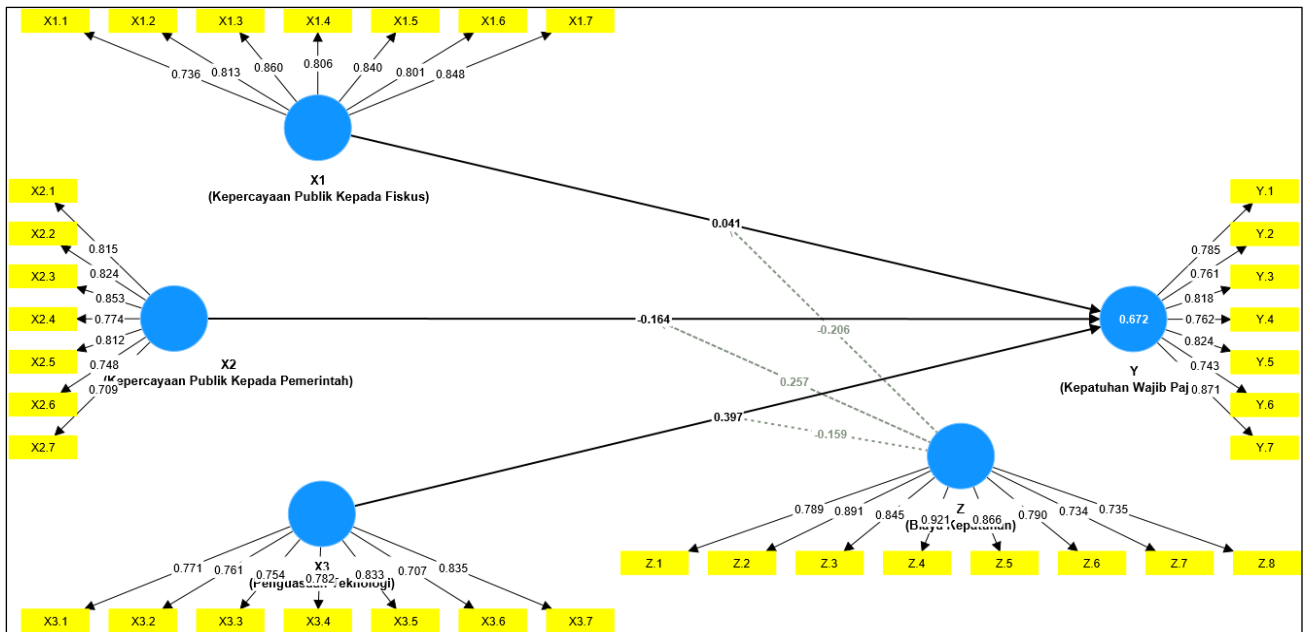


Figure 2: Model Structures

Table 1: Path Coefficient Value

Hypothesis	Original sample	T statistics	Description
X1 -> Y	0.041	0.293	Rejected
X2 -> Y	-0.164	0.920	Rejected
X3 -> Y	0.397	2.416	Accepted
Z x X1 -> Y	-0.206	1.460	Rejected
Z x X2 -> Y	0.257	1.499	Rejected
Z x X3 -> Y	-0.159	0.824	Rejected

The Effect of Public Trust in Fiskus on Taxpayer Compliance

Hypothesis 1 It can be concluded in Table 1 that the effect of public trust in the tax authorities does not have a significant effect on taxpayer compliance, because the original sample is positive, namely 0.041 and the T statistics value is 0.293 < 1.96. This is because taxpayer compliance is based on taxation authorities (Fiskus) who can impose sanctions on taxpayers who do not carry out their obligations in implementing applicable tax regulations, so that taxpayers continue to obey tax obligations and not because of public trust in tax authorities.

The Effect of Public Trust in Government on Taxpayer Compliance

Hypothesis 2 It can be concluded in Table 1 that the effect of public trust in government does not have a significant effect on taxpayer compliance, because the original sample is negative, namely -0.164 and but the T statistics value is 0.920 < 1.96. This is because indirectly taxpayers prioritize tax compliance factors because of the threat of sanctions that will be given, the majority of public trust in the current government is also good, so there is little correlation between government trust and taxpayer compliance.

The Effect of Technology Mastery on Taxpayer Compliance

Hypothesis 3 It can be concluded in Table 1 that the effect of mastery of technology has a significant effect on taxpayer compliance, because the original sample is positive, namely 0.397 and but the T statistics value is 2.416 > 1.96. Technological advances utilized by the Directorate General of Taxes (DGT) have had a positive influence on increasing tax compliance to be more efficient and timely, anywhere and anytime so that taxpayers can very easily report tax obligations effectively and efficiently.

The Effect of Public Trust in Fiskus on Taxpayer Compliance with Compliance Costs as a moderating variable

Hypothesis 4 It can be concluded in Table 1 that the effect of public trust in tax authorities on taxpayer compliance has no significant effect on moderating compliance costs, because the original sample is negative, namely -0.206 and the T statistics value is 1.460 < 1.96. The high and low compliance costs charged by taxpayers do not affect taxpayers. Even though taxpayers know the cost of compliance, it does not necessarily make taxpayers aware of paying taxes, and the low level of public trust in the fiscus in managing tax funds that have been paid, making taxpayers long in tax reporting

The Effect of Public Trust in Government on Taxpayer Compliance with Compliance Costs as a moderating variable

Hypothesis 5 It can be concluded in Table 1 that the effect of public trust in the government on taxpayer compliance has no significant effect on moderating compliance costs, because the original sample has a positive value of 0.257 and the T statistics value is $1.499 < 1.96$. Because taxpayers who do not trust the government, information about cases of corruption, embezzlement of tax funds and bribery committed by unscrupulous government officials, make taxpayers distrust the government, and are indifferent to how they must comply with taxation.

The Effect of Technology Mastery on Taxpayer Compliance with Compliance Costs as a moderating variable

Hypothesis 6 It can be concluded in Table 1 that the effect of mastery of technology on taxpayer compliance has no significant effect on moderating compliance costs, because the original sample is negative, namely -0.206 and the T statistics value is $0.824 < 1.96$. The technology provided to taxpayers has not been proven to have an effect on compliance costs, because some of the public still do not understand and operate online media and technology, especially for taxpayers who have entered the elderly group (46 years and over), which means that when reporting taxes, elderly people who do not understand technology will still go directly to the nearest DGT office and there may be delays in tax reporting or even not reporting taxes.

CONCLUSIONS AND SUGGESTIONS

Based on the results of the analysis and discussion, several conclusions can be drawn, namely first, the effect of public trust in the tax authorities has no significant effect on taxpayer compliance. Second, public trust in government has no significant effect on taxpayer compliance. Third, mastery of technology has a significant effect on taxpayer compliance. Fourth, the effect of public trust in tax authorities on taxpayer compliance has no significant effect on moderating compliance costs. Fifth, the effect of public trust in government on taxpayer compliance has no significant effect on moderating compliance costs. Sixth, the effect of mastery of technology on taxpayer compliance has no significant effect on moderating compliance costs. The limitation of this study is that the questionnaire was conducted via google form which made researchers less able to see directly the seriousness and correctness of the respondents in filling out the questionnaire. Suggestions for future researchers can develop this research through testing taxation problems that occur in Indonesia with a broader scope. And apply for permission to spread google form through the nearest Tax Service Office (KPP).

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