TAXPAYER COMPLIANCE IN TAX FILING AT PALEMBANG CITY

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Abstract

This study is aimed to analyse factors that influence tax payers' compliance intention to file annual income tax returns. Theory of planned behaviour (Ajzen, 1991) is used as theoretical framework to develop hypothesis that tax payers' compliance intention in filing annual income tax returns is influenced by attitude to comply, subjective norms, perceived behavioural control and moral. This study used 181 individual tax payers registered in Small Tax Office (STO) Palembang Ilir Timur, as respondent whom completed specifically-developed questionnaire that measured each of the four independent variable as well as their compliance intention to file their annual income tax returns. A structural equation model analysis of their responses found that perceived behavioural control and moral positively influence the compliance intention of taxpayers in filing annual income tax returns. Nevertheless, attitude to comply and subjective norms have no significant statistical effect.

Keywords: *Taxpayer, Compliance, Tax Filing, Theory of Planned Behaviour*

INTRODUCTION

According to article three of Indonesian Taxation Law Number 6 year 1983 as amended by Taxation Law Number 27 year 2007, any taxpayer has to fill a tax return properly and completely and submit it to the office of Directorate General of Taxation (DJP) where the taxpayer is registered or validated or other places stipulated by Directorate General of Taxation. Tax return has function as a statement used by a taxpayer to report his/her tax calculations and/or payments, tax objects and/or non-tax objects and/or assets and liabilities, pursuant to the tax legislation.Article one of Indonesian Finance Ministry Law Number 192/PMK.03/2007 rules that one of indicators used to judge taxpayers compliance is compliance in filing tax return pursuant to the dead line ruled in tax legislation. One of tax return has to submit by taxpayer is annual income tax return which has deadline no later than three months after the end of the tax year for individual annual income tax return, and no later than four months after the end of the tax year.The fact shows that ratio of individual taxpayer

compliance in filing annual income tax is very low in Indonesia. According to Indonesian Finance Ministry, Agus Martowardojo, ratio of tax return to active worker resident is just 7,7 percent. Because tax filing compliance is used to measure the individual tax compliance, it indicates the number of individual taxpayer who not yet comply in taxation is significant.

In self assessment system, tax return is a must (Gunadi, 2007, in Ninawati, 2008). Tax return is a means of communication between taxpayer and tax officer. For a taxpayer, tax return is to account his/her tax obligation for one fiscal period. While for tax officer, tax return is a means to monitoring tax payer compliance. It shows tax return has significant role in tax compliance.

As discuss above, taxpayer compliance in filing annual income tax return is used as indicator to judge taxpayer compliance. In other word, taxpayer compliance in filing annual income tax return is one of significant factor used by Directorate General of Taxationto measure taxpayer compliance. According to Gunadi (2007), taxpayer compliance can effect tax revenue, where the low taxpayer

compliance will cause reduction in tax revenue.Taxpayer compliance can effect the success of collection effort of tax revenue.

Concerning about the deterioration in tax compliance has produce a myriad of research (Reckers et al., 1994). There are numbers of previous study try to indetify factors which influence taxpayer compliance. Bobek & Hatfield (2003) assumed tax compliance as individual behavior, which was looked as psychology aspect.Relying on Theory of Planned Behavior (TPB), as developed by Ajzen (1991), Bobek & Hatfield (2003) analyzed factors which influence taxpayer's intention to comply in taxation.According to Ajzen (1991), to understand behavior, it is important to indentify the determinant of intention toward behavior. Based on TPB, intention is determined by three main variables, attitude, subjective norms, and perceived behavioral control (PBC). Attitude defines as an individual's evaluation of favorableness or unfavorableness of an attitude object. Subjective norms refer to a person's beliefs about whether specific individuals or groups approve or disapprove of individual performing a specific behavior. PBC refers to the degree of control an individual perceives he has to engage in a particular behavior.In their study, Bobek & Hatfield (2003), analyzed how attitude, subjective norms, and PBC effect taxpayers' intention to comply in taxation. They also analyzed the effect of moral obligation on taxpayers' intention to comply, as extent the study which did by Reckers et al. (1994). They found that attitude, subjective norms, PBC and moral obligation; have significant influence on intention to comply in taxation.

Relying on Bobek & Hatfield (2003) studied that attempt to develop model of taxpayers' compliance in filing annual income tax return. The main objective of this study is to analyze the effect of attitude, subjective norms, PBC and moral on intention to comply in filing annual income tax return. The object of this study is individual taxpayers who have been resident in Indonesia, specially registered in Small Tax Office Palembang Ilir Timur.

The remainder of this paper is organized as follows: in the next section the TPB and prior tax research are discussed and hypotheses are developed. The following section describes the method for testing research hypotheses. Then, the section discusses the results. In the final section, conclusions are drawn and future research opportunities discussed.

THEORY AND PRIOR RESEARCH

Theory of Planned Behavior

Theory of planned behavior (TPB) is as an extension of theory of reasoned action (TRA). Prior, TRA was developed by Ajzen & Fishbein (1980). According to TRA, individual behavior is determined by intention toward behavior, and intention toward behavior is determined by two variables, which are attitude and subjective norms. TRA usually use to predict behavior under complete volitional control. Based on numerous study had done by Ajzen (1991), not all behavior are under volitional control. There are some possibility individual performing behaviors under incomplete volitional control. As an extension of this model, TPB incorporate the additional construct of perceived behavioral control (PBC) to address this issue.

TPB is based on the assumption that human beings usually behave in a sensible manner. The theory postulates that a person's intention to perform (or not to perform) a behavior is the most important immediate determinant of that action. According to TPB, intentions are function of three basic determinants, one personal in nature (called attitude toward the behavior), one reflecting social influence (called subjective norms), and a third dealing with issues of control (called PBC). Figure 1 displays the relationships between the elements of TPB. As can be understood from Figure 1, intention is the basic of this theory and performance of a behavior or its transformation into a different behavior depend on the intention that the individual has generated towards the behavior. TPB described intention as the factor indicating the degree of individual

efforts in order to perform a certain behavior.

Attitude is the individual's positive or negative evaluation of performing the particular behavior of interest.Attitude refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. Attitude toward a behavior is determined by accessible beliefs about the consequences of the behavior, termed behavioral beliefs. Each behavioral belief links the behavior to a certain outcome, or to some other attribute such as the cost incurred by performing the behavior. Therefore, a person who believes that performing a given behavior will lead to mostly positive outcomes will hold a favorable attitude toward performing the behavior. Subjective norms are the person's perception of social pressure to perform or not perform the behavior under consideration. Subjective norms are also assumed to be a function of beliefs, namely the person's beliefs that specific individuals or groups approve or disapprove of performing the behavior. For many behavior, the important referents include a person's parents, spouse, close friends, and, depending on the behavior involved, perhaps such experts as physicians or tax accountants. The belief that underlie subjective norms are termed normative beliefs. Generally speaking, people who believe that most referents with whom they are motivated to comply think they should perform the behavior will perceive social pressure to do so.
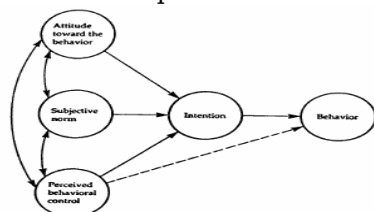
Figure1:Theory of Planned Behavior, Source: Ajzen (1991)

Finally, the third determinant of intentions is the sense of self-efficacy or ability to perform the behavior of interest, termed perceived behavioral control (PBC). PBC is also assumed to be a function of beliefs, this time beliefs about the presence or absence of factors that facilitate or impede performance of the behavior. These beliefs may be based in part on past experience with the behavior, but they will usually also be influenced by second-hand information about the behavior, by observing the experiences of acquaintances and friends, and by other factors that increase or reduce the perceived difficulty of performing the behavior in question. Therefore, the more required resources and opportunities individuals think they possess, and the fewer obstacles or impediments they anticipate, the greater should be their perceived control over the behavior.

As conclusion, people intent to perform a behavior when they evaluate it positively, when they experience social pressure to perform it, and when they believe that they have the means and opportunities to do so. TPB has already used widely in many areas of study, such as intention to report child abuse (Feng & Wu, 2005), intentions to use pain relief medication (Williams et al., 2008), tax compliance (Bobek & Hatfield, 2003; Trivedi et al., 2005; Benk et al., 2011).

Previous Research

Hanno & Violette (1996), applying theory of reasoned action as framework, investigate factors can effect tax compliance behavior. They tested the effect of attitude to comply and subjective norms on taxpayers' intention to comply in taxation. In this study, they used ten indicators of perception to measure attitude to comply, which are, fulfill duty as citizen, make friends feel awkward, obtain a larger tax refund, avoid an tax audit, provide money to government for necessary services, pay penalties and fines to tax office, recognition of good ethics by community, fulfill personal moral and ethical obligations, pay a large percentage of extra earnings for taxes. Have more cash available. Subjective norms were measured by for indicator of perception, which are members of family, current or future employer, close friends, spouse/ significant other. Their study shows that attitude to comply and subjective norms, each one has significant effect on

taxpayers' intention to comply in taxation.

Another research is done by Bobek & Hatfield (2003), whom extended the research done by Reckers et al (1994) and Hanno & Violette (1996). They tested the determinant of tax compliance applying theory of planned behavior (TPB). Their study is to investigate tax compliance, especially in reporting the amount of tax due pursuant to tax law. Attitude to comply, subjective norms, PBC, and moral obligation were used to explain the factor that can influence the intention not to comply in taxation. Bobek & Hatfield (2003) used five indicators of perception to measure attitude to comply, which are, tax paid belief (minimizing tax paid), illegal belief (engaging in illegal behavior), guilt belief (feeling guilty), penalty belief (fine and sanctions), and fairness belief (paying fair share). Subjective norms were measured by one indicator, most people I know. Then, PBC was measured by two indicators, which are audit probability and probability get caught.

Using logistic regression, Bobek & Hatfield (2003) found that attitude, subjective norms, PBC, and moral obligation have significant influence on taxpayers' intention not to comply in taxation. In this study, they also found that moral obligation can improve the effect of TPB variables in affecting compliance intention. There is an interaction between moral obligation and TPB variables.Trivedi et al (2005) also used TPB as theoretical framework in investigating the determinant of tax compliance behavior, and added moral as additional variable in TPB model.In their study, Trivedi et al (2005) meausured attitude with three component indicators, which are duties as a citizen component (consist of- the importance to the tax compliance decisions of fulfilling one's moral and ethical obligations, funding the government, fulfilling duties of citizen, recognition of good ethics by community, and the presence of records), advantage of the system component (consist of- the importance to their tax compliance decisions of their perceptions regarding having taken advantage of the system or of factors necessary for doing so,

knowledge of the income tax system, feeling of beating the system, and effort required to prepare their tax return), and monetary considerations component (consist of- the prospect of receiving a refund, and of having extra cash consequent to their actions). Subjective norms were measured by six indicators, which are friends, tax preparer, peers, spouse, employer and family. Then, PBC was measured by two indicators, which are penalties (possibility of penalties and making friend feel awkward) and third party reporting.

Analysis that had been done by Trivedi et al (2005) showed that attitude to comply, subjective norms, and moral have significant effect on tax compliance behavior. PBC which consist of economic factors, doesn't have significant effect on tax compliance behavior. This study give an evidence that psychological factor, such as moral, has significant role in affecting tax compliance behavior, instead of economic factors, such as sanction and tax audit.Another study is done by Benk et al (2011), who developed model of Efebera et al. (2004) based on TPB.They analyzed three determinant of intention to comply in taxation, which are equity attitude, normative expectations, and legal sanction. Equity attitude refers to equity perception of the individual as regards to the tax system, consist of vertical equity, horizontal equity, and exchange equity. Normative expectations consist of two indicators, which are social and moral norms. Finally, legal sanction consists of detection risk and penalty magnitude. Their study has given evidence that normative expectations and legal sanction have significant effect on tax compliance intentions, whereas equity attitude which is about perceptions of the tax system, have no significant statistical effect.

Based on TPB model and the result of prior research, we draw the following hypotheses to be tested:
H1: attitude to comply will influence taxpayer's intention to comply in filling annual income tax return
H2: subjective norms will influence taxpayer's intention to comply in filling annual income tax return

H3: Perceived behavioral control (PBC) will influence taxpayer's intention to comply in filling annual income tax return

H4: Moral will influence taxpayer's intention to comply in filling annual income tax return

RESEARCH DESIGN AND METHODOLOGY

Respondents

This study aims to analyze the factors influencing the intentions of the taxpayers as regards to tax compliance in filing annual income tax return within the framework of the TPB. Data required to test the hypotheses developed in line with this aim were obtained through questionnaires applied to taxpayers registered in Small Tax Office Palembang Ilir Timur, tax office operating in Palembang. Benk et al. (2011) also used individual taxpayers as respondents in their study.

There were 400 questionnaires send to chosen respondents, whom chosen random. The questionnaires were send by post or courier. To increase the response rates, one week before the distribution of questionnaires, respondents were called by phone to inform about the study performed. One week after questionnaires were send to respondents, they were called again to remind to fill the questionnaires completely and return it through courier. Distribution and picking up the questionnaires were hold in four weeks. 194 out of 400 questionnaire forms distributed to taxpayers were returned. Only 181 of 194 returned questionnaires were accepted for analysis and 13 questionnaire forms were omitted. This sample of 181 is sufficient for minimum sample size of structural equation model analysis (Ghozali, 2008).

Instrument

The questionnaire for this study was developed accordance with sample questionnaire of TPB as Ajzen (2005). Indicators which were used to measure the variable of the study taken from prior study (Hanno & Violette, 1996;

Bobek & Hatfield, 2003; Trivedi et al., 2005; Benk et al., 2011). The questionnaire use seven-point scale, from 1 to 7, with 1 = strongly disagree and 7 = strongly agree.

Attitude to comply was measured by five indicators, Att1 – Att5(which are tax administration system, information service, equity, duty as citizen, distributive fairness),each represented by two statements refer to belief strength and outcome evaluation. The value of each indicator is based on the multiplication of belief strength and outcome evaluation, so the maximum value is 49 and the minimum value is 1. Subjective norms were measured by three indicators, SN1 – SN3 (which are friends, family, tax officer), each represented by two statements refer to normative belief and motivation to comply. The value of each indicator is based on the multiplication of normative belief and motivation to comply, so the maximum value is 49 and the minimum value is 1.

PBC was measured by three indicators, PBC1 – PBC3 (which are tax audit probability, fines and sanction, third party reporting), each represented by two statements refer to control belief and perceived power. The value of each indicator is based on the multiplication of control belief and perceived power, so the maximum value is 49 and the minimum value is 1.

Moral was measured by three indicators Mor1 – Mor2 (which are morally right, fulfill moral obligation, life principle), each represented by one statement refer to individual moral perception about tax compliance in filing annual income tax return, which refer to normative system in social relationship. The maximum value of each indicator is 7, and the minimum value is 1.

Finally, taxpayer's intention to comply in filing annual income tax return refer to the degree of individual effort to try to comply in filing annual income tax return pursuant tax law. This intention was measured by three indicators, NT1 – NT3 (which are always try to comply, always want to comply, the degree of probability to comply). The maximum value for this variable is 7, and the minimum value is 1.

To increase the validity and reliability the instrument of questionnaire, we had done pilot test on 40 people (consist of tax practitioner and public). The result of pilot test showed that *cronbach's alpha* of each indicator was more than 60%, and the bivariate correlation between indicators was significant. So, it can say that the instruments used to measure variables of the study have fulfilled the validity and reliability.

RESULTS AND DISCUSSION

Test of the Research Model

Model for this study developed using AMOS, a structural equation modeling (SEM) program. An advantage of SEM is that it provides an efficient technique for representing unobserved concepts during the estimative process (Bobek et al., 2007). This study employed a two-stage process in which the measurement model is first estimated and then "fixed" in the second stage when the structural model is estimated. The measurement model specified the correspondence between the manifest variables (e.g., Att1 – Att5) and the latent constructs, while the structural model represents the proposed set of relationships between each of the latent constructs (i.e., attitudes to comply, subjective norms, PBC, moral, and intention to comply). This procedure is similar to performing a factor analysis of the scale items and using the factor scores in a regression analysis. An advantage of structural equation analysis is that multiple indicators are used to represent each latent construct. Specifically, the contribution of each scale item is incorporated into the estimation of the independent and dependent relationships of the model.

In the first stage of analysis, we estimated the measurement model using confirmatory analysis. Measurement model of this study contains four factors; attitude to comply (Att), subjective norms (SN), perceived behavioral control (PBC), and moral (MOR). Figure 2 illustrates the final measurement model

and fit indices. Due to low standardized loading factor, Att5 (distributive fairness) which had standardized loading factor of 0,261 (below 0,50), was deleted from initial attitude model. Additionally, due to lack of reliability, which looked from standardized residual covariance matrix, Att4 (had standardized residual covariance more than 2,58 with MOR2 and PBC3) was deleted from initial attitude model. Then, SN3 (had standardized residual covariance more than 2,58 with PBC3 and Att1) was deleted from initial subjective norms model. After Att4, Att5, SN3 dropped from initial model, all standardized loading factor have significant value (more than 0,50), and there are no indicators have standardized residual covariance more than 2,58. It indicates that all indicators used to measure the construct are valid.
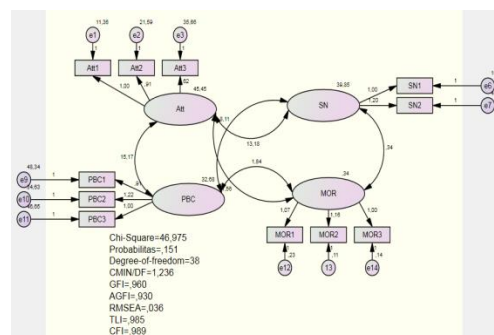

Figure 2. Final Measurement Model – Result of Confirmatory Factor Analysis

Overall, the fit indices indicate an acceptable fit for the measurement model. While the Chi-square statistic is not significant (46,975, p > 0,05), indicate the model is acceptable fit. It means that hypotheses null which says there is no different between covariance matrix input sample with estimation. Additionally, others goodness of fit index, such as Chi-square to degrees of freedom ratio (CMIN/DF) of 1,236, which is below 2 ratio benchmark, and root mean square error of approximation (RMSEA) of 0,078, which is below 0,08, is indicative of an acceptable fit. Finally, the comparative fit index (CFI) of 0,93, meets the 0,90 minimum threshold (Ghozali, 2008), also indicate the model is acceptable fit.

In the second stage of analysis, the structural model is estimated. Figure 3

displays the results. An adequate fit is achieved. The chi-square statistic is not significant (86,503, p>0,05), indicate the model is acceptable fit. It means that hypotheses null which says thera is no different between covariance matrix input sample with estimation. Based on chi-square to degree of freedom ratio (CMIN/DF) of 1,291, root mean square error of approximation (RMSEA) of 0,040, the comparative fit index (CFI) of 0,987, all indicate the value is in the range of acceptable value. So, it can be concluded the structural model is acceptable fit.

It can see that all indicators have significant correlation with each construct. There are no indicators have standardized loading factor below 0,50. Additionally, all indicators have significant probability (p < 0,001, CR > 2,58). So, it can be concluded all indicators used are valid, and as dimension of the latent construct.
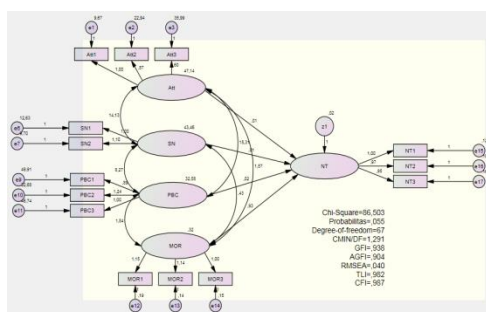

Figure 3. Structural Equation Model

Test of Hypotheses

The result of SEM shows that structural equation model used in this study has met the goodness of fit criterion and acceptable fit. Based on confirmatory factor analysis, all indicators used in this study are valid and reliable. Therefore, the result of structural equation model analysis as shown in Table 2 can be used to test the developed hypotheses. This study use the significant level of 0,05 with critical ratio (z-score) of 1,96. Hypotheses will be accepted if probability value of correlation loading factor of independent variable with dependent variable ≤ 0,05 and critical ratio ≥ 1,96.

The effect of attitude to comply on intention to comply, the result give the evidence that reject the H1 (p > 0,05, CR < 2,58), where attitude to comply has no significant effect on taxpayer's intention to comply in filling annual income tax return. So, the effect of attitude to comply on taxpayer's intention to comply cannot be proven. This finding is contrast with the finding of Bobek & Hatfield (2003) and Trivedi et al., (2005), but this finding support the study of Benk et al. (2011). Within the scope of TPB, this evidence means that taxpayers' positive or negative perception about tax compliance in filing annual income tax return, doesn't affect his or her intention to comply.In this study, attitude to comply is constructed by perception of tax system condition, of quality of information services, and of equity. Based on TPB, it means taxpayers' perception about tax system condition, quality of information services, and the equity in tax collection doesn't affect taxpayers' intention to comply in filling annual income tax return. So, it suggests better and better taxpayers' perception will not increase taxpayers' intention to comply in filing annual income tax return.

The effect of subjective norms on intention to comply, the result give the evidence that reject the H2 (p > 0,05, CR < 2,58), where subjective norms have no significant effect on taxpayer's intention to comply in filling annual income tax return. So, the effect of subjective norms on taxpayer's intention to comply cannot be proven. This finding is contrast with the finding of Bobek & Hatfield (2003), Trivedi et al., (2005), and Benk et al. (2011). Within the scope of TPB, this evidence means that social pressure on taxpayer doesn't affect his or her intention to comply in filing annual income tax return. So, in tax compliance of filing annual income tax return, taxpayers don't consider the social pressure from friends, family or tax officer. It means bigger and bigger social pressure on taxpayer will not increase his or her intention to comply in filing annual income tax return.

The effect of PBC on intention to comply, the result give the evidence that accept the H3 (p < 0,05, CR > 2,58), where PBC has significant effect on taxpayer's intention to comply in filling annual income tax return. So, the effect

of PBC on taxpayer's intention to comply can be proven. This finding support the finding of Bobek & Hatfield (2003), and Benk et al. (2011), but contrast with the study of Trivedi et al. (2005). Within the scope of TPB, this evidence means that taxpayer's control belief affect his or her intention to comply in filing annual income tax return. Bigger and bigger control belief felt by taxpayer, bigger and bigger his or her intention to comply in filing annual income tax return.In this study, PBC is constructed by control belief about the probability of tax audit, fine and sanction, and third party reporting. Based on TPB, it means taxpayers' control belief about tax system condition, quality of information services, and the equity in tax collection will affect taxpayers' intention to comply in filling annual income tax return. So, it suggests bigger and bigger taxpayer's control belief will increase taxpayers' intention to comply in filing annual income tax return.

Finally, the effect of moral on intention to comply, the result give the evidence that accept the H4 (p < 0,05, CR > 2,58), where moral has significant effect on taxpayer's intention to comply in filing annual income tax return. So, the effect of moral on taxpayer's intention to comply can be proven. This finding supports the finding of Bobek & Hatfield (2003), Trivedi et al. (2005), and Benk et al. (2011). This evidence means that taxpayer's moral belief can affect his or her intention to comply in filing annual income tax return. Bigger and bigger moral belief felt by taxpayer, bigger and bigger his or her intention to comply in filing annual income tax return.

CONCLUDING AND REMARKS

This study is aimed to analyze tax compliance in filing annual income tax return applying theory of planned behavior (TPB). The result of structural equation model analysis showed that research model developed based on TPB is good model and acceptable fit to test the hypotheses.This study found that moral to be important in the annual income tax return filing compliance. Taxpayer who has high degree of moral

belief will have intention to comply in filling annual income tax return. The next variable which also has significant effect on taxpayers' intention to comply in filing annual income tax return is perceived behavioral control (PBC). Analysis showed that perception of control about the probability being tax audit, get fines and sanction, and reported by third party have significant effect on intention to comply in filing annual income tax return. So it can make an implication for public policy as an effort to increase taxpayers' compliance in filing annual income tax return. Government must increase the law enforcement on taxpayer whom not yet complies in filing tax return pursuant tax law through tax audit and imposing fines and sanction. Government also needs to increase moral perception of taxpayers adjusted to tax compliance.

Others important finding of this study are that there are no statistically significant relationship between attitude to comply and subjective norms and intention to comply in filing annual income tax return. It means that taxpayers' perception about good or bad the filing tax return compliance doesn't affect their intention to comply in filing annual income tax return. It is same for subjective norms, where social pressure on taxpayer in filing annual income tax return doesn't affect taxpayers' intention to comply in filing annual income tax return.

This study is subject to a number of limitations. First, this study didn't measure tax filing compliance behavior. Second, this study didn't test the effect of demographic characteristic on tax filing compliance. Finally, sample size of this study was only one tax office (Small Tax Office Palembang Ilir Timur) in Palembang. Therefore, more researchers are called in a wide sample. Though, related results should be interpreted with caution.

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