

# THE IMPACT OF PERSPECTIVE AFTER TAX AMNESTY AND TAX ADMINISTRATION REFORM TO INDIVIDUAL TAX COMPLIANCE AND UNDERSTANDING TAXPAYERS AS MODERATION VARIABLE

Waluyo, Waluyo<sup>1</sup> Hamzah, Hamzah<sup>2</sup>

<sup>1</sup> Lecturer at The Graduate and Postgraduate Program Department of Accounting at University of MercuBuana, E-mail: [waluyo@mercubuana.ac.id](mailto:waluyo@mercubuana.ac.id), [waluyo9@yahoo.com](mailto:waluyo9@yahoo.com)

<sup>2</sup>Lecture Faculty of Law Universitas Lampung, Email : [agizaddien@gmail.com](mailto:agizaddien@gmail.com)

## ABSTRACT

*Tax amnesty is a tax authority policy in regards of taxation with the aim of increasing tax revenue, strengthening tax base and increasing tax compliance. A better tax administration and service reformation are needed to improve tax compliance. The objective of this research is to analyze the impact of changing perspective after tax amnesty as a part of tax administration reform. This is observed on the level of individual taxpayer's compliance on understanding tax payers as moderation variable. The research is a causal research by using a quantitative approach. The data used is a primary data by distributing questionnaires. There are 100 respondents who participated to filled questionnaires. Data analysis method used in this research is multiple regression analysis. The results of this study indicate that the perspective after tax amnesty and tax administration reform have a positive effect on tax compliance of individual tax payers. However, taxpayers' understanding does not strengthen the impact of perspective after tax amnesty and tax administration reform on tax compliance of individual taxpayers in Jakarta-Indonesia.*

**Keywords :** *Perspective After Tax Amnesty, Tax Administration Reform, Taxpayers Compliance, Understanding taxpayers.*

## **1. Introduction**

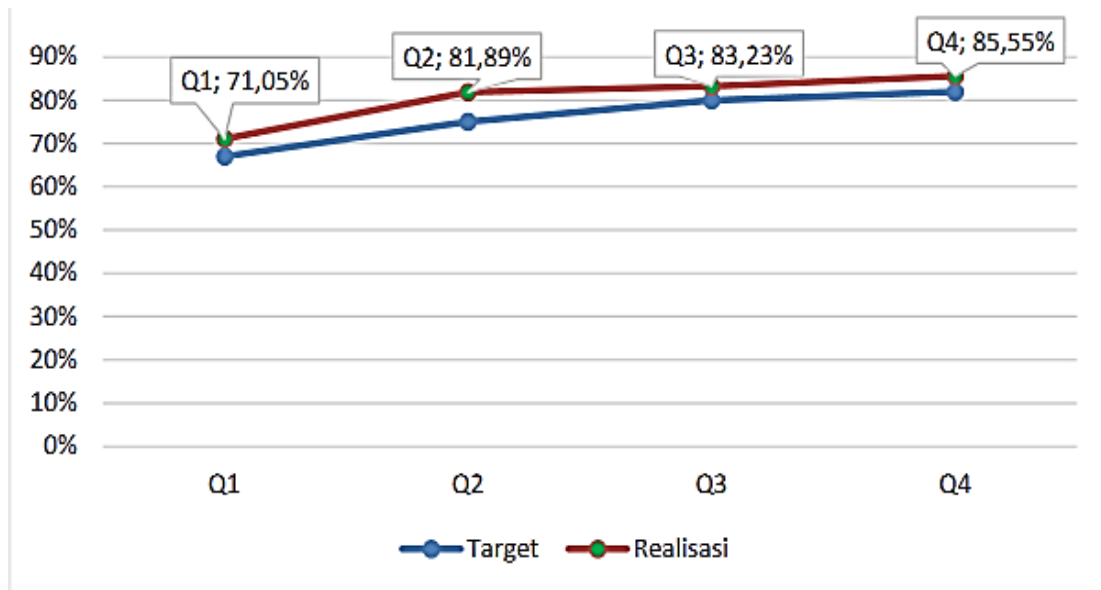
Economic globalization is defined as a change in the world economy. The development of the global economy can enhance international economic relation and global competition. With the increasing global outlook and the increasingly complex source of state revenue, economic policies in the field of taxation is needed. In 2016 Indonesia issued a tax amnesty policy. The tax amnesty policy is expected to increase tax revenue and strengthen the tax base. A number of countries that have implemented tax amnesty such as New Zealand (Sawyer, 2005) uses tax amnesty as an instrument to increase tax revenue and tax compliance. Research conducted by Palil and Mustapha (2011) states that tax compliance is a taxpayer condition to fulfill all tax obligations. Factors that influence taxpayers to behave obediently are generally social norm factors. Compliant taxpayers tend to be disobedient in an environment that is not compliant (Çevik & Selçu, 2013). Likewise, after taxpayers partaking in tax amnesty, taxpayers tend to become more obedient.

Research in Mekelle, Ethiopia, (Engida & Baisa, 2014) shows that changes in tax authority policies encourage public motivation for tax compliance. (Engida & Baisa, 2014). The tax system has been introduced since 2013, this aims to simplify the process of tax obligation for taxpayers (Engida & Baisa, 2014 & Lu, Huang, & Lo, 2010). The implementation of tax amnesty requires assistance from tax administration apparatuses and modern information technology. The support of law enforcement is also crucial after the implementation of tax amnesty.

Tax administration reform is the groundwork to create a modern, efficient and reliable tax administration as part of tax reform (Richard M. Bird, 2004). With the development of information technology that supports the modernization of tax administration, the tax authority has introduced e-billing and e-filing. Tax authority has also developed online and real time reporting system in the form of e-filing. Submission of tax return using e-filing increases every year. There is total of 8,954,122 taxpayers who have utilized e-filing in 2016. The comparison percentage of tax return submission through e-filing in 2018 is presented in Figure 1.

**Figure 1**

### Percentage of Tax Return Submission via E-Filing in 2018



Source: 2018 tax authority performance report.

The e-billing and e-filing systems have revealed that tax authority take pressure off taxpayers to play an active role in paying and reporting taxes online.

Public's level of comprehension on tax regulation plays an important role in increasing state revenue. The purpose of this study is to analyze individual tax compliance after tax amnesty in Jakarta-Indonesia region. Jakarta has a very large tax revenue potential compared to other cities in Indonesia. The researcher also adds a level of comprehension as a moderating variable that influences the relationship between each independent and dependent variable. Taxpayers' understanding is associated with awareness in tax regulation in paying and reporting taxes after the tax amnesty period. It is also tightly related to the implementation of the e-billing system and e-filing system for taxpayers. Taxpayers' understanding as a moderating variable in this study is a new addition in the study. This is in consideration of Jakarta as the center of education and economic activity in Indonesia.

Based on the background of the issue, the problem of this study can be formulated as the following. The research question is whether or not the taxpayer's perception of the implementation of tax amnesty, tax administration reform in the form of E-Filing and E-Billing affect the taxpayer compliance? This will be elaborated by using taxpayer's understanding as a moderating variable.

## **2. Theory and Hypothesis**

### **2.1. Agency Theory**

Agency relationship is in a form of a contract or agreement in which a party gives orders (principles) to other parties (agents). A good decision for a principle is when the principle and agent have the same goal.(Jensen & Meckling, 1976)

Actions by the tax authority are implemented as a legal effort for enforcement to increase the level of compliant. Actions taken by the tax authority can also trigger conflict. Taxpayers and tax authority must have the same goal to gain revenue and to boost tax compliance. This agency theory is seen as representation of different interests between the parties.(Godfrey, Hodgson, Tarca, Hamilton, & Holmes., 2013)

### **2.2. Theory of Planned Behavior**

Intention is an individual's initial decision to behave either consciously or unconsciously(Corsini, 2002). The planned behavior theory is employed to describe behavior. Individuals who have positive attitude tend to behave obediently and receive support from the individual environment(Ajzen, 1991). Attitudes towards behavior are considered as the main influencing factors for behavior.

Theory of Planned Behavior aims to study individual behavior. This theory includes: behavioral belief, normative belief, and control belief. Behavioral belief is an individual's belief in the outcome of the behavior or action taken. Normative belief is a belief of normative expectation from others as well as believing in the expectation due to the influence of other parties. While control belief is a belief in the emergence of inhibiting factors and behavioral supporting factors. Individual perception will arise depending on the amount of the supporting and inhibiting factors associated with attitude, subjective norm, and perceived behavior control. In certain circumstances, lack of resources or skills can lead inability to control behaviors.

### **2.3. Attribution Theory**

Attribution theory is a theory that explains the effort to understand the causes of individual behavior(Weiner, 1985). Taxpayers as individuals can behave obediently because of the influence by internal factors of individuals such as motivation or ability. This includes the motivation of individual taxpayers to meet tax obligations. External factors can also affect individual taxpayers in social environment. Attribution is classified into attribution as part of the

perception process and attribution as an assessment of causality. That is because individuals tend to be constrained in psychological process. Various objects have been reconstructed cognitively and they become the basis of perceptual experience. Attribution as an assessment of causality emphasizes the cause of individual's behavior. Personal attribution can cause individual to act freely (Heider, 1958). Whereas, impersonal attribution will further explain why individuals behave.

#### **2.4. Perspective after Tax Amnesty**

Perception is defined as a response to an object of the taxpayer who has participated in the tax amnesty program under the condition that the taxpayer has paid the tax base before participating in the tax amnesty. This is done by disclosing assets and paying a certain amount of money according to the rate stipulated in the tax amnesty law number 11 of 2016. The tax amnesty policy is an addition to increasing tax compliance received by the government. It is also expected to have a positive impact on investment growth. Several types of tax amnesty (Sawyer, 2005) :

- a. Filing amnesty. Amnesty granted to registered taxpayers who did not fill out or submit tax return or non-filers by eliminating tax penalty.
- b. Record-keeping amnesty. Amnesty in the form of eliminating sanction, due to negligence in submitting tax document.
- c. Amnesty Revision. Amnesty granted to taxpayers by correcting tax return that have been submitted without being penalized. Taxpayers will only need to pay outstanding tax.
- d. Amnesty investigation. Amnesty granted to taxpayers without prior investigation, due to allegation of tax evasion. This is done by depositing an amnesty fee to government. This practice is called laundering amnesty.
- e. Prosecution amnesty. Amnesty in the form of eliminating criminal sanction for taxpayers who violate the law. The sanctions will be abolished by depositing a number of compensation to the government.

Based on the foregoing description, the proposed hypothesis is as follows:

H1: Perception after tax amnesty influences individual tax compliance.

#### **2.5. Tax Administration Reform**

Tax administration reform increases tax compliance, increases trust in tax administration

and increases the productivity of tax authority(Bergman, 2003).Tax reform and modernization program are conducted comprehensively in both software and hardware aspect. The Indonesian tax authority has conducted tax administration reform based on modern, efficient and trustworthy tax administration to the public. The application of taxation service using information technology is a part of tax administration reform. This also includes the application of e-billing and e-Filling. e-Billing is a billing system-based application used to pay taxes. The e-billing system will simplify tax payment process. It is done easily, quickly, and more accurately, with the hope that taxpayers will be motivated to complete tax administration process obediently(Perere & Wagoki, 2016). The rapid growth of technology users has an impact on Indonesia's taxation system. In particular, e-billing aims to simplify tax payment process for taxpayers, making it faster and more accurate. In the future, It is expected that taxpayers will be more motivated to follow the administration.

*E*-filing is a system provided by the tax authority for electronic submission of tax returns through e-Filling. One way to maximize tax service is by reforming the tax administration system. e-Filling is part of tax administration reform that is expected to be able to increase tax compliance(Sifile, Kotsai, Mabvure, & Chavunduka, 2018). Based on this description, a hypothesis can be formed:

H2: The e-billing system influences individual tax compliance.

H3: The e-Filling system influences individual tax compliance.

## **2.6 Individual Tax Compliance**

Tax compliance has an important role in increasing tax revenue(Luttmer & Singhal, 2014). Individual tax compliance is a classic problem faced by tax authority. Tax compliance can be interpreted as the willingness of taxpayers to behave obediently to meet tax obligation in accordance with tax legislation(James & Alley, 2002). In several countries such as the United States, Australia, and Canada tax compliance is generally established on the ability and willingness of taxpayers to properly implement tax law(Alm & Martinez-Vazquez, 2007). The decision of taxpayers to behave in an adherent manner is dynamic and is influenced by externalities. Several perspectives on tax compliance and individual motivational factors for growth are:

### a. Economics of Crime

Gary S.Becker(2007) In Economic Crime states that individuals can behave illegally by

considering economic factors. Crimes can be implemented in tax evasion.

#### b. Tax morale and ethic

Tax morale is defined as the motivation of individual taxpayers to pay taxes (Riahi-Belkaoui, 2004). This is based on the tax object of individual consideration to meet the provision of the tax legislation depends on the moral and ethical aspects of the individual.

Tax compliance can be influenced by other motivation, to be precise internal factors from individual characteristics that prompt their willingness to follow tax obligation (Helhel & Ahmed, 2014). This includes tax awareness factors and factors in understanding tax law. External factors are factors prompted by environmental dynamic around taxpayers.

### **2.7. Taxpayers' Understanding**

Taxpayers' understanding is a condition in which taxpayers are able to explain how taxpayers accomplish tax obligation in accordance with the provisions of tax legislation and rules of implementation (Eriksen & Fallan, 1996). Based on the theory of planned behavior, the understanding of taxpayers includes control belief and behavioral belief. If the taxpayer understands the function of tax right and obligation as a Taxpayer, then the Taxpayer can receive benefit for compliance by fulfilling tax obligations. Based on this description, the proposed hypothesis is as follows:

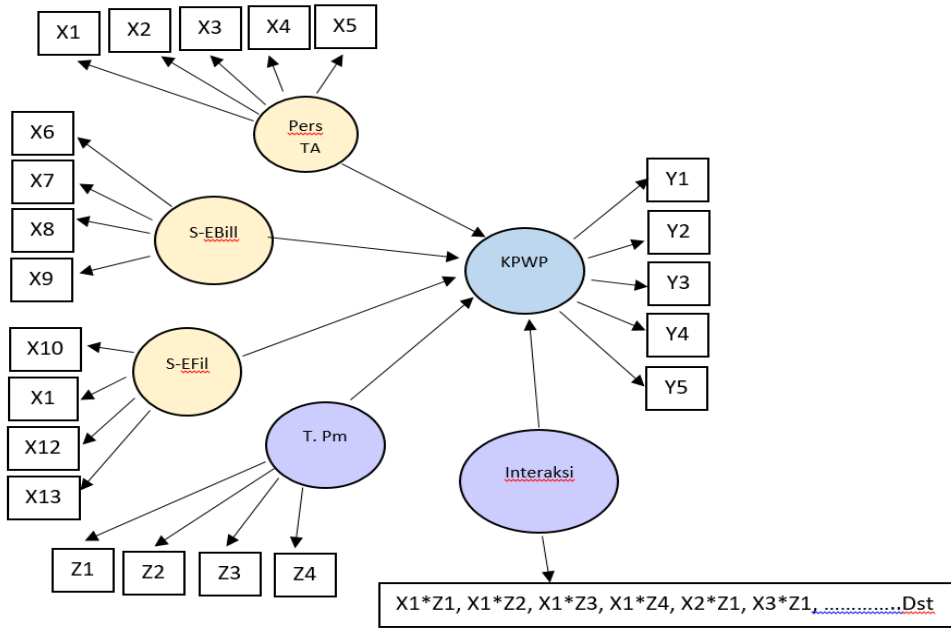
H4: Taxpayers' understanding moderates the effect of perception after tax amnesty on individual tax compliance.

H5: Taxpayers' understanding moderates the effect of the e-billing system on individual tax compliance.

H6: Taxpayers' understanding moderates the effect of the e-billing system on individual tax compliance.

### **3. Research Methods**

This research is a deductive study aimed to test the hypotheses or testing the application of theory. The population in this study is individual taxpayers in Jakarta City. In selecting the sample, purposive sample is used as sampling method. There are 100 respondents who participated to filled question. Data processing is done using the Smart PLS 3.0 Respondent application used is individual taxpayers who participated in tax amnesty.



X is the independent variable, Y is the Dependent variable, and Z is the moderator independent variable and  $X * Z$  is the interaction variable between X and Y,(Ghozali, 2014).

### Hypothesis

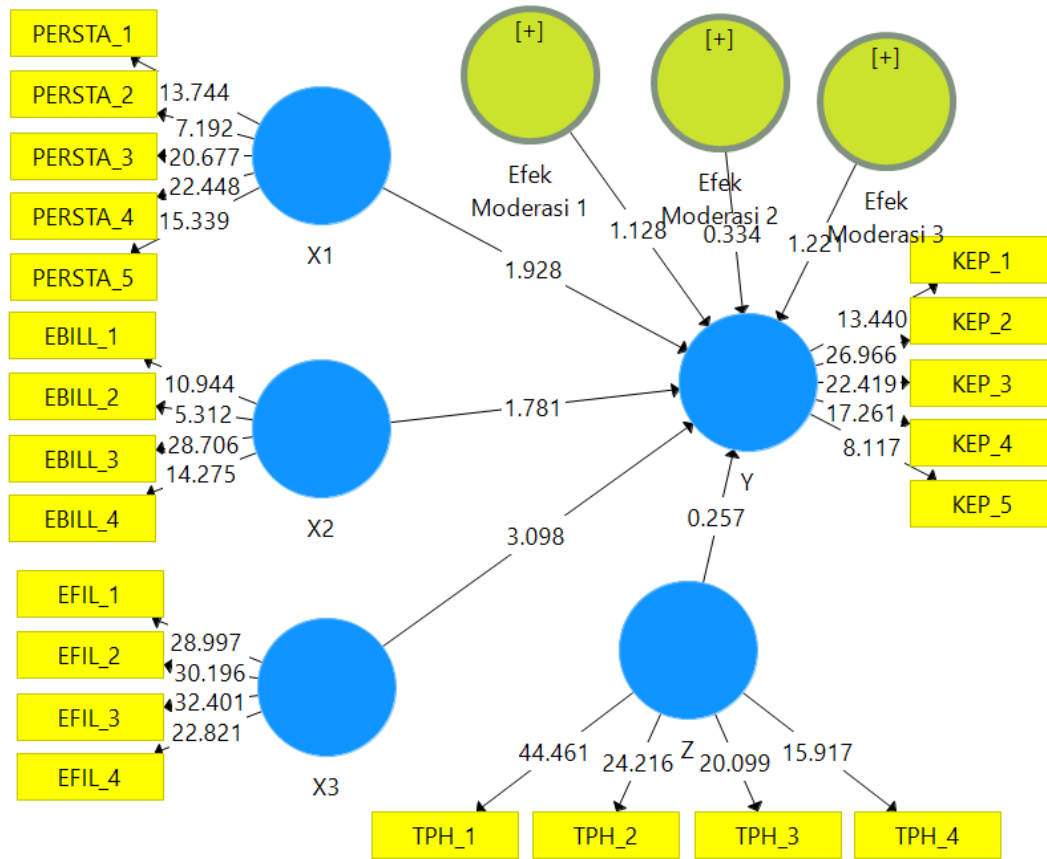
The P-value is used to measure the strength of probability in evidence to reject or accept the null hypothesis ( $H_0$ ). The smaller the obtained p value, the stronger the evidence is to reject the null hypothesis. In this study, it is compared with the alpha value of 5% or 0.05. The indicator in this study is considered significant if the t-statistic value is greater than t-table (1,660).

### 4. Result and Discussion

The results of the path coefficient, original sample value, P-value and t-statistic values are obtained through the bootstrapping process with a total sample or 100 respondents. These are shown in Figure 2 and table 1



**Figure 2**  
**Result of Bootstrapping Output Using PLS Algorithm**



Source: Result of Application Processing using Smart PLS Version 3.0

**Table 1**  
**Path Coefficient Value**

	Original Sample	T Statistics ( O/STDEV )	P Value	Decision
X1 -> Y	0,288	1,928	0,027	H1 Accepted
X2 -> Y	0,191	1,781	0,038	H2 Accepted
X3 -> Y	0,371	3,098	0,001	H3 Accepted
Moderation Effect 1 -> Y	-0,200	1,128	0,130	H4 Accepted
Moderation Effect 2 -> Y	-0,050	0,334	0,369	H5 Accepted
Moderation Effect 3 -> Y	0,168	1,221	0,111	H6 Accepted

Based on Figure 2 and Table 1, the hypothesis test results can be elaborated as follow:

Table 1 shows the significant relationship of X1 variable with Y variable. The t-statistic value of the large t-table table is  $1.928 > 1.660$ . The original sample shows a positive impact of 0.288 delta P-Value 0.030 ( $< 0.05$ ). Thus, the hypothesis is accepted.

The results of this study indicate that the perception of tax amnesty has a positive and significant effect on tax compliance. Perception of taxpayers after the tax amnesty period also has a positive impact on increasing tax compliance.

The results of this study are strengthened by the results of research (Yuesti, 2018) which explains that tax amnesty has a positive effect on the individual taxpayers' compliance who conduct business and free work. This result is also in line with research (Nar, 2015) showing a positive effect on Individual taxpayer compliance. This shows that the tax amnesty policy in 2016 can lead to positive perception for taxpayers. Thus, it would be able to improve taxpayer's compliance in terms of submitting tax returns and paying tax. The target appears to have increased from year to year, but the target of individual taxpayers still has not been achieved.

The relationship between e-billing with individual taxpayers showed a significant and positive impact with a P-Value of 0.038 lower than 0.5 and a t-statistic of 1.781 greater than 1.660. This indicates that the original sample value of 0.191 for e-billing system has a significant and positive effect on the use of e-billing. It managed to simplify the process by making it very easy to pay off tax payable. With e-billing system for taxpayers, the process is conducted more efficiently to increase tax compliance. The e-billing system has succeeded in simplifying transaction and payment for taxpayers.

The results of the hypothesis are supported by (Anuar & Radiah, 2010 & Waluyo, 2017) which explains the concept of tax moderation, implementing e-billing as a form of modern administration system, creating a more efficient, economical, and faster system.

The e-billing system is part of the tax administration reform. Based on table 1, it shows the t-statistic of 3.098 is greater than 1.660 with a positive original sample value of 0.371 and a P-Value of 0.001 lower than 0.05. Therefore, the positive direction is concluded in the relationship between the e-filing systems with tax compliance, making hypothesis 3 acceptable. The e-filing system has a positive and significant effect on taxpayer compliance. This proves that the modern development in tax reporting can improve taxpayer compliance.

Tax administration system will help taxpayers in sending periodic tax returns and annual tax returns.

The results of this study are supported by research (Anuar & Radiah, 2010). The modern tax administration system (e-filing system) has a positive effect on individual tax compliance in line with the research.

Based on the theory of planned behavior, it is inferred that the behavior of individual tax payers is affected by the environment. In the table 1, it is shown that t-statistic is at 1.128, that is greater than 1.660 with a P-value of 0.130 that is greater than 0.05 and a positive original sample with the value of -0.200. Thus, hypothesis 4 is rejected. For taxpayer's understanding, it does not moderate the effect of the perception of tax amnesty on taxpayer compliance. This is also not in accordance with the assumptions of the analysis and discussion of Palil & Mustapha (2011) which states that taxpayer compliance will also increase supported by a high understanding of taxpayers regarding tax regulations. This is also not in line with Nurlis, Islamiah, & Kamil research (2015) based on the hypothesis testing it is concluded that tax knowledge and comprehension have a significantly positive effect on the level of compliance for individual taxpayers in South Jakarta.

This shows that the level of taxpayers' understanding of the applicable taxation cannot affect the relationship between perception after tax amnesty and taxpayer compliance. This is specific for respondents in this study. The results of this study indicate that even though an individual taxpayer has a sufficient level of understanding, this may not necessarily affect the perception relationship after the tax amnesty in regards to taxpayer compliance. This is due to the fact that the tax amnesty program will attract taxpayers with large amount of asset with a greater risk of penalty. Whereas for taxpayers who have low assets and low risk of being fined, hypothesis 4 is rejected.

Based on table 1 it shows that the original sample value moderation effect test is 0.168, that has positive direction with a t-statistic value of 1.221 that is smaller than 1.660 and a P-Value of 0.111 that is greater than 0.05. Therefore, hypothesis 5 is rejected. As a result, the level of understanding has failed to moderate the effect of the e-billing system on taxpayer compliance. Although based on research (Walsh, 2012), there is a significant and positive relationship between taxpayers with taxpayers' understanding to tax compliance. If taxpayers' understanding is used as a moderation of the relationship between the e-billing systems with taxpayer compliance in this study, the results will not become moderate.

In table 1. The value of the moderation effect test using original sample is 0.168. It has positive direction with a t-statistic value of 1.221 that is smaller than 1.660 with a P-value 0.111 greater than 0.05. Thus, hypothesis 6 is rejected. In consequence, level of understanding that moderates the effect of e-filing systems on individual taxpayers does not moderate individual taxpayers. This is not supported by research (Alla, 2014&Sifile et al. 2018)which shows that taxpayers' understanding can moderate the effect of implementing e-filing systems on individual tax compliance.

## 5. Conclusion

Research on individual taxpayers who conduct their business activities in Jakarta - Indonesia regarding perceptions after participating in tax amnesty shows that perception of individual taxpayers who are participating tax amnesty are more compliant than before participating tax amnesty. Nevertheless, taxpayers' understanding does not strengthen taxpayer compliance. This is due to the number of individual taxpayers who use the services of a tax consultant. Regardless of the fact that taxation for individual taxpayers is not as complex.

The Indonesian tax authority has implemented a modern administration system as a tax administration reformation in the form of e-filing and e-billing. The modern administration system can facilitate individual taxpayers in fulfilling their tax obligations. Hence, the level of compliance of the intended taxpayers will increase. Nonetheless, taxpayers' understanding does not strengthen the compliance of individual taxpayers.

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