

Factors that Influence the Taxpayers' Perception on the Tax Evasion

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Abstract— Tax Evasion is an act performed by the taxpayer to alleviate their tax burden by breaching the tax laws. In this action the taxpayer ignores the formal provisions of taxation that becomes their obligation, falsify documents, or fill the data with incomplete and incorrect. The purpose of this study is to find out the factors that influence taxpayer's perception on the tax evasion, so that can be useful for academics, practitioners, and tax policy makers. Tax evasion may be influenced by factors such as tax knowledge, tax morale, tax system, tax fairness, and compliance cost. The populations in this study are individual taxpayers registered at the Primary Tax Office in East Kalimantan. Sampling technique used is purposive sampling with criteria: taxpayer person who has a freelance job as much as 100 respondents. Analysis of this research data used PLS (Partial Least Square). The result of this study indicates that: tax knowledge, tax morale, tax system, tax fairness negatively influenced the taxpayer's perception on the tax evasion. Compliance cost positively influenced the taxpayer's perception on the tax evasion. From every negative variable, tax morale has the most significant to tax evasion, followed tax knowledge, tax system, and tax fairness.

Keywords— compliance cost, tax evasion, tax fairness, tax knowledge, tax morale, tax system.

I. INTRODUCTION

Tax Evasion is a violation of the Taxation Act, by submitting an understatement of income on one side or reporting an overstatement of the deductions. A more severe form of tax evasion is if the taxpayer does not report his income at all. The cause of taxpayers to tax evasion is usually caused by the perception that taxes are a burden that would reduce one's economic ability ([1]). The taxpayer must set aside some of his income to pay taxes. Whereas if there is no tax liability, the money paid for taxes can be used to add to the fulfillment of other needs. It is natural that the people doubt the government in this matter. Just look at the unfulfilled tax revenue target from 2016.

The absence of tax revenue target in Indonesia is influenced by low tax compliance level. The percentage of taxpayer compliance rates by 2016,

not much different from previous years. Data obtained from the Directorate General of Taxes [1], taxpayers registered in the system of the Directorate General of Taxes reached 30,044,103 taxpayers, consisting of 2,472,632 corporate taxpayers, 5,239,385 individual non-employee taxpayers, and 22,332,086 Individual employee taxpayers. Based on data from BPS 2013, Indonesia's working population reached 93.72 million people. That is, only 29.4% individual taxpayers who register themselves as taxpayers. Recorded in 2016 out of 30,044,103 registered taxpayers are required to submit an annual income tax return of 18,159,840 taxpayers shall be SPT, but of that number only 10,945,567 taxpayers who submit annual tax returns or 60.27% of the total mandatory tax is required SPT. Number of taxpayers who submit the SPT consists of 676,405 corporate taxpayers, 827,228 non-employee private taxpayers, and 9,431,934 individual employee taxpayers. This means that the taxpayer compliance ratio of new corporate taxpayers reached 57.09%, non-employee taxpayers 40.75%, and personal taxpayers 63.22% employees.

Similarly, what happened in East Kalimantan, based on data from primary taxation office, Samarinda in 2016. Of the tax revenue target of 3,565,930,778,000 realized only for 2,650,860,506,317, this is because not all taxpayers are obedient in fulfilling their SPT obligations. Judging from taxpayer compliance statistic data, the compulsory taxpayer annual tax return amounted to 460,719. The obedient tax payer in reporting it is only 209,080, consisting of corporate taxpayers of 25,643, non-employee personal taxpayer of 38,188, and an employee personal tax of 145,249. From the existing research concluded that the low

compliance of the taxpayer is the result of tax evasion act done by the taxpayer. This proves that tax evasion in Indonesia has a big effect on tax revenue in Indonesia. As for the influence of tax evasion caused by various factors.

Research conducted by Richardson (2006) found that the higher level of knowledge, fairness, and tax morale make the lower level of the level of tax evasion. Sumartaya and Hafidiah [22] also found tax evasion affected by the attitude of tax morale is present in every taxpayer. Silaen, Basri, and Azhari [20] found that the tax system had an effect on tax evasion ethics. Sumarnisasi and Supriyadi [23] also received similar results, arguing that a well-functioning tax system would reduce tax evasion, but not for tax justice. McGee, Ho, and Li [9] then found that fairness variable has a strong influence on the tax evasion ethics. Based on study conducted by [6] tax justice has a negative effect on tax evasion and compliance costs have a positive effect on tax evasion.

Based on the various ethical content of the above tax evasion, the researcher is then interested to conduct research similar to the variable of tax knowledge, tax morale, tax system, tax justice and compliance cost which are believed to be factors influencing taxpayer perception of tax evasion. The researchers then adjusted the research specifically to the East Kalimantan area and the research was finally carried out in 2017.

II. REVIEW OF LITERATURE

A. *Tax Education on The Tax Evasion*

Resmi (2013), said that knowledge and understanding of tax laws is the process by which taxpayers understand about taxation and apply knowledge to pay taxes. Knowledge about tax law or tax regulation is assumed to be importance elements for attitudes towards taxation. Tax education is very essential in order to increase level of tax compliance (Richardson, 2006). Harris (1989) divided tax education into two aspects, namely, knowledge through common or formal education received as a matter of course and knowledge specifically directed at possible opportunities to evade tax.

Song and Yarbrough [21], Witte and Woodbury [27], Kasipillai, Aripin, and Amran [5]

confirm there is existence of a relationship between tax education on the tax evasion and tax avoidance. Same result has found in [16] tax education has negative significant on the tax evasion. If the taxpayers have a good education/knowledge on taxes it can reduced the action to evade taxes. Same result has found so if the taxpayers' have a high education about taxes then it will be reduced the level of tax evasion. Therefore, the first hypothesis as follows:

H₁: Tax Knowledge has negative influence toward taxpayer's perception on the tax evasion

B. *Tax Morale on The Tax Evasion*

Tax Morale is the intrinsic motivation to comply and pay taxes and thus voluntarily contribute to the public good. However, most of the attempts failed to consider how tax morale may arise or which factor have impact on it. Thus, tax morale is used as a residuum to capture unknown influence on tax evasion ([25]). Morality Tax determining factors are the most dominant demographic factor where education level taxpayer very big role to determine compliance with tax. Other indicators such as demographic, income level, marital status and religion, was not so dominant in determining the morality of a person to adhere to the tax ([22]).

Past study has been proved there is an association between tax morale and tax evasion. Torgler, Schafinner and Macintyre [26] analyse the concept of tax morale provides answers about taxpayers' personal decisions on whether, and to what extent they evade their own taxes, and find there is strong correlation between tax morale and tax evasion. Sumartaya and Hafidiah [22] detect there is a significant relationship between tax morale and tax evasion with a percentage of 59,41% influence. So, if the taxpayers' have a high morality in paying taxes then it will be reduced the level of tax evasion. Therefore, the fifth hypothesis as follows:

H₂: Tax Morale has a negative influence toward taxpayer's perception on the tax evasion.

C. *Tax System on The Evasion*

Taxation system is a tax collection system which is a manifestation of the dedication and the role of taxpayers to directly and jointly implement the tax obligations required for financing the

implementation of state and national development ([19]). McGee [28] links taxation systems to tax rates and possible corruption in any system. So, the description of the tax system is about the high tax rates and where the collected taxes, whether actually used for public expenditure, or precisely by the government and tax officials ([23]).

Sariani [18], Silaen [20], and McGee [8] find that there is a significant influence between tax system and tax evasion, they state that if the existing system is considered good enough and appropriate in its application, then the taxpayer will provide a good response and obedient to the existing system in fulfilling its obligations. The same result is also found by [13] there is a significant negative between tax system and tax evasion. They state if the tax system has been applied properly then it will be reduced the level of tax evasion. Therefore, the third hypothesis as follows:

H₃: Tax System has a negative influence toward taxpayer's perception on the tax evasion.

D. Compliance Cost on The Tax Evasion

The cost of tax compliance is the amount of costs that must be incurred by the taxpayer in implementing tax payments ([24]). So, the greater the cost of compliance is sacrificed by the taxpayer, then the taxpayer will tend to perform non-compliance of taxes such as tax evasion or tax avoidance ([14]). Tax compliance costs include three major components, namely monetary costs, time costs and psychological costs to the taxpayers. Monetary costs include sums spent on tax professionals (i.e. tax agents and accountants) and expenses relating to taxation guides, books, communication and other incidental costs. Time costs are incurred by the taxpayer, mainly on record keeping for tax purposes, completing the tax return and/or in preparing tax details for the tax professionals as well as time spent on dealing with the tax authorities. Psychological costs comprise costs such as the anxiety of handling complex tax matters.

The influence of compliance cost towards tax evasion has been proven in various research. Kurniawati [6], Sariani [18], Susmita [24] finds that compliance cost has positive influence toward taxpayers perception on tax evasion, they states

with the expenses incurred by the taxpayer to fulfil his tax obligations to burden them to pay taxes. So, when the compliance cost is too high then it will high change for the taxpayers to evade taxes. Based on the previous literature, the present study is trying to test the following hypotheses;

H₄: Compliance cost has a positive influence toward taxpayer's perception on the tax evasion.

E. Tax Fairness on The Tax Evasion

According to [7] in accordance with the legal objective of achieving justice the law in the implementation of the collection should be fair. Fair in legislation such as taxes in general and evenly and tailored to their respective abilities. While fair in its implementation that is by giving the right to the taxpayer to file an objection delay in payment and appeal to the Tax Assembly. When income tax is imposed at a higher rate on poor taxpayers, it is difficult for them to pay the amount charged; thus, they are forced to deviate from their morale and this then causes them to respond immorally toward the implemented tax fairness. So, tax evasion arises at an acceptable level for taxpayers in certain situations (Yee, 2017).

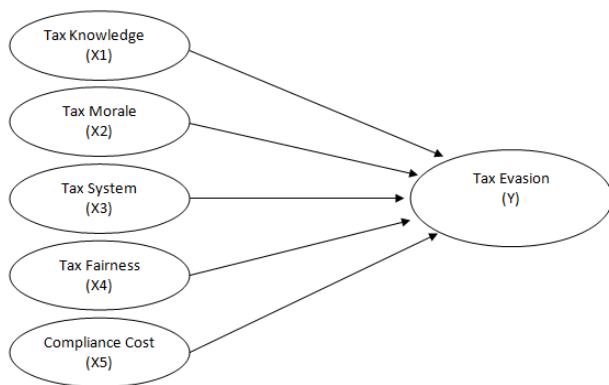
Song and Yarbrough [21] detect a significant negative association between fairness and tax evasion, with 75% of taxpayer subjects stating that the fairness concept of 'ability to pay' is more significant for tax evasion than is the 'benefits' concept. McGee [11] detects the same result, they state if the taxpayers get unfair treatment, then they will get social pressure and motivate themselves tend to take tax evasion action. So, if the taxes have been applied fairly it will be reduce the perception of taxpayers to evade taxes. Therefore, the second hypothesis as follows:

H₅: Tax Fairness has a negative influence toward taxpayer's perception on the tax evasion.

III. RESEARCH METHODOLOGY

Variable Perceptions of Taxpayer for Tax Degradation Measures in this study is allegedly influenced by the variable of Tax Education, Tax Morale, Tax System, Compliance Cost and Tax Fairness of the Taxpayer perceived itself. The

framework model of the research concept is referred to as the following figure:



Picture 1. Research Model Concept

A. Population and Sample

The population in this study is the individual taxpayers that list in the Primary Tax Office in East Kalimantan, Indonesia. Method sampling used purposive sampling, so it was taken based on criteria. Some of the criteria that can be done in the sampling as follows:

- Taxpayers who are active in paying tax per year.
- Taxpayers who have a NPWP (Taxpayers Identification Number).
- Taxpayers who have a freelance job.
- Taxpayers who willing to fill out the questioner.

B. Data Collecting Method

This study has been carried out through questionnaires. Questionnaire is a data collection instrument consistent of a series of questions and other prompts for the purpose of gathering information from respondents. The first section is to test the perception of tax knowledge on tax evasion, second section is to test the perception of tax morale on tax evasion, third section is to test the perception of tax system on tax evasion, fourth section is to test perception of tax fairness on tax evasion, and lastly to test the perception of compliance cost on tax evasion.

The questionnaire is measured by 5-point Likert, scale from 1: strongly disagree to 5: strongly agree. The questionnaire of variable was adapted by many study that have been conducted by many researcher,

and this study make a development of the questionnaire. Tax knowledge was adapted from [12]. Tax morale was adapted from [26]. Tax system was adapted from [23] and [1]. Tax fairness was adapted from [12]. Compliance cost was adapted from [17]. Tax evasion was adapted from [1].

C. Data Analysis

The data analysis method in this study is used the PLS (Partial Least Square) approach. This analysis is used to examine the relationships between variable dependent and variable independents studied structured in accordance with the formulation of research problems. Where the processing data used Smart PLS version 3.

IV. RESULT

A. Outer Model Result

TABLE I
VALIDITY TEST

	CC (X5)	TE (Y)	TF (X4)	TK (X1)	TM (X2)	TS (X3)
X11	-0.100	-0.219	0.055	0.660	0.053	0.173
X12	0.046	0.034	0.041	0.583	0.006	0.225
X13	0.060	0.040	0.037	0.507	0.071	0.117
X14	0.016	-0.178	-0.030	0.646	-0.093	0.145
X15	0.113	-0.055	-0.021	0.591	-0.038	0.254
X16	0.312	-0.116	-0.029	0.629	0.082	0.255
X17	0.171	-0.200	0.142	0.796	0.065	0.225
X18	0.053	-0.001	0.111	0.571	-0.004	0.148
X19	0.048	-0.103	0.196	0.585	-0.076	0.013
X21	-0.173	-0.236	0.173	0.041	0.863	0.073
X22	-0.135	-0.243	0.267	-0.048	0.862	0.062
X23	-0.122	-0.182	0.084	-0.154	0.854	0.088
X24	-0.066	-0.222	0.124	0.016	0.826	0.056
X25	-0.079	-0.237	0.188	0.048	0.813	0.111
X26	-0.083	-0.248	0.175	0.099	0.834	0.135
X31	0.046	-0.222	0.014	0.285	0.140	0.943
X32	0.111	-0.210	0.046	0.292	0.079	0.914
X33	0.024	-0.259	0.033	0.240	0.093	0.940
X34	-0.019	-0.258	0.026	0.209	0.131	0.946
X35	0.046	-0.209	0.041	0.165	0.036	0.920

TABLE I, CONT.

X41	0.064	-0.006	0.524	-0.060	-0.045	0.084
X42	-0.184	-0.198	0.780	-0.026	0.231	-0.025
X43	-0.146	-0.154	0.762	0.025	0.329	-0.027
X44	-0.068	-0.244	0.548	0.053	-0.008	0.059
X45	-0.233	-0.140	0.638	0.088	0.086	-0.036
X46	-0.155	-0.078	0.588	0.006	0.126	0.011
X47	-0.086	-0.177	0.583	0.179	0.095	0.115
X51	0.561	0.016	-0.097	0.326	-0.099	0.076
X52	0.896	0.409	-0.241	-0.009	-0.125	0.029
X53	0.619	0.156	-0.062	0.423	-0.086	0.087
X54	0.577	0.062	-0.018	-0.189	-0.040	-0.065
X55	0.552	0.103	-0.017	0.008	-0.014	-0.007
Y11	0.092	0.538	-0.027	-0.008	0.007	-0.296
Y12	0.256	0.775	-0.280	-0.229	-0.217	-0.195
Y13	0.349	0.812	-0.161	-0.179	-0.240	-0.179
Y14	0.330	0.725	-0.256	-0.123	-0.238	-0.090
Y15	0.167	0.613	-0.045	-0.137	-0.159	-0.204
Y16	0.318	0.805	-0.271	-0.332	-0.203	-0.205

Convergent validity test results show the value of outer loading > 0.5 which means convergence validity has been fulfilled. Discriminant validity test results show the loading factor of each measurement block shows a greater value than other blocks, which means discriminant validity is met.

TABLE II.
RELIABILITY TEST RESULT

	Cronbach's Alpha	Composite Reliability
Compliance Cost (X5)	0.717	0.787
Tax Evasion (Y)	0.777	0.843
Tax Fairness (X4)	0.719	0.796
Tax Knowledge (X1)	0.730	0.757
Tax Morale (X2)	0.918	0.936
Tax System (X3)	0.963	0.971

The results of the reliability test show the value of composite reliability and Cronbach alpha > 0.5, which indicates that the variable has high reliability.

B. Inner Mode Result

TABLE III.
R SQUARE

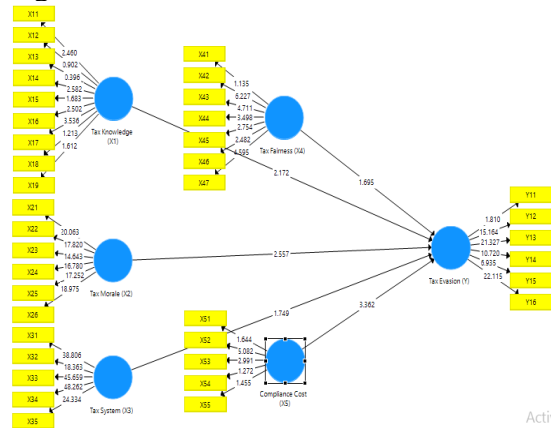
	R Square
Tax Evasion	0.339

R Square (R2). R2 value of taxpayer perception on tax evasion act as seen in table 3 is 0.339. This explains that the taxpayer's perception constructs for tax evasion actions can be explained 34% through the construction of tax justice and compliance costs. This proves that the prediction model has been exact to explain the level of variation of the change of the independent variable to the dependent variable.

TABLE IV.
PATH COEFFICIENTS RESULT

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
(X5) -> (Y)	0.365	0.354	0.109	3.362	0.001
(X4) -> (Y)	-0.138	-0.169	0.081	1.695	0.047
(X1) -> (Y)	-0.249	-0.266	0.115	2.172	0.016
(X2) -> (Y)	-0.177	-0.173	0.069	2.557	0.006
(X3) -> (Y)	-0.179	-0.166	0.102	1.749	0.042

Based on the data processing, it shows the result of every hypotheses is above 1.64 means every hypothesis is accepted. Therefore, the path analysis result can be seen on this following path diagram:



Picture 2. Analysis Result

C. Result of Hypothesis

Hypothesis 1: Based on the path coefficient table shows the statistic value for tax knowledge is equal to 2.17 above 1.64 (one tailed) negative direction is - 0.249 means the first hypothesis is received. The

better the taxpayer's knowledge of taxation, the lower the taxpayer's desire to commit tax evasion

This result is in line with research conducted by Dharma, which states that taxpayers will respond poorly and tend to avoid an act that violates the law if the knowledge of the tax has been good.

Hypothesis 2: The result of the second hypothesis testing shows that the tax morale has an influence on tax evasion with a statistic value of 2.557 above 1.64 (one tailed) with a negative direction of -0.177 so the hypothesis is accepted. The better the taxpayer's morale towards taxation, hence the desire to commit tax evasion is low.

The results of this test are in line with research conducted by [4], who found that there is a high correlation between tax morale and tax evasion. The amount of tax morals that a person feels makes him consider tax evasion is something that should not be done.

Hypotheses 3: The third hypothesis after the test has a t-statistic value of 1.749 over 1.64 (one tailed) and negative direction of -0.179, with this the third hypothesis is acceptable. With the existing tax system is good then the tax evasion will be reduced.

The test results are in line with research conducted by [8], which states that tax evasion actions will always and well received by the taxpayer due to the bad tax system. Therefore, if the tax system has been implemented properly, then tax evasion can be reduced.

Hypotheses 4: The results of the fourth hypothesis testing showed significant results with the t-statistic value of 3.362 above 1.64 and the positive direction of 0.365, with this hypothesis is acceptable. Given the high cost of the tax reporting process, it will burden taxpayers increasing their willingness to tax evasion.

The test results are in line with research conducted by [6], who found that compliance costs have a strong correlation with tax evasion. The greater the cost of compliance that must be borne by the taxpayer will make the taxpayer does not meet its tax obligations.

Hypotheses 5: The effect of tax fairness on tax evasion has a t-statistic value of 1.695 above 1.64 and negative direction of -0.138, meaning the hypothesis is acceptable. With the tax justice is going well, it will reduce tax evasion by taxpayers.

The results of this study are in line with research conducted by [11], that states if government want to reduce the extent of tax evasion, they should adopt the tax policies that are deemed fair. So, with better tax fairness can make taxpayers not to do tax evasion.

V. CONCLUSION

As has been described in the results of research, it can be put forward some conclusions as follows:

- Tax knowledge has a negative effect on tax evasion. These findings prove that the high knowledge of a person about taxation will be able to suppress tax evasion, so that tax evasion will be reduced.
- Tax morale negatively affects tax evasion. This conclusion can be explained that the better the moral of a taxpayer the lower the tax evasion act. Good taxpayers will be obliged to fulfil their tax obligations without cheating.
- Tax system has a negative effect on tax evasion. The findings prove that the existence of a good tax system, efficient, and easy to understand will facilitate taxpayers perform their tax obligations, so taxpayers will tend not to tax evasion.
- Compliance cost positively affects tax evasion. These findings prove that taxpayers feel burdened by the existence of other costs that must be incurred in addition to paying taxes, so when the burden of eating will make taxpayers tax evasion act.
- Tax fairness has a negative effect on tax evasion. This conclusion can be explained that the existence of justice in taxation will reduce tax evasion. With the equitable distribution of tax justice distribution in the taxpayer will make taxpayers obedient to tax evasion.

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