RESEARCH ARTICLE

Factors Affecting Individual Taxpayer Compliance in Pasuruan, Indonesia

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A B S T R A C T

The goal of this study is to analyze the determinants of compliance intention and taxpayer compliance using constructs derived from the Theory of Planned Behavior, namely religiosity, awareness, and compliance intention, and Social Learning Theory, namely tax knowledge. This research was conducted on 160 individual taxpayers who are entrepreneurs and freelancers in Pasuruan City and Regency using surveys and Partial Least Squares analysis performed in SmartPLS. This study finds that compliance intention is determined by religiosity, awareness, and tax knowledge and that compliance intention, religiosity, awareness, and tax knowledge affect taxpayer compliance. Based on the findings above, the government, through the Directorate General of Taxes, is advised to use a psychological approach, build a perception that the tax system has been implemented properly, and create transparency to increase taxpayer confidence. This can increase compliance intention and individual taxpayer compliance. The findings provide additional empirical evidence about tax compliance observed from Social Learning Theory and the psychological aspect, particularly that the Theory of Planned Behavior can be used to explain taxpayers' compliant behavior.

Keywords: Taxpayer Compliance, The Theory of Planned Behavior, Social Learning Theory.

1.   Introduction

In taxation, Indonesia uses the self-assessment system, in which taxpayers have the authority, confidence, and responsibility to independently annually calculate, pay, and report taxes they must pay in accordance with the applicable tax laws. However, in reality, this system does not always run smoothly. CNBC Indonesia, in its news program (6/6/2021), stated that the tax ratio in Indonesia is difficult to increase due to tax avoidance schemes and the size of the informal sector, not to mention the low taxpayer compliance level. Compliance is important because it is a factor in tax evasion, tax avoidance, and smuggling, which can reduce state tax revenues.

Numerous studies are attempting to explain the behavior of tax payments; some of them use the Theory of Planned Behavior and Social Learning Theory. The former theory is a study of social psychology, but it has been widely used in other fields, including taxation. Researches on taxation in Indonesia that use this theory include those by Asfa I. & Meiranto (2017) and Damayanti, Sutrisno, Subekti, & Baridwan (2015). The said theory was used because this psychological approach is considered able to provide a better explanation of taxpayer behavior (Pope & Mohdali, 2010). It explains that individuals behave according to their internal and/or external factors (Robbins & Judge, 2008, p. 40). Behaviors caused by internal factors are those originating from the personal behavior of the individual himself. Social Learning Theory believes that a person can learn through direct observation and experience (Bandura, 1977). This theory is relevant to explain the behavior of taxpayers in fulfilling their obligations of paying taxes. A person will pay taxes on time if he feels that, through direct observation and experience, the taxes he pays make a real contribution to the development of the environment in which he lives. Social learning theory is used in the research of, for example, Jatmiko (2006) and Maithy et al. (2019)

This study grafts the existing theories into a new phenomenon to provide additional empirical evidence about tax compliance from the perspective of psychology in combination with Social Learning Theory. The Theory of Planned Behavior, which was originally used in the field of social psychology, can actually be used to explain tax compliance behavior and, together with Social Learning Theory, provides empirical evidence about factors that influence taxpayers in fulfilling their tax obligations.

This study attempts to provide empirical evidence regarding the role of factors mentioned in

the Theory of Planned Behavior (namely religiosity and awareness) and Social Learning Theory (namely tax knowledge), as well as the intervening role of compliance intention. In particular, the objectives of the research are (1) to examine the effects of religiosity, awareness, and tax knowledge on compliance intention, (2) to assess the influences of religiosity, awareness, and tax knowledge on the compliance of individual taxpayers, and (3) to examine the effect of compliance intention on the compliance of individual taxpayers.

Hypothesis Development
The Effect of Religiosity on Compliance Intention and Taxpayer Compliance

In the Theory of Planned Behavior, intention is the extent to which an individual is willing to strive to perform a behavior. In other words, it is a planned effort to exert actions to carry out certain behaviors. That means that, in general, humans act according to their intentions or tendencies and according to the abilities they believe in. Individuals' intention to behave affects the behavior they perform (Ajzen, 1991). (Amin, 2016) investigated factors that influence the decision of male Muslim investors to open a Sharia gold investment account using the Theory of Reasoned Action and added three factors, i.e., perceptions of financial benefits, consumer religiosity, and consumer information. (Nugroho, Hidayat, and Kusuma (2017) developed the Theory of Planned Behavior by adding religiosity and self-efficacy to examine the saving behavior of Islamic bank customers.

Religious values are expected to spur positive behavior and prevent negative behavior, which in turn increases taxpayer's compliant behavior (Mohdali & Pope, 2014). Religious values, based on the research of Mohdali and Pope (2014), have a positive influence on taxpayers' compliant behavior. This finding is similar to the result of (Palil et al., 2013), that religious values play a considerable role in making taxpayers responsible for their compliance. Based on the findings above, this study hypothesizes the following.
H1a: Religiosity positively affects compliance intention
H1b: Religiosity positively affects taxpayer compliance

The Effect of Awareness on Compliance Intention and Taxpayer Compliance

The main factor for the Theory of Planned Behavior is a person's intention to carry out certain behaviors. Here, intention is indicated by how strongly a person desires to try or how much effort he has made to carry out his behavior. Taxpayers' awareness about the importance of tax affects their behavior in fulfilling their tax obligations. Kazaure (2019) confirmed the predictors for individual intentions by expanding the Theory of Planned Behavior. In this research behavioral control is also considered as a key predictor for behavioral intention (Ajzen, 1991), in addition to the already known factors and in line with the relevance of awareness in the acceptance of new factors. Kazaure's study proposes the integration of takaful awareness as a potential moderator in the relationship between attitudes, social influence, and perceived behavioral control and the takaful acceptance intentions of micro-entrepreneurs in northwestern Nigeria. The subsection of his study reviewed the literature. It developed hypotheses to examine the direct and indirect effects of attitudes, social influence, perceived behavioral control, and awareness of takaful acceptance intentions.

Intentions play a distinctive role in directing actions, that is, linking believed and desired considerations to certain actions. Asfa I. & Meiranto (2017) proved that taxpayer awareness positively affects the reporting compliance of individual taxpayers. High taxpayer awareness increases compliance intention. Based on the findings above, this study hypothesizes the following.
H2a: Awareness positively affects compliance intention H2b: Awareness positively affects taxpayer compliance

The Effect of Tax knowledge on Compliance Intention and Taxpayer Compliance

According to Social Learning Theory, a person can learn through direct observation and experience, which results in attentional, retentive, motoric reproductive, and reinforcement processes. Albert Bandura's social learning emphasizes the importance of an individual processing the knowledge or information he or she obtains from observations of models in the surrounding environment. He or she organizes and arranges all the information in certain codes, and the process of compiling each code is repetitive so that he or she can accurately provide actual responses at any time.

The learning behavior of an individual is the result of his ability to interpret knowledge or information, interpret an imitated model, process it cognitively, and determine actions according to the desired goals.

Tax obligations can be fulfilled properly if taxpayers are well-informed about applicable tax regulations (Zulaikha, 2013). If a person's knowledge about it is sufficient, his intention to comply will increase. The taxpayer's intention to comply must be supported by development made from taxes paid so that his compliance intention increases. Damayanti and Supramono (2012) found a significant relationship between knowledge and compliance intention. Someone with good tax knowledge has higher tax compliance. Tax obligations can be implemented properly if a taxpayer has sufficient knowledge about the applicable tax regulations (Zulaikha, 2013). Zulaikha (2013)) and Ilhamsyah, Endang, and Dewantara (2016) found that taxpayers' knowledge positively affects their compliance. Based on the findings above, this study hypothesizes the following.

H3a: Tax knowledge positively affects compliance intention H3b: Tax knowledge positively affects taxpayer compliance

The Effect of Compliance Intention on Tax Compliance

Intention is the extent to which an individual is willing to strive to carry out a behavior, i.e., a planned effort to exert actions to carry out certain behaviors (Ajzen, 1991). That means, in general, humans act according to the intentions and abilities they believe in. An individual's intention for a behavior will affect the behavior he performs. In a study conducted by Trivedi (2005) on Canadian taxpayers, it is empirically proven that compliance intention positively affects tax compliance. Langham, Paulsen, and Hartel (2012) also succeeded in empirically proving the positive influence of compliance intention on tax compliance behavior in Australia.

In Indonesia, studies on tax compliance have also empirically proven that compliance intention will affect compliance behavior, and conversely, non-compliance intentions affect tax non-compliance behavior (Damayanti et al., 2015). (Maithy et al., 2019) proved that compliance intention positively affects tax compliance. Based on the findings above, this study hypothesizes the following.

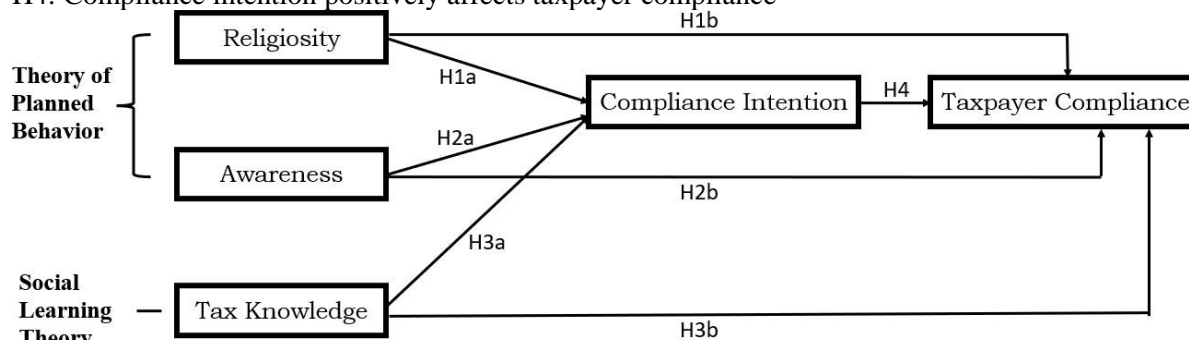H4: Compliance intention positively affects taxpayer compliance

Figure 1. Research Model

2.   Method

This study aims to examine the direct and indirect effects of the independent variables on the dependent variable. The paradigm of this quantitative research is positivism, which explains cause-and-effect relationships using a quantitative approach. This study was conducted to determine how much influence the independent variables have on the dependent variable. The data of this explanatory research is the opinion of individuals regarding the indicators of the variables, so they are categorized as primary data. They were obtained through questionnaires distributed to respondents both indirectly through a website via links and directly by meeting them. The population of this research is individual taxpayers in the category of entrepreneurs and freelancers in Pasuruan City and Regency. They were chosen as the respondents because they calculated, paid, and reported the amount of tax they had to pay themselves. Since the specific number of the population is not known, convenience sampling was used. Gefen et al. (2000) mentioned that the sample size that can be used in Partial Least Squares is at least ten times the number of items in the most complex construct. Then, because this study uses eight paths, the minimum number of samples is 80 respondents. Here, the

minimum number of samples is doubled to 160.

This study uses Partial Least Squares (PLS), performed in SmartPLS ver. 3.0, because this statistical method is appropriate to be used to test the predictive effect of the relationship between latent variables in a model. The research model is evaluated in two aspects: outer and inner models. The evaluation of the former model was carried out by assessing the instrument's validity and reliability. In contrast, the evaluation of the latter was carried out by considering the coefficient of determination (R^2), the hypothesis testing, and the results of the mediation test.

Measurement

The construct of religiosity was measured by modifying the religiosity orientation indicators developed by Allport & Ross (1967), which were further developed by Khodadady & Bagheri (2012). Allport & Ross (1967) conducted their research in countries where the majority of the population is Christian and Catholic, while Khodadady & Bagheri (2012) conducted their research in countries where most of the population is Muslim. Therefore, the indicators of religiosity developed by the two studies are considered suitable to be applied in Indonesia. Allport & Ross (1967) divided religiosity into two, internal and external religiosity, which are parts of commitment religiosity.

Awareness is a state of knowing or understanding. It is an element in humans used to understand reality and determine how they act or behave in response to that reality (Jatmiko, 2006). The types of awareness statements in this study refer to the research of Rahmawaty (2014). People's knowledge about tax regulations is expected to directly increase their tax compliance as they really know and understand the tax rules so that they can carry out their tax obligations properly and correctly. Tax obligations can be fulfilled properly if the taxpayer has a good knowledge of the applicable tax regulations (Zulaikha, 2013). The type of statements in this study refers to the research of Meidawati and Azmi (2019).

Intention is a tendency or decision to carry out tax compliance behavior (Damayanti et al., 2015). Tax compliance is understood as the obedience of taxpayers in fulfilling their functions, namely calculating, paying, and reporting (Damayanti et al., 2015). To measure the constructs of compliance intention and tax compliance, this study adapts the indicators used by Damayanti et al. (2015). All constructs, namely religiosity, awareness, tax knowledge, compliance intention, and taxpayer compliance, were measured using an interval scale with seven response points.

3. Finding and Discussion

This research was conducted on 160 individual taxpayers in the category of entrepreneur and freelancer in Pasuruan; 28.8% are between 21 and 30 years old, 39.4% are between 31 and 40 years old, 26.2% are between 41 and 50 years old, and 5.6% are over 50 years old. The composition shows that young people dominate the sample because those at that age are productive, enthusiastic, and responsive to various information about taxes. The majority of the respondents are undergraduates, confirming their level of education and knowledge. Those who fill out tax returns assisted by consultants are 7%, and the remaining 93% fill out the form by themselves, showing that most of the respondents know about and are responsive to the process of fulfilling their tax obligation.

Validity and Reliability

A pilot test was conducted at the earlier stage of this study. Several indicators with a loading factor of less than 0.40 were committed; they are R5, R7, TK7, TC5, TC6, and TC7. Following the deletion, the convergent validity test shows that the outer loading values are greater than 0.7 for all constructs, that the AVE values in Table 1 are greater than 0.5 for all constructs, and that the discriminant validity based on the cross-loading values is also higher. Hence, this research instrument is valid.

Table 1 shows that, for all constructs, the composite reliability values are greater than 0.7 and that Cronbach's alpha values are greater than 0.6. Thus, this research instrument is reliable.

Based on the validity and reliability values above, it can be concluded that all indicators in this research are valid and reliable and that they can be used as statements in the instrument.

Table 1. Algorithm Results

Indicator	AVE	Composite Reliability	Cronbach's Alpha

Taxpayer Compliance	0.674	0.892	0.839
Awareness	0.747	0.922	0.886
Compliance Intention	0.698	0.873	0.780
Tax knowledge	0.741	0.945	0.931
Religiosity	0.604	0.901	0.869

Source: Processed Data

R Squared

The R2 of compliance intention is 0.598, which means that this construct can be explained by religiosity, awareness, and tax knowledge up to 59.8%. The remaining 40.2% is the contribution of other variables not discussed in this study. The R2 of tax compliance is 0.622, which means that this construct can be explained by compliance intention, religiosity, awareness, and tax knowledge up to 62.2%. The remaining 37.8% is the contribution of other variables not discussed in this study.

Hypothesis Testing

Table 2 shows that the T-statistic values of the influence of religiosity, awareness, and tax knowledge on compliance intention are 1.970, 3.335, and 2.235, i.e. greater than 1.64. Their beta values are positive, namely 0.185, 0.477, and 0.022. That shows that religiosity, awareness, and tax knowledge positively affect compliance intention. Therefore, the higher the religiosity, awareness, and tax knowledge, the higher the taxpayer's intention to comply. Hence, it can be concluded that H1a, H2a, and H3a are accepted.

For the effect of religiosity, awareness, tax knowledge, and compliance intention on taxpayer compliance, their T-statistic values are, respectively, 5.047, 2.869, 3.785, and 2.947, i.e., greater than 1.64. Their beta values are positive, namely 0.402, 0.183, 0.251, and 0.241. That shows that religiosity, awareness, tax knowledge, and compliance intention positively affect taxpayer compliance. Thus, the higher the religiosity, awareness, tax knowledge, and compliance intention, the higher the taxpayer compliance. Therefore, it can be concluded that H1b, H2b, H3b, and H4 are accepted.

Table 2. Hypothesis Testing Results

Hypothesis	Construct	Original Sample	T-statistic	Remark
H1a	R → CI	0.185	1.970	Accepted
H1b	R → TC	0.402	5.047	Accepted
H2a	A → CI	0.477	3.335	Accepted
H2b	A → TC	0.183	2.869	Accepted
H3a	TK → CI	0.022	2.235	Accepted
H3b	TK → TC	0.251	3.785	Accepted
H4	CI → TC	0.241	2.947	Accepted

Source: Processed Data

Mediation Test Results

Based on Table 3, it can be concluded that all the conditions have been fulfilled, and the influence of the independent variable on the dependent variable through the mediating variable is significant.

Table 3. Mediation Test Results

Construct	Original Sample	T-statistic	Remark
R → CI → TC	0.045	2.067	Significant
A → CI → TC	0.115	2.024	Significant
TK → CI → TC	0.005	3.221	Significant

Source: Processed Data

4.   Discussion on the Hypothesis Testing Results
Discussion on the Effect of Religiosity on Compliance Intention and Taxpayer

Compliance (H1a and H1b)

This study has obtained empirical evidence that the higher the religiosity, the higher the taxpayer's intention to comply and taxpayer compliance. Thus, it can be concluded that religiosity is a determinant of compliance intention and that the Theory of Planned Behavior can be applied in taxation, especially for individual taxpayers in the category of entrepreneur and freelancer in Pasuruan City and regency. This empirical evidence implies that, among taxpayers with higher intrinsic and extrinsic religiosity, the effect of religiosity on compliance intention and taxpayer compliance is stronger. Thus, in order to increase tax compliance, tax agencies need to collaborate with religious leaders to provide taxpayers with an understanding that religious considerations should influence business considerations, that religious teachings are the most important thing in everyday life, and that the balance between religious teachings and physical life is a necessity.

Discussion on the Effect of Awareness on Compliance Intention and Taxpayer Compliance (H2a and H2b) This study has obtained empirical evidence that the higher the awareness about tax, the higher the compliance intention and the taxpayer compliance. Thus, awareness is a determinant of compliance intention, and the Theory of Planned Behavior can be applied in taxation, especially for individual taxpayers in the category of entrepreneur and freelancer in Pasuruan city and regency. A taxpayer's awareness is the state of knowing or understanding necessary matters about taxes. The success of the government in administering the government and carrying out tax-funded development can increase the public's perception of tax. Therefore, people's awareness about taxation is needed to increase their compliance. Awareness coming from individuals' selves increases their responsibility of doing their obligation and makes them serious about fulfilling that obligation (Al-Maghrebi et al., 2016). Therefore, taxpayers will comply with tax regulations if the awareness comes from them.

Discussion on the Eet affect of Tax Knowledge on Compliance Intention and Taxpayer Compliance (H3a and H3b)

This study has obtained empirical evidence that tax knowledge is a determinant of compliance intention and that Social Learning Theory can be applied in taxation, especially for individual taxpayers in the category of entrepreneur and freelancer in Pasuruan City and regency. The implication is that taxpayers with better tax knowledge have a stronger intention to comply with their tax obligations than those with lower tax knowledge. Formal and non-formal education, such as tax brevet, tax socialization, weekly tax classes, seminars, and social media, can be an option for people of all ages and all occupations to learn about tax provisions, including how to calculate and pay taxes. Increasing the knowledge of the taxpayer is a national mutual cooperation to raise funds for government financing and national development.

Discussion on the Effect of Compliance Intention on Taxpayer Compliance (H4)

This study has obtained empirical evidence that taxpayer who has greater compliance intentions will have greater tax compliance behavior as well. This finding is in line with that of Damayanti et al. (2015), which proved empirically that compliance intention positively affects taxpayer compliance. That also shows that the Theory of Planned Behavior can be applied in taxation, especially for individual taxpayers in the category of entrepreneurs and freelancers in the Pasuruan city and regency. Compliance intention is one of the determining factors for taxpayers in their compliance with taxation because they are individuals who run businesses and have income so that they will carry out their tax obligations continuously.

5.   Conclusion, Implication, Limitation, and Suggestion
Conclusion

This study finds that the compliance of individual taxpayers in the category of entrepreneurs and freelancers in Pasuruan city and regency increases along with stronger religiosity, higher awareness, more sufficient tax knowledge, and more robust compliance intention. This study also proves empirically that compliance intention affects the taxpayer's compliant behavior.

The findings are real evidence of the effects of religiosity, awareness, and tax knowledge on compliance intention based on the Theory of Planned Behavior applied to taxpayers' compliant behavior. They also depict the effects of tax knowledge on taxpayer compliance based on the Social

Learning Theory applied to tax compliance behavior. Thus, the Theory of Planned Behavior and Social Learning Theory are theories that can be used to explain tax compliance behavior.

The findings above support the findings of previous studies due to the characteristics of the respondents. Most of the respondents are young people who are productive, tend to be active, and are aware of the development and advancement of technology. They can access technology to obtain information so that it is easy for them to carry out their tax obligations.

The behavior of the taxpayers in this research is also supported by their educational background and the age of their business. Their experience and knowledge in running a business and allocating a portion of their income for tax are benchmarks for tax compliance. Thus, it can be concluded that respondents in Pasuruan are familiar with, capable of carrying out, responsive to, and understanding processes related to their tax obligations.

Implication

This study provides additional empirical evidence regarding taxpayer compliance in the perspective of the Theory of Planned Behavior. It is also able to explain the tax compliance of individual taxpayers in Pasuruan through religiosity, awareness, and tax knowledge, with compliance intention as the mediating variable. In addition, the findings of this study support the use of Social Psychological Theory in developing the Theory of Planned Behavior to explain tax compliance behavior, in addition to the empirical evidence on tax compliance from the perspectives of psychology and Social Learning Theory. This study also shows consistencies between the empirical findings and the theory being used. The new concepts and variables used in this study, in addition to showing support, provide a new perspective for the incorporated theories.

This study highlights the importance of compliance intention to create tax compliance. Compliance intention is determined by religiosity, awareness, and tax knowledge. Therefore, the results of this study can be utilized by tax officials to increase the compliance intention of taxpayers. The government can increase tax compliance intention by strengthening the perception that tax compliance is important. The strengthening should be carried out for taxpayers and the communities around them. In addition, tax officials should take a series of actions that encourage taxpayers to appreciate the government by, one of them, creating a fair taxation system. They also need to encourage the community around the taxpayers, i.e. their families, friends, and colleagues, to create tax compliance and facilitate compliance intentions through third-party supervision and reporting about the application of tax sanctions and possible audits, in addition to using various media to increase taxpayers' knowledge about the types, provisions, and calculation of taxes as well as about how to fill tax returns.

Limitation and Suggestion

This study was hampered by the low rate of questionnaire return and the unspecific number of individual taxpayers in the category of entrepreneurs and freelancers in Pasuruan City and Regency. In addition, most of the respondents are taxpayers with a relatively young age, i.e. under forty years old. Respondents from other age groups are probably reluctant to fill out the questionnaire because they do not know how to complete the questionnaire in Google Forms. Future studies are suggested to use samples from various age groups, which can describe a more even distribution of the population. To improve the generalizability of research on tax compliance, they need to replicate studies on tax compliance continuously.

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