

Analysis Of Individual Taxpayer's Perception Of Tax Evasion

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Abstract

This study aims to determine the effect of the taxation system, tax knowledge and self-assessment system on tax evasion in the South Cikarang KPP case study. In this study the independent variables used were the influence of the tax system, tax knowledge and the self-assessment system, while the dependent variable was tax evasion. This study uses a quantitative approach, using primary data through questionnaires. The population in this study are taxpayers who are registered at South Cikarang KPP. The testing technique of this research consists of instrument test, classical assumption test and multiple linear regression test. The test results show that the tax system has no and significant effect on tax evasion, the understanding factor of taxation has no significant effect on tax evasion, the Self Assessment system factor has a significant effect on tax evasion

Keywords: Tax System, Tax Understanding, Self Assessment System, and Tax Evasion

INTRODUCTION

Indonesia is one of the developing countries that is actively pursuing development, including human resources and infrastructure development, for the advancement and prosperity of the nation. National development is an activity that takes place continuously and sustainably with the aim of improving the welfare of society. One effort to realize a nation's independence in financing development is by exploring sources of funds that come from tax collection (Yunus et al., 2020). Taxes are the key to successful development in the future, in an effort to finance development. Therefore, tax is a very important role for the state. Tax is a mandatory contribution for all people which must be paid to the state treasury according to the provisions of the applicable law so that it can be enforced and without any direct remuneration (contra-performance), which is used to finance the state's general expenditure. All people who according to the law are taxpayers must pay taxes according to their obligations. State income, all of which comes from taxes, will be used to finance all general expenses, which means it will be used for the welfare of the people (Angka Wijaya, 2017).

Tax compliance is the willingness of taxpayers to fulfill their tax obligations in accordance with applicable regulations without going through inspections, thorough investigations, warnings, threats and the imposition of tax sanctions, both legal and administrative. Taxpayer compliance is an important factor because the tax authorities implement a *self-assessment system* in the taxation system in Indonesia. The implementation of this *self-assessment system* will be effective if conditions for voluntary *compliance* in society have been established (Pujo Gunarso, 2016). Tax payments are made by the majority of people in Indonesia, but not many people can feel what they have spent. Where is the people's money that has been deposited so far? This question often arises in people's minds. As a result, the dissatisfaction that is often felt by the community gives rise to a feeling of wanting to manipulate, even to the point of not paying taxes, even worse. Apart from that, it is said that tax revenues increase every year, but this form of state

expenditure continues continuously, it is feared that this will result in a tendency to evade taxes and the people's reluctance to pay taxes (Angka Wijaya, 2017) .

Based on data from the Ministry of Finance and the Central Statistics Agency of the Republic of Indonesia, for the 2019-2021 period tax revenues experienced an *up to down period every year*. In 2019 it was IDR 1,960,633 billion, in 2020 there was a decrease with a total of IDR 1,647,783 billion, but in 2021 the total revenue was IDR 1,735,742. Even though it experienced an increase in 2020, compared to 2019 it experienced a decrease. It was explained that the realization of tax revenues throughout 2021 experienced a contraction of 11% compared to the realization in 2019. One type of tax that makes a big contribution is income tax. As we know that revenue from the tax sector includes income tax which is also the largest contribution in the country to domestic tax revenues (Yahya et al., 2022) One of the subjective taxes whose tax obligations are attached to the tax subject, meaning that the tax obligations cannot be delegated to other subjects. The Revenue Targets and Realization of Income Tax Revenue at KPP Pratama Cikarang Selatan for the last three years are as follows:

Table 1. South Cikarang Annual Tax Revenue Data (in millions of rupiah)

Target Acceptance	2019	2020	2021
Target	IDR 9,866,241	Rp. 7,732.237	IDR 5,257,266
Realization	IDR 9,379,935	IDR 6,419,593	IDR 4,830,279
Percentage	95.07%	83.02%	91.88%

Source: KPP Pratama Cikarang Selatan, data processed in 2023

Data on the realization of annual tax revenues in the South Cikarang KPP Pratama area has decreased every year. Even though the target has been lowered, the actual results have decreased over the last 3 years. Even though the percentage of revenue in 2021 increased compared to 2020, the *volume of tax reporting revenue* decreased by more than 50% from 2019. The decrease may have been caused by tax evasion. Tax evasion in Indonesia cannot be avoided, one of the phenomena behind the increase in tax evasion by tax filers is the COVID-19 pandemic. During the COVID-19 pandemic, the tax reporting target was not achieved and experienced a percentage decrease of 8.4% in 2020. The government have not been able to realize maximum tax revenues to date. Tax revenue data for 2020 according to *the Tax Justice Network* recorded IDR. 69.1 trillion which cannot be collected due to tax reporting practices in Indonesia not being implemented or one of them being the result of tax evasion. This nominal value is equivalent to 4.39% of Indonesia's total tax revenue (Barid & Wulandari, 2021) .

Tax evasion *is* not only the taxpayer's fault. The role of individual tax officials also supports this fraudulent act. The level of public trust in the accounting profession has decreased, because there have been many scandal cases that have tarnished the accounting profession, resulting in the public increasing their attention to dealing with issues or cases of scandal that have an impact on the profession, there has been a crisis of trust among the public in accounting professionals (Friska Ade Nauvalia, Yuniarti Hermawan, 2018) .

Tax evasion in Indonesia occurs due to the fact that the tax system implemented is less than optimal, which creates opportunities for taxpayers to hide or embezzle their assets so as not to pay and report large amounts of tax (Permatasari et al., 2022). There are quite a few people who do not understand the tax system in Indonesia and choose to report their taxes arbitrarily based on their ego (Darmayanti & Rosyida, 2021)

Apart from the tax system, taxpayers' understanding of taxation also influences a taxpayer to hide or embezzle assets. Taxpayers who do not understand taxation will assume that the most important thing is that reporting is more than enough, even though not mentioning or updating the assets they acquired during the past year is also a tax violation. With minimal understanding

of taxation, taxpayers also know little about violations within their understanding (Damayanti, 2017)

The tax system in tax reporting has an influence and sometimes does not have an influence on tax evasion. When the tax system has an influence on tax evasion, this means that the better and more advanced the tax system, the greater the rate of tax evasion. Taxpayers will take advantage of loopholes in the taxation system in order to gain personal advantage, namely committing fraud through tax evasion which is of course very contrary to statutory regulations and detrimental to the income that goes into the state treasury (Marlina, 2018) .

The tax system at another time and place also did not have a significant impact on tax evasion. This means that the good and bad of the current tax system will not influence taxpayers to commit tax evasion. This can happen because there are other factors that can encourage taxpayers to commit tax evasion, such as self-interest and the opportunity or opportunity to commit tax evasion (Yuliani Karlina, Asep Kurniawan, 2021) .

Understanding taxation is the next factor in tax evasion. Understanding taxation also has an influence on tax evasion. This shows that the higher the taxpayer's knowledge and understanding of taxation, the higher the opportunity to commit tax evasion, meaning that taxpayers utilize the knowledge and understanding they have to commit tax evasion. According to the perception of ethical taxpayers, tax evasion occurs as their knowledge and understanding of taxation increases (Marlina, 2018) . Understanding taxation influences tax evasion because errors in filling out tax returns can occur due to human negligence and not necessarily the intention to commit tax evasion (Valentia & Susanty, 2021) . Sometimes taxpayers who have an understanding of tax regulations do not rule out the possibility of taking *tax evasion*. If taxpayers have the desire and opportunity, tax evasion can be carried out by those who understand tax regulations (Styarini & Nugrahani, 2020) .

The next factor that causes tax evasion is the *self-assessment system factor* where the taxpayer has the power over himself to make tax reports. The potential for tax evasion will occur because in this one tax system everything is based on one's own ego and the nature of hiding his assets (Styarini & Nugrahani, 2020). *The Self Assessment system* has an impact on tax evasion. When *the self-assessment system* has influence, the system gives complete authority to taxpayers to calculate, deposit and pay the amount of tax owed themselves. Tax revenue can be increased through taxpayer compliance. Taxpayers are said to be obedient when they report and pay their taxes. However, in reporting conducted privately, fraud is often found which leads to acts of tax evasion (Widati et al., 2022). The success of this system is based on the compliance and honesty of taxpayers. Implementation of this system provides greater opportunities to carry out *tax evasion actions*. If the taxpayer does not correctly calculate and report the amount of tax owed then it is included in the *tax evasion action category*. The results of hypothesis testing show that *the self-assessment system* has an effect on *tax evasion* (Styarini & Nugrahani, 2020) .

The implementation of *the self-assessment system* will be better if calculating, depositing and filling out and reporting SPT are done correctly and precisely. If *the self-assessment system* is implemented properly and the honesty of the taxpayer is formed, the higher the level of taxpayer compliance in fulfilling their tax obligations and the actions of tax evasion will decrease (Styarini & Nugrahani, 2020) . When a taxpayer implements *a self-assessment system*, it means that the taxpayer has a voluntary attitude to register, calculate, deposit and report the amount of tax owed on their own, so that this system raises awareness of the taxpayer to comply in carrying out their tax obligations. This explains that a person's behavior is caused by internal or external factors. This *self-assessment system* includes external factors that influence taxpayer behavior in fulfilling their tax obligations, so that taxpayers who carry out their obligations well in accordance with the *self-assessment system* will avoid *tax evasion* (Yunus et al., 2020) .

The purpose of this study was to determine the effect of the taxation system, tax understanding and self-assessment system on tax evasion at WPOP at KPP Pratama Cikarang Selatan

Taxation System

The tax system can be interpreted as a collection or a single unit consisting of elements of *tax law*, *tax policy* and *tax administration*, which are interconnected with each other, working together in harmony to achieve the goal or target of optimal tax revenue generation for the state. The main objective of the tax system is to promote effective compliance together with the obligation to pay taxes based on the tax system. Effective compliance must be spontaneous namely by facilitating or motivating compliance in all ways and dealing with taxpayers who do not comply with law enforcement. The aim of the current tax system is to encourage voluntary tax compliance and punish tax evaders (Astana & Merkusiwati, 2017) . A country's taxation system is a reflection of social life, economics and public policy *that* has been established by the government, which is generally in the form of legislation that determines *the course of action* that must be implemented. In the tax system, what is the perception of taxpayers regarding the high and low tax rates, accountability for tax contributions, procedures that make it easier for taxpayers to deposit their taxes, and outreach from the Directorate General of Taxes (DGT) regarding access to tax deposits.

The tax system influences tax evasion. In previous research (Marlina, 2018) , her research stated that the taxation system had a positive effect on taxpayers' perceptions of tax evasion behavior. This research shows that the better and more advanced the tax system, the greater the rate of tax evasion. Taxpayers will take advantage of loopholes in the taxation system to gain personal gain, namely committing fraud by action. The deficiencies in the Indonesian tax system result in the potential for tax evasion by taxpayers. This potential causes the tax system to influence tax evasion in taxpayer reporting by individuals. Based on the literature and results of previous research, the hypothesis proposed in this research is:

H1: The tax system has a significant and influential effect on tax evasion

Understanding Taxation

Understanding is a process of ways and treatment to understand something which aims to increase a person's knowledge intensively and to measure the extent of a person's understanding of the problem. Someone is said to understand if one understands the intent of the intended thing and understands the meaning of the statement. The taxpayer's understanding of the laws and regulations regarding taxation and the taxpayer's attitude will influence the taxpayer's behavior in carrying out tax obligations and influence the success of taxation. (Valentia & Susanty, 2021) . Understanding taxation also influences *tax evasion* , namely the level of understanding of tax regulations, both rights and obligations as a taxpayer, understanding the knowledge to pay taxes. Low understanding of the Tax Law has an impact on tax evasion (Styarini & Nugrahani, 2020) .

The influence of individual taxpayers' understanding of taxation on perceptions of tax evasion behavior can be developed by looking at how much taxation provisions can be understood by taxpayers, understood and obeyed and then implemented. The aim is that in the future, tax evasion practices can be minimized as low as possible and taxpayers understand that this behavior is unlawful and unethical to carry out. Taxpayers who do not understand tax regulations clearly will tend to become non-compliant taxpayers. But the fact is that it is not only taxpayers who commit tax evasion but the tax apparatus itself, which we know has better knowledge and understanding of taxation than taxpayers (Dharma, 2011) .

In previous research (Marlina, 2018), her research stated that understanding taxation has a significant effect on taxpayers' perceptions of tax evasion behavior. Taxpayers will consider it bad and tend to avoid actions that violate the provisions if their understanding becomes better. From the statement above, a hypothesis can be developed regarding the influence of individual taxpayers' understanding of taxation on perceptions of tax evasion behavior. Based on the literature and results of previous research, the hypothesis proposed in this research is:

H2: Understanding of Taxation has a significant and significant effect on tax evasion

Self Assessment System

The tax system used in Indonesia is *the self-assessment system*. This *self-assessment system* requires taxpayers to play an active role in their tax activities. A *self-assessment system* is a tax collection step by assigning duties of trust and responsibility to individual taxpayers to be able to carry out their own tax obligations and rights. In *the self-assessment collection system*, taxpayers are allowed to calculate, pay and report the amount of tax that must be paid themselves. This system can encourage tax evasion behavior. Taxpayers are required to calculate and deposit their own taxes to the tax service office (Marlina, 2018). Because basically this system only depends on the awareness of each taxpayer. With this, the potential for tax violations in general and tax evasion in particular can occur. A tax collection system that has adopted *a self-assessment system* is a tax collection system that gives taxpayers the authority to calculate and report their own tax obligations according to applicable law. *The self-assessment system* requires the tax authorities to have no authority at all over the calculation of deposits and reporting carried out by taxpayers (Damayanti, 2017).

In previous research (Styarini & Nugrahani, 2020), their research stated that the tax system had a positive effect on taxpayers' perceptions of tax evasion behavior. The implementation of *the self-assessment system* will be better if calculating, depositing and filling in and reporting the SPT is done correctly and precisely. If *the self-assessment system* is implemented well and honesty from taxpayers is established, the level of taxpayer compliance will be higher in fulfilling their tax obligations and acts of tax evasion will be reduced. A system that relies on honesty and has full power over itself (the Taxpayer) has the effect of causing tax violations, namely tax evasion, because only he knows the truth about his assets and property. So, on this basis, *the self-assessment system* has an effect on tax evasion. Based on the literature and results of previous research, the hypothesis proposed in this research is:

H3: The Self Assessment System has a significant effect on tax evasion

Tax Evasion

Tax evasion as explained above is included in *tax evasion*. Tax evasion is an activity carried out by taxpayers with the aim of lightening or reducing the tax burden by violating the law. Where embezzlement activities are activities whose background stems from opportunity and also self-awareness to protect one's assets from tax reporting. Tax evasion is an attempt made by a taxpayer to avoid the tax owed by hiding the true situation. The main thing behind tax evasion is basic human needs in an effort to fulfill the basic needs of life. Taxpayers feel that they have gone to great lengths to earn income but are simply subject to state taxes (Rahayu, 2010). Apart from that, what makes taxpayers try to smuggle taxes includes the tax system in Indonesia which is not yet optimal, taxpayer understanding is still low, the service of tax officials is disappointing, sanctions in the tax system in Indonesia are considered less effective and do not have a deterrent effect (Angka Wijaya, 2017).

Corruption in the world of taxation is known as *tax evasion*. Tax evasion tends to be committed by naughty taxpayers who are reluctant to pay taxes in order to reduce or completely eliminate tax debts based on applicable provisions by collaborating with the tax authorities or tax

officers. The tax system influences tax evasion. In previous research (Marlina, 2018), his research stated that the taxation system had a positive effect on taxpayers' perceptions of tax evasion behavior. This research shows that the better and more advanced the tax system, the greater the rate of tax evasion. Taxpayers will take advantage of loopholes in the taxation system to gain personal gain, namely committing fraud by action.

Understanding taxation is the next factor in tax evasion. Understanding taxation also has an influence on tax evasion. This shows that the higher the taxpayer's knowledge and understanding of taxation, the higher the opportunity to commit tax evasion, meaning that taxpayers utilize the knowledge and understanding they have to commit tax evasion. According to the perception of ethical taxpayers, tax evasion occurs as their knowledge and understanding of taxation increases (Marlina, 2018).

The Self Assessment system has an impact on tax evasion. When *the self-assessment system* has influence, the system gives full authority to taxpayers to calculate, deposit and pay for themselves the amount of tax owed. The success of this system is motivated by the compliance and honesty of the taxpayer. The application of this system provides a greater opportunity to take *tax evasion actions*. If the taxpayer does not accurately calculate and report the amount of tax owed then it is included in the category of *tax evasion action*. The results of hypothesis testing show that *the self-assessment system* has an effect on *tax evasion* (Styarini & Nugrahani, 2020).

Factors in the taxation system with an understanding of taxation as well as self-assessment factors in the tax *system* will influence the results of the tax reporting that occurs. The government's confidence in the ability and willingness of taxpayers to report taxes is very high. There are many various obstacles that occur, especially tax evasion, with factors such as the existing taxation system, current knowledge of taxpayers and the *self-assessment system* implemented which causes a decrease in the realization of tax reporting. Based on the literature and results of previous research, the hypothesis proposed in this research is:

H4: Taxation system, understanding of taxation and *self-assessment system* have significant impact on tax evasion.

RESEARCH METHODS

The type of research used in this research is quantitative, namely research results which are then processed and analyzed to draw conclusions. Quantitative research methods are methods that are defined as research methods based on the philosophy of positivism, used to research certain populations or samples, sampling techniques in generally done randomly, data collection using instruments research, data analysis is quantitative/statistical with the aim of testing predetermined hypotheses (Nana & Elin, 2018). This research also uses an associative approach, namely research that aims to determine the relationship between two or more variables. There are three forms of relationships, namely symmetric relationships, comparative causal relationships and interactive relationships. The form of relationship in this research is a comparative causal relationship, where the aim is to find the causal relationship or influence of the independent variable (X) on the dependent variable (Y), namely the Tax System, Tax Knowledge and Self Assessment System *on* Tax Evasion cases at KPP Pratama Cikarang Selatan. This research uses primary data obtained from structured questionnaires submitted to respondents. The data collection technique was carried out by distributing questionnaires to potential respondents, namely individual taxpayers, by distributing *Google forms* and respondent papers. We used 100 respondents in this study, out of a total of 108 respondents

RESULTS AND DISCUSSION

The following are the results of research on the influence of the tax system, understanding of taxation and self-assessment systems on tax evasion:

Table 2. Data quality testing with validity and reliability tests, as follows:

Variable	Indicator	<i>Cronbach's Alpha</i> (0.70)	R-count	R-table	Sig.(2 tailed)	Information
Tax Evasion	Y	0.730 > 0.70				Reliable
	Y.1		0.598	0.1946	0,000	Valid
	Y.2		0.705	0.1946	0,000	Valid
	Y.3		0.800	0.1946	0,000	Valid
	Y.4		0.648	0.1946	0,000	Valid
	Y.5		0.730	0.1946	0,000	Valid
Taxation System	X1	0.701 > 0.70				Reliable
	X1.1		0.573	0.1946	0,000	Valid
	X1.2		0.519	0.1946	0,000	Valid
	X1.3		0.525	0.1946	0,000	Valid
	X1.4		0.619	0.1946	0,000	Valid
	X1.5		0.721	0.1946	0,000	Valid
Understanding of Taxation	X2	0.881 > 0.70				Reliable
	X2.1		0.658	0.1946	0,000	Valid
	X2.2		0.625	0.1946	0,000	Valid
	X2.3		0.584	0.1946	0,000	Valid
	X2.4		0.769	0.1946	0,000	Valid
	X2.5		0.682	0.1946	0,000	Valid
Self Assessment System	X3	0.793 > 0.70				Reliable
	X3.1		0.501	0.1946	0,000	Valid
	X3.2		0.544	0.1946	0,000	Valid
	X3.3		0.575	0.1946	0,000	Valid
	X3.4		0.603	0.1946	0,000	Valid
	X3.5		0.584	0.1946	0,000	Valid

Tabel 3. Results of multiple regression analysis

Partial T Test					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Beta		
1 (Constant)	7,745	2,556		3,030	0.003
X1	-0.116	0.108	-0.100	-1,070	0.287
X2	0.216	0.116	0.190	1,871	0.064
X3	0.512	0.124	0.415	4,138	0,000

a. Dependent Variable: Y

Discussion

Tax System Factors Against Tax Evasion

The first hypothesis states that tax system factors have no effect on tax evasion. Based on the results of the analysis of the tax system factor variable, it has a significant level of 0.287 which

means it is greater than 0.05 and the t value is -1.070 which means $-t_{count} < -t_{table}$ ($-1.070 > -1.984$). This shows that H_0 is accepted and H_{a1} is rejected, so it can be concluded that the tax system factor has no effect / is not significant on tax evasion. This is not consistent with research conducted by (Marlina, 2018) which states that the taxation system has an effect on tax evasion. Based on the results of the analysis explained, it shows that the taxation system has no effect on taxpayers' perceptions regarding the ethics of tax evasion, tax authorities' services have no effect on taxpayers' perceptions regarding the ethics of tax evasion.

Tax Understanding Factors Against Tax Evasion

The second hypothesis states that the tax understanding factor has no effect on tax evasion. Based on the results of the variable analysis, the tax evasion factor has a significant level of 0.064, which means it is greater than 0.05, and the t value is 1.871, which means $t_{count} < t_{table}$ ($1.871 < 1.984$). This shows that H_0 is accepted and H_{a2} is rejected, so it can be concluded that the factor of understanding taxation has no effect / is not significant on tax evasion. This is not consistent with research conducted by (Marlina, 2018) which states that understanding taxation has an effect on tax evasion. Someone who understands or does not understand taxation has the potential to commit tax evasion (Friska Ade Nauvalia, Yuniarti Hermawan, 2018). A person will be able to do something well, less influence on the level of good understanding of taxation. Taxpayers will carry out and carry out their tax obligations because they come from within themselves even though they understand taxation completely.

Self Assessment System Factors Against Tax Evasion

The third hypothesis states that the *self-assessment system factor* influences tax evasion. Based on the results of the variable analysis, the tax evasion factor has a significant level of 0.000, which means it is smaller than 0.05 and the t value is 4.138, which means $t_{count} > t_{table}$ ($4.138 > 1.984$). This shows that H_0 is rejected and H_{a3} is accepted, so it can be concluded that the *self-assessment system factor* has a significant influence on tax evasion. This is consistent with research conducted by (Styarini & Nugrahani, 2020) which states that *self-assessment* has an effect on tax evasion. The results of the study prove that there is an effect of *the self-assessment system* on tax evasion (Styarini & Nugrahani, 2020). So the more someone has the freedom to carry out their own obligations, the higher the possibility of committing a violation.

Factors of the Tax System, Understanding of Taxation and Self Assessment System of Tax Evasion

Based on the results of variable analysis, the results of the fourth hypothesis state that the tax system factors, understanding of taxation and the *self-assessment system* for tax evasion have a significant level of F_{count} with F_{table} ($10,990 > 2.70$). which means H_0 is rejected and H_{a4} is accepted. Thus, it can be concluded that the fourth hypothesis is accepted, meaning that the variables of the taxation system, understanding of taxation and *the self-assessment system* together have a significant effect on embezzlement.

CONCLUSION

Tax evasion is an activity carried out by taxpayers with the aim of lightening or reducing the tax burden by violating the law. Several factors that influence tax evasion studied in this research are the taxation system, understanding of taxation, and the self-assessment system of taxpayers, a case study of taxpayers in South Cikarang. Based on the tests that have been carried out, the results obtained are that the tax system and understanding of taxation do not influence taxpayers in committing tax evasion. However, the self-assessment system has a positive effect on tax evasion. This proves that tax evasion is driven by tax reporting made by taxpayers in the

South Cikarang region. These results can be used as reflection material for the tax authorities to carry out examinations of the self-assessment system that has been carried out by taxpayers.

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