THE INFLUENCE OF TAXPAYER'S AWARENESS AND TAX MORALE TOWARD TAX EVASION

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ABSTRACT

Society should pay taxes correctly in accordance with law. However, in reality, many obstacles encountered in the implementation of tax. The government tried to enhance and perform tax services as much as possible but still there are many business people who avoid tax obligations. These studies which concern on the consciousness of taxpayer's awareness and tax morale on the level of tax evasion are an interesting topic. This study aimed to test the awareness of taxpayers and tax morale on tax evasion of the individual reviews those taxpayers whose earned income over non-taxable income of Rp15, 840,000 annually, domiciled in Bandung, and on condition that they had delivered a notification letter (SPT). The sampling in this research was conducted by using a purposive sampling method. Independent variables: awareness of tax payers and tax morale and dependent variables are: tax evasion. With path analysis, examination through two simultaneous equations and partial of the independent variables affect tax evasion show that the awareness of tax and tax morale both partial and simultaneous significant effect on the level of tax evasion. It can be concluded that the tax evasion affected by the attitude of awareness of the taxpayer and tax morale is present in every taxpayer.

Keywords: awareness of a taxpayer's, tax morale, tax evasion, small business, and path analysis.

Introduction

Increasing state revenue sources is a must. The development and dynamics of community needs are increasing the life of the nation now, and it requires the availability of a sufficient budget. In this regard, the state revenue optimization becomes one of the options that ought to be done immediately. That requires steps and optimization strategy, both in terms of policy (policy measures) and administrative (administrative measures) related with state income, especially in the field of taxation and non-tax state revenue.

State income in the period 2007 - 2011 experienced an average growth of 14.4 percent per year. The growth of revenue contribution comes from the tax revenues grew by an average of 11.4 percent per year, the contribution of tax revenue, which grew by an average of 15.5 percent per year, and the growing acceptance of the grant by an average of 32.6 percent per years.

Meanwhile, in Budget (APBN) 2013, which was passed some time ago, the state revenue is targeted at the Rp1.529,7 trillions, consisting of tax revenues amounting to 78.01%, 21.7% of non-tax revenues and grants 0.29 percent. The target setting has considered macroeconomic assumptions such as economic growth, inflation, exchange rate against the dollar, lifting oil and gas, and oil prices, is also influenced by government policies that will be pursued in 2013.

Source of state revenue comes from a variety of sectors, both internal and external sectors. One source of revenue is taxes the internal sector, while external revenue sources such as foreign loans. In an effort to reduce dependence on external sources of revenue, the government is continuously striving to maximize internal revenue. Nowadays, it becomes a source of tax revenue in the state budget the biggest internal. State revenue from the tax sector continues to increase from year to year.

According to Mardiasmo (2003) *self-assessment system* which since 1983 has been implemented as a system of taxation in Indonesia gives full trust to the taxpayer to calculate, deposit, and report their tax obligations by applying this system, put a big responsibility on taxpayers. Responsibility of taxpayer's associated with awareness taxpayers to fulfill their duties. Therefore, the belief that the state must be balanced by putting awareness of the taxpayer.

Indonesian Finance Minister Agus Martowardojo, said that public awareness of paying taxes, they are still very low. Such conditions create the potential state tax revenues decline more and more, while the tax revenue target increasing from year to year to finance state expenditure needs.

According to Devano (2006), the application of self-assessment system and a mission to bring some awareness of the consequences on the citizens to pay their taxes voluntarily *(voluntary compliance)*. With the reform of the taxation of citizens are expected to be more open in expressing their tax data. "The roles of the individual income tax are required in the developed countries, in line with citizens' awareness of the tax payment obligation in accordance with the constitutional and national democratic aspirations," said Sri Mulyani Indrawati, when she was to be Minister of Finance.

In addition to the taxpayer in carrying out awareness of tax obligations, are also required morale taxpayer confidence in the tax form to the organizer and manager of taxation in this case the government, taxation mechanism is simple and easy, the results of tax revenue distributed to the regions that make taxpayers pay taxes proud because has participated in the development of the nation.

Taxpayers tend to pay taxes to a minimum, or even they try to avoid paying taxes. Such actions are not alien found in the field. A study on the development of tax fraud committed by Martinez and Rider (2005) in the United States, one of their main findings is that tax evasion will be reduced if law enforcement officers increased taxes. The effects of the enhanced enforcement taxpayer compliance in paying their taxes will increase. However, research by Roades (1979) in Suryadi (2006) concluded that the taxpayer often does not report on its net income.

The results of the research conducted Sandmo. Tax evasion (2005) produced a theoretical test developed in the USA, with the assumption that the taxpayer places a high priority on the allocation of income to meet their own economic needs and ignore their tax payments. This is related to the level of awareness and tax morale of the taxpayers.

Issues relating to taxation are very important and attractive for further investigation. Therefore, the researchers conducted a study on the influence of taxpayer's awareness and Tax Morale and tax evasion, entitled The Influence of Taxpayer's Awareness and Tax Morale Toward Tax Evasion.

Review of Literature and Hypotheses

Definition of Tax

Definition of Statutory Tax General Provisions and Tax Procedures No. 28 years 2007 as last amended by UU KUP No. 16 year 2009 is a mandatory contribution to the state that is owed by individuals or entities that are enforceable under the Act, not to get rewarded directly and used for state purposes for the greatest welfare of the people. While the definition of a taxpayer is an individual or entity, including taxpayers, cutting taxes, and tax collectors, who have rights and obligations in accordance with tax provision of taxation legislation.

Seligman, in his Essay on taxation (New York, 1925), as cited in Brotodihardjo (2003), shows that the tax is a required contribution of people to the government to fund expenditures for public use, without specific reference to the benefits provided. Meanwhile, Bastable as quoted in Rahayu (2010) defines that the tax is required contribution of wealth a person or entity to the government for public services.

Taxpayer's Awareness, tax morale, and Tax Evasion

Awareness is an element in human beings to understand reality and how they act or behave towards reality. Jatmiko (2006) explains that awareness is a state of knowing or understanding. Irianto (2005) in Widayati and Nurlis (2010) outlines some form of awareness to pay taxes that encourage taxpayers to pay taxes. *Firstly,* the realization that the tax is a form of participation in supporting the country's development. Knowing this, taxpayers want to pay taxes because they are not harmed from tax collection is done. *Secondly,* the awareness that the postponement of tax payments and the reduction of the tax burden is very detrimental to the country. Taxpayers want to pay taxes because it understands that the delay in payment of taxes and the reduction of the tax burden impact on the lack of financial resources, which can lead to delays in development of the country. *Thirdly,* the realization that taxes are set by law and can be enforced. Taxpayers will pay for the tax payment have realized a strong legal foundation and are the absolute duty of every citizen.

In Jatmiko (2006), Sumarso (1998) stated that low public awareness of taxation often be one of the many potential causes of tax that cannot be captured. Still in Jatmiko (2006), Larche (1980) also suggests that awareness of taxation is often a constraint in the problem of collecting taxes from the people. Also it been demonstrated empirically that higher taxation taxpayer's awareness will be higher than the level of tax compliance (Suyatmin 2004 in Jatmiko, 2006).

Taxpayer's Awareness is very important to remember that the tax system, we uphold the self-assessment system. Conversely, lack of awareness causes many potential taxes resident tax cannot be realized. Meanwhile, according to Manik Asri in Rahayu (2010), the taxpayer is recognized as having awareness if they: (1) recognize the existence of the tax laws and regulations, (2) knowing that the tax function is to finance state, (3) understand that the task taxes must be paid in accordance with the applicable rules, (4) calculate, pay, and report their taxes voluntarily and accurately.

Tax Morale

According to Andreoni, Erard and Feinstein (1998), moral factors and social dynamics in relation to the model of a Tax Compliance unspoiled areas in the study. Tax morality is described by a factor of eight indicators: 1) Citizen Participation, 2) Confidence, 3) Regional Autonomy and Decentralization, 4) Pride, 5) Demographic Aspects, 6) Economic, 7) Aspects of Tax Evasion, and 8) System Taxation.

Morality Tax determining factors are the most dominant demographic factor where education levels taxpayer very big role to determine compliance with the tax. Other indicators such as demographic, income level, gender, marital status and religion, was not so dominant in determining the morality of a person to adhere to the tax. Factors smallest role in shaping tax morality is *the deterrence factors,* among others, the implementation of sanction's taxation and extortion. This phenomenon is very interesting and deserves further scrutiny, whether the taxpayer perceives tax penalties as a factor that can be ignored and the collusion and corruption as something can be accepted. If that is true, then this could explain that tax corruption cannot be separated from the strong urge taxpayers to pay taxes' nicety in any way, even if it is illegal. In other words, the occurrence of cases of corruption tax (read: bribery case against tax authorities) not only explains the moral behavior of tax officials, but also the moral as well as explain the behavior of the taxpayer as well. Therefore, prevention of leakage of tax revenue on the tax

authorities is not enough to repair the system and effective supervision but also at the same time by educating the taxpayer in order to pay taxes properly. It is not solely the responsibility of the tax authorities, but all parties need to be exemplary. In addition, *law enforcement* needs to be more firmly against mandatory tax non-compliance among others, by giving more authority to the tax authorities within easy access to the data bank and have the authority to arrest criminal's taxes. That is, the tax system needs to be monitored closely but at the same time are granted better too.

Tax Evasion

While *tax evasion* is defined as a scheme minimize the tax payable by way of breaking tax laws *(illegal)* as a way not to report the portion of sales or increase costs by fictitious. Tax evasion is using illegal means to avoid paying taxes. Typically, tax evasion schemes involve; an individual or corporation misrepresenting Reviews their income to the Internal Revenue Service. Misrepresentation may take the form either of underreporting income, inflating deductions, or hiding money and its interest altogether in offshore accounts (legal information Institute, 2007). Further, Individuals involved in illegal enterprises engage in tax evasion often because reporting reviews their true personal incomes would serve as an admission of guilt and could result in criminal charges. Individuals who try to report earning's reviews these as coming from a legitimate source can face money-laundering charges.

Tax evasion is a phenomenon that is very difficult to observe and investigate. The difficulty in observing cannot be separated from the difficulty in controlling and verifying taxpayers' behavior. Tax evasion is a taxpayer action for not paying his taxes deliberately contrary to the Tax Act (Richardson, 2006).

Measurement by Richardson (2006) on tax avoidance includes: (1) (1) the level of knowledge on the provisions of the tax legislation, (2) determine the applicable tax laws in Indonesia, (3) determine the obligations that must be fulfilled as a taxpayer, (4) understand the risk if it does not meet tax obligations, (5) intentional act does not pay taxes, (6) to calculate the tax payable is not in accordance with reality, (7) avoiding tax obligations, (8) reported the tax payable in accordance with the wishes of the amount of taxes that will be paid, (9) to pay taxes according to ability, (10) prepared a report supporting evidence as though taxation not in accordance with the facts, (11) did not report all income, (12) adding to the cost or discounted tax deduction.

Hypothesis Development

Researchers try to formulate hypotheses in this study are as follows:

Hypothesis 1

H0 : Taxpayer's Awareness no partial effect on tax evasion

H1 : Taxpayer's Awareness partial effect against tax evasion

Hypothesis 2

H0: Tax Morale no partial effect on tax evasion

H1: Tax Morale partial effect against tax evasion

Hypothesis 3

H0: Taxpayer's Awareness Tax Morale and has no effect on tax evasion simultaneously

H1: Tax Morale and Taxpayer's Awareness simultaneous effect against tax evasion

Research Method

Sample Selection and Data Collection

The sample used in this research was the individual reviews those taxpayers who'd earned income over non-taxable income of Rp15, 840,000 annually, domiciled in London, and on condition that they had delivered a notification letter (SPT). The sampling in this research was conducted by using a purposive sampling method. It was carried out by selecting a sample from the population based on certain criteria (Jogiyanto: 2007). The criteria were: (a) the taxpayers individually, (b) domiciled in Bandung City, (c) with an income over non-taxable income, and (d) having delivered reviews their notification letter (SPT) to the government. Based on the data that the researcher obtained from the Regional Office of Directorate General of Tax of Jabar 1 Bandung, individual taxpayers registered in Bandung City as of December 1, 2013 are in amount of 1,483,435 taxpayers.

Results of Data Collection

Data collection was carried out by using survey and questionnaire. The spread of the questionnaire was made from August 5, 2014 to August 30, 2014. In more detail, the results of the data collection were elaborated and presented in the Table 1 below.

Table 1. Result of Collecting Data

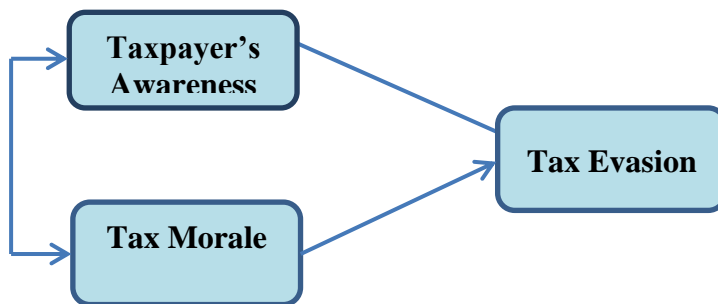| Description	Number of Questioner
Total Questionnaires which distributed	500
Questionnaires were returned	451
% Returns	90,2%
The questionnaire incomplete / disability	15
Total Questionnaires which can be processed	436

Source: result of data

Table 1 above showed that the number of questionnaire spread to get the data of research from those individual taxpayers who were domiciled in Bandung City was 500 questionnaires, of which 451 questionnaires were returned. The questionnaires that were not completed/defect consisted of 15, and thus the questionnaires that were valid to be further processed for the research were 436 questionnaires.

The development of measurement scale used *Likert Summated Ratings* (LSR) method. The scale has alternatives of choice from 1 to 5 answers on condition as follows: 1 for strongly disagree, 2 for disagree, 3 for unsure, 4 for agree, and 5 for strongly agree.

Research Model

The research model proposed in this research was as follows:

Figure 1. Research Model

Data Analysis

Validity and Reliability Test

Validity and reliability tests were a preliminary testing intended to make sure that the instruments used to have a sufficient validity and reliability. In this research, the researcher used a confirmatory factor analysis to conduct a validity test. This is intended o make sure that each instrument would reflect the specified construct. The factor analysis test of each variable was conducted one by one by a vari max rotation with an aid of *SPSS 17 for windows* software. Furthermore, the validity test was conducted by using a factor loading (Hair et.al., 1998). The criterion of the significance of the factor loading: >0.30 were significant, >0.4 more significant, and >0.50 more significant.

In this reliability test, the instruments used to analyze were ones that had passed through a validity test. Then, an evaluation of the results of reliability analysis was conducted to determine whether each instrument that built a certain construct was reliable or not. Some assumptions and requirements to meet for an instrument to be reliable (Aswar, 2004) were, among others, (1) Cronbach's Alpha value ≥0.5, (2) the value of Cronchback's alpha if the item deleted ≤ from its Croncbach's alpha.

Table2. Validity and Reliability Testing Result

Variables	No Item	Validity Coefficient	Critical Point	Decision	Reliability Coefficient	Critical Point	Decision
X1	1	0,535	0,300	Valid	0,894	0,700	Reliabel
	2	0,869	0,300	Valid			
	3	0,861	0,300	Valid			
	4	0,852	0,300	Valid			
	5	0,541	0,300	Valid			
	6	0,863	0,300	Valid			
	7	0,869	0,300	Valid			
	8	0,849	0,300	Valid			
X2	1	0,443	0,300	Valid	0,847	0,700	Reliabel
	2	0,515	0,300	Valid			
	3	0,924	0,300	Valid			
	4	0,919	0,300	Valid			
	5	0,906	0,300	Valid			
	6	0,701	0,300	Valid			
	7	0,528	0,300	Valid			
Y	1	0,826	0,300	Valid	0,937	0,700	Reliabel
	2	0,923	0,300	Valid			
	3	0,795	0,300	Valid			
	4	0,917	0,300	Valid			
	5	0,912	0,300	Valid			
	6	0,564	0,300	Valid			
	7	0,566	0,300	Valid			
	8	0,931	0,300	Valid			
	9	0,923	0,300	Valid			
	10	0,550	0,300	Valid			

Source: result of data

The result of the validity and reliability test showed that the three research instruments used were valid and reliable. It could be seen from the results of the factor loadings above 0.300 (Hair et.al, 1998) and the values of cronbach's alpha above 0.05 (Azwar, 2004).

Result And Discussion

Path Analysis
Calculation of Path Analysis

This analysis examines the effect of independent variables on the Taxpayer's Awareness (X1), Tax Morale (X2) and Tax Evasion (Y) as the dependent variable. The first stage is to find the path coefficient for influence of variable Taxpayer's Awareness (X1) and Tax Morale (X2) against Tax Evasion (Y). From the data processing obtained correlation matrix between the independent variable (X) as follows:

$$R = \begin{array}{c} \\ X_1 \\ X_2 \end{array} \begin{array}{cc} X_1 & X_2 \\ \left[\begin{array}{cc} 1,000 & 0,815 \\ 0,815 & 1,000 \end{array} \right] \end{array}$$

Value of the correlation between variables in the above then its inverse sought, and obtained the following results:

$$R^{-1} = \begin{array}{c} X_1 \\ X_2 \end{array} \begin{bmatrix} X_1 & X_2 \\ 2,976 & -2,425 \\ -2,425 & 2,976 \end{bmatrix}$$

Calculation of the correlation matrix between the independent variable or X to Y:

$$R_{xy} = \begin{array}{c} X_1 \\ X_2 \end{array} \begin{bmatrix} Y \\ 0,783 \\ 0,868 \end{bmatrix}$$

To obtain the path coefficients, the inverse correlation matrix is multiplied with the correlation matrix between the independent variable (X) and dependent variable (Y), as follows:

$$\begin{bmatrix} PYX_1 \\ PYX_2 \end{bmatrix} = \begin{bmatrix} 2,976 & -2,425 \\ -2,425 & 2,976 \end{bmatrix} X \begin{bmatrix} 0,783 \\ 0,868 \end{bmatrix} = \begin{bmatrix} 0,225 \\ 0,684 \end{bmatrix}$$

Having obtained the value of path coefficient is obtained, then the influence of Taxpayer's Awareness (X1) and Tax Morale (X2) jointly against Tax Evasion (Y) can be determined by multiplying the path coefficient of the correlation matrix between variables because the variable X due to Y.

$$R^2_{Y(X1X4)} = \begin{bmatrix} 0,225 & 0,684 \end{bmatrix} X \begin{bmatrix} 0,783 \\ 0,868 \end{bmatrix}$$

$$= 0,771 = 77,07\%$$

While large path coefficients for other factors not included in the specification are:

$$P y\varepsilon = \sqrt{1 - 0,771} = 0,479$$

Alternatively, the percentage of the influence of other variables that are not observed amounted to 22.93%.

Hypothesis Testing

• Simultaneous Test (overall)

$H_0 = P_{YX1} = P_{YX2} = 0$
$H1 =$ at least there is a $PYxi \neq 0$, $i = 1,2$
The statistical test used is:

$$F = \frac{(n-k-1)\sum_{i=1}^{n} P_{YXi} r_{YX1}}{k\left\{1 - \sum_{i=1}^{n} P_{YXi} r_{YX1}\right\}}$$

$$F = \frac{(436-2-1) \times 0,771}{2\{1-0,771\}} = 727,794$$

Test statistics above to follow the F-distribution with α = Snodecor 5%, degrees of freedom = 2 db1 and db2 = 436 - 2 - 1 = 80, obtained the F table = 3.017. From the above results it can be seen that the F count> F table (727.794> 3,017) to fit the criteria of simultaneous test

is reject H0, meaning that the variable effect of Taxpayer's Awareness (X1) and Tax Morale (X2) are jointly significant effect on the variable Tax Evasion (Y).

• Partial Test (people)

After conducting simultaneous tests with significant results, we then conducted a partial test to see the effect of the variable Taxpayer's Awareness (X1) and Tax Morale (X2) which are having an effect on Tax Evasion (Y). For this test used t test, obtained the following results:

Path Coefisien	t-test	t-table	Decision
PYX1 = 0,226	5,681	1,965	Ho rejected
PYX2 = 0,685	17,241	1,965	Ho rejected

o   Attitude (X1) a significant effect on intention (Y) (t (5,681) <t table (1.965)).
o   Attitude (X2) significant effect on intention (Y) (t (17,241) <t table (1.965)).

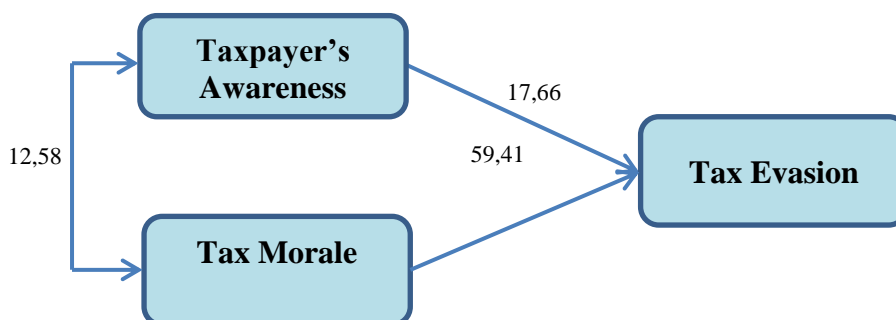Direct influence of the Taxpayer**'s** Awareness (**X1**) and Tax Morale (**X2**) against Tax Evasion (**Y**)

Based on the research results, it is concluded that there is the influence between Taxpayer's Awareness (X1) and Tax Morale (X2) jointly against Tax Evasion (Y). To see more about the influence of the direct and indirect of each variable Taxpayer's Awareness (X1) and Tax Morale (X2) on the dependent variable of Tax Evasion (Y), so statistically stated effect, the following is presented the details of the effect of direct and indirect.

Table 3. The Influence of *Taxpayer's Awareness* (X1) and *Tax Morale* (X2) variabels toward *Tax Evasion* (Y)

Sub Var	Path Coefficient	Direct Influence	Indirect Influence (via), on %		Total (%)
			X₁	**X₂**	
X₁	0,225	5,09	-	12,58	17,66
X₂	0,684	46,84	12,58	-	59,41
Influence Total					**77,07**

Based on the results of individual test (t test) above shows that all independent variables (X) that affect and Tax Evasion (Y), the Taxpayer's Awareness (X1) with a total of 17.66% and the effect of Tax Morale (X2) with a total effect of 59.41%. Overall, the total effect of the independent variables (X) on the dependent variable (Y) of 77.07%.
Base on the calculation can be draw the model of the research results:

Figure 2. Research Result Model

Conclusion

Based on data analysis and discussion that has been done, the authors conclude as follows:

1. There is a significant relationship between Tax Awareness (X1) Tax Evasion on the dependent variable (Y) with a percentage of 17.66% influence,
2. There is a significant relationship between Tax Morale (X2) Tax Evasion on the dependent variable (Y) with a percentage of 59.41% influence
3. Simultaneously Tax Awareness (X1) and Tax Morale (X2) have a significant effect on the dependent variable of Tax Evasion (Y) with a percentage of 77.07% influence

Suggestions

1. The researcher suggested for the future researchers to expand the results of the previous researches relating to any relevant variables that may be applied as a good citizen in fulfilling his or her tax obligation, in the attempt to confirm the results of researches of previous researches, particularly concerning taxpayers' awareness and tax morale variables.
2. The researcher used respondents most of which (85%) were employees in Bandung-based companies and vicinity, and thus the future researchers should select non-corporate employees-taxpayers as their respondents, given that their income tax was commonly deduced directly by their employers, and thus their tax morale and tax awareness are seemingly forced.
3. Aspects of taxpayer's awareness and tax morale affect both partially and simultaneously to the payment of tax evasion 77,07 %; and 22,63 % mean that there is still a third addition to the aspects that have been tested can be considerations for further research, such as tax service, the taxpayer's income level aspects, aspects of age taxpayers, tax fairness, education levels may increase the willingness of taxpayers to pay taxes and reduce the level of tax evasion.

Limitation

Several limitations of the study were,

1. That the respondents used in this study, only taxpayers around the area of Bandung. Therefore, conclusions made cannot be generalized.
2. Respondents who used the 85% are not a businessman. Therefore, employees could have resulted in a bias towards the answered questionnaires, given the employee in performing the duty tax cuts mostly done by the company where they work.
3. The charging is done by self-rating; it could result in too high or too low assessment conducted by the respondent towards themselves.
4. The use of survey method allowed the researchers cannot answer respondent control, which could result if the respondents fill out the questionnaire honestly or not.

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