

THE EFFECT OF REGULATORY COMPLEXITY, SELF-EFFICACY, AND SERVICE QUALITY TO OBLIGATION OF TAX FACTORS WITH TAX PLANNING AS INTERVENING VARIABLES (CASE STUDY: CORPORATE TAXPAYERS REGISTERED IN KPP PRATAMA, SAMARINDA CITY)

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ABSTRACT

This study aims to examine and empirically proved that the effect between a complexity of tax regulations, self-efficacy, service quality, and tax planning on corporate taxpayer compliance. This study is used by an explanatory research with quantitative approach and population is corporate taxpayers registered with primary tax service office located in Samarinda Ulu district. The results are provide for empirical evidence such as complexity of tax regulations, taxpayer self-efficacy, and service quality of the tax apparatus have a positive effect on tax planning. There is the complexity of tax regulations does not significantly influence to tax compliance through tax planning. For taxpayer self-efficacy and the service quality of taxation have a positive effect, indirectly on taxpayer compliance through tax planning. Then, for the tax planning has an effect on taxpayer compliance.

Key words: taxation regulations, self-efficacy, service quality, tax planning, agency taxpayer compliance.

INTRODUCTION

For more than a decade, Indonesia has prioritized by revenue from the tax sector as well as funds source. However, the amount of tax revenue is still far from the target set. In the realization of the 2016 state budget, tax revenues amounted to Rp1,285.0 trillion. This figure is a target that must be achieved by the amount of Rp1,539.2 trillion or the realization of 83.5% (Directorate General of Treasury, 2017). The main factor in realizing the amount of tax revenue is taxpayer compliance. Productive age population who are an age of the labor force from the age of 15-64 years. There are taxpayers who should be registered bearing in mind that they have earned by income for the activities carried out. For the total productive age population that should be registered as taxpayers, only 36.42% have registered. This figure also shown that the low level of tax compliance in Indonesia.

In addition, one of the other main indicators that can illustrate about how the level of tax compliance in a country, which is tax ratio. In 2016, Indonesia's tax ratio was declined by the previous year and did not even reach the planned tax ratio, only reaching 10.36% (JawaPos.com). This percentage is obtained from a comparison of the amount on tax revenue at one time with the Gross Domestic Product (GDP). This figure shown that the level of tax compliance in Indonesia is still low.

The Directorate General of Tax (DGT), as an authorized agency and bears a task, then a responsibility to achieve the tax revenue target, with many ways to improve taxpayer compliance. One of them is by doing tax reforms to enable a taxation system by following the latest developments in business activities and increasingly sophisticated by tax avoidance patterns (Kariyoto, 2011). According to Gunadi (2003) in Sitanggang (2009), tax reform are includes a tax policy reform in the form of tax regulation reform and the tax administration system. Reform of the tax administration system has the aim to provide services, increasing transparency, and accountability, also oversight for the implementation of tax collection. Meanwhile, taxation reform is carried out to provide justice, simplicity, and convenience for taxpayers in fulfilling tax obligations.

Tax regulations are expected to provide legal certainty, which accommodate the dynamics of developing economic activities, reduce compliance costs, broaden the tax base, and increase a tax revenue. The more complex tax regulations will affect to the level of tax compliance. This is an external factor that can affect to taxpayer compliance. Sari (2009) revealed that the high level of complexity for taxation regulations decreases taxpayer compliance and increases tax evasion, so that complexity must be reduced by simplifying. Research on the complexity of tax regulations such as, Bradley (1994), Forest and Sheffrin (2002), and Syakura (2014).

Related to tax planning, corporate taxpayers are taxpayers who do tax planning more often, compared to individual taxpayers. This tax planning is carried out by tax professionals, both from internal corporate taxpayers (employee recruitment) or from other externals. These external party services are like services offered by tax consultants. This is inseparable from the complexity of existing taxation systems and regulations about services of tax professionals as a tax planner for a corporate taxpayer. In doing a tax planning, they have certain motivations are provided that encouragement from within a person, thus moving each individual to carry out an activity.

Tax planning is motivated by the belief that tax planning practices are not a form of violation committed by taxpayers and individuals' trust in their own ability to carry out tax planning. Individual trust in one's own abilities is called self-efficacy (Bandura, 1977). Research related to taxpayer self-efficacy was conducted by Fallan et al., (1995) who examined the effect between administrative specialization, tax planning needs, professionalism, and self-efficacy on tax planning as well as, Puspita (2013) which is a development of Fallan et al. (1995).

Reform of the tax administration system began in 2002, the DGT made changes to the operational functions of services to taxpayers by forming Taxpayer Service Offices (KPP) of Large Taxpayers, Intermediate Tax Offices and Primary Tax Offices

throughout Indonesia (Palupi, 2010). The results are expected to increase taxpayers' trust in tax administration and a good performance of tax officials, by prioritizing service excellence for taxpayers. In addition, the tax apparatus is expected to expertise, responsibility, professionalism, and competence in order to provide effective and efficient services to taxpayers. To optimize revenue from the tax sector, voluntary compliance is required from taxpayers. Quality tax services will encourage on taxpayer participation and awareness in carrying out their obligations (Rahayu, 2003).

The service quality is provided by the satisfaction felt from taxpayer services. According to Cronin and Taylor (1992) stated that service quality is a comparison between the expectations desired by customers and their assessment of the actual performance on a service provision that occurs through human interaction through a process. There are quite a lot of researches related to the service quality of tax apparatus, such as the research of Alabede, et al., (2011), research conducted by Pramushinta and Siregar (2011), and Sanjaya(2014).

In this study, explain about the behavior and attitudes of taxpayers towards taxpayer compliance, it can be linked to the theory of planned behavior. This theory also explains the behavior of taxpayers to comply or not. This theory can also find out the cause of certain taxpayers to behave in carrying out their tax obligations, such carrying out tax planning. A person will take a certain action if he views the action to produce positive results, believes that other people want him to do it, then he is able to do it. Intentions will be consistent with their behavior if the environment provides between sufficient motivation and opportunity.

THEORITICAL

Theory of planned behavior or theory planned of behavior is a theory derived from the science of social psychology. However, the application of this theory developed and spread to the several other fields of study such as marketing, organizational behavior, and taxation (Damayanti, 2015). According to Ajzen (1991) said that theory planned of behavior or theory of planned behavior is a psychological theory of intention-based human behavior that can explain the purpose of the individual performing certain behaviors. Intention as an illustration and indication about how hard the individual is willing to try and work on a plan to perform a behavior (Ajzen and Driver, 1992).

Taxpayer compliance

According to Brown and Mazur (2003) and IRS (Internal Revenue Service), consists of filing compliance, payment compliance, and reporting compliance. Tax compliance was disclosed by Mentayani et al., (2015) defined that taxpayer compliance as a situation, when the taxpayer has registered by himself. This is obedient to return a tax return (SPT), obedient to calculate, and obediently pays for tax due, then adhere to the payment of tax arrears.

Tax planning is the first step in a tax management (Suandy, 2011: 6). In general, tax planning is a process of organizing a taxpayer business, it an individual or an entity by utilizing the possibility loopholes. It can be taken by taxpayers in the corridor of applicable tax regulations, in order to be able to pay taxes in a minimum amount.

The complexity of tax regulations has a strong relationship with the level of change or the rate of change (Siahaan, 2005). At the rate of change represents that how quickly the environmental elements change. Syakura (2014) stated that two complexities in taxation regulations such as language complexity and administrative complexity. The functions of inappropriate language or language is difficult to understand in laws and other tax regulations will lead to multiple interpretations, thus creating loopholes used by taxpayers to carry out tax planning (Devos, 2012).

Self-efficacy is related to the belief that, individuals have the ability to take and expected by action. Self-efficacy comes from gradual changes in complex cognitive, social, linguistic, or physical expertise through experience (Bandura and Adams, 1977). Each individual will consider, combine, and assess information related to their abilities, then decide on various options and actions that are appropriate to their abilities. According to Bandura (1977), there are 3 dimensions on self-efficacy such as magnitude, strength, and generality.

Service quality was depends from expected and felt. The concept of service quality is very closely related to quality about satisfying or unsatisfactory. When, a customer expects for the services provided is met or exceeds expectations, the customer will feel satisfied. Achieving customer satisfaction means that the service quality of taxation. However, when customer expectations are higher than an existing for reality, so customers will be disappointed (Parasuraman et al., 1985).

CONCEPTUAL FRAMEWORK OF HYPOTHESIS RESEARCH AND DEVELOPMENT

This study was conducted with the aim of testing the factors that influence on corporate taxpayer compliance in Samarinda, with tax planning as an intervening variable. Taxpayer behavior is a cognitive behavior and controlled by internal, then external factors for the taxpayer itself. Decision making on a behavior by taxpayers is the result of considering for all consequences of certain behaviors are including the risks and benefits generated, as well as consideration to advice given by other parties. Taxpayers will be obedient in paying taxes if the taxpayer feels, which are benefits and results obtained from compliant behavior does. Internal factors are taxpayer self-efficacy. Meanwhile, external factors from taxpayers are the complexity of taxation regulations and the service quality of taxation.

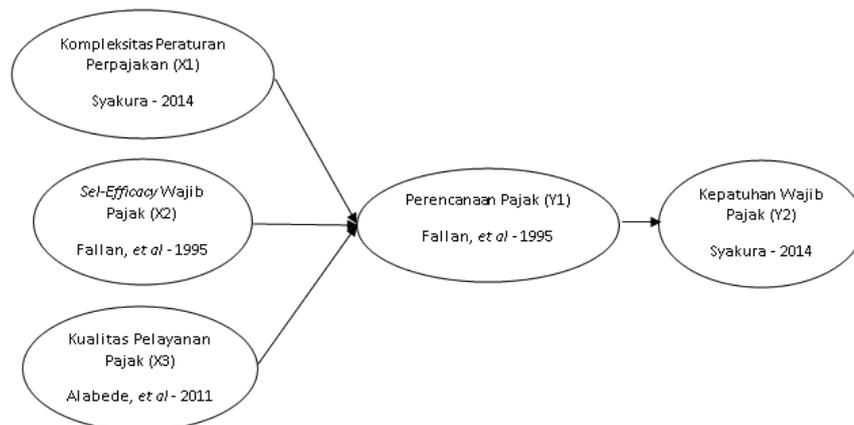


Figure 1. Research Model

Tax regulations are always undergo changes and improvements, that taxpayers do not have a good understanding of the content, understanding and procedures set out in tax regulations. This happens because a knowledge and understanding about taxpayers that still low or a bias in the applicable of tax regulations (Syakura, 2014). The tax planning undertaken is driven by the increasingly complex that exist a tax regulations. The more complex tax regulations will increasingly provide gaps that can be exploited by the practice of tax planning by corporate taxpayers. Take an advantage of the gaps in the complexity about the tax regulations can reduce to tax burden.

H1: The complexity of tax regulations has a positive effect on tax planning

Self-efficacy is an individual's belief in his ability to carry out the expected by actions. Self-efficacy comes from gradual changes in complex cognitive, social, linguistic, or physical expertise through experience (Bandura and Adams, 1977). Agency taxpayers in carrying out tax planning practices or in practice corporate taxpayers employ tax planners (tax professionals) who must have high self-efficacy in terms of their ability to carry out tax planning. Tax planners have high a self-efficacy, they will avoid and prevent failures that can occurred by tax planning. Failure is only get a result about tax planning violating applicable regulations and lead to tax evasion that leads to sanctions and fines.

H2: Self-efficacy of taxpayers has a positive effect on tax planning

The concept of service quality is closely related to quality, about satisfying or unsatisfactory (Parasuraman et al., 1985). The service quality of taxation is all kinds of activities carried out by government officials within the Directorate General of Taxation to provide services that are in accordance with the needs and desires of the general public and taxpayers specifically. There is a customer expects for the services provided is met or exceeds expectations, then the customer will feel satisfied. Taxpayers who feel the service quality of taxation are unsatisfactory, tend to be negligent, and practice about tax planning is not appropriate or violate applicable tax regulations. Togler (2007) argued that taxpayer awareness will increase if the tax authorities understand fundamentally that they are public servant institutions and present the service quality of taxation and treat taxpayers as partners.

H3: The service quality of taxation has a positive effect on tax planning

Tax planning is the first step of a tax management (Suandy, 2011: 6). Tax planning is an action taken by taxpayers to be as minimal as possible the tax burden. It must be paid by making several efforts, such as controlling transactions or choosing the accounting method. The results in the least tax burden by utilizing loopholes in the laws and regulations another taxation. Tax planning serves to regulate cash outflows and control profitability, while continuing to carry out tax obligations without violating applicable taxation regulations. Corporate taxpayers in the companies, which carry out tax planning because an option to pay a large amount of tax or achieve the desired by profits of the stakeholders, also to minimize the tax burden paid. The practice of tax planning can be influenced by several factors. Several studies shown that empirical evidence about many factors influence to the practice of tax planning, such as the complexity of tax regulations, self-efficacy of taxpayers, and the service quality of taxation.

H4: Tax planning has a positive effect on taxpayer compliance

Complexity has a strong relationship with the rate of change. At the level of change represents how quickly the environmental elements change (Siahaan, 2005). Complexity arises from an environment that contains uncertainties and ambiguities that exist around the business world. Strader and Fogliasso (1989), argued that there are two dimensions in the complexity of taxation regulations, such as a complexity of the code, recording, and completing returns. In the discussion, code complexity is complexity related to numbers or codes (including how much tax must be paid) to be reported in accordance with tax regulations. With the complexity of the code as well as recording and settlement felt quite difficult and complicated by a taxpayer, that will feel more lazy and reluctant to fill it. This of course will affect to the taxpayer compliance.

On the other hand, the complexity of tax regulations is used by taxpayers to carry out tax planning practices and continue to implement the specified by taxpayer compliance. Tax planning is a way to minimize the tax burden by not violating tax regulations. The tax authority cannot prohibit tax planning because in the tax laws in any country, there is no prohibition for taxpayers to carry out tax planning. Tax planning is legal to do as long as, it is not excessive, reasonable, and does not violate applicable tax regulations (Suandy, 2011: 7).

H5: The complexity of tax regulations has an indirect effect on taxpayer compliance through tax planning

Self-efficacy as a change in human behavior from times to the time and a development of behavior theory (Bandura, 1977). Social cognitive theory is the basis of self-efficacy, because individual action is a reciprocal relationship between individuals, an environment, and behavior. Self-efficacy is the perception of an individual related to their ability to perform a task in certain situations and at certain performance levels. Corporate taxpayers who practice tax planning have the confidence and perception of themselves that they can carry out tax planning correctly and succeed in minimizing the tax burden that must be paid. Corporate taxpayers who have high a self-efficacy believe that in the practice of tax planning, there are no significant obstacles or problems. In addition, with high a self-efficacy, have confidence can complete certain other tasks in tax planning. The success of a practice on tax planning, which is motivated by high self-efficacy will increase to taxpayer compliance. This is because tax planning is one of tax management by taxpayers to avoid sanctions and fines in the future.

H6: Self-efficacy of taxpayers has an indirect effect on taxpayer compliance through tax planning

Service quality to taxpayers will strengthen their willingness to comply with tax regulations, tax policies, and contribute to the fulfillment of tax payments on all lines (Alabede et al., 2011). The implementation of taxation services is not only based on meeting the dimensions of service quality, but also depends on the productivity of tax administration. By providing information needed by taxpayers, such as the provisions in tax legislation, will provide for new knowledge for taxpayers. As taxpayers know more about taxation rules and regulations from the tax apparatus directly. Taxpayers will know that what can do anything to support their tax planning practices, without violating applicable regulations. An increase or improvement in the service quality of taxation for further convince taxpayer. So, tax officials support to the intentions and behavior of taxpayers about practice of tax planning. It will show that taxpayer compliance is created from good services quality of taxation.

H7: The services quality of taxation has an indirect effect on taxpayer compliance through tax planning

METHODOLOGY

This research is an explanatory research conducted to explain the phenomena that occur. The research approach used in this study is a quantitative approach through the confirmatory research survey type method based on data collection through questionnaires (Hartono, 2008: 45). In this study, the population is corporate taxpayers registered with Primary Tax Service Office located in Samarinda Ulu District. From the location and information center, the corporate taxpayers registered by 2017 are 4,575 corporate taxpayers. Eventually, the business classification of corporate taxpayers is small, medium, and large businesses. In this research, we will focus on big and medium businesses, considering that taxpayers in the classification contribute greatly to tax revenue and understand about tax planning practices.

The unit analysis is a tax staff or tax professionals who carry out the tax obligations of corporate taxpayers registered with Samarinda's Tax Office. In this study, the sampling method was used by purposive sampling, which is a sampling procedure that selects selected populations. Based on a specific characteristics of the sample that are related to population characteristics. The sample size is 236 corporate taxpayers, then a type of data used in this study is primary data, obtained using a questionnaire.

RESEARCH RESULTS AND DISCUSSION

Validity Test Results

Based on the convergent validity test, the AVE value of the entire construct is more than 0.5. For factor loading parameters, the results was obtained for more than 0.7 and many values of communality more than 0.5. Based on the discriminant validity test, the resulting cross loading value for the entire construct exceeds the predetermined provisions, which is more than 0.7. This empirically proved that each construct predicts indicators on their blocks better than indicators on other blocks.

Reliability Test Results

The cronbach's alpha value of the entire construct is more than 0.6 and the composite reliability value exceeds the predetermined rule of thumb, which exceeds 0.6. Thus, it can be said that the data and all indicators in each construct have been reliable.

R-Square Test

There is a value for R-Square from the tax planning such 0.665 and a value of R-Square from the tax compliance for corporate taxpayers such 0.556. These values illustrated that the tax planning construct can be explained by 66.5% through the complexity of tax regulations, taxpayer self-efficacy, and the services quality of taxation. While, the remaining for 33.5% is explained through other variables outside the model. The construct of corporate taxpayer tax compliance can be explained by 55.6% through the construct of tax planning, the complexity of tax regulations, self-efficacy of taxpayers and the service quality of taxation. While, the remaining for 44.4% is explained through other variables outside the model.

Hypothesis Testing

Hypothesis testing is comparing for the t-statistic value with the t-table value. If the t-statistic value > 1.64 , then the hypothesis is accepted. While, if the t-statistic value < 1.64 , then the hypothesis is rejected. An overview from the results of hypothesis testing can be seen in the

Table 1. Hypothesis Results

Hypothesis	Original Sample (O)	t-Statistics	Results
(H1) X1 -> Y1	0.231	5.797	Accepted
(H2) X2 -> Y1	0.448	10.897	Accepted
(H3) X3 -> Y1	0.429	8.830	Accepted
(H4) Y1 -> Y2	0.493	6.304	Accepted
(H5) X1 -> Y2	0.067	1.493	Rejected
(H6) X2 -> Y2	0.173	2.428	Accepted
(H7) X3 -> Y2	0.389	7.687	Accepted

DISCUSSION

This study was conducted that the aim of testing for the complexity on taxation regulations, self-efficacy, and service quality to corporate taxpayer compliance in Samarinda, which is tax planning as an intervening variable. The results shown that the complexity of tax regulations has a positive effect on accepted tax planning and supports previous research such as the research of Bradley (1994) and Devos (2012). Empirical results also shown that the complexity of tax regulations are include provisions, administrative systems, as well as other matters. In this case, the regulation taxation in Indonesia, provide opportunities for corporate taxpayers and improve to the practice of tax planning.

Then, the results shown that self-efficacy has a positive effect on tax planning and supports previous research conducted by Fallan et al., (1995), Puspita (2013) and Farida (2013). Empirical results also indicated that self-efficacy will increase an intention to carry out tax planning. A belief that the individual understands of applicable tax regulations and knows the gaps that can be exploited to carry out tax planning. It will increase to the successful of assignment given.

The results also provided that the services quality of taxation has a positive effect on tax planning and supports previous research conducted by Pramushinta and Siregar (2011) and Puspita (2013). Empirical results indicated that the service quality of taxation will increase an intention to carry out a tax planning. The services provided by the tax apparatus will assist taxpayers in carrying out their tax obligations. By providing the necessary information and direction, taxpayers will be helped in the practice of tax planning.

From the results, a hypothesis obtained that the complexity of tax regulations has a positive effect on compliance with corporate taxpayers through rejected tax planning. These results support research from Forest and Sheffrin (2002), Siahaan (2005). The complexity of tax regulations does not affect to corporate taxpayer compliance through tax planning, this is because the complexity has a close relationship with the level of change that was not planned in advance. Preffer and Salancik (1978) revealed that, when changes that cause complexity can be controlled or overcome, complexity will not arise in an environment. The complexity of taxation regulations can be overcome and eliminated by a good level of knowledge and experience from tax staff or tax professionals owned by corporate taxpayers. So, the complex tax regulations do not affect to taxpayer compliance through the practice of tax planning by corporate taxpayers.

Then, the results shown that, taxpayer self-efficacy has a positive effect on taxpayer compliance through tax planning and supports previous research conducted by Puspita (2013) and Farida (2013). Tax planners who have the task to do tax planning have a belief and perception of themselves. The tax planner also has perseverance in carrying out tax planning practices and a stability of ability to complete tax planning. In addition, with high self-efficacy, having confidence can complete certain other tasks in tax planning. Thus, corporate taxpayers remain compliant taxpayers.

The results also provided that a service quality of taxation positively influences to taxpayer compliance through tax planning and supports previous research conducted by Alabede et al., (2011) and Sanjaya (2014). The quality of tax apparatus services that provide satisfaction for taxpayers will result in taxpayers happy and aware to become compliant taxpayers. Also through tax planning, the service quality of taxation will affect to taxpayer compliance. With the services provided, information related to tax regulations and other procedures, will help taxpayers in carrying out tax planning in accordance with applicable tax regulations.

From the results of testing the hypothesis obtained empirical evidence that, tax planning has a positive effect on taxpayer compliance. These results support research from Setia (2013), Puspita (2013) and Syakura (2014). Corporate of taxpayers have different interests from the government. Moreover, company management has a profit target in accordance with the wishes of the stakeholders. Tax planning is one target way achieved. What's more, tax planning is not prohibited by taxation regulations or the government. Thus, a tax planning is concrete choice that can be taken by corporate taxpayers. The practice of tax planning can be influenced by several factors, such as the complexity of tax regulations, taxpayer self-efficacy, and the service quality of taxation.

CONCLUSIONS AND LIMITATIONS

This study was conducted with the aim of testing the factors that influence corporate taxpayer compliance in Samarinda, with tax planning as an intervening variable. The results of this study provide empirical evidence that taxpayer compliance is influenced by tax planning, taxpayer self-efficacy, and tax planning is influenced by the complexity of tax regulations, self-efficacy and service quality. Meanwhile, the complexity of tax regulations does not significantly influence tax compliance. Tax planning has also been proven to mediate perfectly about the effect of the complexity for tax regulations on corporate taxpayer compliance and partial mediation tax planning about the effect of self-efficacy and service quality of tax on corporate taxpayer compliance.

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