THE DETERMINATIONS OF WILLINGNESS TO PAY TAXES

Eva Rianti Tenri Ajeng Tajuddin
Universitas Multimedia Nusantara
eva.tajuddin@student.umn.ac.id

Chermian Eforis*
Universitas Multimedia Nusantara
chermian@umn.ac.id

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Abstract – This research aims to provide empirical evidence about the effect of knowledge of tax regulations, awareness of paying taxes, perception of tax system effectiveness, and quality of tax authorities' services toward a willingness to pay taxes. The object of this research is non-employee individual taxpayers registered at the tax service office in Jakarta and Banten. The sampling technique used is non-probability sampling with a convenience sampling method. This study uses primary data, personally administered questionnaires, and electronic and online questionnaires as data collection techniques. There are 138 questionnaires distributed, 131 returned questionnaires, and only 100 questionnaires that can be processed in this study using the multiple linear regression method. The result of this research is only knowledge of tax regulations has a significant positive effect on willingness to pay taxes. Awareness of paying taxes, perception of tax system effectiveness and quality of tax authorities services has no effect on willingness to pay taxes. Our findings indicate that the key point to increase willingness of taxpayer is without increasing their knowledge of tax regulations without having to go to tax office or authority’s services.

Keywords: Awareness; Knowledge; Perception; Services; Willingness.

1. INTRODUCTION
1.1 Background

Funds received by the country are also called national income. Sources of national income come from tax revenue, non-tax state revenue, and grant revenue. Tax revenue is the primary source of national income. Tax is an obligation that must be paid. The obligation to pay tax is regulated in the Law. Based on Article 1 Number 1 of the Law of the Republic of Indonesia Number 16 of 2009 on General Provisions and Taxation Procedures.

Taxes are used to prosper the people, so it is expected to reach the target and increase yearly. However, the reality is that the tax target is only achieved in some years. The failure to achieve the tax target can be seen in the Tax Receipts table for 2017 - 2020 (in trillions of rupiah):

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>APBN (Budget)</td>
<td>1.472,7</td>
<td>1.618,1</td>
<td>1.786,4</td>
<td>1.198,8</td>
</tr>
<tr>
<td>Actual</td>
<td>1.343,5</td>
<td>1.518,8</td>
<td>1.546,1</td>
<td>1.069,9</td>
</tr>
<tr>
<td>Percentage</td>
<td>91,2%</td>
<td>93,9%</td>
<td>86,6%</td>
<td>89,2%</td>
</tr>
</tbody>
</table>

Source: www.kemenkeu.go.id
According to the Ministry of Finance on its website, Sri Mulyani Indrawati, the Minister of Finance, stated that the use of tax revenues is listed in the State Budget, which the government makes every year. The Minister of Finance also explained that with funds from tax revenues, the state could provide various public and social facilities such as dams, bridges, roads, parks, and others that the private sector cannot provide. The Minister of Finance also stated that the tax revenues paid by the public are used to pay midwives and doctors who help mothers give birth, teachers to remote areas and lecturers at universities, help malnourished children, pay salaries and allowances for judges, prosecutors, and also the TNI and Polri (Ministry of Finance, 2017).

According to the website reported by Kontan, Hestu Yoga Saksama, as the Director of Services, Counseling, and Public Relations of DGT, gave an appeal to individual taxpayers, especially the middle and upper class, not to delay paying as well as reporting their taxes in a situation of prevention as well as handling the Covid-19 pandemic. Because taxes are needed to provide health facilities (Santoso, 2020).

The taxpayer pays taxes. Taxpayers can be individuals or entities. Individual taxpayers consist of individuals who do independent work, those who do business, and those who do not do free work or business, also known as employees. For individual employee taxpayers, the income tax imposed is Income Tax Article 21; the employer deducts the tax from the income obtained from the employer. Whereas for employers and casual workers, the income tax imposed is Income Tax Article 25/29, which is calculated, paid, and self-reported by the entrepreneur or casual worker. The following is the realization of personal income tax article 25/29:

<table>
<thead>
<tr>
<th>Year</th>
<th>2019 (in trillion rupiah)</th>
<th>2020 (in trillion rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>10.92</td>
<td>10.23</td>
</tr>
<tr>
<td>Actual</td>
<td>11.23</td>
<td>11.56</td>
</tr>
<tr>
<td>Percentage</td>
<td>102.80%</td>
<td>112.92%</td>
</tr>
</tbody>
</table>

As seen from Table 2, personal income tax revenue in 2019 and 2020 has reached the set target. Even though there was a decrease in the target of receiving personal income tax Article 25/29 for individuals in 2020, namely from 10.92 trillion, it fell to 10.23 trillion. However, the realization of revenue increased compared to 2019. Even though the realization of income tax Article 25/29 for individuals was achieved, in terms of the number of taxpayers making tax payments, there is potential that can be explored, especially for individual non-employee taxpayers.

The Directorate General of Taxes (DGT) extended tax revenues to increase tax revenues. “Extensification” is done by expanding or adding the number of new taxpayers. DGT supervises taxpayers who subjectively and objectively fulfill the requirements but still must register to have an NPWP. In order to increase the number of taxpayers making payments, extensions are made to new taxpayers who are considered to have the potential to make tax payments. According to the DGT in its 2017 Annual Report, non-employee individual taxpayers are potential taxpayers who significantly contribute to tax revenue.
Figure 1. Number of New Taxpayers in 2017 (Non-employee) making payments in 2017-2018

Figure 1 shows that in 2017, the number of newly registered taxpayers who made payments in 2017 was only 444,181 out of 553,976 new non-employee taxpayers registered in 2017. Meanwhile, in 2018, the realization of tax payments by taxpayers only 152,871 taxpayers were registered in 2017. There was a decrease in non-employee individual taxpayers making payments in the second year. In the 2018 Performance Report, DGT stated that the Supervision of registered individual non-employee taxpayers in 2017 had yet to be maximized; this was evident from the low number of new registered individual non-employee taxpayers in 2017 making payments. In addition, there are still new non-employee individual taxpayers who have inappropriate KLU, such as job seekers who are given non-employee KLU at the time of registration, where such taxpayers have no payment potential. The same thing happened to new non-employee individual taxpayers registered in 2018.

Figure 2. Number of New Taxpayers in 2018 (Non-employee) making payments in 2018-2019

In the 2019 Performance Report, DGT stated that the target of non-employee registered individual taxpayers who were registered in 2018 who made payments in 2019 was not achieved because it took time to maintain communication with new taxpayers in the second year. Some taxpayers only paid in the first year of registration. Themselves as a taxpayer, then do not make payments in the following year. In the future, DGT expects that data will better reflect potential taxpayers so that they can add qualified taxpayers. DGT can carry out further stages of extensification, namely optimizing potential tax revenue exploration for registered taxpayers or tax intensification.
The situation above shows that the potential for personal income tax revenue is still high. Tax payments by individual non-employee taxpayers are carried out using self-assessment, in which the taxpayer can calculate, pay and report the tax owed himself. Therefore, it takes the will of non-employee individual taxpayers to pay their taxes. If every taxpayer is aware of the benefits of paying taxes, then the tax will become state revenue that can be used as financing by the government, so there is no need to add to the state debt. For the state debt to be reduced, the government must optimize tax revenues. Judging from the number of new taxpayers making payments, the Tax Service Office (KPP) in each region up to the Directorate General of Taxes must examine what factors cause taxpayers to delay paying or not wanting to pay their taxes to increase willingness to pay taxes.

Willingness to pay taxes is a willingness of taxpayers to understand and comply with tax rules starting from the calculation, payment, and reporting to be able to do the calculations correctly, pay the right amount at the right time, and report SPT according to a predetermined time limit. Indicators of willingness to pay taxes consist of understanding tax payment and reporting procedures, allocating funds, and submitting tax returns. According to previous research, several factors can influence the willingness to pay taxes, including knowledge of tax regulations, awareness of paying taxes, perceptions of the effectiveness of the tax system, and quality of tax authorities' services.

Tax knowledge means understanding the tax rules and regulations in Indonesia and the benefits of paying taxes (Diana & Eforis, 2022). Knowledge of tax regulations is everything that taxpayers know regarding tax functions, tax provisions, and the tax system. When knowledge of tax regulations is high, taxpayers will understand the function of taxes. Then the taxpayer will try to understand the provisions and obligations of taxation so that the taxpayer knows the function of the NPWP as the taxpayer's identity so that the taxpayer registers to have an NPWP. Taxpayers with an NPWP will try to find the applicable tax rate and SPT reporting deadline by consulting other parties. The information obtained through the consultation will make the taxpayer know the procedures for payment and tax reporting and the applicable tax system. If the taxpayer understands it, they will prepare the documents needed to allocate funds to pay taxes and submit an SPT, increasing the willingness to pay taxes. According to Rusmanto et al. (2018), knowledge of tax regulations partially influences the willingness to pay taxes. Likewise, the results of research by Manuaba & Gayatri (2017) show that knowledge of tax regulations positively affects willingness to pay taxes.

Awareness of paying taxes is a condition in which the taxpayer understands the function of paying taxes and the loss that the government bears in case of a delay or discrepancy in the amount of tax payments. When the awareness of paying taxes is high, the taxpayer will know the tax function to understand that the state is harmed when there is an improper tax payment or a delay in paying taxes. This awareness will make taxpayers try to register to have an NPWP and consult with other parties to find out procedures for paying and reporting taxes. With this knowledge, the taxpayer will prepare the documents needed to allocate funds to make tax payments and submit SPT to increase the willingness to pay taxes. The research results of Hartati and Kartika (2019) state that the awareness of paying taxes can influence encouraging willingness to pay taxes. Meanwhile, according to Rusmanto et al. (2018), awareness of paying taxes cannot affect willingness to pay taxes.

Modernization in the taxation system is one of the variables to make taxpayers understand tax regulations (Eforis & Diana, 2022). The perception of the taxation system's effectiveness is taxpayers' direct response regarding the ease of accessing tax rules and carrying out tax obligations related to registering NPWP to reporting SPT using an electronic system. When the perception of the effectiveness of the taxation system is high, the taxpayer
will try to find out the latest tax regulations via the internet so that the taxpayer knows the procedures to be carried out. Taxpayers will feel that online registration for NPWP can be done to make taxpayers register to have an NPWP. Then the taxpayer will consult with other parties to understand the procedures for paying and reporting taxes. The understanding gained from the consultation will make taxpayers feel safe making payments using an electronic system so that taxpayers allocate funds to pay taxes. Payment through the electronic system will make taxpayers feel effective in submitting their SPT using the electronic system so that taxpayers report their SPT. Thus, the willingness to pay taxes will increase. The results of research by Manuaba and Gayatri (2017) show that perception of the tax system positively affects willingness to pay. On the other hand, according to Ramadhan et al. (2019), perceptions of the effectiveness of the tax system do not affect the willingness to pay taxes.

The quality of tax authorities' services is the excellent or inadequate level of service by tax officials who work so that they can serve taxpayers by providing information related to tax regulations and helping meet the needs of taxpayers in carrying out their tax obligations. When the tax authorities' service quality is high, the tax officer will work professionally, reliably, and responsively for taxpayers. Then when taxpayers experience difficulties, the tax officer will pay attention to taxpayer difficulties and provide for taxpayer needs. Taxpayers register to have an NPWP and conduct consultations to understand procedures for paying and reporting taxes. Taxpayer understanding will make taxpayers know how, where, also the deadline for paying and reporting taxes. Thus, taxpayers will prepare the documents needed to allocate funds to pay taxes and submit SPT to increase their willingness to pay taxes; according to the research results of Manuaba and Gayatri (2017) as well as Hartati and Kartika (2019), the quality of tax administration services.

1.2 Research problem
Based on the background that has been stated, the formulation of the problem in this study is as follows:
1. Does knowledge of tax regulations positively affect willingness to pay taxes?
2. Does awareness of paying taxes positively affect willingness to pay taxes?
3. Does the perception of the effectiveness of the tax system have a positive effect on the willingness to pay taxes?
4. Does the tax office's quality positively affect the willingness to pay taxes?

1.3 Literature Review and Hypotheses
1.3.1 Tax Income
Income tax is a tax imposed on a subject for income received or earned in a tax year (Lubis, 2018). Based on Article 2 paragraph (1) of Law Number 36 of 2008, tax subjects are grouped into individual tax subjects, inheritance tax subjects that have not been divided as a single unit, replacing those who are entitled, corporate tax subjects, and Permanent Establishment (BUT) tax subjects. According to Lubis (2018), income tax subjects are grouped into domestic and foreign tax subjects.

Tax objects are everything (goods, services, activities, or circumstances) subject to tax. The object of income is income, which is any additional economic capability received or obtained by a taxpayer from Indonesia and outside Indonesia, which can be used for consumption or to increase the taxpayer's wealth in whatever name and form. Income can be grouped into income from work in employment relations and freelance work (salary, honorarium, income from practicing doctors, notaries, actuaries, accountants, and lawyers), income from businesses and activities, income from capital (movable or immovable assets...
such as interest, dividends, royalties, rent, and profits from the sale of assets or rights that are not used for business), other income (debt and gift waiver) (Lubis, 2018).

1.3.2 Willingness to Pay Taxes

Will is an encouragement from within a person, based on considerations of thoughts and feelings that give rise to an activity to achieve specific goals (Pradnyana & Astakoni, 2018). Willingness to pay taxes is a condition in which taxpayers can fulfill their tax obligations and exercise tax rights properly and correctly by applicable tax laws and regulations (Pringgandana & Suaryana, 2019).

The willingness of taxpayers to pay their taxes is essential because if taxpayers do not want to pay their taxes to the state, then state revenue from the taxation sector will decrease (Yunita, 2017). The cause of the lack of willingness to pay taxes includes the principle of taxation, namely that the results of tax collection cannot be enjoyed directly by taxpayers. People must always learn the concrete form of compensation from the money spent to pay taxes. Paying taxes is not only an obligation but is the right of every citizen whose entire implementation has been regulated by law (Khastuti, 2016).

1.3.3 Knowledge of Tax Regulations

According to Yunita (2017), tax knowledge is tax information that taxpayers can use as a basis for acting, making decisions, and pursuing specific directions or strategies concerning the implementation of their rights and obligations in the field of taxation. Knowledge of tax regulations is the result of human knowledge of something. It is shown by a person's attitude or behavior in understanding taxes and tax regulations obtained through formal and non-formal teaching efforts to positively impact taxpayers' willingness to pay taxes, such as knowledge and understanding of PTKP, PKP, and tax rates. Knowing and understanding the applicable tax rates can encourage taxpayers to be able to calculate their tax obligations correctly (Khastuti, 2016).

Knowledge of tax regulations will affect the willingness to pay taxes if the knowledge possessed by an individual becomes the basis for that individual in behaving and acting related to taxes. Individuals will correctly know their rights and obligations in taxation, which will ultimately encourage taxpayer awareness to fulfill their tax obligations" (Pradnyana & Aktakoni, 2018).

The research results by Rusmanto et al. (2018) prove that knowledge of tax regulations affects willingness to pay taxes. However, the results of this study are not in line with the results of Istiqomah et al. (2018); the results of his research prove that knowledge of tax regulations does not affect willingness to pay taxes, so the research hypothesis is proposed as follows:

**Ha1: Knowledge of tax laws positively affects willingness to pay taxes.**

1.3.4 Awareness of Paying Taxes

Taxpayer awareness is a condition where taxpayers know, understand, and understand how to pay taxes voluntarily and adequately (Rusmanto et al., 2018). The progress and development of this country must be connected to the awareness of its citizens in paying taxes. Public awareness of paying taxes is closely related to state awareness (Kumala & Ayu, 2019).

In the Performance Report, the Directorate General of Taxes explains that tax awareness is a form of the moral attitude of citizens to contribute to the state through taxes to support development and efforts to comply with all existing tax regulations. The Directorate General
of Taxes also explained that "to improve compliance with tax obligations and increase taxpayer compliance in the long term, the Directorate General of Taxes provides an understanding of taxation to the broader community through developing a tertiary education curriculum with the inclusion of tax awareness material.

When taxpayers are aware of paying taxes, this will encourage the willingness to pay taxes, inseparable from the thought that paying taxes on time is not detrimental and aware that taxes are used to promote people's welfare so that taxpayers are happy to pay taxes on time because they feel the benefits of payment of the tax (Hartati & Kartika, 2019).

Research conducted by Hartati and Kartika (2019) found that awareness of paying taxes can encourage a willingness to pay taxes. However, these results are different from the results of Rusmanto et al. (2018); the results of his research stated that awareness of paying taxes has no effect on willingness to pay taxes, so the research hypothesis is as follows:

Ha2: Awareness of paying taxes positively affects willingness to pay taxes.

1.3.5 Perceptions of Tax System Effectiveness

Perception is a process that involves the entry of messages or information into the human brain. Through perception, humans continuously make contact with their environment. Perception is formed after someone observes the object. Social and environmental factors strongly influence one's perception of an object. Effectiveness means how far the size in quantity, time, space, and quality can be achieved (Ilkham & Haryanto, 2017).

In practice, if the effectiveness of the taxation system does not provide the best results to make it easier for the public as taxpayers to carry out their tax obligations, it will undoubtedly lead to unfavorable and unfavorable perceptions of the taxpayer so that it can reduce the level of willingness to pay taxes. Implementing a taxation system that makes it easier for taxpayers and increases good perceptions of taxpayers will encourage the willingness of taxpayers to pay their tax contributions to the state (Ramadhan et al., 2019).

Research conducted by Pradnyana and Astakoni (2018) shows that perceptions of the effectiveness of the tax system have a positive and significant effect on the willingness to pay taxes. Meanwhile, Ramadhan et al. (2019) show that the perception of the effectiveness of the taxation system has no significant effect on the willingness to pay taxes. The research hypothesis is as follows:

Ha3: The perception of the effectiveness of the taxation system has a positive effect on the willingness to pay taxes.

1.3.6 Quality of tax officer's Services

Service is how to serve by helping, managing, and preparing all the things needed. Tax officers' services can be interpreted as a way for tax officers to help manage or prepare all the needs needed by a person (in this case, a taxpayer) (Yuslina et al., 2018). The services provided will correlate with the taxpayer's satisfaction, which in the end, the taxpayer will fulfill his obligations properly. However, poor service reduces taxpayers' pay taxes (Hartati & Kartika, 2019).

Relevant tax authorities must satisfy taxpayers while still meeting service standard limits. Good tax administration services must be carried out continuously to account for the obligations of the tax apparatus and have been required to carry out their performance properly and correctly to help the difficulties experienced by taxpayers. If the tax services provided meet expectations, quality services will be realized. This quality service will also reduce the gap in the case of a lack of willingness to pay taxes. The smaller the gap will
reduce the number of taxpayers who are lazy to pay taxes and will maximize the performance of tax authorities (Ramadhan et al., 2019).

Research conducted by Ramadhan et al. (2019) showed that the quality of tax authorities' services significantly affected the willingness to pay taxes. Meanwhile, Kumala and Ayu's research (2019) shows results that tax authorities do not have a significant effect on willingness to pay taxes, so the research hypothesis is as follows:

**Ha4: Quality of tax service positively affects willingness to pay taxes.**

1.4 Research Model

![Figure 3. Research Model](image)

2. RESEARCH METHODOLOGY

2.1 Research Object

The research objects used in this study are individual non-employee taxpayers whose NPWP is registered in the Jakarta and Banten areas, using e-registration to register NPWP, using e-banking to pay taxes, using e-SPT for making notification letters (SPT), using e-filling for notification letter reporting (SPT).

2.2 Research Method

This research method is a causal study. The method is used to describe a causal relationship between the variables of knowledge about tax regulations, awareness of paying taxes, perception of the effectiveness of the tax system, and quality of tax authorities' services to the dependent variable, willingness to pay taxes.

2.3 Research Variable

<p>| Table 3. Variables and Indicators |
|---|---|---|
| <strong>Type</strong> | <strong>Variable</strong> | <strong>Indicator</strong> |
| Dependent Variable | Willingness to Pay Taxes | understanding tax payment and reporting procedures, allocating funds, and submitting tax returns |
| Independent Variable | Knowledge of Tax Regulations | understanding the tax function, understanding tax provisions, understanding the function of NPWP, understanding rates as well as reporting |</p>
<table>
<thead>
<tr>
<th>Type</th>
<th>Variable</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Variable</td>
<td>Awareness of Paying Taxes</td>
<td>understanding the function of tax revenue and the impact of violations of regulations for the government</td>
</tr>
<tr>
<td>Independent Variable</td>
<td>Perception of Tax System Effectiveness</td>
<td>feeling easy to get tax regulations, feeling safe making payments, and feeling effective with electronic systems</td>
</tr>
<tr>
<td>Independent Variable</td>
<td>Quality of Tax Authorities' Services</td>
<td>working professionally, being reliable, responsive to taxpayers, paying attention to taxpayer difficulties, and providing for taxpayer needs</td>
</tr>
</tbody>
</table>

2.4 The Data Collection
The data used in this research is primary data. The data collection techniques used were personally administered questionnaires (distributed physical questionnaires personally by researchers to respondents who had been determined in an area) and electronic and online questionnaires (distributed online questionnaires using Google form via social media).

2.5 The Sampling Technique
The sampling technique is non-probability sampling using the convenience sampling method, namely selecting samples based on the ease of obtaining them (Sekaran & Bougie, 2016). The convenience in question is in terms of location because the location where the researcher lives is in Banten, and the location of the business owned by the researcher's parents is in Jakarta. The sample in this study is individual non-employee taxpayers whose NPWP is registered in the Jakarta and Banten areas, using e-registration to register NPWP, using e-banking to pay taxes, using e-SPT for making notification letters (SPT), and using e-filling for notification letter reporting (SPT).

2.6 The Data Analysis Method
The data analysis method used in this study is multiple linear regression. The multiple linear regression equation can be seen as follows:

\[ Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e \]

Explanation:
- \( Y \) = The willingness to pay taxes
- \( X_1 \) = Knowledge of Tax Regulations
- \( X_2 \) = Awareness of paying taxes
- \( X_3 \) = The perception of the effectiveness of the taxation system
- \( X_4 \) = The quality of the tax authorities' service
- \( \alpha \) = Constant parameters
- \( \beta_1, \beta_2, \beta_3, \beta_4 \) = Linear regression coefficient
- \( e \) = Error

3. RESULTS AND DISCUSSION
3.1 Research Object
The data used to be processed in this study are the answers of respondents who have characteristics, namely individual non-employee taxpayers whose NPWP is registered in the Jakarta and Banten areas, using e-registration to register NPWP, using e-banking to pay taxes,
using e-SPT for making notification letters (SPT), and using e-filling for reporting notification letters (SPT). There were 138 questionnaires distributed, where 128 were distributed online using the Google form and the rest manually. There were 131 returned questionnaires, and only 100 could be used in this study.

3.2 Descriptive Statistics
Following are the results of descriptive statistical tests:

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1</td>
<td>100</td>
<td>20</td>
<td>15</td>
<td>35</td>
<td>26.56</td>
<td>4.402</td>
</tr>
<tr>
<td>X2</td>
<td>100</td>
<td>13</td>
<td>7</td>
<td>20</td>
<td>14.72</td>
<td>3.488</td>
</tr>
<tr>
<td>X3</td>
<td>100</td>
<td>11</td>
<td>14</td>
<td>25</td>
<td>20.81</td>
<td>3.113</td>
</tr>
<tr>
<td>X4</td>
<td>100</td>
<td>30</td>
<td>20</td>
<td>50</td>
<td>38.01</td>
<td>6.201</td>
</tr>
<tr>
<td>Y</td>
<td>100</td>
<td>22</td>
<td>18</td>
<td>40</td>
<td>33.13</td>
<td>4.633</td>
</tr>
</tbody>
</table>

Valid N (listwise) 100

3.3 Validity Test
Validity test is done by using Pearson Correlation. The following are the results of the validity test:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Sig (2-tailed)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1</td>
<td>0.000</td>
<td>Valid</td>
</tr>
<tr>
<td>X2</td>
<td>0.000</td>
<td>Valid</td>
</tr>
<tr>
<td>X3</td>
<td>0.000</td>
<td>Valid</td>
</tr>
<tr>
<td>X4</td>
<td>0.000</td>
<td>Valid</td>
</tr>
<tr>
<td>Y</td>
<td>0.000</td>
<td>Valid</td>
</tr>
</tbody>
</table>

3.4 Reliability Test
The reliability test was carried out using Cronbach’s alpha. The following are the results of the reliability test:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1</td>
<td>0.829</td>
<td>Reliable</td>
</tr>
<tr>
<td>X2</td>
<td>0.845</td>
<td>Reliable</td>
</tr>
<tr>
<td>X3</td>
<td>0.859</td>
<td>Reliable</td>
</tr>
<tr>
<td>X4</td>
<td>0.899</td>
<td>Reliable</td>
</tr>
<tr>
<td>Y</td>
<td>0.824</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

3.5 Normality Test
The normality test was performed using the Kolmogorov-Smirnov (K-S) method. Following are the normality test results:
3.6 Classical Assumption Test
The data passed all of classical assumption test. For multicollinearity test, number of tolerances is above 0.1 and VIF lower than 10. The scatterplot figure for heteroscedasticity test showed homoscedasticity.

3.7 Hypotheses Test
3.7.1 The coefficient of determination test (R²)
The following is the result of the coefficient of determination test (R²):

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.719*</td>
<td>.517</td>
<td>.497</td>
<td>3.287</td>
</tr>
</tbody>
</table>

In table 8, it can be seen that the R value (correlation coefficient) is 0.719. If you look at the coefficient interval according to Sugiyono (2017), the value of 0.719 is between 0.60 and 0.799 and shows the degree of strong relationship between the dependent variable and the independent variable. Meanwhile, the adjusted R square value is 0.497. This value indicates that the independent variables in this study (knowledge of tax regulations, awareness of paying taxes, perceptions of the effectiveness of the taxation system, and quality of tax authorities) explain the dependent variable (willingness to pay taxes) of 49.7%, the remaining 50.3% explained by other variables besides the research model conducted by the researcher.

3.7.2 The Simultaneous Significant Test (test statistic F)
Following are the results of the simultaneous significant test (test statistic F):
Table 9. Result of Simultaneous Significant Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>1098.896</td>
<td>4</td>
<td>274.724</td>
<td>25.427</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>1026.414</td>
<td>95</td>
<td>10,804</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2125.310</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 9 shows a calculated F value of 25.427 with a probability/significance of 0.000. The probability value is <0.05 so it can be said that knowledge of tax regulations, awareness of paying taxes, perceptions of the effectiveness of the tax system, and quality of tax authorities services simultaneously influence the willingness to pay taxes. The F statistic test also fulfills the criteria of fit (goodness of fit) by seeing that the calculated F is greater than the F table or 25.427 > 2.47. From the results of testing the regression model it can be said that it is feasible to be used to predict the willingness to pay taxes.

Table 10. Result of Individual Parameter Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>11.467</td>
<td>.494</td>
<td>4.689</td>
<td>.000</td>
</tr>
<tr>
<td>X1</td>
<td>.520</td>
<td>.494</td>
<td>3.283</td>
<td>.001</td>
</tr>
<tr>
<td>X2</td>
<td>.112</td>
<td>.084</td>
<td>.641</td>
<td>.523</td>
</tr>
<tr>
<td>X3</td>
<td>.314</td>
<td>.211</td>
<td>1.904</td>
<td>.060</td>
</tr>
<tr>
<td>X4</td>
<td>-.009</td>
<td>-.012</td>
<td>-.119</td>
<td>.906</td>
</tr>
</tbody>
</table>

The results of the individual parameter significant test (t statistical test) in table 10 show that the variable knowledge of tax regulations shows a t value of 3.283 with a significance level of 0.001. Significance value <0.05 then Ha1 is accepted so it can be concluded that knowledge of tax regulations has a significant positive effect on willingness to pay taxes. The results of this study are in line with the research of Rusmanto et al. (2018) and Ilkham and Haryanto (2017) which state that knowledge of tax regulations has a positive effect on willingness to pay taxes.

The variable of awareness of paying taxes shows a t value of 0.641 with a significance level of 0.523. Significance value > 0.05 then Ha2 is rejected so it can be concluded awareness of paying taxes has no effect on willingness to pay taxes.

There is no effect on awareness of paying taxes because the average answer of the four statements is 3.68 indicating that the average respondent quite understands the function of paying taxes and the loss borne by the government in the event of a delay or discrepancy in the amount of tax payment. If seen in more detail, in statement four (paying taxes not in accordance with the amount that should be paid is very detrimental to the state), there are 19 respondents (19%) answering with a score ≤ 2 indicating these respondents do not agree that paying taxes that are not in accordance with the amount will be detrimental to the state and 30 respondents (30%) answered with a score of 3 which means that the respondent answered neutral to the losses experienced by the state in the event of a tax payment discrepancy. Likewise with statement three (delaying tax payments can be detrimental to the state), there were 23 respondents (23%) answering with a score ≤ 2 indicating respondents disagreed that the state suffered losses from delaying paying taxes and 35 respondents (35%) answered with
a score of 3 which means neutral responders to delaying tax payments can be detrimental to the state. Meanwhile, looking at the willingness to pay taxes in statement three (taxpayers try to find information about where and how to pay and report taxes'), there are 81 respondents (81%) answering with a score ≥ 4 and statement four (taxpayers trying to find information about the deadline payment of taxes) there are 80 respondents (80%) answered with a score ≥ 4. This shows that respondents are still trying to find information about the place, how to pay, how to report taxes, and the deadline for payment even though they feel the tax payment is not in accordance with the amount it should be and delays paying taxes will not harm the state. This causes the awareness of paying taxes has no effect on the willingness to pay taxes. The results of this study are in line with the research of Rusmanto et al. (2018) but not in line with the research of Istiqomah et al. (2018).

The variable perceived effectiveness of the tax system shows a t value of 1.904 with a significance level of 0.060. Significance value > 0.05, then Ha3 is rejected so it can be concluded that the perception of the effectiveness of the tax system has no effect on the willingness to pay taxes.

Does not affect the perception of the effectiveness of the taxation system, the average answer of the five statements of this variable is 4.16, indicating that the average respondent agrees that the electronic system for taxation, such as using e-registration to register NPWP, using e-banking to pay taxes, using e-SPT for making notification letters (SPT), and using e-filling for reporting notification letters (SPT) have been effective. It can be seen from statement one (paying taxes via e-banking is easy, safe, and reliable) there are 88 respondents (88%) answering with a score ≥ 4, which means that respondents agree that payment by e-banking is easy, safe, and reliable but viewed from the willingness to pay statement five (I allocate funds to pay taxes) there are 43 respondents (43%) answering with a score ≤ 2 indicates that the respondent does not allocate funds to pay taxes. This answer is supported by 5 respondents (5%) monthly income < IDR 4,500,000 and 56 respondents (56%) monthly income IDR 4,500,000 to < IDR 20,000,000, small income makes respondents do not have a budget or cannot allocate funds to pay the taxes. It can also be seen from the age of the respondents, there were 62 respondents (62%) who answered <20-29 years, many of the respondents were under 30 years old, it can be assumed that these respondents had just started a business so they did not have a special budget to pay taxes. This causes the perception of the effectiveness of the tax system has no effect on the willingness to pay taxes. The results of this study are in line with the research of Ramadhan et al. (2019) which shows the results that the perception of the effectiveness of the tax system has no effect on the willingness to pay taxes.

The variable of quality of service from the tax authorities shows a t-value of -0.119 with a significance level of 0.906. Significance value > 0.05, then Ha4 is rejected so it can be concluded that the quality of tax administration services does not affect the willingness to pay taxes.

There is no effect on the quality of tax services because seen in statement six (tax officers actively provide tax information to taxpayers), there are 15 respondents (15%) answering with a score of ≤ 2 indicating that the respondent answered that the tax officer was not active in providing tax information and 28 respondents (28%) answered with a score of 3, which means that the respondent answered neutrally towards the activity of tax officials in providing tax information. Likewise, with statement seven (the tax officer pays attention to the problems experienced by taxpayers related to paying taxes) there are 12 respondents (12%) answering with a score ≤ 2 indicates the respondent the tax officer does not pay attention to the problem of paying taxes and 37 respondents (37%) answered with a score of
3, which means that the respondent was neutral towards the attention given by the tax officer when the respondent had problems paying taxes. Tax officer services that are less active in providing information and pay less attention to respondents, do not reduce the willingness of respondents to pay their taxes, this can be seen from the willingness to pay taxes in statement three (taxpayers try to find information about where and how to pay and report taxes) there are 81 respondents (81%) answered with a score of ≥ 4 and statement four (taxpayers trying to find information regarding the deadline for paying taxes) there were 80 respondents (80%) answered with a score of ≥ 4.

In addition, the statement on the tax officer's service quality questionnaire shows that services are provided through physical meetings with tax officials so that the quality is high if the respondent actually interacts with the tax officer. While on the characteristics of the respondents, all respondents (100%) used electronic systems such as e-registration, e-banking, e-SPT, and e-filling. Also supported by the age of the respondents, 62 respondents (62%) answered <20-29 years, this age range is a productive young age so it will be a hassle if they have to come in person to get services from a tax official and prefer to use the online system. This causes the quality of tax services does not affect the willingness to pay taxes. The results of this study are not in line with research by Hartati and Kartika (2019) and Manuaba and Gayatri (2017) which show the results of the quality of tax authorities' services affect the willingness to pay taxes.

4. CONCLUSIONS AND SUGGESTIONS
4.1 Conclusions
The conclusions of this study, namely:
1. Knowledge of tax regulations has a significant positive effect on willingness to pay taxes, it means Ha1 was accepted. The results of this study are in line with the research of Kumala and Ayu (2019) as well as Pringgandana and Suaryawan (2019) which state that knowledge of tax regulations has a positive effect on willingness to pay taxes.
2. Awareness of paying taxes has no effect on the willingness to pay taxes, it means Ha2 was rejected. The results of this study are in line with research by Permatasari (2016) which states that awareness of paying taxes does not affect willingness to pay taxes.
3. Perception of the effectiveness of the tax system has no effect on the willingness to pay taxes, it means Ha3 was rejected. The results of this study are in line with Kastuti's research (2016) as well as Pamungkas and Kristina (2019) which state that perceptions of the effectiveness of the tax system have no effect on willingness to pay taxes.
4. The quality of tax services does not affect the willingness to pay taxes, it means Ha4 was rejected. The results of this study are not in line with the research of Ramadhan et al. (2019) and Istiqomah et al. (2018) which states that the quality of tax services affects the willingness to pay taxes.

4.2 Limitations
The research conducted has several limitations, namely:
1. The independent variables in this study are only able to explain the dependent variable of 49.7% and the remaining 50.3% is explained by variables other than the variables in this study.
2. Questionnaires were distributed to a limited scope, the number of questionnaires distributed was 138, only 131 were returned, and only 100 questionnaires could be used so that they did not represent all taxpayers registered at the Jakarta and Banten KPP.
3. Statements on the questionnaire on the variable quality of tax authorities’ services are more directed towards services provided physically or face-to-face meetings, while there is a perception variable on the effectiveness of the tax system which leads to a system that can be done online.

4. In conducting an analysis related to the willingness to pay taxes variable, the analysis can be deeper if you have data regarding the classification of the respondent’s type of business.

4.3 Suggestions
Based on the conclusions and limitations of the research, the following suggestions can be shared:

1. Adding or using other independent variables that are not used in this study and can explain the factors that influence the willingness to pay taxes such as modernization of tax system
2. Adding the number of samples used in the research and distributing questionnaires with a wider scope so that they can represent taxpayers who are registered with the KPP in the Jakarta and Banten regions.
3. The variable of quality of tax service whose measurement of services is carried out physically and the variable of perception of the effectiveness of the tax system whose measurement uses an electronic system are not used together because they are contradictory to each other.
4. Adding the classification of the type of business to the characteristics in the distributed questionnaire so that the analysis can be carried out in more depth.

4.4 Implications
The Directorate General of Taxes to the Tax Service Office in each region must pay attention to factors that can affect the willingness of taxpayers to pay taxes. Our findings indicate that the key point to increase willingness of taxpayer is with increase their knowledge of tax regulations without having to go to tax office or authority’s services. Tax officers can provide socialization periodically through seminars, webinars, or social media regarding the obligations that must be fulfilled by taxpayers. Tax officials can also provide manuals (both in physical and e-book form) and video simulations on how to calculate taxes, pay taxes and report taxes, where to pay and report taxes, as well as the deadline for paying and reporting taxes for taxpayers who have just registered themselves to have an NPWP so that it is easier for taxpayers to study it and the knowledge received can facilitate new taxpayers in carrying out their obligations so that they can increase their willingness to pay taxes.

5. REFERENCES


