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**Permata Dessy Sari**, Magister Student, Faculty of Economics, Sriwijaya University, Indonesia

**ORCID ID:** 0000-0002-1086-0069

**e-mail:** [dessy.success@gmail.com](mailto:dessy.success@gmail.com)

**SaftianaYulia**, Doctor (Economics), Lecturer at Faculty of Economics, Sriwijaya University, Indonesia

**ORCID ID:** 0000-0002-8055-1659

**e-mail:** [yuliasaftiana@fe.unsri.ac.id](mailto:yuliasaftiana@fe.unsri.ac.id)

**Yusnaini**, Doctor (Economics), Lecturer at Faculty of Economics, Sriwijaya University, Indonesia

**ORCID ID:** 0000-0003-4153-9582

**e-mail:** [yusnaini@fe.unsri.ac.id](mailto:yusnaini@fe.unsri.ac.id)

### **Taxpayers' Understanding Level, Self-Assessment System Easiness, and Information System Usefulness for the Willingness to Pay Taxpayers**

**Abstract. Introduction.** Taxpayers' willingness to pay tax is known as the main factor to be considered in the effort to collect tax revenue. Thus, it is very important to identify any factors that will affect the willingness to pay in order to increase tax revenue. This study used a questionnaire to collect research data to identify whether taxpayers' willingness to pay were affected by tax understanding, self-assessment system, and the use of tax information system. The research sample consisted of 302 corporate taxpayers at KPP Palembang Ilir Barat. The hypotheses of this study were tested using Partial Least Square.

**Purpose.** This study aims to examine the relationship between the level of understanding of taxpayers, ease of self-assessment system, use of information systems, and willingness to pay for MSME taxpayers at KPP Pratama Palembang Ilir Barat and determine the steps that can be taken by KPP Pratama Palembang Ilir Barat to increase willingness to pay based on the relationship between the variables studied.

**Results.** The results showed that the level of understanding of taxpayers and the use of taxation information systems had a positive and significant effect on the willingness to pay of MSME taxpayers, while the ease of self-assessment system did not affect the willingness to pay of MSME taxpayers.

**Conclusions.** The hypotheses testing results and descriptive statistics analysis show that it is important for tax authority to maintain taxpayers' willingness to pay by assuring taxpayers' understanding of their tax obligations. It is also important to maintain a solid taxation information system to increase taxpayers' willingness to pay. Based on our limitations, it is suggested for further researchers to examine taxpayers in a larger area and number, as well as conduct observations and interviews on tax payments that are actually carried out by taxpayers.

**Keywords:** theory of reasoned action; technology acceptance model; willingness to pay, taxpayers' understanding level; self-assessment system easiness; information system usefulness

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**Пермата Д. С.**, студентка магістратури економічного факультету Університету Шривіджая, Індонезія

**Сафтиана Ю.**, доктор економічних наук, викладач економічного факультету Університету Шривіджая, Індонезія

**Юснаини**, доктор економічних наук, викладач економічного факультету Університету Шривіджая, Індонезія

### **Рівень розуміння платників податків, простота системи самооцінки та вплив інформаційної системи на готовність платити платниками податків**

**Анотація.** Охарактеризовано взаємозв'язок між рівнем розуміння платників податків, простотою системи самооцінки, використанням інформаційних систем та готовністю платити за платників податків МСП у КПП Пратама Палембанг Ілір Барат.

Визначено напрями, які може застосувати КПП Пратама Палембанг Ілір Барат, щоб підвищити готовність платити на основі співвідношення між досліджуваними змінними. На основі проведених досліджень, з'ясовано, що рівень розуміння платників податків та використання податкових інформаційних систем мали позитивний і значний вплив на готовність платити платниками податків. Результати перевірки гіпотез та описовий аналіз статистики показують, що для податкових органів важливо підтримувати готовність платників податків платити, гарантуючи розуміння платниками податків своїх податкових зобов'язань. Також, важливо підтримувати надійну інформаційну систему оподаткування, щоб збільшити готовність платників податків платити.

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**Ключові слова:** теорія розумної дії; модель прийняття технологій; готовність платити; рівень розуміння платників податків; легкість системи самооцінки; корисність інформаційної системи.

**Formulation of the problem.** This research was motivated by the phenomenon of the declining growth of the achievement of national tax revenues from 84.49 percent of the target in 2019 or Rp. 1.57 trillion to 89.93 percent of the target in 2020 or Rp. 1.19 trillion. This decline in tax revenue growth reflected a declining condition of willingness to pay. The phenomenon in the form of a decrease in achievement and growth in tax revenues which was not in line with the increase in the number of taxpayers showed the possibility of a decrease in willingness to pay.

The purpose of this study was to examine the relationship between the level of understanding of taxpayers, ease of self-assessment system, use of information systems, and willingness to pay for MSME taxpayers. Based on previous studies, willingness to pay can be influenced by several factors, including tax understanding, Setyorini (2016), Kumala (2019), Ali and Nasaruddin (2020), Asiaei and Bontis (2019), Oktaviani et al (2020); Yayuk, et al (2017), Dwi and Renny (2017) and Amponsah, et al. (2019), Dwi and Renny (2017) self assessment system, Terreffe (2016) and the use of Akram et al. (2019), Sifile et al. (2018), Rotimi et al. (2020); Esema and Akinmade (2020), Sondakh (2017); and More et. al. (2017). However, the results of previous studies on the effect of taxpayers' understanding of their rights and obligations, implementation of self-assessment systems, and taxation information systems on willingness to pay owed were still contradictory.

Based on the framework of Theory of Reasoned Action and Technology Acceptance Model, this research was expected to explain the behavior of taxpayers in their efforts to pay taxes by being influenced by their understanding of tax regulations, the ease of calculating the tax payable based on the self-assessment system, and the ease of using information systems related to payments, and tax reporting. Practically, this research was expected to be useful for the creation of a policy regarding the method of depositing and reporting taxes that make it easier for taxpayers based on the factors that most influence willingness to pay.

**Analysis of recent research and publication.** Fikriningrum & Syafruddin (2012) state that willingness to pay is an encouragement from someone who has considerations, thoughts, and feelings that result in an activity carried out in an effort to achieve certain goals. There are many factors that influence willingness to pay, including the level of understanding of taxation, perceptions of sanctions, tax awareness, perceptions of the tax authorities, and perceptions of the ease of implementing the tax system (Setyonugroho, 2012); the applicable tax administration system, tax services, law enforcement and tax rates (Devano & Rahayu, 2006). Other research Hardiningsih & Yulianawati (2011); and Setyorini (2016) proved that the lack of knowledge of

taxpayers can lead to a decrease in willingness to pay taxes.

The level of understanding of taxation from taxpayers is very important in efforts to increase compliance, for example, if taxpayers understand good tax will or the goodness of tax payments, the flow of funds and the use of tax money, as well as the perceived indirect benefits, then this can minimize tax evasion. (Hamzah et al, 2018). The increased understanding of taxpayers can also have an impact on increasing taxpayer compliance. The focus of the tax authorities regarding this understanding of taxpayers is to change the behavior of taxpayers so that they know and understand tax administration, taxation rights and obligations, and how taxpayers carry out these obligations.

Self-assessment system is a tax collection system that applies in Indonesia according to the tax law, in which taxpayers are given the right and authority to calculate, calculate, deposit, and report their taxes. The self-assessment system

includes the determination of the Taxpayer on the amount of tax payable that is deposited as well as other matters relating to the amount of taxable income, non taxable income, expenses related to income-generating activities, as well as assets and liabilities owned. The value of each description reported as well as the amount of tax payable is fully the responsibility of the Taxpayer.

Azmi & Kamarulzaman (2010) stated that the electronic taxation system is seen as an effort to collect tax data and carry out tax administration with the help of the internet. The electronic tax system allows taxpayers who have certain authorizations to carry out tax administration (from registration as a taxpayer to tax reporting) with more comfortable and possible conditions for taxpayers (Wasao, 2014). The electronic tax system can also affect willingness to pay. The Directorate General of Taxes enforces the administration of registration, payment and reporting by means of an electronic system. In the world of taxation, this electronic system is known as e-billing and e-filing. Based on the theory and previous studies, in this study, the ease of information systems was the convenience of taxpayers in using systems related to tax payments and reporting, including the use of e-billing, e-SPT, and e-filing. E-billing is an application used by taxpayers for the purpose of depositing taxes owed, while e-SPT and e-filing are online applications and systems used by taxpayers for the purpose of making reports and submitting tax reports.

**Formulation of research goals.** The Theory of Reasoned Action states that attitude will be a reason for someone to intend to do or not do an action. In this study, attitudes are represented by an understanding of taxation which ultimately affects the willingness to pay tax of taxpayers. This theory is proven by Rotimi et al.,

(2020); Esema and Akinmade (2020); Sondakh (2017); and More et.al (2017) which states that perceived convenience and perceived usefulness of taxes are positively related to compliance, in this case including willingness to pay taxes. Based on this, in this study, the relationship between willingness to pay and tax understanding was hypothesized: H1: Tax understanding had a positive effect on willingness to pay tax. The Theory of Reasoned Action also states that norms also influence a person's intention to do or not do an act. In this study, norms are examined in the form of a self-assessment system, which in turn will affect the willingness to pay tax of taxpayers. In theory, the self-assessment system established by the Indonesian government to serve as a guide in facilitating the fulfillment of tax obligations should have a positive relationship with willingness to pay. This theory is also supported by several previous studies that have proven that the self assessment system is related to willingness to pay, for example in Dwi & Renny (2017) and Terreffe (2016).

Based on this, the relationship between willingness to pay tax and self-assessment system was hypothesized: H2: Self-assessment system had a positive effect on willingness to pay tax. The Technology Acceptance Model theory also states that one's perception of the usefulness of a system or technology will affect one's attitude towards technology and ultimately affect one's level of acceptance of the technology. According to this theory, the use of the taxation system made to facilitate the fulfillment of tax obligations will fulfill the elements of perceived usefulness and perceived convenience in the TAM theoretical framework, which in the end is expected to increase the willingness to pay tax of taxpayers. This theory is also supported by previous research from Sifile et al. (2018); Rotimi et al.(2020); Esema and Akinmade (2020); Sondakh (2017) and More et.al (2017), which states that the electronic tax system has a relationship with willingness to pay tax. Thus, in this study it was hypothesized that: H3: The use of the electronic tax system had a positive effect on willingness to pay tax.

**Outline of the main research material.** The population's characteristic of this study were Corporate Taxpayers who were included in the category of MSMEs who had a turnover of not more than 4.8 billion per year who were registered at the KPP Pratama Palembang Ilir Barat whose place of residence and or business activities domiciled in the Ilir Barat I District I, Ilir Barat II, Gandus, Alang-alang Lebar, Bukit Kecil and Sukarami and registered within the last five years (2016-2020) and were effective taxpayers. Based on these characteristics, it had a population of 1,057 taxpayers. The number of

samples were determined by the slovin method which results in minimum samples of 290 taxpayers.

This study used Partial Least Square (PLS) to answer research questions, especially about how far the changes in the independent variables explain changes in the dependent variable on the research model and which independent variables were dominant separately or together. The research regression model is: where, WTP is willingness to pay tax  $\beta_1, \beta_2, \beta_3$  is coefficient; SELF is self-assessment system; SYS is the use of information system.

The dependent variable was willingness to pay tax or willingness to pay taxes, which was in previous studies defined as the willingness of taxpayers to sacrifice or pay a certain amount of money to fulfill their tax obligations in accordance with applicable regulations (Setyorini, 2016; Kumala, 2019; Widyastuti, 2017; Adejoke, et.al., 2018; Ali and Nasarudin, 2020; Flores and Talanquer, 2020; Dobosa and Gyorgyb; 2020). Thus, in this study, willingness to pay tax was defined as how high the willingness of the taxpayer to voluntarily pay or settle the tax owed which was calculated or calculated by the taxpayer himself in accordance with applicable regulations.

Meanwhile, the independent variables were tax understanding, self assessment system, and the use of tax information system. Tax understanding based on adjustments from previous studies, namely how far the Taxpayer knows his rights and obligations which are regulated based on the applicable laws and regulations; starting from the time he is obliged to register himself as a Taxpayer until his obligation to deposit and report his tax obligations. (Setyorini, 2016; Kumala, 2019; Ali and Nasaruddin, 2020; Asiaei and Bontis, 2019; Oktaviani et al., 2020; Yayuk, et al., 2017; Dwi and Renny, 2017; and Amponsah, et al., 2019 ). Self-assessment system based on previous research and based on legislation is the extent to which taxpayers are able to calculate and calculate their taxes based on applicable laws and regulations, as well as deposit the taxes owed to the state through a mechanism that has been determined by regulations. the applicable regulations (Widyastuti and Renny, 2017; Terreffe, 2018). The tax system according to previous studies (Akrama et. al., 2018; Obert et. al., 2018; Oladele et. al., 2020; Esema and Akinmade, 2020; Sondakh, 2017; and More et. al., 2017) is the use of the tax system related to the tax payment and reporting system. Thus, in this study, what is meant by the use of the tax system is the extent to which taxpayers perceive the ease and usefulness of the electronic tax payment and reporting system determined by the tax authority.

The results of testing the hypothesis are presented in table 1. as follows.

Table 1. Hypotheses Testing Results

Variabel	Beta	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/ST DEV )	P Values
X1 -> Y	0,484	0,484	0,050	9,627	0,000
X2 -> Y	0,084	0,089	0,045	1,851	0,064
X3 -> Y	0,202	0,199	0,053	3,802	0,000

Source: formed by the authors

Table 1. above presents the results of hypothesis testing consisting of the coefficient of the relationship between the independent variable and the dependent variable (Beta), the mean, standard deviation, the t-statistical or t-count value, and the P value or probability. The research hypothesis is accepted if the t-statistic is more than t-table or more than 1.96, and the probability value is below 0.05. From the beta value above, it is known that the variables of tax understanding, ease of self-assessment system, and the use of taxation information systems have a positive influence on the willingness to pay of taxpayers. The t-statistic value of the tax understanding variable is greater than 1.96 and the probability value is below 0.05. The influence of the variable ease of self-assessment system with willingness to pay based on the beta value in Table 3 shows a positive value, but the t-statistic value is less than 1.96 and the probability value shows a value of more than 0.05. It is also known that the beta value for the relationship between the use of taxation information systems and willingness to pay is presented in Table 4.6. shows a positive value. In addition, the t-statistic value of the relationship between the two variables is greater than 1.96 and the probability value is less than 0.05.

Thus, the first hypothesis (H1) of this study which states that tax understanding has a positive effect on willingness to pay can be accepted. The second hypothesis (H2) which states that the ease of self-assessment system has a positive effect on willingness to pay is rejected because the probability value does not meet the requirements. The results of the hypothesis test also show that the use of taxation

information systems has a positive effect on willingness to pay so that the third hypothesis (H3) of this study can be accepted.

The results of the study indicated that a good level of tax understanding makes taxpayers feel no objection to paying tax obligations and feel able and willing to pay the taxes owed in accordance with applicable regulations. Taxpayers' understanding of the place and means of paying taxes also supports the desire of taxpayers to comply with their tax payment obligations. The influence between the level of tax understanding and willingness to pay found in this study was in line

with the Theory of Reasoned Action (TRA) concept proposed by Ajzen. The theory states that a person's attitude towards a behavior will affect a person's intention to perform or not perform the intended behavior. The results of this study are in line with the research of Ali & Nasaruddin (2020), Setyorini (2016), and Riyanti (2017) which state that tax knowledge has an influence on willingness to pay as a form of compliance with tax rules. Oktaviani et al (2020), Ratih (2020), and Christina (2020) also show that tax understanding has a positive and significant relationship with willingness to pay. However, this study contradicts the research of Kumala (2019) which shows that the level of understanding of tax regulations from taxpayers is negatively related to willingness to pay, especially for MSME taxpayers.

The results of hypothesis testing in this study indicated that the coefficient of the relationship between the variables of the convenience of taxpayers to carry out a self-assessment system in calculating, calculating, depositing, and reporting taxes owed with taxpayers' willingness to pay was positive, but not significant. Thus, it can be said that the self-assessment system implemented by MSME taxpayers at KPP Pratama Palembang Ilir Barat had no effect on willingness to pay. The results of descriptive analysis conducted on respondents' responses to indicator statements for the variable ease of self-assessment system indicated that most of the respondents did not have difficulties or feel that there was no ease in conducting the self-assessment system. This is in line with the Theory of Reasoned Action (TRA), in which Ajzen states that in addition to attitudes towards behavior, a person's intention to perform or not perform a behavior is also influenced by subjective norms. The results of this study are also in line with Terrefe's research (2016) which states that the self-assessment system has a negative impact on regulations if the taxpayer's knowledge is not good. However, this study contradicted the results of research by Dwi & Renny (2017) which states that the self-assessment system had a positive and significant impact on the obligation to pay taxes.

From the results of the study, it was also known that the use of e-billing greatly facilitated taxpayers to carry out their tax payment obligations, and the e filling application greatly facilitates taxpayers to carry out SPT reporting obligations, especially annual tax returns. The convenience and usability of the two applications made respondents prefer online means to fulfill their tax obligations. The ease and usefulness of this application had a positive impact on the willingness to pay of taxpayers, because taxpayers no longer felt that the tax payment mechanism was difficult so that it hinders tax payments. The results of this study were in line with the concept of the Technology Acceptance Model (TAM) which states that if a technology meets the perceived usefulness and perceived ease of use for the user, the user will be motivated to use the technology in question. The results of this study are in line with the research of Akram et al (2019) Sifile, Kotsai, Mabvure, & Chavunduka (2018) and Rotimi, Olugbenga, Adekunle, & D (2020) where the ability of taxpayers to pay taxes owed is positively and significantly affected. by the willingness of the Taxpayer to use the electronic tax system. However, this research was not in line with research by Esema and Akinmade (2020) which shows that there was no relationship between the use of electronic systems and taxpayer compliance.

**Conclusion.** From the results of the study, the authors can conclude that the higher the level of understanding of MSME taxpayers' taxes on their tax rights and obligations, the willingness to pay will increase. When the taxpayer knows about the types and amounts of taxes that must be paid through the means of socialization and education provided by the tax service office, they will be more motivated to pay taxes because they considers that paying taxes is not difficult and has

benefits not only for taxpayers but also for the country in general. It was also concluded that the perception of MSME taxpayers regarding the implementation of the self-assessment system did not affect willingness to pay, and that the use of taxation information systems increased the willingness to pay of taxpayers. With an online system for depositing and reporting taxes (e-billing and e-filling), taxpayers think that paying taxes was easy, there was no need to come directly to the bank or post office to make deposits, and there was no need to come directly to the tax service office to report tax returns.

Although the research objective to examine the relationship between the level of tax understanding, ease of self-assessment system, and the use of taxation information systems with willingness to pay had been achieved, this study still had several limitations, namely that research respondents were limited to corporate taxpayers belonging to the registered MSME category at KPP Pratama Palembang Ilir Barat; Willingness to pay measurement using a very subjective questionnaire and the actual behavior of the respondent's tax payment was unknown. Regarding these limitations, it is recommended for further research to expand the research to MSME taxpayers registered in other cities or regions in Indonesia, or MSME taxpayers in other countries to test whether similar behavior also occurs in general, comparing the behavior of taxpayers MSME entities and individuals and expand the scope of research to the actual behavior of taxpayers related to the implementation of their tax obligations by making direct observations to taxpayers or by conducting interviews with tax officers who are authorized to administer and supervise taxpayer payment compliance

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