

THE EFFECT OF TAXATION RATIONAL ATTITUDE, RELIGIOSITY, AND ETHICS ON TAXPAYER COMPLIANCE

Rika Kirana Yuniarni, Selvia Eka Aristantia,
Muhammad Ilyas Junjunan
State Islamic University of Sunan Ampel Surabaya

Abstract: The role of taxes is very important in securing the State Revenue and Expenditure Budget (APBN), therefore tax revenues are expected to grow from time to time. One of the efforts of the Directorate General of Taxes in increasing tax revenues, one of which is to use the Self-assessment System, which is a system that requires taxpayers to calculate, pay, and self-report the tax payable, so that the determination of the amount of tax is entrusted to the taxpayers themselves. However, in practice the Self-assessment System is difficult to run as expected and is often misused. This makes researchers interested in studying the factors that influence taxpayer compliance using a behavioral approach (behavioral cooperation). The sample used is individual taxpayers registered in all KPPs in the city of Surabaya. This study uses a questionnaire distributed through Google Form. The data collection method used is primary data collection. The data analysis used in this research is multiple regression analysis. This study shows the results that Rational Attitudes, Religiosity, and Tax Ethics have a positive influence on taxpayer compliance.

Keywords: rational attitude, religiosity, tax ethics, taxpayer compliance

INTRODUCTION

The problem of tax compliance is still causing polemics and tax revenues are considered unable to overcome the increase in state revenues (Supriyati, 2017). Tax collection by the government is also related to the behavior of taxpayers. Rational attitudes, religiosity, tax ethics, and taxpayer compliance are some of taxpayer behaviors. As it is known, the behavior of taxpayers includes all

*Corresponding Author.
e-mail: rikakirana128@gmail.com

responses originating from taxpayers to tax regulations implemented by the government. Broadly speaking, the response can be in the form of a passive or active response. Passive responses can be in the form of thoughts, feelings, and attitudes of the taxpayer, which generally cannot be observed directly. In contrast to the passive response, the active response of the taxpayer is a form of behavior that can be observed. The active response of taxpayers can be in the form of the level of taxpayer compliance in paying taxes in accordance with government regulations (Susanto, 2002). The active behavior of taxpayers can also be used as important data to formulate the most appropriate tax policy.

Theory of Planned Behavior is a person's desire to perform an action where the intention is signalled or marked, regardless of the determination of one's willingness to try or how much effort is carried out to carry out the act. Mostly, the greater a person's desire to behave, the greater the likelihood that the behavior will be achieved or carried out (Ajzen, 1991). This theory shows that everyone has the ability to control themselves. The theory of planned behavior states that the achievement of behavior depends on motivation, and the ability or control of behavior. This causes the theory of planned behavior to be divided into 3 basic categories that can control a person's activities, namely behavioral beliefs, normative beliefs, and control beliefs. This theory provides guidance in analyzing the behavioral components of operational items. This raises several types of prevention to consider. The goal of this theory is the prediction of behavior that can be personally observed and under one's control. However, the use of this theory still requires assistance or control with other people.

Behavioral accounting is a link between accounting and social science, so in this case it can be explained that rational attitudes, religiosity, and tax ethics are part of a taxpayer's behavior. Behavioral accounting as a study of the behavior of accountants or non-accountants' behavior that is influenced by accounting functions and reporting. In behavioral accounting, what is discussed is how human behavior affects accounting information and decision-making and how accounting information and decision-making affect human behavior (Hofsted & Kinard, 1970). Accounting serves as a provider of relevant and timely information about business entities (private) and non-profit entities (public sector) to assist internal users and external users in making decisions. Accounting as a business language functions to measure and communicate financial information and other

information about people, organizations, social programs, governance activities, and business efforts to internal and external parties for the purposes of decision making (Supriyono, 2018).

At this time, accountants recognize the need for additional information that is economically useful for users and for decision makers (Supriyono, 2018). This additional information is both quantitative and qualitative. The information presented can be financial or non-financial and the elements of the annual report can influence and are influenced by human behavior. In other words, the annual report interprets human behavior with financial statements.

Behavioral accounting is an accounting dimension that concerns human behavior and its relationship to the efficient and effective design, preparation, and use of accounting information systems. Behavioral accounting considers the relationship between human behavior and accounting systems, reflects the social dimensions of an organization, and is an important addition to financial information reported by accountants. For Indonesia, taxes are the largest source of state revenue. Indonesia adheres to the Self-assessment system in taxation. In order to meet the tax target, taxpayers need on-going training to comply with their tax obligations according to applicable regulations. Tax compliance is an important factor in increasing tax revenue. Taxpayers are obliged to pay, withhold, and report taxes as well as cooperate with tax audits, etc. in accordance with the provisions of tax laws and regulations.

This study aims to solve taxpayer compliance problem in the city of Surabaya. The hypotheses proposed in this study are: rational attitudes are the consideration of the taxpayer's advantages or disadvantages from fulfilling his tax obligations the financial compensation from the taxpayer for failing to fulfil his tax obligations, and the risks that arise if he pays and does not make tax payments. Referring to the research of (Swandewi et al., 2017) and (Nugroho et al., 2020), the following hypothesis is made:

H1: Rational attitude has a significant effect on taxpayer compliance

Religion is considered as belief in God or other spiritual, psychological, or spiritual beliefs that determine the extent to which people fulfil their tax obligations under applicable law. The involvement of beliefs is needed as a variable to test a person's level of religiosity according to the use of belief values,

beliefs, and practices in everyday life. Based on this and referring to the research of (Utama & Wahyudi, 2016) and (Nugroho et al., 2020), the following hypothesis can be proposed:

H2: Religiosity has a significant effect on taxpayer compliance

Ethics are moral principles that determine human behavior. A person acts ethically when he considers the impact his actions have on the social environment. Violating tax laws is unethical because it harms the country. Tax ethics includes explaining the amount paid on time of reporting, etc. On this basis and referring to the research of (Cahyonowati & Ratmono, 2012) and (Al Kautsar, 2017), the following hypothesis can be proposed:

H3: Tax Ethics has a significant influence on taxpayer compliance

METHOD

This type of research is to use a quantitative method design (descriptive approach), namely the research method used to observe a particular population or sample using statistical data analysis, so that the established hypothesis can be tested. (Sugiyono, 2016). Descriptive quantitative method aims to explain a phenomenon by using values that indicate the characteristics of the object of observation. The data used in this study is primary data (raw), which is obtained through the active contribution of researchers. Primary data is data obtained directly from research subjects, in this case researchers obtained data or information directly using predetermined instruments (Indriantoro et al., 2014). Primary data were collected by researchers to answer research questions. In this study, primary evidence was collected using a questionnaire, in order to obtain field evidence.

Population and Sample

Population is the total object of the whole research. The sample is an element of the number of specifications owned by the population. The population used is individual taxpayers registered as taxpayers in the Surabaya City area. In determining the number of samples, researchers used a table developed

by Isaac and Michael, indicating the number of samples calculated as 270. The sampling technique used was the Accidental Sampling technique, which is a technique of taking samples by chance, so that researchers can take samples from anyone they meet without prior planning (Notoatmodjo, 2010).

Operational Definition and Measurement of Variables

Rational Attitude

The rational attitude of taxation is the taxpayer's view of profit or loss. Losses in fulfilling taxation responsibilities are represented by the view of taxpayers in financing, if they do not fulfil their tax responsibilities, the effects involved will arise when taxes are paid and not paid. In the tax law, taxpayers can determine several things that can reduce the tax burden. The theory of exchange (social exchange theory) explains how humans behave rationally, taking into account profits and losses. When testing the Rational attitude variable, the indicators used are, if individuals pay taxes, they will feel profit, individuals will feel caught if they do not pay taxes, and compare the risks of not paying taxes. In this study, rational attitudes used the (Nugroho et al., 2020) direct adoption questionnaire which used an interval scale between 1 to 5. The answers obtained will be assessed, namely: (1) strongly disagree (2) disagree (3) neutral (4) Agree, and (5) Strongly Agree.

Religiosity

Religious belief or religiosity is the quality of a person's appreciation of his own religion by using religion as a behavioral guide so that behavior always faces recognized values. The indicators of religiosity in this study are: the role of religion in life, the role in religious activities, the role in worship, compliance with taxes is part of religious compliance, the fulfilment of religious obligations, the relationship between sharing in religion and taxes. In this study, the religious belief questionnaire was adopted directly from, and harmonized with, the research theme, all questions were measured using an interval scale of 1 to 5, namely: (1) Strongly Disagree (2) Disagree (3) Neutral (4) Agree, (5) Strongly Agree.

Tax Ethics

Taxpayer's Tax Ethics is a trend that the Taxpayer acts or tends to act in accordance with the Taxpayer's values, norms, and thoughts that are supported and strengthened by the Taxpayer's knowledge. Indicators of measuring tax ethics include reports on the amount paid, timeliness of reports, sanctions for illegal activities, and the ease of calculating your own taxes. In this study, the tax ethics questionnaire was adopted directly from Nur Cahyonowati et al. (2012), and according to the research theme all questions were measured using an interval scale of 1 to 5, namely: (1) strongly disagree (2) disagree (3) neutral (4) agree, and (5) strongly agree.

Taxpayer Compliance

Taxpayer compliance can be interpreted as a condition where the taxpayer pays all his tax responsibilities and exercises his tax rights. The indicators used are registering with the KPP, Calculating Taxes, Paying Taxes, Reporting, and usage of Fiscal Services. In this study, taxpayer compliance is understood through a questionnaire which was adopted directly by Siti (2009) and uses a time interval scale of 1 to 5 to measure the problem. The answers are scored as follows: (1) strongly disagree (2) disagree (3) neutral (4) agree, and (5) strongly agree.

Data Analysis Method

The data analysis method used in this research is multiple regression analysis which is a statistical method used to determine the effect between variables. The analysis technique aims to answer the problem formulation by testing the established hypothesis. Statistical data is processed using SPSS (Statistical Product and Service Solution) software.

RESULTS

Descriptive Analysis

In Table 1, the results of the descriptive statistical test show that the measurement of the variable from N is 270 respondents, and it can be explained

Table 1 Descriptive Analysis

Variabel	N	Min	Max	Mean	Std. Deviation
Rational attitude	270	27.00	50.00	40.3926	5.77212
Religiosity	270	29.00	50.00	44.0407	4.98420
Tax ethics	270	28.00	50.00	42.6185	5.39300
Taxpayer compliance	270	26.00	50.00	42.4852	5.69401

that: the results of the Rational Attitude Variable with N as many as 270 respondents have a minimum value of 27.00, maximum of 50.00, mean (average value) of 40.3926, and standard deviation of 5.77212. The results show the mean value is greater than the standard deviation which indicates that the data is quite good and the average value can be used as a representation of the whole data. The results of the religiosity variable with N of 270 respondents have a minimum value of 29.00, maximum of 50.00, mean (average value) of 44.0407, and standard deviation of 4.98420. The results show that the average value (mean) is greater than the standard deviation which indicates that the data is quite good and the average value can be used as a representation of the overall data. The results of the Tax Ethics Variable with N of 270 respondents have a minimum value of 28.00, maximum of 50.00, mean (average value) of 42.6185, and standard deviation of 5.39300. The results show that the average value (mean) is greater than the standard deviation which indicates that a data which is quite good and the average value that can be used as a representation of the overall data. The results of the rational attitude variable with N as many as 270 respondents have a minimum value of 26.00, maximum of 50.00, mean (average value) of 40.3926, and standard deviation of 5.69401.

Validity Test

To find validity, researchers must correlate the score of each question with the total score of all questions. If it has a correlation coefficient greater than 0.3 then it is declared valid but if the correlation coefficient is below 0.3 then it is declared invalid. In Table 2–5, the results of the validity test show that the variables of rational attitude, religiosity, tax ethics and tax compliance have a Pearson correlation value > 0.3 so that it can be concluded that all items of rational attitude, religiosity, tax ethics, and tax compliance variables are valid.

Table 2 Validity Test

Item	Coefficient of Correlation	Sig.	Description
X1.1	0.505**	0.000	Valid
X1.2	0.615**	0.000	Valid
X1.3	0.597**	0.000	Valid
X1.4	0.646**	0.000	Valid
X1.5	0.489**	0.000	Valid
X1.6	0.514**	0.000	Valid
X1.7	0.481**	0.000	Valid
X1.8	0.741**	0.000	Valid
X1.9	0.687**	0.000	Valid
X1.10	0.661**	0.000	Valid

Table 3 Validity Test

Item	Coefficient of Correlation	Sig.	Description
X2.1	0.742**	0.000	Valid
X2.2	0.717**	0.000	Valid
X2.3	0.564**	0.000	Valid
X2.4	0.637**	0.000	Valid
X2.5	0.681**	0.000	Valid
X2.6	0.679**	0.000	Valid
X2.7	0.786**	0.000	Valid
X2.8	0.691**	0.000	Valid
X2.9	0.700**	0.000	Valid
X2.10	0.703**	0.000	Valid

Tabel 4 Validity Test

Item	Coefficient of Correlation	Sig.	Description
X3.1	0.676**	0.000	Valid
X3.2	0.737**	0.000	Valid
X3.3	0.780**	0.000	Valid
X3.4	0.724**	0.000	Valid
X3.5	0.751**	0.000	Valid
X3.6	0.749**	0.000	Valid
X3.7	0.626**	0.000	Valid
X3.8	0.572**	0.000	Valid
X3.9	0.724**	0.000	Valid
X3.10	0.757**	0.000	Valid

Table 5 Validity Test

Item	Coefficient of Correlation	Sig.	Description
Y1.1	0.707**	0.000	Valid
Y1.2	0.737**	0.000	Valid
Y1.3	0.792**	0.000	Valid
Y1.4	0.768**	0.000	Valid
Y1.5	0.782**	0.000	Valid
Y1.6	0.769**	0.000	Valid
Y1.7	0.784**	0.000	Valid
Y1.8	0.782**	0.000	Valid
Y1.9	0.734**	0.000	Valid
Y1.10	0.758**	0.000	Valid

Reliability Test

Table 6 Reliability Test

Variable	Cronbach's Alpha	Information
Rational attitude	0.791	Reliable
Religiosity	0.877	Reliable
Tax ethics	0.886	Reliable
Taxpayer compliance	0.918	Reliable

From the results of the reliability test in Table 6, it is found that the value of Cronbach's alpha for Rational Attitude is 0.791, the value of Cronbach's alpha for Religiosity is 0.877, the value of Cronbach's alpha for Tax Ethics is 0.886, and Cronbach's alpha value for Taxpayer Compliance is 0.918 > 0.600. So, it can be concluded that the variables rational attitude, religious, ethical taxation, and reliable taxpayer compliance are valid.

Normality Test

From the results of the normality test shown in Table 7, it is known that the Sig. value is 0.191 > 0.05, thus it can be concluded that the independent variable and the dependent variable or both are normally distributed.

Table 7 Normality Test

		Unstandardized Residual
N		270
Normal parameters	Mean	.0000000
	Std. deviation	2.78176500
Most extreme Differences	Absolute	.066
	Positive	.063
	Negative	-.066
Kolmogorov-Smirnov		1.083
Asymp.Sig (2-Tailed)		.191

Multicollinearity Test

Table 8 Multicollinearity Test

Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
Constant	.946	1.559		.067	.544		
Rational attitude	.214	.045	.217	4.766	.000	.434	2.305
Religiosity	.112	.053	.098	2.126	.034	.422	2.372
Tax ethics	.656	.056	.622	11.781	.000	.322	3.102

The VIF value of the Rational Attitude variable is 2.305, Religion is 2.372, and Tax Ethics is 3.102. So, it can be seen that each variable's tolerance value is > 0.10 and the VIF value of each variable is < 10. Thus, it can be concluded that all variables are free from multicollinearity symptoms.

Heteroskedasticity Test

Table 9 Heteroskedasticity Test

Model	B	Std Error	Beta	t	Sig
Constant	7.032	1.024	-.159	6.868	.000
Rational attitude	-.053	.029	.010	-1.812	.071
Religiosity	.004	.035	-.200	.115	.909
Tax ethics	-.072	.037		-1.960	.051

It is known that all Sig. values of each variable are > 0.05 so it can be concluded that all variables are free from heteroscedasticity symptoms.

Multiple Linear Regression Analysis

Table 10 Multiple Linear Regression Analysis

Model	B	Std. Error	Beta	t	Sig.
Constant	.946	1.559	.217	.067	.544
Rational attitude	.214	.045	.098	4.766	.000
Religiosity	.112	.053	.622	2.126	.034
Tax ethics	.656	.056		11.781	.000

If the value of Rational Attitude, Religiosity, and Tax Ethics is equal to zero (no change), then the value of Taxpayer Compliance is 0.946. So, if any one variable Rational Attitude, Religiosity, or Tax Ethics increases by one unit, then the taxpayer compliance variable will also increase.

F Test (Simultaneous)

Table 11 F Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6639.860	3	2213.287	282.830	.000 ^a
Residual	2081.580	266	7.825		
Total	8721.441	269			

It can be seen that the value of Sig. = 0.000. If $0.000 < 0.05$ and it can be concluded that there is a simultaneous significant influence between Rational Attitude, Religiosity, and Tax Ethics on Taxpayer Compliance.

Hypothesis Test

From Table 8 it can be seen that the significance value of the Rational Attitude, Religiosity, and Tax Ethics variables is < 0.05 and the regression coefficient is positive. This means that there is a significant positive contribution individually to the variables of Rational Attitude, Religiosity, and Tax Ethics on Taxpayer Compliance.

DISCUSSION

Referring to the theory used in the research, namely behavioral accounting which is the link between accounting and human behavior, in which behavioral

accounting discusses how human behavior affects accounting information and decision making and how accounting information and decision making affect human behavior. Furthermore, the Theory of planned behavior states that the achievement of behavior depends on motivation, and the ability or control of behavior. Basically, the Theory of planned behavior is one of the social psychology models that is most often used to predict behavior and is a good predictor of behavior because it is balanced by the intention to carry out the behavior. Individual behavior is influenced by the individual's own intention (behavioral intention) towards certain behaviors.

Meanwhile, the intention to behave is influenced by the attitude variable (Saputra, 2019) such as the rational attitude of the taxpayer. The attitude towards tax compliance is formed by the taxpayer's belief in tax compliance which includes everything that is known, believed, and experienced by the taxpayer regarding the implementation of the applicable tax regulations. The taxpayer's belief about this tax compliance behavior will result in an attitude towards tax compliance that can be positive or negative, which in turn will shape the taxpayer's intention to behave obediently or not comply with the applicable laws and regulations. In behavioral accounting theory, what is discussed is how human behavior affects accounting information and decision making and how accounting information and decision making affect human behavior. Decision making is always based on rationality. Rationality relates to the decision-making process that logically expects the impact of optimal decision-making by considering the value and risks faced.

A person's belief or religiosity influences decision making. Beliefs can be wrong if someone finds new information that is able to defeat the truth of previous information. The increase in the individual's high belief in his religion will also increase the compliance with paying taxes. Taxpayers who hold fast to religion will try to comply with the rules in their religion. Paying taxes in this case is considered a good behavior. A taxpayer will feel guilty if he does not comply with tax regulations. By complying with tax regulations, a taxpayer will also feel he has complied with the rules of his religion. This is in line with research conducted by (Ermawati, 2018) and (Utama & Wahyudi, 2016) which says that religiosity has a significant positive effect on taxpayer compliance.

Tax ethics are defined as individual beliefs and become mandatory behavior, such as being honest, when carrying out tax transactions. Each individual has

their own level of ethics, including ethics in taxation. Ethical behavior can be seen from how taxpayers carry out their tax obligations. Ethical dilemmas will arise as a consequence of taxpayers being in ethical and unethical decision-making situations, this decision-making is the concept of behavioral accounting. Taxpayer ethics plays a role in increasing taxpayer compliance. Taxpayers here are afraid to do unethical things, that is, they are afraid to not comply with tax regulations. With this basis, taxpayers will try to comply with tax regulations, because taxpayers consider paying taxes an ethical behavior.

Conclusion and Implication

Based on the research that has been done, it can be concluded that all hypotheses are accepted because behavioral variables, which are Rational Attitude, Religiosity, and Tax Ethics have an effect on Taxpayer Compliance. The higher the Rational Attitude of a taxpayer, the higher the level of compliance of individual taxpayers, the higher the religiosity of a taxpayer, the higher the level of compliance of individual taxpayers, the higher the ethics of a taxpayer, , the higher the Compliance Level of Individual Taxpayers. There is a jointly significant contribution between Rational Attitude, Religiosity, and Tax Ethics on Taxpayer Compliance. What is used in increasing individual taxpayer compliance in the first behavioral aspect is Tax Ethics, the second is Rational Attitude, then Religiosity.

As previously stated, it is hoped that further researchers will choose more samples to be used as respondents, not only in one region or city, but choose and use samples in several regions. For researchers who choose the same theme, researchers need to update and add more varied variables regarding compliance behavior and use different research objects such as corporate taxpayers.

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