

Listening to Taxpayer Voice: Phenomenological Study of Taxpayer

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Abstract

This study aims to understand the meaning of a tax from the taxpayer's perspective. The importance of reviewing the tax concept from the taxpayer's perspective is to gain an understanding of tax-related matters. The results of this study are expected to increase public literacy regarding the meaning of taxes in social and state life. This study used an interpretive paradigm with Husserl's transcendental phenomenology as an analytical tool. The object of this research was academics, all of whom had the status of taxpayers, and as many as four people were selected as research informants. In the data collection process, researchers used interview, observation, and documentation methods. First, taxation can be studied from a narrow perspective, namely a perspective based on individualist and limited collectivist interests. Second, taxation can be studied from a more comprehensive, long-term, and broad-minded perspective. These two perspectives have different implications for taxing-related attitudes and behavior.

Keywords: Tax, Taxpayer, Husserl's Transcendental Phenomenology, Indonesia

I. INTRODUCTION

Tax is one of the characteristics of a country's existence because, with taxes, a country can manage its income as well as its expenses. Taxes on goods and services can be used by the government of a country to build public goods, such as infrastructure, which is useful in the distribution of the production of goods or services, as well as public services such as schools, universities, and hospitals to improve the quality of a nation's human resources. Taxes can also be used by the government of a country to control the unhealthy behaviors of individuals or society, such as taxes on excise taxes on cigarettes, alcohol, and night entertainment. Furthermore, taxes are considered to play an important role in developing the nation. Brautigam et al. (2008) suggest that there are at least two roles of taxes in state-building: First, the increase in social contracts driven by the bargaining power of taxation which can then accelerate representative democracy. Second, attention to revenue will stimulate the existence of good governance

institutions and governance so that in the end it will strengthen the capacity of the state.

However, currently, the tax ratio in Indonesia has only been in the range of 11% for the last five years or lower than the world average of 16% (Darussalam, et al. 2019). This is caused by low tax compliance, corruption, and the lack of elasticity of tax revenue on economic growth or current development.

In the previous discussion, it can be seen that taxes have many associations and a multidimensional view is needed to examine them. Taxes can be interpreted politically, economically, administratively, or through an educational perspective. Seeing the variety of fields that can be the basis for meaning related to taxation, research related to tax meaning from the perspective of taxpayers is relevant to be carried out. This cannot be separated from the trend of tax reform, which mandates taxpayers to conduct self-assessment related to taxation. This study offers the meaning of the tax concept from the perspective of taxpayers, which is interesting to

study further from various dimensions along with the implementation of self-assessment policies by taxpayers and various other policies related to tax reform.

2. LITERATURE REVIEW

2.1. Tax Concepts

Structurally and binding, in Indonesian Law Number 28 concerning General Provisions and Tax Procedures (*Undang-Undang Nomor 28 tentang Ketentuan Umum dan Tata Cara Perpajakan / UU KUP*) of 2007 Article 1 Point 1 tax is defined as “mandatory contributions to the state owed by individuals or entities which are coercive in nature based on the law, without receiving direct compensation and are used for the needs of the state for the greatest prosperity of the people.” It can be observed that there are keywords that can be used as guidelines in the research, namely "mandatory", "coercive", and "no direct reward" or contra-achievement.

Heij (2001) explained that there are five fundamental things that we can highlight to examine the concept of taxation. First, taxes must be obligatory or compulsory. Second, tax contributions in the form of levies of money or the like. Third, the phrase "by individuals, entities, or other entities". This element provides an explanation of who can be taxed. Fourth, it must be accepted by the government. Fifth, taxes do not have direct rewards to those who pay and are used entirely for public or general purposes known as contra-achievements.

2.2. Perspective on Taxes

Tax is a complex concept, a multi-dimensional and comprehensive perspective is needed to dissect it. However, in Indonesia, to the best of our knowledge, studies on taxes are more dominant in the economic and legal domains. Tax is a social phenomenon and is unique to society (Rochmat, 2011). Therefore, taxes can be studied from various social science disciplines and humanities including law, economics, management, administration, sociology, and politics. In fact, over time, the study of taxes began to be studied

in the realm of history, anthropology, and psychology (Subroto, 2020).

Historically, in the context of taxation in Indonesia, the tax system is a legacy of the colonial era (the Netherlands), where taxes were coerced by the rulers at that time to obtain resources or tribute by using law as an instrument of power (Subroto, 2020). Meanwhile, along with economic developments that also direct the meaning of the tax concept to the economic concept, taxes can be understood as the transfer of resources from the private sector to the public sector. In Indonesia, the change in the tax paradigm has shifted from being dominant in the law to a service pattern. This can be seen from the shift in the organizational structure from the Directorate General of Taxes (*Direktorat Jendral Pajak/DJP*), which used to be oriented towards law enforcement through the Tax Inspection Office (*Kantor Inspeksi Pajak/KIP*), to a community service-oriented organization through the Tax Service Office (*Kantor Pelayanan Pajak/KPP*) (Subroto, 2020).

2.3. The Concept of Taxpayer

In Law Number 28 of 2007 (UU KUP), it is stated that the taxpayer is an individual or entity, including taxpayers, tax-cutters, and tax collectors, who have tax rights and obligations following the provisions of tax laws and regulations.

Meanwhile, additional definitions related to personal and corporate taxpayers are further explained in Law Number 36 of 2008 concerning Income Tax (UU PPh) as follows;

1. Personal Taxpayer:

- a. Individual taxpayers who have income from business
- b. Individual taxpayers who have income from independent work
- c. Individual taxpayers who have income from work

2. Corporate taxpayers:

- a. Government-Owned Entities (BUMN and

BUMD)

b. Private-Owned Entities (PT, CV, Cooperatives, Institutions, and Foundations)

3. Treasurer taxpayer as tax collector and withholding agent:

a. Central Government Treasurer

b. Local Government Treasurer

Based on the provisions in the Income Tax Law (UU PPh), what is meant by a taxpayer is an individual or entity that meets the requirements (*tatbestand*) as a tax subject and receives or earns income which is a tax object. In other words, the two elements that must be met to become a taxpayer are the tax subject and the tax object.

2.4. Various Forms of Tax Compliance

The concept of tax compliance has evolved through repeated definitions according to the times. Andreoni et al., (1998) revealed that tax compliance should be defined as compliance. While Song and Yarbrough (1978), who noticed that the tax regime in its time adopted a self-assessment and voluntary, defining tax compliance as the goodwill(willingness) of taxpayers to obey the rules(laws)which is designed for the benefit of the balance (equilibrium) income and expenditure of the country. Kirchler (2007) proposes a simpler concept, that tax compliance is a taxpayer's good faith to pay the tax charged to him.

Some researchers also define tax compliance as a technical and operational definition. Tax compliance is a problem related to "reporting actual incomer in a full of uncertainty condition," so that the behavior of taxpayers varies based on the time and conditions they experience (Allingham & Sandmo, 1972).

A study from Indonesia related to tax compliance affected by thought (school of thought) (Allingham and Sandmo, 1972) is Basri and Dwimulyani (2018), where they base their perception of corruption-related, services taxation, and tax sanction as a foundation of compliance tax. Then distinguish the compliance

response if the taxpayer does not need to do a self-assessment and the taxpayer compliance if they have to do self-assessment.

2.5. Self-Assessment System

A self-Assessment system is a system of taxation that gives authorization, trust, and responsibility to payers to calculate, pay, and self-reported the amount of tax to be paid (UU KUP).

The characteristics of this system are:

1. The authority to determine the amount of tax owed lies with the taxpayer himself,
2. The taxpayer is active, starting from calculating, depositing, and self-reporting the tax owed,
3. The Fiskus does not interfere and only supervises.

2.6. Knowledge, Education, and Taxation Socialization

Studies on tax compliance that continue to be carried out along with the times, also do not infrequently include the educational background as a key variable determining tax compliance, where researchers such as Palil & Mustapha (2011) found a positive effect of knowledge on taxpayer behavior compliance.

Meanwhile, the definition of knowledge in research on tax compliance must be emphasized first, whether it is the knowledge that is positive for tax compliance, or knowledge that can help reduce the tax imposed on him (Harris, 1989). Eriksen and Fallan (1996) then responded to the research findings of Harris (1989) that the knowledge possessed by the taxpayer does not need to be strictly separated because both lead to an understanding in attitude and behavior towards the taxes imposed on him, so that knowledge related to procedural technical, legal and tax benefits into the general definition and can be the basis of a variety of research.

After getting the definition of knowledge related to taxation, it is necessary to have other footholds related to conditioning the knowledge of

taxpayers, namely education and socialization of taxation. This education and socialization are important in exploring participants' understanding because, in phenomenology, the subject is seen as an active entity in creating reality. To achieve its objectives, socialization activities or tax counseling are divided into three focuses, namely outreach activities for prospective taxpayers, outreach activities for new taxpayers, and outreach activities for registered taxpayers. Socialization activities or tax counseling can be done in two ways, namely by direct and indirect socialization.

2.7. Tax-Morale

There are two popular arguments regarding the reasons for paying taxes, namely economic and non-economic arguments. The economic argument has the assumption that taxpayers in fulfilling their tax obligations consider their compliance based on economic intentions or calculations. Empirically, this argument first received full support from Allingham and Sandmo (1972) who stated that the decision to comply or not to comply was based on four variables, namely (1) income earned by taxpayers, (2) tax rates, (3) probability checked, and (4) the amount of the penalty. The interaction between these four variables is assumed to be dynamically considered by taxpayers to comply or not to comply with applicable regulations.

However, recently, arguments have begun to emerge criticizing that taxpayer compliance cannot only be based on the calculation of economic profit and loss. This is what then emerges to an argument to a new theory which states that there are other intrinsic factors, namely ethical, social and psychological factors, which make taxpayers continue to pay and report their taxes without taking into account the benefits to be received.

This intrinsic factor to pay taxes then inspired Torgler and Murphy (2006) to create a new academic term called tax morale, which was originally called tax mentality by Peacock & Biehl (1969). This study on tax morale is part of the non-economic school of thought previously mentioned or is now more popularly referred to as fiscal

psychology.

In his development as the founder (early researcher) of the term tax morale, Torgler, (2007) comprehensively investigated tax morale with many perspectives, such as the level of religious observance, the form of the state (democracy and federalism), and also (the case of West Germany and East Germany), while at the same time re-investigating whether tax morality affects compliance on tax obligations. Torgler (2007) argues that the level of tax morale is determined by socio-demographic and socio-economic factors. Other research related to tax morality has mostly targeted developing country subjects whose tax revenues have not yet reached the desired level. These studies were carried out in Africa by D'Arcy (2009) and Levi and Sacks (2009), Latin America by Daude and Melguizo (2010), Gavrira et al. (2007), Eastern Europe by Hug and Spörri, (2011), and Asia by Torgler (2004).

2.8. Transcendental Phenomenology Husserl

Husserl offers an alternative to the idea of psychology which was popular in his time, in which this idea has the basic assumption that the truth depends on the state of mind (Husserl & Moran, 2013). Husserl believed that truth could not be reduced to truth according to mental or psychological states alone. Phenomenology can be said to be Husserl's attempt to find a method for capturing what is believed to be the truth.

Husserl defines phenomenology as the scientific study of the structure of consciousness. To do this, Husserl must define a method as the starting point of singular phenomenology. Husserl begins defining his method by bracketing out anything that is not essential. In this way, the understanding of the structure of the consciousness of the subject under study becomes open, so that it can be investigated.

As science developed, Husserl then developed two concepts to complement his method. The first concept is epoché or delay in which a phenomenologist accommodates every question of reality to get to the truth of the key meaning of the participant's subjectivity. The second concept

used by Husserl to complete his method is reduction, which is removing what is less important to focus on the essential meaning expressed by the participants (Husserl, 1990).

2.9. Previous Research

Studies on taxes in the perspective of taxpayers have been reviewed by Widayati and Nurlis (2010) using a quantitative approach with the object of research in the form of factors that influence the willingness to pay taxes for individual taxpayers at KPP Pratama Sukoharjo. This study illustrates that knowledge and understanding of tax regulations and the level of trust in the government and legal systems partially do not affect willingness to pay taxes in Sukoharjo. However, awareness of paying taxes, knowledge, and understanding of tax regulations, a good perception of the effectiveness of the tax system, the level of trust in the government and legal systems, and the quality of service to taxpayers simultaneously affect the willingness to pay taxes. The simultaneous results illustrate that the structural awareness of the taxpayer is interesting to be studied further using phenomenology, especially Husserl's transcendental phenomenology. This research methodologically can reveal the phenomenon of taxpayer compliance, but broadly it has not provided an overview of taxes in other dimensions, outside the aspect of taxpayer compliance or obligations. In fact, in addition to the aspects that have been described in the

background, taxes can also be approached more deeply, philosophically, and from multiple perspectives.

3. RESEARCH METHODS

This research uses a qualitative approach, with a phenomenological type of research. Phenomenological research aims to capture the interpretation of human understanding of visible phenomena and the meaning behind what appears, as well as those that appear in human consciousness to be able to know the subjective aspects of human actions in daily life, which in the context of this research is actions related to taxation by taxpayers. The research was conducted by teleconference or telephone call. The decision to research anywhere via telephone calls cannot be separated from health safety conditions and government instructions to stay at home during the COVID-19 pandemic.

In selecting participants, researchers are required to ensure that participants know in-depth information and can be trusted to obtain valid data sources. A valid source of data was found by using the snowball sampling technique and setting participants as gatekeepers (key participants) who can receive and can provide clues about who can be interviewed (Bungin, 2001).

The results of the selection of key participants, where the names of the participants have been changed to initials, can be observed in Table 1.

No.	Initial	Taxpayer Status / Employment
1.	NH	Individual Taxpayer / Employee
2.	NA	Individual Taxpayer / Lecturer
3.	DA	Individual Taxpayer / Lecturer
4.	YS	Individual Taxpayer / Employee

5.		MA	The taxpayer (But Not a Payer yet) / Student
6.		FR	Personal Taxpayer / Young Entrepreneurs

Table 1: Taxpayer Status and Participant Employment

Particularly for MA, researchers intentionally (purposely) choose a subject that does not have a tax ID or merely a taxpayer who is not obliged to be a taxpayer because he has a background as a student with an interest in the study of tax, has been experimenting to find out tax benefits (by registering with Jenius* digital bank) and is expected to be a triangulation of participants 1-4, namely NH, NA, DA, and YS which have various styles.

The data collection techniques used in this study were divided into three activities, namely: interviews, observation, and documentation. The interview method was chosen by researchers to be able to as quickly and accurately as possible immerse themselves in the local context. With the consideration that the participants selected as sources of information can provide data accurately, they must be able to talk, exchange ideas, or compare an incident found from other objects (Moleong, 2009).

Researchers also collect data by conducting participatory observations in several activities, such as tax consulting. In other words, the researcher is not only a passive observer but also has a role in certain situations towards the object of research. Furthermore, Moleong (2009) states that written sources can be divided into sources of scientific books and magazines, sources from archives, personal documents, and official documents. The documents used in this research consist of laws and regulations, scientific journals, and books related to taxation.

Considering the inherent character of the transcendental phenomenological paradigm developed by Edmund Husserl including how data collection techniques (which consider *epoche*), and data processing techniques, to obtain the results sought from this research, the researchers conducted field research using the interview

method with informants. With inductive data, the analysis was carried out by putting imaginary brackets (*epoche*) on the concepts that emerged throughout the research, both during the interview process and during the writing of research results. Meanwhile, other rules of phenomenology in the form of intentional analysis and eidetic reduction are carried out after grouping the data into textural descriptions and structural descriptions.

The grouping of the findings into textural and structural descriptions is by Hasbiansyah's (2008) research which reveals that:

"There are two main things that are the focus of phenomenological research, namely: First, Textural Description: what is experienced by the subject about a phenomenon. What is experienced are objective aspects, factual data, things that happen empirically; Second, Structural Description: how the subject experiences and interprets his experience. This description contains a subjective aspect. This aspect includes opinions, judgments, feelings, hopes, and other subjective responses from research subjects related to their experiences.

After taking the sequence of analytical techniques, thus the main prerequisites for a scientific research result to be achieved, namely correspondence, coherence, and consistency both internally at each stage in this research.

4. RESULTS AND DISCUSSION

This part presents the result of the analysis by applying the analytical principles of Husserl's transcendental phenomenology methodology. Where, this analysis involves various elements:

noema, *epoche*, noesis, and intentional analysis. The results of the data analysis are then reduced (eidetic reduction) as an effort to draw an essence of each meaningful sign related to the meaning of taxes and their compliance for taxpayers.

4.1. Tax Phenomenon: From an Individualist Perspective to a Collectivist Perspective

Tax is a concept that has become a daily phenomenon of modern society. Taxes can become an instrument of development of the country (state-building), where through the proceeds from the collection of taxes, the government as taxes fund manager can build infrastructure and provide public services. As a human creation, tax can be a dynamic concept, continuously criticized, and also changed according to the desired form. This is under the phenomenological perspective where a concept in daily reality should be interpreted and questioned so that a concept is created robust and reasonable.

This study found that the tax phenomenon can be seen in the form of individual actions. In such conditions, the meaning of tax finally becomes narrow, only limited to the obligations given to taxpayers, although if examined more deeply, it is also valued apparent eidetic that are the idealism of taxpayers. However, it turns out that taxes can also be a piece of reflective thinking that is full of deep meanings. Expressions such as cooperation, trust, and divine values can be a buffer for why taxpayers can voluntarily comply in paying taxes.

4.2. Taxes in an Individualist Perspective

Reporting and paying taxes with a self-assessment system cannot be separated from individual experience, where an individual taxpayer needs to understand why he is being taxed, what taxes are imposed on him, even how he voluntarily must make reports and payments accordingly with applicable legal procedures and provisions. Such individual behavior certainly requires encouragement and incentives, either coercive (such as penalties if not obeyed) or voluntary, so that tax reporting and payment with the self-assessment system can run well.

Meanwhile, the voluntary behavior of taxpayers can be analyzed phenomenologically through the expressions of the participants, where the reporting and payments they make have their intentions. We can observe that this intention has been structurally formed according to educational background, professional ethics, to the noble values held by individual taxpayers such as nationalism and religion.

a. Procedural Behavior: Tax Compliance as an Act of Compliance with Regulations

Taxpayers are individuals who are the main players in the world of Indonesian taxation. The self-assessment system gives taxpayers the authority, trust, and responsibility to calculate, pay and report themselves the amount of tax that must be paid. Therefore, taxpayer compliance with tax regulations and honesty in the reporting process are crucial aspects of implementing the self-assessment system.

Tax compliance can be interpreted in various ways, one of the meanings shown by participants in the act of obeying the rules was clearly expressed by the NH participants, namely "Yes, I always report before March 31st. Always on time, because that's the rule." This is in accordance with Law Number 28 concerning General Provisions and Tax Procedures (UU KUP) of 2007 which specifically mentions various sanctions, ranging from administrative sanctions, fines, and criminal sanctions. NH's behavior as an employee is not much different from that of NA who views compliance as a necessity and is linked to regulations. This can be seen from NA's statement which emphasizes the question "like it or not" when it comes to paying taxes and "we" which is related to his identity as an employee.

"Because I have income and indeed taxes are an obligation for citizens, and indeed the taxpayer has earned income, it means that we have to pay taxes, which means we like it or not."

However, there is a slight difference in motivation with NH which is more implicit in answering questions related to its compliance intentions, NA

explicitly does not cover its compliance intentions which are linked to sanctions if taxes are not reported on time. Tax compliance that is formed through the noesis of sanctions is a common thing in Indonesia. It is not surprising that applicants for tax amnesty are quite high. It is alleged that one of the strongest intentions in the application for tax amnesty is the already numerous sanctions that have created fear and reluctance to report it again. These things can be explained further through "Economics of Crime" introduced by Becker (1968), which was further developed by Allingham and Sandmo (1972) to Silvani (1992).

b. Compliance as a Consequence of Convenience: The Impact of e-Filing Innovation and Automatic Withholding on Taxpayer Compliance

Although effective, the law enforcement paradigm also has weaknesses, especially in its basic assumptions, because taxpayers are seen as potential criminals, whereas taxpayers are just immoral beings who only think about maximizing personal interests. Taxes are paid only out of fear of being penalized or benefiting based on a cost-benefit calculation. This can be observed through NA's acknowledgment that e-Filing as one of the online services, tax has helped him comply with tax regulations, even in the Covid-19 pandemic situation:

"It really helps, especially in the current conditions, actually how many years before, we are allowed to report online, apart from offline. So the condition, current which was Corona March 31, right, if for example, we have to go offline, we have to go to the tax office, it's jostling and crowded, right. If we go online, it's easier, and there are already procedures. Actually, the DJP (Direktorat Jenderal Pajak) has explained how if we follow the tutorial, it's easy, Insya Allah, and it's actually easier."

NA's detailed explanation highlighting the advantages of e-Filing technology so that there is no need to "jostling" also indirectly describes the real conditions of tax reporting that he had

experienced in the field, especially dangerous during the pandemic which required "Maintain a Safe Distance (Physical Distancing)". The use of e-Filing can minimize costs and time because only by using a computer connected to the internet, the submission of SPT can be done anytime and from anywhere. The implementation of the e-Filing system is expected to facilitate taxpayers in submitting SPT (Marliana et al., 2017).

However, examining the research conducted by Suherman, et al. (2015) regarding the Effect of the Use of e-Filing on Taxpayer Compliance at the KPP Pratama Tasikmalaya City, e-Filing actually has not really affected taxpayer compliance in submitting the Annual SPT at the Tasikmalaya City Tax Office Pratama. This is because there are still individual taxpayers who are not aware of their tax obligations. The results obtained in the study of Suherman, et al. (2015) and NA's contradicting acknowledgment is actually a natural thing, because, in reality, the root of the problem is not in the presence or absence of e-filing, but also taxpayer compliance in general.

c. Intention to Instant Impact: Taxpayer Identity and Its Relationship with Compliance

The nature of taxes in Indonesia which is naturally counter-achievement (or does not have an instant impact) for the payers is a crucial concept and needs to be understood comprehensively. If it is not understood from that perspective, taxpayers will only consider it as a transactional activity, there are obligations, meaning there are rights. MA, the participant that the researcher chose as the subject of triangulation to understand the tax perspective on students as well as potential taxpayers, gave a typical explanation for Potential Taxpayers who only saw the pragmatic side in making NPWP (Nomor Pokok Wajib Pajak/ Tax identity).

"Yes, it's clear. There are obligations, there are rights. Why don't I take this benefit? At least Netflix. Who knows, I have a business transaction, my job requires an NPWP, and so on."

An interesting finding was also obtained from the confession of the FR participant who is a young entrepreneur, where he admitted that he just made an NPWP after registering for GRABFood and Go Resto services to develop his business online food delivery services.

"Well, if there's no GRAB Food and Go-Food, I don't know, because I used to be afraid of being complicated and expensive. Isn't that sizeable to pay tax if the profit from the business is also big. Is it?"

Examining what has been said by FR as a young entrepreneur and MA as a student as well as a potential taxpayer, we can get an insight that like it or not, the tax authorities must also start actively targeting future taxpayers, because if they only rely on existing taxpayers from the older generation, may not be too promising because the productive age of this generation is nearing the end. This orientation needs to be directed towards forward-looking so that tax education is a wise path and can be chosen. Counseling and partnerships with informal business "formalization" agencies also need to be encouraged. So that young entrepreneurs like FR, where he only realized to make NPWP after partnering with GRAB and GoJek which has Go-Resto services, can have a comprehensive understanding of taxes, so that noesis is in the form of "profits" in the expressions of FR participants, which is still limited to business profits, can become eidetic as an advantage to support the country's economic climate.

d. Personal Religiosity: Obedience to God as The Root of Other Compliance

The influence of religion on tax compliance or tax capacity has gained the attention of taxes and economic behavior (behavioral economics) researchers, lately. Religion allegedly affects tax compliance through religious ethics variables with tax morale. Such a complex belief system covers almost everything, including the teachings on the obligation to obey the leader and defend the

country (nationalism). Therefore, religious teachings can influence views and attitudes, namely, comply with taxes or on the contrary encourage tax avoidance/evasion (Benk et al., 2015).

However, as a belief system that develops over time, of course, religion is not just a doctrine. In the context of taxation, especially taxpayer compliance, the level of practical-spiritual practice of religion is more important because a religious person may choose not to comply with taxes because he finds the context does not match current conditions or he interprets the text according to his spiritual experience, which feels he is entitled not to obey.

Furthermore, research in the field shows inconclusive results regarding the relationship between religion and tax compliance. These studies show that religion only has a strong effect on people who are religious and believe (Mutascu, 2012; Torgler, 2006). In general, the influence of religion occurs through other variables, such as economic level, education level, various demographic factors, geographical factors, and even political factors. For example, in Malaysia, there are findings that religion has succeeded in encouraging tax compliance because tax policy accommodates the payment of religious obligations as a tax deduction (Pope and Mohdah, 2014, in Subroto, 2020).

In Indonesia, the influence of these variables still needs to be investigated further. The majority of Indonesia's population is Muslim, but there are two strong interpretations regarding the tax issue. First, the tax that must be paid to the government does not meet the Shari'a, because what is obligatory is only zakat. Second, obedience to the government, and taxes that are trusted to be used for the benefit of the people must be carried out. Meanwhile, the tax law also does not consider zakat as an incentive for tax reduction, but only as a reduction in income (Subroto, 2020).

Based on the data obtained in the field, the researcher found that YS adequately represented religious groups who obeyed taxes because they obeyed religious teachings. This can be seen from YS's words "we are obliged to pay taxes and also zakat and that is one of the funds managed by the

government, sir." YS informed the researcher that he consciously practices the values of religious teachings in his daily life, so that eidetically he does not give up his obedience to the government as a leader on earth who manages tax funds, by obeying God through the teachings of his religion. Good governance accompanies tax collection with improved services and transparency so that its use is accountable. The absence of an accountable attitude will reduce public trust.

4.3. Taxes in Collectivist Perspective

Compliance that is formed through religious values illustrates that awareness of time in the world that is temporary can give taxpayers a long-term perspective. This perspective also feels stronger because the taxpayer feels that he is a servant of God as well as a citizen who must obey the leader according to the mandate of the holy book. Although it has been stated previously, taxes also need to be seen in a more down-to-earth manner because the government as the manager of public funds needs to show political will, through accountable actions.

a. Collective Behavior: Socio-Economic Dimension of Taxpayer Compliance

Corruption has long been considered a despicable act in Indonesia, but from a tax moral perspective, there is no perception and awareness that evasion is a despicable act that is legally wrong. Disobedience to taxes that are substantively fraudulent to state law has not become a stigma. Almost all research participants also agree that corruption needs to be addressed in the practical implementation of the tax system. However, when it comes to his personal economic interests, these perspectives vary. Some utterances indicate noesis regarding ignorance, lack of socialization, and socio-economic problems. Nobody talks about that from a perspective of tax morale.

One of the cultures that can be the cause of low tax morale is a short-term perspective. Tax avoidance behavior is understandable because it is seen as not directly causing harm to other parties. Not many people realize that avoiding taxes can bring

bad consequences for others, oppress others, may bear a greater burden in the future, and even reduce the rights of the poor. The attitude of FR participants who are "afraid" of eroding business profits is proof that normally, our culture is still short-term.

"At first, I didn't really know anything about taxes. I know that taxes even reduce our profits. I don't know the point at all."

He reiterated in the attitude of fellow traders who might be afraid to make an NPWP for fear of being cheated, complicated and eroding profits.

"Yeah, like what I said earlier. Many things emerge in my mind. From the fear of being cheated, complicated, and worried to pay expensive taxes. It must be from friends who are active traders to inform us. Or if not, the government may ask GRAB/Go-Jek to approach us, the sellers."

Based on his authentic experience, FR examines that his professional colleagues have unfounded assumptions which can be explained from the noesis "Many things emerge in my mind" due to his socio-economic background finding such a situation, even recommending the government to "ask GRAB/Go-Jek to approach us, the sellers." This noesis shows that the private sector is more comfortable interacting with fellow private sectors.

b. Culture of Invites Colleagues to Serve as Catalysts for Tax Compliance

Actually, Indonesia is a collective nation, has a culture of mutual cooperation, so there are other cultural manifestations based on mutual cooperation such as community service, joint donation, donating when neighbors or relatives experience a disaster or hold a celebration. One of the characteristics of a collectivist society is when people see themselves as part of a group (Lonner

et al., 1980). In social life, it looks collectivist, but when it comes to economic interests, it tends to be selfish (thinking about oneself). This phenomenon was also captured by the MA participant in the following statement:

“Gotong royong (mutual cooperation), in my opinion, has faded quite a bit. Hasn't it? Peoples become an individual now. Especially those who live in the city.”

If analyzed phenomenologically, the noesis expressed by MA as "it's quite faded, isn't it" which is related to the phrase "especially those who live in the city", is not without basis. This is most likely also motivated by the MA's socio-economic environment which has lost its value of mutual cooperation, along with its individual values becoming more visible.

Academically, the framework for assessing community culture is carried out through the perspective of the cultural dimension, where the noble culture of a community can be seen from the dimensions of citizens' access to government, individualism, masculinity, and avoiding uncertainty (Lonner et al., 1980). In its development, there are two additional new dimensions, namely, long-term orientation and indulgence (intention to participate). Unfortunately, the survey results show that in the long-term dimension, Indonesia has a high score which indicates that Indonesian society, in general, has a pragmatic culture, where people believe and act as truth depending on events, context, and time. This phenomenological construct illustrates the necessities to build a tax concept construct that is more collectivist and also has a long-term perspective, so that individual taxation behavior needs to be criticized, including the selection of a self-assessment system in tax reporting which will be examined in the next discussion.

c. Self-Assessment System from a Socio-Cultural Perspective

Given the socio-cultural conditions, Indonesia's

decision through the DJP to adopt a self-assessment system can be seen as a bold decision. It is undeniable that the DJP breakthrough to implement this system is a step forward. However, if we look at the cultural structure, the development of the political conflict, and the development of the economy, the decision is too optimistic, if not ambitious. The self-assessment system is also relatively risky to be referred to if the collective behavior of society and the individual morals of a country are not ready.

This condition is very well illustrated in YS's statement regarding the number of tax professionals who are still minimal, the need for civil society to be involved, and the problem of KKN which undermines the trust of taxpayers.

"Yes, I think the most important thing, in my opinion, there is an imbalance, sir, between officers who are guerrillas to ask to pay taxes and the number of people in Indonesia, so because there are so many people, there needs to be a lot of people who invite people to educate and provide education about tax sir. So, this increasing number of people, especially in the hinterland on the outskirts of Indonesia, have difficulty getting education or information related to the tax itself. So, I think that's the main reason, sir, so there are few tax officers whilst the taxpayer is a very large amount. On the other hand, there are also deviant practices in taxation, whether related to corruption, KKN or yes... Yes, fraud cases, tax cases in Indonesia, I think it also makes some people think negatively about people paying taxes."

The substance of the self-assessment system is to trust taxpayers to calculate, pay, and report their taxes. This system, therefore, relies heavily on voluntary compliance which will only work well with the assumption that the people (1) understand their obligations. (2) understand the system, and (3) willing to voluntarily both in terms of studying and complying with the procedures. When taxpayers are expected to proactively fulfill their tax obligations, from calculating to paying off, they must first understand and be able to do so. But just understanding is not enough. He must also

be willing to voluntarily carry out obligations according to applicable procedures. This does not include the need for "reminding each other" behavior that needs to be practiced by YS and NA participants so that their families or colleagues are not late in reporting taxes.

4.4. Constructs of Ideal Meaning of Tax Compliance: Thinking Comprehensively, With Long-Term Perspective, and Broad Insight

The tax concept requires a comprehensive way of thinking. This concept requires self-awareness as an individual who is responsible for himself, especially as a taxpayer, aware as part of a larger collective or a citizen, and aware that he is part of the present that can contribute to the future of a nation. Collective awareness becomes an integral part of the ideal meaning of taxes because, without this awareness, the social nature of tax morale will deteriorate. Collective awareness can also motivate taxpayers to take the extra mile actions to take contributive actions such as educating, reminding other parties to pay taxes on time, and protesting the government if it acts less decisively or acts corruptly.

Finally, the ideal concept of tax meaning also requires taxpayers who are voluntary always add knowledge and experience so that they are broad-minded. This is because taxes can cover everything related to human activities, ranging from technology, economics, to law. For example, linking taxes with technology has resulted in new ways of paying taxes in the form of e-Filing which requires new perspectives and insights, while linking taxes with the economy that leads to a digital economy requires new perspectives and insights regarding digital taxes and digital public goods.

4.5. Tax Compliance to Constructed of Taxpayer Phenomenology

For the taxpayer, transparency has become a fundamental precondition for building the involvement (engagement) and confidence (trust) of the public. Without it, the tax is likely to remain accompanied by the conflict, even worse apathy

taxes. But, the government's transparency and commitment in managing and promoting taxes itself are not enough, because it must be balanced by public awareness of taxes. In order to develop a conducive tax environment, it is necessary to create an atmosphere and tax morale in the form of a tax-conscious culture. As with the formation of culture in general, education, counseling, coaching, and various other forms of behavior change must be actively carried out by the state.

Given that Indonesian culture has not been able to deal with the logic of the link between taxes and counter-achievements, the relationship between tax payments and their benefits needs to be clarified. Citizens must be educated with a transparent budgeting system by the government. In addition, the development of tax-aware character also needs to be linked in the form of education of the central role of taxes as an important element of nation-building. According to (Bird, 2010), this can be done through a commitment to transparency, accountability, and responsiveness in the delivery of public services.

The use of colossal slogans by tax authorities such as "wise people pay taxes" also needs to find other effective slogans to target the largest potential demographic of taxpayers. Education must also intensively use the technique Omni Marketing where in addition to offline marketing, the tax authorities have also begun to use online media such as social media, memes, infographics, and advertisements on streaming services, so that mass communication becomes more effective and creates its urgency.

5. CONCLUSION & FUTURE WORK

This study has several conclusions drawn from the expressions that have been given by participants throughout the study, either pure perspectives or criticisms that become constructs of ideal meaning related to taxation. First, taxation can be studied from a narrow perspective, namely a perspective based on individualist interests, as well as limited collectivist interests. Second, taxation can also be studied using a more comprehensive, long-term, and broad-minded perspective. Where these two perspectives have different consequences on the attitude and behavior of taxpayers in viewing tax

issues. A narrow perspective will make taxpayers indifferent or just obedient about the broad impact of paying taxes, while the long-term way can make taxpayers realize that tax payments have a broad impact on the lives around them and even have an impact on future generations, so taxpayers with this awareness will do extra miles such as educating other taxpayers, criticizing if there is abuse, and continuing to improve knowledge related to taxation.

This study can be a foothold in the evaluation of the tax system, both fundamental criticism on self-assessment as well as to services and public education related to taxation. The findings in this study in the form of an alternative comprehensive perspective, long-term perspective, and broad insight related to taxation can be analyzed further in research with a quantitative approach, either reducing it to the operationalization of variables or testing the variables proposed by researchers in the closing section. Qualitatively, this research can also be developed further by adding participants who understand the fields of state administration, law, and the owner of the NPWP for corporate taxpayers.

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