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The Influence of Tax Understanding, Tax Awareness and Tax Amnesty toward Taxpayer Compliance

Abstract

Taxpayer compliance is still an interesting topic to study since the government has launched tax amnesty program. This study aims at examining the influence of tax understanding, tax awareness and tax amnesty perceptions toward taxpayers' compliance in East Semarang Pratama Tax Office, Semarang City, and Central Java. The research population is taxpayers that are registered in East Semarang Pratama Tax Office. This study used convenience sampling as a sampling technique. This study used 200 (samples) units. Data collection technique used in this research is questionnaire which is developed from some previous studies. The writer then used descriptive statistical analysis and multiple linear regression analysis as the analysis method. The results of this study showed that the understanding of tax, taxpayer awareness and the perception of tax amnesty proved to have a positive and significant effect on taxpayer compliance. The taxpayer understanding and awareness become variables that have a stronger influence than a variable of tax amnesty perception. The other results indicate that gender can influence taxpayer compliance as well. Female taxpayers are more compliant than male taxpayers. It is then suggested that the tax office always enforce tax education programs to taxpayers regularly and continuously to increase the taxpayers' understanding and awareness.

Abstrak

Kepatuhan wajib pajak masih menjadi topik yang menarik untuk diteliti dengan hadirnya program amnesti pajak yang diselenggarakan oleh pemerintah. Penelitian ini bertujuan untuk menguji hubungan pemahaman perpajakan, kesadaran wajib pajak dan persepsi amnesti pajak terhadap kepatuhan wajib pajak di KPP Pratama Semarang Timur Kota Semarang Jawa Tengah. Populasi penelitian adalah wajib pajak yang terdaftar di KPP Pratama Semarang Timur. Teknik pengambilan sampel yang digunakan adalah convenience sampling. Diperoleh sampel sebanyak 200 unit. Teknik pengumpulan data adalah kuesioner yang dikembangkan dari beberapa peneliti terdahulu. Metode analisis data yang digunakan adalah analisis statistik deskriptif dan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa pemahaman perpajakan, kesadaran wajib pajak dan persepsi amnesti pajak terbukti berpengaruh secara positif dan signifikan terhadap kepatuhan wajib pajak. Pemahaman perpajakan dan kesadaran wajib pajak menjadi variabel yang mempunyai pengaruh lebih kuat daripada variabel persepsi amnesti pajak. Saran yang diberikan diantaranya adalah kantor pelayanan pajak senantiasa meningkatkan program edukasi perpajakan kepada wajib pajak secara terprogram dan berkelanjutan untuk meningkatkan pemahaman perpajakan dan kesadaran wajib pajak.

Kata kunci: *Amnesti Pajak; Kesadaran Wajib Pajak; Kepatuhan Wajib Pajak; Pemahaman Perpajakan*

Taxes are financial resources of a state and have an important role in the state's development. The Government has taken various efforts to increase the realization of state revenues sourced from taxes. However, the amount of state revenues from the tax has been taken is not by the target of the State Budget (APBN). One of the causes of low tax revenue in Indonesia is due to low taxpayer compliance in delivering and paying taxes. Rahayu (2013) explains that tax compliance constitutes obedience, submission, an agreement to taxation provisions.

The Annual Report of the Directorate General of Taxes (DGT) in Table 1 shows the taxpayer compliance ratio index having fluctuated changes since 2012. In 2013 the person's taxpayer compliance ratio increased significantly by 7.16 percent. In 2014 the taxpayer compliance ratio of individuals decreased by 1.99 percent to 58.87 percent. By 2015 the personal taxpayer compliance rate has increased by 1.55 percent. The increase of taxpayer compliance ratio occurs in 2016, at 2.7 percent. This indicates that taxpayer compliance is highly sensitive and volatile.

Table 2 shows the realization of national and central Java tax revenues in the year 2012-2016. The year 2016 becomes the year of significant increase for the national tax realization, which raised 42 percent compared to the year 2015. This is due to the government's tax amnesty program. In Central Java, the year 2014 is the year of realization of tax revenue which grew up very significantly, that is equal to 22 percent. The year 2015 step up significantly by

11 percent. Yet, in 2016, the realization of tax revenues decreased by 4 percent.

Table 1. Taxpayers Obedience Ratio and Realization of Income Tax Revenue

Year	Taxpayer Compliance Ratio (%)
2012	53.70
2013	60.86
2014	58.87
2015	60.42
2016	63.15

Source: DGT (Directorate General of Taxes) Annual Report

The decrease of income tax 21 revenue in Central Java Province also appears on the submission of Annual Tax Return (TR). In 2011, the taxpayer compliance level in submitting the Annual Income Tax Return in Central Java region was only 52 percent. As many as 801,695 registered taxpayers, only 412,987 taxpayers submit annual tax returns. The process of submitting an annual tax return (SPT) in Central Java region can be done through the service of KPP (Tax Office) Madya, and also KPP Pratama.

One of the Pratama tax offices (KPP Pratama) which provide taxation services in the region of Central Java is East Semarang Pratama tax office. East Semarang KPP Pratama is a tax office that provides services for working areas of some villages and sub-districts in East Semarang sub-district and some part of North Semarang sub-district. Tax compliance problems are also found in East Semarang Pratama Tax Office. The level of taxpayer compli-

Table 2. Realization of National and Central Java Income Tax Revenue (in billions of rupiah)

Year	Realization of National Income Tax Revenue	Realization of Central Java Income Tax 21 Revenue
2012	465,069.50	2,064.82
2013	506,442.80	2,208.27
2014	546,180.90	2,699.45
2015	602,308.13	3,000.97
2016	855,842.70	2,881.47

Source: bps.go.id and jateng.bps.go.id

ance that is still problematic becomes one of the causes of unrealized tax revenue. Table 3 shows the number of targets and realization of tax revenues in East Semarang Pratama tax office and Table 4 presents taxpayer compliance level in East Semarang Tax Office which carries out its tax obligations. Table 3 shows that the realization of tax revenues during year period 2015-2016 has decreased drastically. It is also shown in table 4 that taxpayer compliance rates have declined during year period 2015-2016.

Taxpayer compliance is a condition or a time when the taxpayers can fulfill the tax obligations and do their taxation rights. Devano & Rahayu (2006) revealed that taxpayer compliance is influenced by several factors, namely, conditions of the tax administration system of a country, service to the taxpayer, tax law enforcement, tax audit, and tax rate. Febriani & Kusmuriyanto (2015) pointed out that factors causing low taxpayer compliance are: (1) public dissatisfaction with public service; (2) unequal development of infrastructure; and (3) number of corruption cases conducted by the governments. Gunarso (2016) empirically proved that tax audit and sanctions might affect tax pay compliance. Muslichah

(2015) successfully proved the influence of tax simplification on tax compliance behavior. Mangoting & Sadjiarto (2013) confirmed that motivation using motivational posture indicator in the form of game playing variable partially influence compliance of individual taxpayer in implementing tax compliance. Yee, Moorthy, & Choo (2017) found a positive influence of tax justice on taxpayer compliance.

One of the factors affecting taxpayer compliance level is the level of taxation understanding. The taxpayer understanding of tax laws is the ways of taxpayers comprehend the existing rules. The lack of taxpayer's understanding of the tax laws causes them to be unable to comply with their obligations, so they become non-compliant taxpayers (Hardiningsih & Yulianawati, 2011). Several researchers have proven that tax understanding is able to influence taxpayer compliance positively and significantly (Adiasa, 2013; Saad, 2014; Ananda, 2015; Andinata, 2015; Andreas & Savitri, 2015; Nurhayati, Halimatusadiah, & Diamonalisa, 2015; Agustiningsih & Isroah, 2016; Ilhamsyah, Endang, & Dewantara, 2016; Nugroho, Andini, & Raharjo, 2016; Oladipupo & Obazee, 2016; Redae & Sekhon, 2016; Olaoye,

Table 3. Target and Realization of Tax Revenue

Year	Target (IDR)	Realization (IDR)	Percentage
2012	105,425,267.00	96,326,627.00	91.37
2013	112,541,000.00	122,440,911.00	108.80
2014	321,813,285.00	306,017,380.00	95.09
2015	478,182,000.00	327,862,722.00	68.56
2016	597,594,265.00	172,323,176.00	28.84

Source: East Semarang Pratama Tax Office

Table 4. Taxpayer Obedience Level in East Semarang Pratama Tax Office

Year	Number of Taxpayer	A Taxpayer with Obligatory Tax Return	Compliant Taxpayer	Percentage
2012	33,417	26,965	18,287	67.82
2013	34,523	24,910	19,171	76.96
2014	38,285	25,944	20,084	77.41
2015	40,138	22,657	20,536	90.64
2016	42,096	27,094	17,494	64.57
Total	188,459	127,570	95,799	75.10

Source: East Semarang Pratama Tax Office

Ayeni-agbaje, & Alaran-Ajewole, 2017). Meanwhile, Andinata (2015) found different perspectives, the understanding of taxation rules has no significant effect on the personal compliance of taxpayers.

Saad (2014) stated that a lack of taxation understanding could cause taxpayer noncompliance behavior. Agustiningsih & Isroah (2016) mentioned that taxpayer compliance could be measured through how much taxpayers understand all prevailing tax laws and regulations, and how taxpayers can carry out the procedure of submitting the tax correctly. Then, they proved that the level of taxation understanding affects positively and significantly to taxpayer compliance. Yee, Moorthy, & Choo (2017) stated that the understanding of taxation was a crucial factor that can influence taxpayer compliance behavior.

Taxpayer compliance is also influenced by taxpayer awareness. Self-awareness of taxpayers is needed because the prevailing collection system is a self-assessment that provides full opportunity for taxpayers to complete their tax obligations. Suryarini & Tarmudji (2009) emphasized that the taxpayer with his awareness should have paid the tax correctly (all income already reported). But in reality, everyone tends to avoid paying taxes. Many researchers have proven the positive and significant influence of taxpayer awareness on taxpayer compliance (Palil, Rusyidi, & Ahmad, 2013; Andinata, 2015; Andreas & Savitri, 2015; Fajriyan, Endang N.P., & Prasetya, 2015; Agustiningsih & Isroah, 2016; Ilhamsyah, Endang, & Dewantara, 2016; Savitri & Musfialdy, 2016). While Nugroho, Andini, & Raharjo (2016) underlined that awareness has no partial effect on tax compliance.

The year 2016 is the starting year of implementation of the tax amnesty program in Indonesia. This phenomenon becomes interesting when it is associated with the reality of tax payment compliance. It means that the government publishes a breakthrough in increasing tax state revenues. Widodo (2010) highlighted the tax amnesty is one of the innovative ways to increase tax revenue without adding new tax expense to society, business world and workers. Through tax amnesty policy, it is expected to increase either tax subject or taxable object. Indonesian Law Nb. 11 Year 2016 dealing with tax amnesty explains that tax amnesty is a forgiveness program granted by the government to taxpayers including the abolition of taxes that ought to be owed, the abolition of tax administration sanctions, and the elimination of criminal sanctions in the field of taxation on property acquired in 2015 and before which has not been reported in the tax return, by paying off all tax arrears and paying off the tax penalties as well.

The tax amnesty policy is still controversial even though it is considered to be an instrument to raise tax revenue swiftly. The problem of social jealousy for compliant taxpayers to noncompliant taxpayers who do evasion or violation also cannot be avoided. Widodo (2010) remarked that for most honest taxpayers may be annoyed or disappointed with the tax amnesty program. If most of the taxpayers have volunteered to become compliant taxpayers, granting tax amnesty to a group of people who have been tax evasion may be interpreted as a violation of the concept of justice in taxes. During this time, compliant taxpayers often see that the tax amnesty policy is something that injures a sense of justice and can provoke them to misbehave or even become disobey in the future.

The research results about the effect of tax amnesty on taxpayer compliance are still varied. Gerger (2012) conducted a study on tax amnesty in Turkey stated that tax amnesty has a negative influence on the attitudes and behavior of taxpayers that reduce tax compliance. Junpath, Kharwa, & Stainbank (2016) also mentioned that tax amnesty has a negative effect on compliance rates of compliant taxpayers and noncompliant taxpayers. While other researchers considered that tax amnesty has a positive and significant effect on taxpayer compliance (Rechberger et al., 2010; SaraÇoÐlu &

ÇaÞkurlu, 2011; Ngadiman & Huslin, 2015; Suyanto, Intansari, & Endahjati, 2016).

The description in the introduction indicates that there are many types of research that have been done on taxpayer compliance. Nevertheless, research on taxpayer compliance is still interesting to study. The various results may be due to the measurement of different variables. The phenomenon of the implementation of the new tax amnesty program is also an interesting variable to test. The difference in this research is the addition of independent variables, namely tax amnesty. This variable was developed from the previous studies (Rechberger et al., 2010; SaraÇoÐlu & ÇaÞkurlu, 2011; Ngadiman & Huslin, 2015; Suyanto, Intansari, & Endahjati, 2016).

This study tries to reexamine the influence of three variables (understanding, awareness, and tax amnesty) on tax payment compliance by adding a deeper study. Gender factors become interesting to be associated with taxpayer compliance. Women are considered more compliant in paying taxes than men (Marino & Zizza, 2012; D'Attoma, Volintiru, & Steinmo, 2017).

This research is based on attribution theory. Attribution theory is a theory that explains the reasons that cause a person to behave. Attribution theory was developed by Fritz Heider who stated that one's behavior is determined by a combination of internal forces and external forces. Internal forces are the factors that derive from the inside of an individual such as talent, ability, and effort. Meanwhile, external forces are factors that come from outside or from the environment around an individual, such as luck or difficulty experienced by individuals at work. Robbins (2002) elaborated that attribution theory states when we observe a person's behavior, we try to determine whether this judgment is due to internal or external factors. The behavior caused by internal factors is a behavior that we believe is under the control of the person. Whereas the behavior caused by external factors is

generated by the external attenuation; that is, the behavior of a person which is known as a result of the pressure of the situation.

This study examines the influence of taxation understanding, taxpayers' awareness, and tax amnesty toward taxpayer compliance.

HYPOTHESES DEVELOPMENT

Taxpayer compliance in paying taxes is influenced by his understanding of tax laws. A taxpayer who knows and understands about his taxes and regulations will have more compliant behavior. Understanding is an aspect derived from the cognitive process of the individual. Taxpayers will have an understanding of the tax laws because they are the result of thinking (cognitive reasoning) from within themselves, and not because of coercion from others. The understanding of taxation is in line with the theory of internal attribution that explains that a person in his decision to behave is influenced by factors that are under individual personal control. The understanding of taxation is related to the level of taxpayer's knowledge of the applicable regulations.

Previous research related to the influence of tax understanding on taxpayer compliance has been done by many researchers. Adiasa (2013) showed that the understanding of tax laws has a positive effect on taxpayer compliance. Similar results were highlighted by other researchers (Andreas & Savitri, 2015; Nurhayati, Halimatusadiah, & Diamonalisa, 2015; Agustiningsih & Isroah, 2016; Ilhamsyah, Endang, & Dewantara, 2016; Nugroho, Andini, & Raharjo, 2016). Saad (2014) also pointed out that tax knowledge contributes to the noncompliant behavior of taxation. Similarly, Oladipupo & Obazee (2016), Redae & Sekhon (2016), and Olaoye, Ayeni-agbaje, & Alaran-ajewole (2017) who found a positive and significant influence on the understanding of taxpayer compliance. While Andinata (2015) stated that knowledge and understanding of tax

laws do not affect taxpayer compliance behavior of individuals in paying taxes. Based on the above explanation, the hypothesis that will be tested is as follows:

H_1: there is a positive and significant influence of tax understanding on taxpayer compliance

Consequences of awareness of taxation obligations will have a real impact on taxpayers to behave in compliance or disobedience. Awareness will make taxpayers willingly provide some funds from their wealth as a contribution to the process of country development. Therefore, taxpayers with higher awareness will tend to be more compliant in paying taxes than the taxpayers who have low awareness. A conscious taxpayer will not seek for explanation and the reason why he or she should pay taxes. He will support the government because compliance in paying taxes will give benefit to both him and society in general.

Palil, Rusyidi, & Ahmad (2013) and Andreas & Savitri (2015) had managed to find a positive and significant influence on the taxpayer's awareness of taxpayer compliance. Another researcher, Andinata (2015) proved that taxpayers' awareness of their tax obligations positively affects the taxpayer's compliance of the individual in paying taxes. Similarly, Fajriyan, Endang, & Prasetya (2015), Agustiningsih & Isroah (2016), and Savitri & Musfialdy (2016) believed that the awareness of taxpayers has a positive and significant impact on taxpayer compliance. Yet, another finding was made by Nugroho, Andini, & Raharjo (2016) who researched with the result that the awareness of taxation partially does not affect taxpayer compliance, although simultaneously with the knowledge of taxation affect taxpayer compliance. Based on the above explanation, the hypothesis to be tested is as follows:

H_2: there is a positive and significant influence of taxpayer awareness on taxpayer compliance

Tax amnesty is one form of taxation law, which gives sanctions and penalties forgiveness about past abuses and tax evasion. Tax amnesty policy will form various perceptions that can give effect to taxpayer compliance behavior. Suyanto, Intansari, & Endahjati (2016) explained that compliance is the motivation of a person or organization to do or not to do something by established rules. With the existence of tax amnesty, it will truly give positive effect for the taxpayer to be more compliant. Taxpayers will not be punished even if they neglect their obligations in paying taxes. This means the government still provides opportunities for taxpayers to finalize the tax liability.

Rechberger et al. (2010) and SaraÇoÐlu & ÇaÞkurlu (2011) have proven that tax amnesty has a positive influence on taxpayer compliance. Ngadiman & Huslin (2015) and Suyanto, Intansari, & Endahjati (2016) also considered that tax amnesty affects taxpayer compliance positively and significantly. Different results were found by other researchers. Gerger (2012) and Junpath, Kharwa, & Stainbank (2016) showed a different point of views where taxpayer perceptions regarding tax amnesty negatively affect taxpayer compliance. This may be due to a negative perception of the tax amnesty policy. The policy is considered unfair. A taxpayer should have defaulted on his duty to be given a penalty instead of forgiveness. Thus, there are inconsistent results of research regarding the effect of tax amnesty on taxpayer compliance. Based on the above explanation, the hypothesis to be tested is as follows:

H_3: there is a positive and significant effect of tax amnesty on taxpayer compliance

Gender is an interesting variable to be associated with taxpayer compliance. There are differences in behavior between men and women. Men have more rational attitude and tend to dare to avoid their tax obligation. Women tend to use feelings of

likes and dislikes. This is by the findings of D'Attoma, Volintiru, & Steinmo (2017) which illustrated that women are significantly more compliant than men in all countries. However, a different opinion is expressed by Marino & Zizza (2012) who stated that female taxpayers are less likely to evade than male taxpayers. Therefore, it is still inconsistent how gender influences about taxpayer compliance. Based on the above explanation the hypothesis to be tested is as follows:

H_4:   men taxpayers are more likely to be compliant to pay taxes than women taxpayers

METHODS

This research belongs to quantitative research. The research design used by the writer is ex-post facto research. Wahyudin (2015) explained that ex-post facto research is a study that takes data from events that have occurred. This study examines the relevance of tax understanding, tax awareness, and tax amnesty on personal taxpayer compliance at Tax Office (KPP) of East Semarang, Central Java Province. This study also analyzes the gender relationship to taxpayer compliance.

The population in this study is all taxpayers registered in East Semarang Tax Office. Based on data obtained from East Semarang Tax Office on March 13, 2017, the number of taxpayers registered in East Semarang Tax Office is 42,096 taxpayers. Researchers chose East Semarang Pratama Tax Office as the location of the study because of fluctuations in tax revenue from 2012-2016 due to changes in taxpayer compliance level. The number of members of the object used as the sample is 200 objects. This refers to the opinion of Ghozali (2011) who recommends that the minimum number of samples that can be used is between 100-200. The technique used for sampling is the convenience sampling technique or sample determination technique by making available units or subjects that by chance meet with researchers at the time of data collection pro-

cess. Convenience sampling technique in this study is used based on consideration of accessibility that can be reached by researchers. Researchers conducted dissemination of research instruments to 200 respondents (taxpayers) who successfully met and wanted to fill them for a month. When it reached 200 taxpayers, the researcher stopped and tabulated the data on the questionnaire that had been obtained.

Variable in this research is taxpayer compliance as the dependent variable and independent variable consist of tax understanding, taxpayer awareness and perception of tax amnesty. The gender variable becomes the next independent variable. The research variables were developed from the opinions of previous researchers. The taxpayer compliance variable was developed by using indicators revealed by Widodo (2010), Febriani & Kusmuriyanto (2015), and the adjusted Regulation of the Minister of Finance 74 / PMK.03 / 2012. Awareness variables are developed from indicators already used by Andinata (2015). While the tax amnesty variable was developed from the opinion of SaraÇoÐlu & ÇaÞkurlu (2011) and Suyanto, Intansari, & Endahjati (2016).

The operational definition of research variables is shown in Table 5.

Data collection in a study is an important part since it can determine how the study can conclude the findings. The data used in this study is a questionnaire. The questionnaire is a data collection technique that is done by giving a set of questions or written statement to the respondent to answer. In collecting the data, the writer conducted closed questionnaire.

Likert scale measurement is used in this study. Sugiyono (2016) explained that by conducting Likert scale, the variables to be measured are translated into indicator variables, and then the indicator is used as a starting point to arrange the items of the instrument that can be a statement or question. The research variable is measured by the

Likert scale of 5 points. The research instrument has been tested for its validity and reliability. The taxpayer compliance variable is measured by 14 statement items. The tax understanding variable is measured by 9 items of statement. The consciousness variable is measured by 5 statement items. And the tax amnesty variable is measured by 12-point statements.

Table 5. Operational Definition of Research Variables

Research Variables	Operational Definition	Measurement Indicator
Taxpayer Compliance	Taxpayer compliance refers to the willingness of the taxpayer to fulfill his tax obligation by the prevailing rules without inspection, thorough investigation, warning, or threats and the application of both legal and administrative sanctions.	a) Register as a voluntary Taxpayer to the Tax Office (KPP). b) Doing bookkeeping or recording. c) Calculate the taxes correctly and pay them on time. d) Fill out the Tax return (SPT) by the provisions of the legislation and report on time. e) Pay the tax underpayment before inspection. f) Submit the tax return (SPT) to the Tax Office on time before the deadline for submission (SPT). g) The existence of supervision made by the Tax Office to the Taxpayer so that they pay the taxes. h) Recognition of the independence of public accounting tax consultants. i) Amount of tax arrears.
Understanding of taxation	Knowledge and understanding of tax laws is the process when taxpayers know about taxation and apply that knowledge to pay taxes.	a) Ease of acquiring knowledge of taxation b) Knowledge and understanding the functions and benefits of tax c) Knowledge and understanding in filling tax return, preparing financial reports, and how to pay taxes d) Knowledge and understanding about the calculation of tax underpayment e) Knowledge of administrative and criminal sanctions f) Knowledge and understanding of the implementation of sanctions for tax violations g) Knowledge and understanding of the essence of tax
Taxpayer Awareness	Taxpayer awareness is a condition in which the taxpayer knows, understands and implements the ax provision, with valid, voluntary, and true to fulfill his tax obligations.	a) Awareness that tax is a form of participation in supporting the development of the state. b) The realization that delaying tax payments is very harmful to the state. c) Awareness that taxes are established by law and can be imposed.
Tax amnesty	Tax amnesty is the abolition of taxes that should be payable, which is not given tax administration sanctions, by revealing property and paying the ransom.	a) Tax amnesty provides personal benefits for taxpayers. b) Tax amnesty distorts taxpayer compliance. c) Differences in taxpayer's opinion on tax amnesty if the tax audit is increased after the tax amnesty. d) Differences in taxpayer opinion if punishment is planned to become more stringent after tax amnesty. e) Tax amnesty causes an increase in violations. f) The calculation of the taxpayer shall be the loss and income on the attitude to avoid taxes. g) Taxpayers have been audited during the tax amnesty. h) Tax amnesty jeopardizes tax justice

Data analysis is used to precede the data that has been obtained through certain rules in accordance with the research. Data analysis techniques used for this research are descriptive analysis and multiple regression analysis. It would be then analyzed by using computer application IBM SPSS Statistics version 21.00.

RESULTS

Description of Respondents and Research Variables

Respondents in this study are individual taxpayers registered in East Semarang Pratama Tax Office Semarang City. The number of respondents being sampled is as many as 200 taxpayers. The number of questionnaires distributed is 200 pieces. All of those questionnaires were entirely returned to the researcher. Based on the questionnaires of the research that has been collected, it can be made profiles of individual taxpayer respondents in East Semarang Tax Office based on gender, educational background, occupation, income per year, and presented in Table 6. The results of descriptive statistical analysis of research variables can be seen in Table 7.

Table 6 shows that the respondent number of women is larger than men, which was 55 percent. The educational background of most respondents is Primary School/ Senior High School or equal, that is 50.50 percent followed by respondents with Bachelor /Associate education background as many as 34.50 percents. Based on the type of work, more respondents work as entrepreneurs are as many as 66 percents followed as private employees as many as 21 percent. Based on the income per year, the respondents with an income of 50 million to 250 million per year become the most respondent that is 55.50 percent followed by respondents who earn up to 50 million per year that is 33.50 percent.

Table 7 shows that taxpayer compliance variable has an average value of 49.94. Taxpayer compliance is measured by 14 statement items so the

Table 6. Profile of Research Respondents

Information		Number	Percentage
Gender	1. Male	110	55.00
	2. Female	90	45.00
Educational Background	1. Elementary school- Senior High school	101	50.50
	2. D1-D3 (Associate)	9	4.50
	2. S1(Bachelor)	69	34.50
	3. S2/S3 (Magister/Doctor)	6	3.00
	4. Anonym	15	7.50
Occupation	1. Employee	19	9.50
	2. Tax consultant	1	0.50
	3. Private Employee	42	21.00
	4. Entrepreneur	132	66.00
	5. Anonym	6	3.00
Total Income (in a year)	1. Until 50 million	67	33.50
	2. 50 million – 250 million	111	55.50
	3. 250 million - 500 million	3	1.50
	4. > 500 million	2	1.00
	5. Anonym	19	9.50

maximum score is 70. Taxpayer compliance is included in the high or good category. This means that the average taxpayer has a good tax payment compliance rate. The variable of tax understanding has an average value of 33.56. An ideal score of the tax understanding variable is 45. Thus, the variable of tax understanding is included in either category. This means that taxpayers have a good understanding of tax laws. The expectation would be to increase tax pay compliance. The average score of the taxpayer awareness variable is 20.04. The taxpayer awareness variable is measured by 5 statement points, and the ideal score is 25. The awareness variable is included in the excellent category. This means that taxpayers have a very good awareness to be willing to pay taxes consciously. And the average value of the tax amnesty variable is 39.34. The tax amnesty variable is measured by 12-point statements, so the ideal score is 60. The tax amnesty variable is included in the good enough category. This means that taxpayers have a good perception on tax amnesty. Taxpayers do not assume tax amnesty in a negative or detrimental perspective for the taxpayer.

Classic Assumption Test Results

The writer has conducted a classical assumption test consisting of normality test, multicollinearity test, and heteroscedasticity test. Normality test was conducted by using Kolmogorov-Smirnov test. The result of normality test showed Kolmogorov Smirnov value of understanding variable equal to 0.773 with Asymp. value. Sig. (2-tailed) of 0.589, the awareness variable of 1.318 with the value of Asymp. Sig. (2-tailed) of 0.062, the tax amnesty variable of 1.288 with the value of Asymp.

Sig. (2-tailed) of 0.072, and the tax compliance variable of 0.761 with the value of Asymp. Sig. (2-tailed) of 0.609. The sig. value show more than 0.05 indicating a normal distributed variable.

The multicollinearity test is done by looking at Tolerance and VIF (Variance Inflation Factor) values. The results show that the Tolerance and VIF values of the understanding variables are 0.972 and 1.029, the Tolerance and VIF values of the consciousness variables are 0.962 and 1.039, and the Tolerance and VIF variables of the tax amnesty are 0.963 and 1.038. Tolerance values show more than 0.10 which means there is no multicollinearity. Similarly, by looking at the VIF value indicates a number less than 10. That means the same, there is no multicollinearity.

Heteroscedasticity test has been done by looking at scatter plot diagram. The results show that the points spread out randomly and well, and do not accumulate at one point. That is, there is no heteroscedasticity in the regression model. Thus, the regression model is appropriate to predict taxpayer compliance with independent variables of understanding, compliance, and tax amnesty.

Hypothesis Testing Results

The results of hypothesis testing are shown in Table 8. In the first model test (whole respondent), the value of Sig. for all independent variables (understanding taxation, taxpayer awareness, and tax amnesty) is less than 0.05. Thus, it can be stated that the null hypothesis is unacceptable and the research hypothesis (H_1, H_2, and H_3) is accepted. This means that this study can prove that the understanding of taxation, taxpayer awareness, and tax am-

Table 7. Descriptive Statistics Analysis Results

Research Variable	Min	Max	Mean	Std. Deviation
Taxpayer compliance	28	66	49.94	6.138
Understanding of taxation	20	45	33.56	4.518
Taxpayer awareness	12	25	20.04	3.196
Tax Amnesty	29	57	39.34	4.851

nesty have a positive and significant impact on tax-payer compliance. The value of t arithmetic and regression coefficients of tax understanding variables have greater value than other independent variables. This suggests that the understanding of taxation has a more dominant influence than other independent variables.

In the second model (testing with only female respondents) it can be seen that the sig. value of an understanding variable by 0.065 which is more than 0.005. This means that the variables of understanding are not proven to significantly affect the compliance of female taxpayers at a 5 percent error rate. But it proved to have a positive and significant effect on the error rate of 10 percent. Other results show the sig. value of awareness and tax amnesty variable are 0.006 and 0.000 which means less than 0.05. These results prove that the variable awareness and tax amnesty proved to have a positive and significant impact on women taxpayer compliance.

The result of hypothesis testing on the third model (test with only male respondent) shows sig. value of independent variables by 0.159, 0.357, and 0.983 which means more than 0.05 or 0.10. These results indicate that the variables of understanding, awareness, and tax amnesty are not proven to have a positive and significant influence on the compliance of male taxpayers. The results of research are interesting to study more deeply. None of the independent variables have been shown to have any influence. These results can also mean that female taxpayer is more understandable to pay taxes.

Hypothesis testing was also conducted by the different test of two independent samples used to test statistical differences in taxpayer compliance of women with taxpayer compliance of men. The results show that the value of t arithmetic of 2.273 with the value of sig. (2-tailed) of 0.024. This means that there is a statistical difference in taxpayer compliance level of women with male taxpayer compliance rate. Mean value (average) of female taxpayer compliance is 50.8182 and higher than average of taxpayer compliance of men is 48.8556. It can also be interpreted that female taxpayers are more compliant than male taxpayers.

Table 8. Hypothesis Testing Results

Research Variable	t-Test			F- Test		
	Unstandardized coefficients (B)	t	Sig.	F	Sig.	Adjusted R²
Model 1 (All Respondents)						
Constanta	23.375	4.715	0.000	9.964	0.000	0.116
Understanding	0.289	3.146	0.002			
Awareness	0.312	2.390	0.018			
Tax amnesty	0.270	3.139	0.002			
Model 2 (Female Respondent)						
Constanta	16.930	2.832	0.006	11.530	0.000	0.225
Understanding	0.230	1.865	0.065			
Awareness	0.469	2.824	0.006			
Tax Amnesty	0.428	3.880	0.000			
Model 3 (Male Respondent)						
Constanta	38.544	4.505	0.000	0.864	0.463	-0.005
Undertanding	0.199	1.420	0.159			
Awareness	0.188	0.927	0.357			
Tax Amnesty	-0.003	-0.021	0.983			

DISCUSSION

The Effect of Tax Understanding on Taxpayer Compliance

Tax compliance is a behavior indicated by a person, in this case, is a taxpayer when fulfilling all tax obligations and implementing taxation by prevailing laws & regulation. The results showed that the understanding of taxation has a positive and significant impact on taxpayer compliance registered in KPP Pratama East Semarang Tax Office.

The result of the descriptive statistical analysis shows that tax understanding variable has an average value in the good category. This means that the ability of taxpayers in understanding the prevailing tax laws is good. With a good understanding of taxation, it will be able to increase taxpayer compliance registered in East Semarang Tax Office. Taxpayer compliance indicators, namely the supervision made by the taxpayer to taxpayers dutifully pay taxes are the indicator that gets the lowest score among other indicators. This indicates that the taxpayer considers weak supervision by Tax Office which can result in low tax compliance. The next indicator, which is the appreciation of the independence of tax consultant public accountant also scored low. The taxpayer considers the independence of the tax consultant public accountant has not been good, so it is considered that East Semarang Tax Office is not able to carry out the task by its authority yet.

The results of this study support attribution theory. Attribution theory is related to tax understanding and taxpayer awareness that is an internal factor of a person. A high level of tax understanding can be used as a basis for considering the decisions to be taken related to the behavior of tax obligations fulfillment. Internal factors may affect taxpayers in making decisions to obey or disobey. One's perception of things is derived from the internal factors that drive the person to make decisions in action. It means the fulfillment of taxation obligation depends on the decision taken by the taxpayer.

The results of this study are also consistent with previous research results (Adiasa, 2013; Saad, 2014; Ananda, 2015; Andreas & Savitri, 2015; Nurhayati, Halimatusadiah, & Diamonalisa, 2015; Agustiningsih & Isroah, 2016; Ilhamsyah, Endang, & Dewantara, 2016; Oladipupo & Obazee, 2016; Redae & Sekhon, 2016; Olaoye, Ayeni-agbaje, & Alaran-Ajewole, 2017). Nevertheless, there are researchers who find different results, the understanding of taxation is not proven to have a positive effect and significant against taxpayer compliance (Andinata, 2015). This means that the taxpayer will be compliant or not because he understands the tax laws or not. The taxpayers will be compliant because he or she has a good awareness or other factors such as tax penalties and so on.

The Effect of Taxpayer Awareness on Taxpayer Compliance

Taxpayer awareness is a condition in which the taxpayer knows, acknowledges respects and complies with the prevailing taxation provisions and has the sincerity and desire to fulfill his tax obligations. Based on the research shows the awareness of taxpayers has a positive and significant impact on taxpayer compliance registered in KPP Pratama of East Semarang. From the results of descriptive statistical analysis of taxpayer awareness variable, the average taxpayer awareness is in the well categorized. This means that most of the taxpayers registered in East Semarang Pratama Tax Office are aware of their tax obligations. With the awareness of the taxpayer, it will be able to raise taxpayer compliance registered in KPP Pratama of East Semarang.

The results of this study support the theory of attribution that states that the perception of a person in assessing something comes from internal

factors that encourage a person to take decisions in action. Taxpayer awareness is formed from the internal perception of the taxpayer. Mangoting & Sadjiarto (2013)'s opinion also explained the factors that affect taxpayer compliance consisting of economic factors, non-economic factors, and other factors. Economic factors are the level of actual income, tax rates, tax benefits, penalties, tax audits, fines, and audit probabilities. Non-economic factors are attitude toward taxes, personal, social and national norms, and perceived fairness of tax system. Other factors that influence taxpayer compliance are social behaviors, enforcement, confidentiality, and tax fairness.

The results of this study are consistent with the results of previous research that found a positive and significant impact of taxpayer awareness on taxpayer compliance

(Palil, Rusyidi, & Ahmad, 2013; Andinata, 2015; Andreas & Savitri, 2015; Fajriyan, Endang N.P., & Prasetya, 2015; Agustiningsih & Isroah, 2016; Ilhamsyah, Endang, & Dewantara, 2016; Savitri & Musfialdy, 2016). Only Nugroho et al. (2016) failed to find a positive and significant influence of awareness of taxpayer compliance.

The Effect of Tax Amnesty on Taxpayer Compliance

Tax amnesty is a policy implemented with the aim of increasing the amount of state revenue through increased taxpayer compliance. According to Law Nb. 11 Year 2016 on tax amnesty, tax amnesty is a forgiveness program granted by the government to taxpayers including the abolition of taxes that ought to be owed, the abolition of tax administration sanctions, and the elimination of criminal sanctions in terms of taxation on property acquired in 2015 and earlier which has not been reported in the Tax Return (SPT), by paying off all tax arrears and paying the tax penalties.

Based on the results of the study indicates tax amnesty has a positive and significant impact on taxpayer compliance registered in KPP Pratama of East Semarang. The result of the descriptive statistical analysis shows the average of taxpayer perception about tax amnesty in good enough category. This means that the taxpayer's perception of the tax amnesty program has not been entirely good. If the taxpayer's perception of tax amnesty is good enough will be able to enhance taxpayer compliance registered in KPP Pratama East Semarang.

Attribution theory can explain the results of this study. It is because the taxpayer will provide an assessment of how the objectives, implementation, and impact that will occur as a result of the imposition of tax amnesty policy. Positive perceptions of the application of the tax amnesty policy will affect taxpayer compliance. Tax amnesty is not considered as a negative policy by most taxpayers. Tax amnesty is not considered as a policy that only benefits some taxpayers, especially those who have neglected their tax obligations. Most taxpayers consider the tax amnesty program increase government revenues so that it will be able to support the government budget to finance programs and strategic development policies.

The results of this study support the results of previous research which successfully proved the positive effect of tax amnesty on taxpayer compliance (Rechberger et al., 2010; SaraÇoĞlu & ÇaŞkurlu, 2011; Ngadiman & Huslin, 2015; Suyanto, Intansari, & Endahjati, 2016). Nonetheless, there are researchers who have found a negative effect of tax amnesty on taxpayer compliance (Gerger, 2012; Junpath, Kharwa, & Stainbank, 2016). This may be due to a negative view of the tax amnesty that is considered to benefit only a small percentage of taxpayers and considered to be unfair. The taxpayer who has neglected his duty even earns "forgiveness" not "punishment."

The Effect of Gender on Taxpayer Compliance

The results showed that the average taxpayer compliance level of female taxpayer group is higher than the taxpayer compliance level of the male taxpayer group. And the result of the different test shows there is a significant difference in taxpayer compliance with the age group of women and men. This means that female taxpayers are more compliant than men. This may be because male taxpayers are more rational and not easy to comply with tax obligations. Taxpayers are afraid of women who are considered noncompliant. The results of the regression analysis also show a unique thing. No positive and significant effects were found for all independent variables (understanding, awareness, and tax amnesty) on male taxpayer compliance. Male taxpayer compliance may be influenced by other variables, such as sanctions or penalties.

The results showed that gender affects the level of taxpayer compliance. And women proved more compliant. These results are consistent with the findings of D'Attoma, Volintiru, & Steinmo (2017) which states that women have been shown to be significantly more compliant than male taxpayers. Nevertheless, Marino & Zizza (2012) argued differently. He stated, "Female taxpayers are less likely to evade than male taxpayers." This finding is interesting to examine more deeply. Taxpayer psychology may affect taxpayer compliance behavior.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the findings in this study, the conclusion that can be drawn is the understanding of taxation, awareness of taxpayers and tax amnesty proved to have a positive and significant impact on taxpayer compliance in East Semarang Pratama Tax Office, both simultaneously and partially. Tax understanding and awareness become variables that have more dominant influence than the perception of the tax amnesty program. Another finding is that gender also influences the level of taxpayer compliance. Female taxpayers proved more compliant than male taxpayers.

Suggestions

Suggestions that can be given from this study is that East Semarang Pratama Tax Office needs to increase socialization and counseling about conscious attitude to pay taxes, tax usage for state life, taxation programs such as tax amnesty and also socialization that can improve perception of taxpayer dealing with tax justice become better so that the taxpayer is more compliant. For researchers interested in conducting the same studies may continue to review gender relevance and other respondent characteristics with taxpayer compliance. The next researcher can also add other variables that are not used in this study, such as the quality of the service system and religiosity.

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