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TO
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PREFACE

Praise and gratitude for the presence of Allah SWT the Almighty God for all the grace and guidance that has been given to all of us, so that the Proceedings book "ICOEMA 2022" can be realized and completed. The Proceedings book was prepared for the holding of the 2022 International Conference On Economic Management and Accounting (ICOEMA) with the theme Digital Economics Challenges which several of articles on the results of research by lecturers, researchers and doctoral students of economics, therefore, on this occasion, allow us to say Thanks to :

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Hopefully this Proceeding can be useful for all of us, for the progress of the Indonesian people in particular and the international world in general. Sorry if there are things that are not pleasing. We are waiting for suggestions and criticisms for the perfection of this Proceedings book.

Surabaya, 23 September 2022

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PERCEPTION OF MOTOR VEHICLE TAXPAYERS (PKB) IN PAYING TAXES IS SEEN FROM THE POINT OF VIEW OF SKEPTICISM

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Abstract

Skepticism in paying taxes is a view for taxpayers in tendency to a dubious attitude in making tax payments. The purpose of this study is to determine the perception of motor vehicle taxpayers (PKB) in paying taxes and the emergence of skepticism in paying taxes. *The theory of planned behavior* (SDGs) was used in this study. The type of research data used is qualitative data. The data obtained is in the form of information obtained through interviews and research informants. Data primary and secondary data are the data sources used. The results of the study according to taxpayers that they consider that the obligation to pay taxes is a contribution to the government whose benefits cannot be felt directly or quickly. Based on the theoretical aspect of planned behavior, in the variable attitude towards taxpayer behavior there is a tendency to be unhappy or negative, this results in a greater emergence of skepticism in taxpayers. There is a taxpayer's belief that the difficulty if not paying taxes is a form of behavioral control because to control the behavior of the taxpayer requires examination and supervision. Basically, the actual condition of the occurrence of doubts about paying taxes is not supported by subjective norms, this raises doubts about paying taxes not solely due to social pressures, especially the Covid 19 virus that has hit our homeland.

The existence of beliefs from within the individual causes a tendency to appear skepticism in the behavior of paying taxes formed by attitudes towards the behavior and control of the perceived behavior.

Kata kunci: The Obligation to Pay Taxes ; Skepticism; Theory of planned behavior

INTRODUCTION:

Taxes are a huge and important source of revenue for the country. Taxes are a source of funding in carrying out the responsibility of the state to overcome the problem of social, improve welfare and prosperity as well as social contact between citizens and the government (Dharma, 2014). Based on its authority, taxes are distinguished into central taxes and regional taxes. Sources of financing for regional development can be extracted from the Regional Native Income (AA. Chintya and Lely, 2013). Having maximum Regional Original Income is the desire of every region. The source of regional original income (PAD) that contributes a lot to each region is the Regional Tax which must be fulfilled and imposed on everyone, both individuals, groups and entities / institutions based on the law. Regional revenues sourced from PAD are obtained through Regional Taxes, Regional Levies, the results of the management of segregated regional wealth.

One type of regional tax revenue is obtained through motor vehicle tax (PKB). Motor vehicle tax collection is a type of collection that has long been carried out by the government. Motor vehicle tax is a tax on the ownership and/or control of a motor vehicle.

The development of motorized kendaraan in the Banjarmasin City area is currently very rapid. This can be seen in the following Table.

**Table 1
Number of Motor Vehicles in 2018 – 2022
in South Kalimantan Province**

No	Vehicle Type	Year	Year	Year	Year
		2018	2019	2020	2021
1.	Since	14	3	5	7
2.	Jeep	240	216	102	305
3.	Microbus	32	28	29	13
4.	Minibus	3.706	3.244	1.474	2.405
5.	Truck	221	195	31	72
6.	Light Truck	436	318	129	220
7.	Pick Up	1.864	686	397	831
8.	SPM	25.985	25.709	14.208	19.703
9.	Ransus	-	5	3	1
10.	SPMP 3	63	96	43	63
	Sum	32.561	35.190	16.421	23.620

Source : BAKEUDA Prov. Kal - Sel

The number of motorized vehicles in Banjarmasin City has decreased, especially in 2020 when the Covid-19 virus that has hit our country but is now starting to rise again as the Indonesian economy improves, this situation should make local governments able to get more tax revenue from this sector, the realization of motor vehicle tax revenues has increased but the amount of arrears and fines is still increasing every year, except when covid 19 began to hit at that time our country's economy declined sharply and local incomes, especially the Motor Vehicle Tax, also fell. This can be seen from the amount of arrears and fines presented on the following Tabel .

Table 2. Realization of Motor Vehicle Tax Revenue, Arrears and Fines at the Samsat Joint Office in Banjarmasin City in 2018 – 2021

Year	Realization of Acceptance (IDR)	Arrears (IDR)	Fine (IDR)
2018	350.572.687.425	17.333.161.100	7.539.240.175
2019	348.643.733.705	20.526.341.725	13.521.153.042
2020	288.061.952.237	16.862.811.910	4.156.435.520
2021	332.478.477.187	15.438.474.618	8.694.700.135

Source : BAKEUDA Prov. Kal- Sel

Based on Table 2, it can be seen that the amount of arrears and fines every year continues to increase, except that in 2020 there is a decrease because Indonesia was hit by the Covid 19 virus which caused the Government to be able to re-maximize ways to increase the amount of income from motor vehicle tax (PKB) because regional taxes are one of the largest contributors to regional income . This indicates that there is one obstacle, namely the compliance of taxpayers in fulfilling their obligations. The role of taxes as domestic revenues has become very dominant, but it is still not optimal when viewed from the large number of taxpayers who have not become compliant taxpayers. Chau and Leung (2009:39) argue that factors that affect a country's tax revenue include the level of compliance of taxpayers in the country. The issue of taxpayer compliance is an important issue around the world, be it in developed countries or in developing countries, because if the taxpayer does not comply it will give rise to the desire to carry out acts of evasion, circumvention and tax evasion. Currently, if taxes are

not complied with and their payments are met by taxpayers, the government cannot run well (Hammer *et al.*, 2005).

According to Yadnyana and Sudiksa (2011) tax compliance is an attitude towards tax functions, in the form of a constellation of cognitive, effective, and conative components that interact in understanding, feeling and behaving towards the meaning and function of taxes. Taxpayer compliance can be influenced by two types of factors, namely internal factors and external factors. Internal factors are factors that come from the taxpayer himself and are related to individual characteristics that are triggers in carrying out their tax obligations. In contrast to internal factors, external factors are factors that come from outside the taxpayer's self, such as the situation and environment around the taxpayer (Fuadi & Yenni, 2013). Increased compliance will support government efforts to improve people's well-being (Gerald, 2009). Grasmick and Scott 1982 (in Davis *et al.*, 2003) mention that a person who knows a non-compliant taxpayer, then that person is likely to have a tendency to follow the non-compliance.

The awareness of the taxpayer can be seen from the sincerity and desire of the taxpayer to fulfill his tax obligations which is shown in the taxpayer's understanding of the tax function and the taxpayer's sincerity in paying taxes. The higher the level of awareness of taxpayers, the better the understanding and implementation of tax obligations so that it can improve compliance (Sugi and Lely, 2017). Taxpayer awareness is still said to be low when viewed from the amount of arrears and fines for Motor Vehicle Tax (PKB) at the Samsat Gianyar Office. Taxpayer awareness of taxation is very necessary to improve taxpayer compliance (Cindy and Yeni, 2013). James and Nobes (1997) said that high public awareness will encourage more and more people to fulfill their obligations to register themselves as taxpayers, report and pay their taxes correctly as a form of responsibility in the nation and state.

According to (Jayanto, 2011), Taxpayer compliance is greatly influenced by the morality of the taxpayer. The moral aspect in the field of taxation concerns two things, namely the moral obligation of the taxpayer in carrying out his tax obligations as a good citizen and the moral awareness of the taxpayer on the allocation of tax revenues by the government (Brown, 2003 and Vella, 2007 in (Jayanto, 2011)).

Based on this, according to the results of research from (Purwanto, 2015) the variables of awareness of paying taxes and a good perception of the effectiveness of the tax system do not affect compliance in paying taxes while the variable knowledge of understanding tax regulations and quality of service affects the willingness to pay taxes. Meanwhile, according to the results of research from (Rasulong & Lisdayanti, 2018) states that sunset policy, tax amnesty, tax sanctions, knowledge and understanding of taxes, and tax services have no effect on taxpayer compliance and vice versa taxpayer awareness has a significant influence on taxpayer compliance.

This is the case with research (Hani, 2016), which still has not conducted research related to perceived attitudes and behavioral controls so as to provide suggestions

so that subsequent research can examine attitudes, taxpayer awareness which is still a limitation in research. In addition, according to (Retyowati, 2016), it has also not examined the factors associated so that it provides suggestions so that subsequent research can examine the perceived behavior control. Based on this, it shows that there is still a research gap and differences of opinion or views on the factors causing non-compliance or the willingness of the community to pay taxes. Therefore, research can be carried out on the gap between people in paying taxes. Studies on taxpayer behavior can use *the Theory of planned behavior* (SDGs). The basis of this theory is a belief perspective that can influence the implementation of individual behavior or behavior. This study was conducted to determine the skepticism factor in paying taxes from the perspective of taxpayers. The questions that arise are

- (1) What is the taxpayer's view on the obligation to pay taxes?
- (2) To what extent is the skepticism that arises in the taxpayer in paying taxes?

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of planned behavior

The Theory of planned behavior (SDGs) describes behavior based on individual views or beliefs. According to (Ajzen, 1991), the elements of this theory consist of three parts, namely attitude *towards behavior*, social influence, namely subjective norms and behavioral control which is perceived as the basis of belief in behavior.

The Concept of Taxation

According to Sommerfeld et al. in (Zain, 2008) tax is a transfer of resources from the private sector to the government sector, not due to violations of the law, but must be implemented under the provisions set out first without getting a direct and proportional reward, so that the government can carry out its duties to run the government.

Taxpayer

In Law Number 28 of 2007 (Indonesia, 2007) concerning General Provisions and Procedures for Taxation Article 1 paragraph 2 it is stated "Taxpayers are individuals or entities, including taxpayers, withholding taxes and tax collectors who have tax rights and obligations in accordance with the provisions of tax legislation". From the definition it can be explained that a taxpayer is a person or entity that can fulfill any implementation or fulfillment of the rights or obligations of his tax process as long as the taxpayer earns income.

Local Taxes

Local Tax is one of the sources of regional revenue owed by individuals or entities that are coercive under the law by not getting compensation directly and used for regional purposes. This is in accordance with Law No. 28 of 2009 concerning Regional Taxes and Regional Levies: "Local taxes used for regional

purposes, hereinafter referred to as taxes, are mandatory contributions to areas owed by individuals or entities of a coercive nature under the Law, by not getting compensation directly and used for regional purposes for the greatest prosperity of the people". Motorvehicle invitations (PKB) are one of the regional revenues carried out by the government to increase regional revenues that have long been carried out by the government. Motor vehicle tax is a tax on the ownership and/or control of a motor vehicle.

The Concept of Skepticism

According to Hurtt et al. (2013) in (Suryanto et al., 2018) defines skepticism in various skeptic characters such as questioning mind, suspension of judgement and search for knowledge. Basically, the nature and scope of human knowledge is a complex thing. The number of views, differences of opinion gives rise to an overlapping perception of something. Even if a truth has been researched and tested, there will be people who are critical and will tend to question or still doubt it. To doubt the claim of truth or to suspend approval or rejection of it is to be skeptical.

Public Awareness of Taxation

According to (Aljavier, 2019), public awareness of taxes in Indonesia can still be said to be low. The lack of awareness among the public towards taxes and the abuse of authority carried out by law enforcement officials in the field of taxation which results in poor tax revenues in Indonesia and has an impact on the state treasury and the inhibition of various national development efforts for the realization of national goals and objectives must be the main highlight in tax enforcement.

RESEARCH METHODS

In this study, the method used was a descriptive qualitative method. According to (Sugiyono, 2018) The use of these methods and approaches is in accordance with the main objectives of the study, namely to study, describe, analyze data, and information according to their needs.

The setting of this study took the place of Samsat in the city of Banjarmasin. To answer the research questions, interviews were conducted on several informants who were considered to know, were involved and had experienced problems in paying taxes. There were several questions asked and the interview was recorded with the audio recorder with the permission of the participants.

After the data obtained by the researcher goes through the interview process, the researcher will present the data. The data obtained through the interview process will be poured into texts (interview transcripts) which will be grouped into coding and theming according to the focus of the problem in this study. The validity of the data in this study used reference materials, member checks, triangulation of data sources (Sugiyono, 2018).

RESULTS AND DISCUSSION

RESEARCH RESULTS

Taxpayers' Views On Skepticism in Paying Taxes

The existence of the obligation to pay taxes is something that must be obeyed by every taxpayer because it is a rule of the government. Regardless of the taxpayer's unconvinced to comply with the regulations. Here are the results of interviews obtained with taxpayers.

"As a taxpayer, I have to obey because the regulations of the government require to pay taxes, otherwise there will be sanctions. Though to be honest I don't want to pay much tax. There is no confidence to pay taxes, this is because the surcharges and tax rates are high enough that the income I receive is not optimal. I once did not pay motor vehicle tax (PKB), at first I thought it would not be sanctioned but when I walked – the road was accidentally hit by a raid and at that time I could not avoid it anymore, so I was forced to pay taxes and was sanctioned as well. Regarding the motor vehicle tax payment system (PKB) currently provides an easy place for payment that can be made online and there is a mobile samsat that serves tax payments but still I feel reluctant to pay motor vehicle tax because I have to spend more time to go to Samsat to pay taxes."

In addition, the taxpayer's perception is based on his belief in what is already being felt. It is inseparable from the factors that cause perceptions to appear that can come from internal or external. External factors can arise from the surrounding environment of the taxpayer. The following is a statement about the presence or absence of influences from the social environment.

"What makes me doubt is that because of the high pajak tariff and the increase in costs to come to take care of it, it takes time to come to take care of it. Sometimes also if there is no funds I can't pay even though I know that there are often raids but I want to be like that again. In addition, there is also no influence from other parties or experience from other parties because I used to consult first for the issue of paying motor vehicle tax (PKB) and it also happened that there was never any support to pay taxes. It's just that I am often informed to pay immediately so that it is safe to travel in driving and not to be subject to fines or sanctions."

Consideration of the social influence of the taxpayer makes the reason for the difference between the causative factors of the internal and external of the taxpayer. This is because it is based on personal experiences that have been experienced before. These considerations can undermine the control of taxpayer behavior.

"I was once late paying taxes and at that time I wanted to pay at the mobile samsat because it turned out that my vehicle was from outside banjarmasin so I had to go directly to the area where my vehicle was issued the tax note because it was considered late. This makes me unable to pay directly. So I find it difficult

just to pay the motor vehicle tax (PKB) needs to be processed and time consuming because I have to pay at the place where the vehicle is issued the tax notes."

Tax Authorities' Views On Skepticism in Paying Taxes

The perceptions that arise regarding the obligation to pay taxes by taxpayers are certainly an information for the tax authorities to find out how much compliance and non-compliance of the taxpayers are. So that this can be used as a consideration for making tax decisions. Here's a statement from the tax authorities regarding taxpayer skepticism.

"if there is any doubt it means that the tax has not understood that the tax is a mandatory thing. In the Law, it has been explained that the tax is a mandatory levy that does not receive a direct reply. Taxes are not because we like it or not, not because we are willing or not. There must be a compliant WP and no. In taxes there is a self-assessment system for self-reporting and there are some wp that do report which in fact some do not. So from the office, the taxpayer actually does not blame the taxpayer but will get administrative sanctions in the form of fines and in driving can be subject to motor vehicle raids. "

It is a challenge for tax officials how to convince their taxpayers with socialization and the pursuit of service innovation with sistem that is increasingly effective and efficient.

Apart from the tax officer has the authority to supervise his taxpayers who carry outtaxation p roses independently or are often carried out motor vehicle raids to provide encouragement to immediately fulfill their obligations in paying motor vehicle tax (PKB).

"We are here to have a sistem of supervision. if wp has not been paid, now it is given a bill or notice of accrual of its tax arrears. This system really can't force people directly to pay taxes. In addition, Samsat also carried out motor vehicle raids in collaboration with the police in the hope that this system would make motor vehicle users to immediately pay their obligations for motor vehicle tax (PKB)"

DISCUSSION

Analysis showed that all informants interviewed had different but similarly meaningful perceptions of the obligation to pay taxes. In this discussion, three determining factors will be presented in the Theory of Planned Behavior, namely:

Attitude to the behavior in paying taxes

Based on the factor of forming an attitude towards the behavior of taxpayers who are skeptical, taxpayers will want to pay less because they have a negative belief that paying taxes will not get direct benefits, taxes are still a burden, high tax rates so that the income received is not optimal and pay taxes not voluntarily but there are rules that require paying taxes. Negative feelings regarding the payment of

taxes will form a negative attitude and produce avoidance behaviors, feelings of compulsion in the implementation that become the taxpayer's beliefs so that it will affect the intention to behave disobediently. Negative attitudes in this case do not favor the obligation to pay taxes. In line with research from (Wanarta & Mangoting, 2014) where the attitude of tax non-compliance has a positive and significant effect on the intention to commit tax evasion where taxpayers who have a positive attitude towards tax non-compliance, the intention to commit tax evasion is getting higher. The impact of the situational conditions faced by taxpayers, namely the economic pressures they experience and the way the government encourages vehicle taxpayers to fulfill their obligations has an impact on a person's attitude.

Subjective Norms

Based on the subjective norms of skepticism in paying taxes, the social factors of the taxpayer have no effect because the taxpayer declares that none of the other parties influence. This Subjective Norm does not affect every decision to be taken because the taxpayer has a tendency not to believe in the surrounding environment, so the perception of the social environment cannot influence the taxpayer to behave skeptically. There are differences in statements that are not in line between tax authorities and taxpayers because the social factors of each individual cannot be perceived equally. This may happen because most social factors certainly play an important role in influencing something but not as a whole. Because one of the tax authorities also stated that it depends on the taxpayer himself whether the influence is from himself, from the tax authority or the change in rules that the tax authority says with the many rule changes makes the taxpayer confused." This indicates the absence of influence from the social environment of the taxpayer so that social factors do not become the cause of the taxpayer's skepticism. In line with the research from (Ernawati & Purnomosidhi, 2018) where Subjective Norms have no effect on the intention to behave disobediently. This is because a person's intentions are not only influenced by the social pressures of the surrounding environment. (Anjani & Restuti, 2016) examines the compliance of taxpayers with the results of research on subjective norms that have no bearing with the taxpayer's intention to be able to comply because if the taxpayer has the view that tax compliance is his right personally and cannot be determined by the social environment or the people around him, then the influence of his social environment will be ignored and ignored.

Perceived Behavior Control

Perceived behavioral control has to do with how much confidence the taxpayer feels capable of carrying out a behavior. The skepticism of paying taxes is based on the uncertainty of motor vehicle taxpayers to pay taxes which has an impact on the difficulties experienced when conducting inspections or supervision. Individuals' beliefs regarding the difficulty of not paying taxes are a form of behavioral control because the checks and supervision carried out can control their behavior. There is a tendency for the fiscus to often carry out supervision and examinations that can make it difficult for taxpayers to pay taxes because the

inspections carried out make taxpayers bear the new tax obligations when there are findings in the examination. So that the feeling of being forced or accepting, motor vehicle taxpayers still have to fulfill their tax payment obligations. This can make motor vehicle taxpayers more hesitant in paying taxes because the tendency to commit violations, whether intentional or not, will allow them to remain subject to sanctions. Thus, this perceived control of behavior has a negative impact on the obligation to pay motor vehicle taxes because the more confidence there will be the difficulty of performing obligations in paying taxes so that the stronger the doubts that arise that will lead to the stronger the intention of the taxpayer to behave non-compliantly. In line with research from (Winarsih, 2014), where there is a positive influence of perceived behavioral control on taxpayer non-compliance intentions.

CONCLUSION

Motor Vehicle Taxpayers (PKB) in this study view the obligation to pay taxes as a form of mandatory contribution that must be obeyed so that the perception that arises is passionate about the implications of negatif that are believed by the community. These perceptions are formed due to the already inherent belief of society that tax money will not return in the form of benefits that can be obtained directly. Although the view of the obligation to pay taxes is still viewed in terms of confidence, the taxpayer's decision for its implementation depends on the considerations of the taxpayer himself and is based on a rational decision whether to act in accordance with the belief or not. The results showed, based on the aspect of the theory of planned behavior that the more negative the attitude towards the behavior of taxpayers in this case does not support the obligation to pay motor vehicle tax (PKB), the higher the level of doubt of taxpayers in paying motor vehicle tax (PKB). Taxpayers' beliefs regarding the difficulty of not paying taxes are a form of behavioral control because the checks and supervision carried out can control their behavior. However, the actual conditions that give rise to doubts about paying motor vehicle tax (PKB) are not supported by pressure sosial or subjective norms this is because taxpayers have a tendency not to believe in the surrounding environment and feel that their views are their personal right to determine whether they can believe or doubt the payment of motor vehicle tax (PKB) so that the perception of the social environment will not affect the level of doubt in paying taxes. This shows that a person's intentions are not solely due to social pressure.

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