

The Influence of Religiosity, Nationalism, and Tax Corruption Perception on Tax Compliance

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Abstract: This study aims to determine the effect of religiosity, nationalism, and perceptions of tax corruption on MSMEs taxpayer compliance in the area of Bandung City. This research used taxpayer awareness, moral obligation, and quality of tax service as factors. A questionnaire was used as research instruments in data collection. Respondents in this research were individuals who run businesses that belong to small and medium micro-enterprises. Multiple linear regression with SPSS program version 23 was applied for data analysis. The results of this study concluded that religiosity, nationalism, and perceptions of tax corruption simultaneously influenced significantly to taxpayer compliance. Partially test indicates the religiosity and nationalism have a positive effect on MSMEs taxpayer compliance, while the perceptions of tax corruption not affect taxpayer compliance.

Keywords: *Religiosity; Nationalism; Perceptions of tax corruption; Taxpayer compliance.*

Introduction

The source of state revenue comes mostly from tax revenues, under its function, namely tax has a budget function where taxes are one source of funds for the government to finance its expenses. Tax becomes an essential thing for the country because, with the tax, the government can provide services to its people for the greatest prosperity of the people. Various policies have been made by the government in order to increase revenue from the tax sector, one of the efforts made is through reforming legislation in the field of taxation with the enactment of the self-assessment system in 1983.

According to Tiraada (2013), compliance with tax obligations is voluntarily a bone back of the self-assessment system. With a self-assessment

system, the function of the government, in this case, the Directorate General of Taxes in Finance Ministry, only facilitates the self-assessment system to run well, while its implementation is highly dependent on taxpayer compliance (Siat and Toly, 2013). The issue of tax compliance has become an essential issue in Indonesia because if the taxpayer is not compliant, it can lead to the desire to carry out avoidance, circumvention and tax dismissal which will ultimately harm the state, namely reduced tax revenues (Fuadi and Mangoting, 2013).

It can be seen from the Regulation of the Finance Minister of the Republic of Indonesia Number 74 of 2012 concerning Procedures for Determination and Revocation of Taxpayers with Specific Criteria in the Framework of Returns Introduction Excess Tax Payments state

that, one of the criteria for taxpayers can be said to be compliant, ie taxpayers must deliver timely Tax Return. So to find out tax compliance, one of them can be seen from the compliance ratio in delivering Tax Return.

In 2016, the level of taxpayer compliance had not met the target, and this means that the implementation of the self-assessment system has not been fully optimized. Based on the Ministry of Finance Performance Report (2016), one of the problems that caused the low compliance ratio of Annual Tax Return submission in 2016 was the registered taxpayer structure dominated by individual taxpayers of employees, so that the realization of the compliance ratio of payment and reporting of corporate taxpayers and personal taxpayers non-employees do not significantly encourage the achievement of the compliance ratio of Annual Tax Return submission. Where one of the non-employee taxpayers contributing income tax revenue is the tax subject of Micro, Small and Medium Enterprises (MSMEs).

Finance Minister Sri Mulyani Indrawati (2018) assessed that the realization of tax revenue for the first semester of Micro, Small and Medium Enterprises (MSMEs) in 2018 was still too low, namely only 2.5 percent of the total MSMEs who reported their taxes. The final income tax from 1 percent to 0.5 percent is expected to increase the level of tax compliance. In the Government Regulation of the Republic of Indonesia Number 23 the Year 2018, the MSMEs taxpayers in this provision are entrepreneurs with gross circulation or turnover of up to Rp. 4.8 billion per year. The low compliance of MSMEs actors is due to MSMEs actors, and the tax is still seen as a burden, which should be avoided as much as possible. With a large number of taxpayers, the Directorate General of Taxes needs to increase supervision of MSMEs players so that they can improve

compliance and contribution to tax revenues from this sector.

There are many factors influence taxpayers to comply with taxation and carry out their tax obligations properly; of course, the factors of tax compliance are very diverse. These factors can come from internal taxpayers themselves or the external or the environment around the taxpayer. In this study, researchers identified the factors that influence MSMEs taxpayer compliance in the Bandung city, namely religiosity, nationalism, and perceptions of tax corruption. Based on the background above, the writer would like to conduct a study entitled "The Effect of Religiosity Of Nationalism And Perception Of Tax Corruption On Tax-Compliance Compliance (Study of MSMEs Taxpayers in the Bandung city).

Literature Review and Hypothesis Development

Tax Compliance

Some experts have defined tax compliance, including Song and Yarbrough (1978) stating that the tax compliance should be defined as taxpayers' ability to comply with ethics, legal environment, and other situational factors at a particular time and place. Then Kirchler (2007) also stated that tax compliance is taxpayers' willingness to pay their taxes. Furthermore, Palil (2010) defines tax compliance as a comprehensive concept and can be viewed from many perspectives, including public finance, economics, legal, and also psychological perspectives. Meanwhile, according to Jotopurnomo and Mangoting (2013), taxpayer compliance is a condition that arises in taxpayers in understanding all tax norms and trying to comply with all tax obligations, starting from filling out tax forms completely and clearly, calculating

the amount of tax owed correctly, and pay tax payable in a timely manner while Nurmantu (2005) defines tax compliance as a condition where taxpayers fulfill all tax obligations and carry out their taxation rights.

According to Nurmantu (2005) there are two types of compliance, namely: (1) formal compliance is a condition where the taxpayer fulfills formal obligations in accordance with the provisions in the taxation law, and (2) material compliance is a condition in which the taxpayer substantive or its essence fulfills all material provisions of taxation, namely in accordance with the contents and soul of the taxation law. Arsal (2009) states that tax non-compliance is a universal problem, both for developed and developing countries. Compliance, therefore, can be defined as (1) mandatory compliance which shows that the willingness of taxpayers to comply is because they fear being punished by sanctions, and (2) voluntary compliance implies that taxpayers are aware of their rights and obligations as taxpayers and are willing to commit to tax obligations, without being threatened with tax sanctions.

Religiosity and Taxpayer Compliance

Religiosity, according to Johnson (2001), is seen as the degree to which individuals commit to their religion and faith and apply their teachings so that attitudes and behaviors reflect this commitment. Basri et al. (2014) emphasize that religiosity is the religious values embraced by someone, and every religion, in general, has the same goal in controlling good behavior and inhibiting lousy behavior. Reflections on the religious convictions of taxpayers are expected to be translated into their actions; therefore, inner values in taxpayers derived from religious beliefs and faith have fostered a sense of carrying out civic duties to the

state and contributing to helping others (Mohdali and Pope, 2014).

Religiosity is a factor that significantly determines a person's behavior in compliance with paying taxes (Pope and Mohdali, 2010). Religiosity refers to the level of attachment of individuals to religion. It shows that the individual has lived and internalized the teachings of his religion so that it influences all actions and views of his life. Allport (1950) in Basri (2015) argues that religion is considered to have a special role in the lives of individuals. Religion is believed to be able to control individual behavior from unethical attitudes. Someone who has a tremendous religious attitude tends to behave ethically and avoid tax fraud (Basri, 2015). Stack and Kposowa (2006) in Basri et al. (2014) found that people who do not have religious affiliations are more likely to commit tax fraud. According to Mohdali and Pope (2014), religious values held by most individuals are expected to prevent negative attitudes and encourage positive attitudes in the daily lives of individuals, and hence, religiosity is assumed to motivate taxpayers to comply with the tax law.

According to Pope and Mohdali (2010), the factor of religiosity is a factor that significantly determines a person's behavior in compliance with paying taxes. Mohali's research (2013) states that with the role of religious values, it is expected to stimulate positive behavior and prevent negative behavior towards tax compliance to encourage increased compliance behavior of taxpayers. Religious values become one of the key influences to motivate someone to be a responsible individual and reduce selfishness by helping others. These values may be applied to their attitude towards taxation to be very obedient, to be good citizens and to assist the government in developing the country for the common good (Mohdali and Pope, 2014).

Basri's research results (2015) show that the higher the religiosity, the cheating of personal taxpayer tax at the Tax Office in Tampan Pekanbaru is getting low. Mohdali and Pope's (2014) study also concluded that religiosity had a significant positive impact on voluntary tax compliance. It might be explained by the strong religious values held by many Malaysians, as well as the concept of giving that has been emphasized in almost all religions. This result is in line with research from Utama and Wahyudi (2016) which concluded that religiosity had a significant effect on voluntary tax compliance on individual taxpayers in DKI Jakarta Province. Utama and Wahyudi (2016) indicate that the stronger the religiosity of taxpayers, the more it will increase taxpayer compliance.

Hypothesis 1: *Religiosity has a positive effect on taxpayer compliance.*

Nationalism and Taxpayer Compliance

According to Purnamasari and Sukirman (2016), nationalism is the perception of taxpayers regarding their love for the country. Based on attribution theory, nationalism is an internal cause that can influence the perception of taxpayers in making decisions regarding the behavior of taxpayers' compliance in carrying out their tax obligations (Purnamasari and Sukirman, 2016). Nationalism can directly influence one's compliance attitude toward taxes and ultimately also improve social norms. Taxpayers who have a sense of nationalism will feel a sense of responsibility to build and advance the nation and its country so that taxpayers will carry out their tax obligations and increase taxpayer compliance in paying taxes (Purnamasari and Sukirman, 2016).

Nationalism can directly influence one's compliance attitude toward taxes and

ultimately also improve social norms. It is because individuals with high and strong nationalism towards their nation are assumed to have a greater desire to comply with prevailing social norms. If paying taxes is seen as a factor that supports the welfare of the nation, then individuals with a high level of nationalism are more obedient and honest in paying taxes compared to individuals with a low level of nationalism.

Research on the relationship of compliance with nationalism is based on the research of Alm, Vazquez, and Torgler (2005) which states that national pride may positively contribute to cooperative behavior to participate in financing public services. It is evidenced by the support of the research hypothesis that national pride influences the behavior of taxpayers to obey paying taxes. According to Purnamasari and Sukirman (2016), taxpayers who have a sense of nationalism will feel a sense of responsibility to build and advance their nation and country so that taxpayers will carry out their tax obligations and increase taxpayer compliance to pay taxes. The study of Purnamasari and Sukirman (2016) concluded that nationalism had a significant positive effect on taxpayer compliance in paying Land and Building Tax in Banjar City.

Hypothesis 2: *Nationalism has a positive effect on taxpayer compliance.*

Tax Corruption Perceptions and Taxpayer Compliance

According to Rachmania, Astuti and Utami (2016), perceptions of tax corruption are interpretations and views of taxpayers in interpreting unlawful actions carried out by tax officials, through tax evasion or misuse of authority, which aims to enrich themselves and harm other parties and treasury fund. According to Zain (2010), taxpayer compliance does not

only depend on technical problems involving collection methods, technical checks, investigations, and the application of sanctions but depends on the willingness of the Taxpayer to comply with the provisions of tax laws and regulations. The willingness of taxpayers to comply with the provisions of tax legislation is inseparable from trust in the overall taxation system, which is where there is an essential role of tax officials so that tax officials associated with taxpayers must be of high caliber and morality. All actions were taken and the attitude of the tax officers in order to carry out their duties

A person's corruption perception influences compliance in making payments for individual taxpayers, the more tax officials and governments who are corrupt, the higher the taxpayer's distrust of the tax itself (Wibisono, 2017). According to Susanto (2013) the act of embezzling money by tax officials, made the Indonesian people have a negative perception of the tax agency and tax officials, and this would encourage taxpayers to tend to be disobedient. The results of the Suciaty study (2014) indicated that the perception of taxpayers regarding reporting on tax corruption in the mass media has a significant influence on taxpayer compliance.

Budiarti and Sukartha (2015) concluded that perceptions of corruption cases negatively affected motivation in fulfilling tax obligations. In the study of Rachmania, Astuti, and Utami (2016) revealed that more and more deviant tax officers' behavior in carrying out their duties, such as tax officers who commit tax corruption, will have an impact on decreasing public trust in tax institutions, and will make people reluctant to pay tax. In the study of Rachmania, Astuti, and Utami (2016) concluded that perceptions of tax corruption have a partial effect on taxpayer compliance.

Hypothesis 3: *Tax corruption perception has a negative effect on taxpayer compliance.*

Research Methodology

This study used a type of quantitative data with a survey research strategy with a tool in the form of a questionnaire. The population studied in this study is all micro, small, and medium-sized taxpayers who have a Tax Identification Number in the city of Bandung. The sample chosen in this study uses incidental sampling technique which is a technique of determining samples based on chance, that is, anyone who accidentally meets with a researcher can be used as a sample if viewed by the person who happened to be found it is suitable as a data source.

Based on data from the Directorate General of Taxation of West Java Regional Offices there are 36,582 taxpayers of Micro, Small and Medium Enterprises (MSMEs) in Bandung who pay taxes according to Government Regulation Number 46 of 2013. Based on calculations using the Slovin formula above, the number of samples for research this is equal to 100 respondents obtained from the results of the following calculations:

$$n = \frac{36.582}{1 + (36.582)(0,1)^2} = 99,727$$

So, the minimum sample that must be taken is 99,727 or rounded up to 100 MSMEs respondents. Given the data collection of survey research strategies with a tool in the form of a questionnaire, then to obtain valid and reliable research results, validity and reliability tests were conducted. Then the classic assumption test is carried out, which includes multicollinearity test, heteroscedasticity test, and normality test.

The analysis technique used is multiple linear regression because this research is to find out how the influence of religiosity, nationalism, and perceptions of tax corruption on tax compliance. The form of multiple linear regression equations with three predictors or three independent variables for this study are as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y = Taxpayer Compliance
 X₁ = Religiosity
 X₂ = Nationalism
 X₃ = Tax Corruption Perception
 α = Constants
 β₁-β₃ = Regression Coefficient
 ε = Disturbing variable

Results and Discussion

Data Analysis Result

This research was carried out by distributing 100 questionnaires to business actors who met the criteria of respondents, namely business people (private individuals) who owned businesses including Micro, Small and Medium Enterprises (MSMEs) which were domiciled in the Bandung city and had a Tax Identification Number. Based on the criteria of the respondents, out of 100 questionnaires distributed, only 82 questionnaires were collected that met the criteria of respondents and could be processed.

Table 1. Multiple Linear Regression Analysis

Independent Variables	Taxpayer Compliance		
	B	t	Sig.
Constants	4,923	1,364	0,177
Religiosity (X1)	0,286	3,332	0,001
Nasionalism (X2)	0,625	5,062	0,000
Tax Corruption Perception (X3)	-0,007	-0,072	0,943
Detemination Coefficient	0,430		
F Count	3,288		
Sig. F	0,000		
Multiple Linier Regression	$Y = 4,923 + 0,286X_1 + 0,625X_2 - 0,007X_3 + \varepsilon$		

Source: SPSS Test Result

In the table above shows that the magnitude of the determination coefficient (R-square) of 0.430 this means that 43% variation in taxpayer compliance can be explained by variations of the three independent variables namely religiosity, nationalism, and perceptions of tax corruption, and the remaining 57% influenced by other factors outside of this regression model. From the table above it

is known that the value of F-count (3.288) is greater than F-table (2.721) obtained from df1 = 3, df2 = 78 and significance of 2.5% ($\alpha / 2$; $0.05 / 2 = 0.025$ due to two-party test) Then the significance value of the F test is 0,000 smaller than alpha 0.05. So, the conclusion is that religiosity, nationalism, and tax corruption perceptions simultaneously have a significant effect on tax compliance.

Table 2. Statistic t-test

No	Variable	t-results	Sig.	t-table
1	Religiosity (X ₁)	3,332	0,001	1,664
2	Nasionalism (X ₂)	5,062	0,000	1,664
3	Tax Corruption Perception (X ₃)	-0,072	0,943	1,664

Source: SPSS Test Result

From table 2, it can be seen that t-count = 3.332 > t-table = 1.664 and the significance level of 0.000 < 0.005 so that H₁ is accepted. This can be interpreted that partially religiosity has a positive and significant effect on tax compliance. From table 2, it can be seen that t-count = 5.062 > t-table = 1.664 and the significance level of 0.000 > 0.005 so H₂ is accepted. It can be interpreted that partially, nationalism has a positive and significant effect on tax compliance. From table 2, it can be seen that t-count = -0.072 > t-table = -1.664 (due to the left-hand side test) and the significance level of 0.943 > 0.005 so that H₃ is rejected. It can be interpreted that partially the perception of tax corruption does not affect taxpayer compliance.

The Influence of Religiosity, Nationalism, and Perception of Tax Corruption on Taxpayer Compliance

After testing with SPSS software version 23, the value of F-count (3.288) is higher than F-table (2.721), so at the 2.5% significance level ($\alpha / 2$) it is decided to reject H₀, so that H_a is accepted. It means that with a 95% confidence level, it can be concluded that Religiosity, Nationalism, and Perception of Tax Corruption simultaneously have a significant effect on Taxpayer Compliance. The results of the determination coefficient state the magnitude of the influence of religiosity, nationalism, and perceptions of tax corruption on taxpayer compliance influence 43%. It means that religiosity (X₁), nationalism (X₂), and perceptions of tax corruption (X₃) have a simultaneous influence of 43% on taxpayer compliance (Y), while the remaining 57% is

influenced by other factors outside the independent variables in the study this. Other factors can be in the form of Taxpayer Awareness, Moral Obligations, Service Quality, Tax Witnesses, Tax Examination, Tax Dissemination, Tax Justice System, and so on.

The Influence of Religiosity on Taxpayer Compliance

The results of this study conclude that religiosity has a positive and significant effect on taxpayer compliance, consistent with the results of the study of Mohdali and Pope (2014), Basri et al. (2014), also Utama and Wahyudi (2016) who concluded that religiosity had a positive and significant effect on tax compliance. Also, this finding supports Mohdali et al. (2013) statement which states that the role of religious values is expected to stimulate positive behavior and prevent negative behavior towards tax compliance through strong religious beliefs that encourage increased compliance behavior of taxpayers. Therefore, in order to increase tax revenues, the Directorate General of Taxes in Finance Ministry is expected to be able to use the element of religiosity when interacting with taxpayers, for example during counseling, socialization or entering into the letter section to taxpayers. Besides, the Directorate General of Taxes in the Finance Ministry can collaborate with religious organizations to encourage taxpayers to be more obedient to laws and regulations, especially tax regulations.

The Influence of Nationalism on Taxpayer Compliance

The results of this study conclude that nationalism has a positive and significant effect on taxpayer compliance, consistent with the results of research by Purnamasari and Sukirman (2016) which show that nationalism has a significant positive effect on taxpayer compliance. According to Purnamasari and Sukirman (2016), taxpayers who have a sense of nationalism will feel a sense of responsibility to build and advance the nation and its country so that taxpayers will carry out their tax obligations and increase taxpayer compliance to pay taxes.

Therefore, in order to increase tax revenues, efforts to increase the spirit of nationalism for taxpayers are needed to build voluntary compliance. The effort that can be made by the Directorate General of Taxes in the Finance Ministry is to carry out tax education from an early age in the education environment through Citizenship Education subjects. Directorate General of Taxes in the Finance Ministry can also campaign for love for the state to increase the sense of nationalism of taxpayers through advertising on commercial media and social media. Another policy recommendation that can be taken is to promote activities that can foster a sense of nationalism, not only in the educational environment but also in government and private institutions such as flag ceremonies and religious holidays.

The Influence of Tax Corruption Perceptions on Taxpayer Compliance

The results of this study concluded that the perception of tax corruption did not affect taxpayer compliance. The results of this study do not support the results of the study of Suciaty (2014) which concluded that the perception of taxpayers regarding tax corruption significantly affected taxpayer compliance and Budiarti and Sukartha's research (2015) which concluded that perceptions of corruption

cases negatively affected motivation in fulfilling tax obligations. However, the results of this study are in line with the results of research from Pradini, Ratnasari & Hidayat (2016), which states that perceptions of corruption do not affect taxpayer compliance. Unsupported hypotheses are thought to be due to differences in understandings or perceptions of taxpayers regarding corruption. Besides, taxpayers comply with paying taxes due to carrying out their obligations as taxpayers and a form of love for their country.

Conclusions And Suggestions

Based on the results of research data and discussion on the effect of religiosity, nationalism, and perceptions of tax corruption on individual taxpayer compliance with MSMEs in the Bandung city, conclusions are obtained as follows; The test results simultaneously show awareness of taxpayers, moral obligations, and tax service quality have a significant effect on taxpayer compliance at a 95% confidence level. The magnitude of the simultaneous influence is 43%, while the remaining 57% is influenced by other factors than the variables in this study.

Based on the results of the partial analysis, the following results are obtained; Religiosity (X_1) has a positive and significant effect on tax compliance (Y) with a significance value of 5%. This means that the higher the level of MSMEs taxpayer religiosity, the higher the level of MSMEs taxpayer tax compliance. Nationalism (X_2) has a positive and significant effect on tax compliance (Y) with a significance value of 5%. This means that the higher the level of MSMEs taxpayer nationalism, the higher the level of MSMEs taxpayer tax compliance. Tax Corruption Perception (X_3) does not affect MSMEs taxpayer compliance (Y) with a significance value of 5%.

For micro, small and medium micro enterprises (MSMEs), to pay more attention to tax obligations arising from business activities one of which is the emergence of tax income payable, then it would be nice if the businessman also knows and understands the tax provisions relating to the business being run. For the government, especially the Directorate General of Taxes in Finance Ministry, in order to increase tax revenues, it is hoped that it can cooperate with religious organizations and build cooperation with the ministries of education and culture on encouraging taxpayers to be more obedient to the laws and regulations, especially tax regulations. For the next researcher, it is expected to conduct similar research with different methods, namely using qualitative methods, so that more illustrates in detail how the factors in this study affect taxpayer compliance.

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