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Quality of service, tax outreach, and online payment systems: do they affect taxpayer compliance with land and building taxes (PBB) in the Regional Revenue Agency in the central region of Bandung City?

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Abstract

The study's objective was to examine how customer satisfaction, tax socialization, and online payment methods affected taxpayer compliance at Bapenda in Bandung City's Central Region. By distributing questionnaires based on the variables being measured, this study adopts a quantitative methodology. 100 taxpayers from Bandung City Bapenda's Central Region served as the study's sample. The SPSS 25.0 version is used to process the collected data. Additionally, descriptive analysis, the traditional assumption test, multiple linear regression analysis, and the coefficient of determination test were all used in the data analysis for this study. According to the study's findings, online payment methods, tax socialization, and service quality all have a favorable and considerable simultaneous impact on taxpayer compliance.

Keywords: Service quality, tax socialization, PBB online payment system, taxpayer compliance.

1. Introduction

State taxes are a substantial source of funding for the government. The government may fund normal spending and expenditures for national development thanks to taxes. Mardiasmo (2018) claims that taxes are payments made to the government by the general populace based on laws (which can be enforced) without obtaining administrative services (counter-performance), which can be demonstrably verified and utilized to cover public expenses. Now that land and building taxes are administered by the province government rather than the federal government, local tax collections are expected to rise (SKB Minister of Finance and Minister of Home Affairs no. 213./PMK.07/2010, 2010).

Additionally, a central tax whose jurisdiction is transferred to the regions is the land and building tax. The Land and Building Tax (PBB P-2) on village and municipal lands is a regional tax; this is clarified by Law Number 28 of 2009 concerning Regional Taxes and Regional Levies. This sort of tax is regarded as regional. PBB is material, according to Gusar & Azlina (2015), which means that the condition of the object—specifically, the condition of the land and buildings—determines the amount of tax owing. However, the country of the taxpayer has no bearing on the tax that must be paid. The transfer of land and building taxes to regional taxes aims, among other things, to increase the responsibility for implementing regional autonomy, to provide new opportunities for the regions to set new levies (increase types of local taxes) and regional levies, to give more (Lestari, 2014).

In addition, taxpayers in Indonesia are very important because they can affect tax revenues in Indonesia. Failure to comply with taxpayers can lead to a desire to carry out illegal activities such as tax evasion, tax evasion, tax evasion (Fitria & Wahyudi, 2022). In Indonesia, the current tax collection system uses a self-assessment system. One of the government's efforts to increase regional income, especially land and building taxes, is by conducting tax socialization to taxpayers to provide up-to-date tax information (Rahmawan, 2012). In addition to dissemination of state taxation, the level of understanding is also one of the factors that increases taxpayer compliance (Wardani & Wati, 2018).

Additionally, the better the taxpayer manages tax regulations to evade applicable penalties, the better they may manage their tax responsibilities (Kemalaningrum & Octaviani, 2020). To satisfy the demands of service recipients and carry out rules established by laws, all services are rendered by public service providers (Juliantari et al., 2021). Taxpayer obligations and tax payment commitments are also impacted by service quality (Juliantari et al., 2021). Enhancing the caliber of tax services is one strategy to increase taxpayer responsibilities being met. The Regional Revenue Agency for the Central Region of Bandung City has data on the number of taxpayers who own property and buildings for the years 2018 through 2022.

Table 1

Number of Lands and Building Taxpayers in the Regional Revenue Agency for the Central Region of Bandung City

Tahun	Number of Registered Taxpayers	Number of Compliant Taxpayers	Number of Non-Compliant Taxpayers
2018	103.872	88.216	15.656
2019	96.086	100.625	-
2020	97.552	71.748	25.804
2021	59.154	55.862	3.292
2022	81.308	63.965	17.343

Source: Regional Revenue Agency for the Central Region of Bandung City, 2018 to 2022

Table 1 shows that the amount of taxpayer arrears increased in 2018, but in 2019 the objectives and implementation were achieved. Then in 2020, the number of taxpayers in arrears will increase again, in 2021 the number of taxpayers in arrears will decrease and then in 2022 it will increase again.

In addition, several tax officials based on the results of interviews conducted with investigators in the central area of Bappenda stated that taxpayer compliance was still low and explained that the cause of taxpayer non-compliance was a decrease in income and awareness of taxpayers. PBB on time and many arrears that are not paid by the taxpayer. In addition, another factor is the poor quality of tax services (Ardyanto & Utaminingsih, 2014).

In addition, the use of payments, which supports electronic commerce and provides business benefits, can improve cash management processes, and save time and efficiency, in payment transactions (Madayanto, 2015). A study from Fidiana (2018) shows that the success of online taxation can increase, especially in the hotel tax and parking tax sectors, but does not increase in restaurant taxes. Furthermore, this study shows that the use of online payment systems can encourage the efficiency of local tax collection in Surabaya (Madayanto, 2015).

In addition, Cahyadi & Jati (2016) explained the rationale for including the tax socialization variable in their study, explaining that a lack of socialization has an impact on low public awareness of taxes, which in turn results in low awareness of tax reporting and payments, which ultimately results in low taxpayer compliance. Furthermore, according to study by Hidayat (2019), tax socialization has a little impact on paying taxes, in contrast to research by Novitasari (2017,) which claims that tax socialization has a considerable favorable impact on paying taxes. The regional tax office, which is situated in the heart of Bandung, was the site of the research. Additionally, the percentage of attaining the objective of land and building tax revenue is determined according to the following table based on data on targets and realization of land and building tax at the regional tax office in downtown Bandung for 2020–2022.

Table 2

Regional Revenue Agency's Land and Building Tax Goals and Actualization for Bandung City's Central Region

Years	Target (Rp)	Realization (Rp)	%
2020	110.051.006.300	113.018.483.185	102,72
2021	119.316.131.011	98.428.371.400	95,32
2022	165.774.877.162	106.276.796.616	79,57

Source: Regional Revenue Agency for the Central Region of Bandung City, 2020 to 2022

The proportion of the Land and Building Tax Office of the Bandung City Central Regional Tax Office has declined from its aim and realization, according to empirical data collected from year to year and displayed in Table 2 above. Researchers are interested in studying taxpayer compliance at the regional tax service office, which is situated in the heart of Bandung, for the reasons mentioned above.

2. Method

This kind of study employs a quantitative methodology in the form of a score based on the respondents' responses to the questionnaire's questions. Using this method, it is possible to ascertain and test the impact of service excellence, tax socialization, and online methods for paying land and building taxes on taxpayer compliance. At the location of this research will be carried out at the Regional Revenue Agency for the Central Region of Bandung City, Jalan Sukabumi, Kacapiring, Kec. Batununggal, Bandung City. The time used for this research is November 17 2022 until it is finished. The population of this study is all taxpayers registered with the Regional Revenue Agency for the Central Region of Bandung City in 2022, a total of 81,308 taxpayers originating from pure PBB realization data in 2022. The number of samples in this research is known to be 99.87 property taxpayers consisting of non-employees, employees, and entities. When it comes to methodologies or strategies for gathering data, the study's method of choice was a questionnaire (questionnaire). Descriptive and inferential analysis were also used in this study's data analysis. In order to describe the factors of service quality, tax socialization, and the PBB online payment system, descriptive statistics were utilized in this study. The classical assumption test, normality test, multicollinearity test, heteroscedasticity test, and multiple linear regression analysis are further inferential analyses employed in this work.

3. Results and Discussion

The One-Sample Kolmogorov-Smirnov Test was employed in this study to determine the normality of the distribution. If the result is less than 0.05, the distribution is deemed abnormal; however, if the results are greater than 0.05, the distribution is deemed normal.

Table 3

Normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000
	Std. Deviation	2.71973222
Most Extreme Differences	Absolute	.076
	Positive	.060
	Negative	-.076
Test Statistic		.076
Asymp. Sig. (2-tailed)		.160 ^c

Source: Data processed 2023

Based on the table above, the significance value obtained in table 3(Asymp. Sig. (2-tailed)) is 0.160 which is greater than α (0.05). The decision is taken to accept H_0 , which means that the distribution of the regression residuals is normally distributed.

Linearity Test

It can be said that the two variables have the opposite relationship if the sig value is more than 0.05. The two variables are not linear if the value is less than 0.05. The findings of this study's linearity test calculations are listed below.

Table 4

Linearity Test Results

Variable	Deviation from Linearity	criteria	Information
Service quality	0,667		Linear
Tax Socialization	0,058	0,050	Linear
Sistem Pembayaran Online	0,548		Linear

Source: Data processed 2023

Based on the findings of the aforementioned linearity test, it is known that all independent variables have a linear relationship with the dependent variable if the sig. Deviation from linearity of all independent variables to the dependent variable is more than alpha 0.05.

Multicollinearity Test and Heteroscedasticity Test

Based on the preceding table, it is known that all tolerance values for the study's independent variables are greater than 0.1 and that the VIF value is less than 10, indicating that multicollinearity is not a concern. It is clear from the heteroscedasticity test findings that all independent variables have significance values larger than 0.05. This suggests that there are no issues with heteroscedasticity with the study's variables.

Multiple Linear Regression Analysis

If the significance value is less than 0.05, it may be said that the independent variable has an impact on the dependent variable; however, if the significance value is greater than 0.05, there is no such impact.

Table 5

Results of Multiple Linear Regression Analysis

		Coefficients ^a		Standardized Coefficients		
Model		Unstandardized Coefficients		Beta	t	Sig.
		B	Std. Error			
1	(Constant)	1.958	1.672		1.171	.244
	Kualitas Pelayanan	.269	.114	.209	2.364	.020
	Sosialisasi Pajak	.320	.120	.316	2.659	.009
	Sistem Pembayaran Online	.389	.181	.263	2.145	.034

a. Dependent Variable: Kepatuhan Wajib Pajak

Source: Data processed 2023

The equation obtained from the table above is as follows:

$$\hat{y} = 1.958 + 0.269 X_1 + 0.320 X_2 + 0.389 X_3 + e$$

1. A constant value of 1.958 indicates that if the variables of service quality, tax socialization, and online payment systems are zero, then the taxpayer compliance variable will have a value of 1.958.
2. The regression coefficient value of the service quality variable is 0.269 and is positive, indicating that if the service quality variable increases by 1 unit, then the taxpayer compliance variable will also increase by 0.269.
3. The regression coefficient value of the tax socialization variable is 0.320 and is positive, indicating that if the tax socialization variable increases by one unit, then the taxpayer compliance variable will also increase by 0.320.

The regression coefficient value of the online payment system variable is 0.389 and is positive, indicating that if the online payment system variable increases by one unit, then the taxpayer compliance variable will also increase by 0.389.

Correlation Coefficient Analysis

The correlation test seeks to determine the strength of the association between the variables to be examined or the size of the relationship between the independent variables and the dependent variable.

Table 6

Correlation Coefficient Test Results

Variable	Taxpayer Compliance	Correlation
Service quality	Pearson Correlation	0.495
	Sig.(2-tailed)	0.000
Tax Socialization	Pearson Correlation	0.618
	Sig.(2-tailed)	0.000
Online Payment System	Pearson Correlation	0.615
	Sig.(2-tailed)	0.000

Source: Data processed 2023

Based on the table above it can be concluded as follows:

1. From the results of the correlation between the service quality variable and the taxpayer compliance variable in the table above, it can be inferred that there is a significant relationship with a sufficient level of relationship. The correlation value of these two variables is 0.495 with a significance of 0.000 (0.05).
2. From the results of the correlation between the tax socialization variable and the taxpayer compliance variable in the table above, it can be inferred that there is a significant relationship with a strong level of relationship. The correlation value of these two variables is 0.618 with a significance of 0.000 (0.05).
3. The results of the correlation between online payment system variables and the taxpayer compliance variable in the table above can be concluded that the correlation value of these two variables is 0.615 with a significance of 0.000 (<0.05) which means that there is a significant relationship with a strong level of relationship.

Analysis of the Coefficient of Determination

The coefficient of determination test findings are as follows. A value that is near to one indicates that the independent variables supply almost all the information required to predict the variation of the dependent variable.

Table 7

Determination Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.679 ^a	.461	.444	2.76291

a. Predictors:
 b. Dependent Variable

Source: Data processed 2023

According to the aforementioned table, the r square value is 0.461, or 46.1%, which suggests that the variables of service quality, tax socialization, and online payment methods are able to explain the variable of taxpayer compliance at a rate of 46.1%, with the remaining 53.9% of the variance being explained by other factors. which this study did not test.

Discussion

Effect of Service Quality on Taxpayer Compliance

The quality of service provided by local governments has a favorable impact on taxpayer compliance in paying PBB, according to the findings of the t-test for the variable quality of service on PBB taxpayer compliance, which reveal that the t value is 2.364 with a significant value of 0.020 < 0.05. The first hypothesis (H1) is therefore accepted, to put it another way. The findings of this study are consistent with studies by Atarwaman (2020) and Asdevi (2022), which found that service quality influences taxpayer compliance favorably. The findings of this study show that the tax office's positive reputation has a positive impact. Starting with adequate technology and prompt resolution of complaints, we can encourage taxpayers to comply with their tax obligations. This demonstrates that the level of taxpayer compliance increases with the quality of the service offered to taxpayers. The results indicate that the quality of service has a beneficial impact on the level of compliance of individual taxpayers in meeting their PBB obligations. The quality of tax services also influences the compliance of taxpayers in paying PBB.

Effect of Tax Socialization on Taxpayer Compliance

The t-test results of the tax socialization variable on PBB taxpayer compliance, show that the t value is 2.659 with a significance value of 0.009 < 0.05, so the tax socialization carried out by local governments has a positive effect on taxpayer compliance in paying PBB. In other words, the second hypothesis (H₂) is accepted. Tax socialization is the provision of insight and guidance to taxpayers so that they know about all matters regarding taxation. Due to a lack of knowledge or understanding brought on by a poor level of tax socialization, taxpayers may ultimately fail to fulfill their tax duties, which has an impact on tax collections. The findings of this study are consistent with those of Wardani & Wati (2018) study, which found a positive and substantial association between tax socialization and taxpayer compliance.

Based on the respondents' responses, the tax socialization carried out by Bapenda officers in the central region was very good. It is known to have an average value of 450.2 which means it is in the agree category. As many as 69 people or 69% of taxpayers strongly agree that with tax socialization, taxpayers understand the importance of paying taxes on time. So it can be said that tax socialization has a positive effect.

The Effect of Online Payment Systems on Taxpayer Compliance

According to the findings of the data analysis, the online PBB payment method is quite effective at obtaining public compliance. This information was gathered from the responses to the questionnaires that the author sent; a large number of respondents strongly supported the gathering of PBB-P2 data online because it eliminated the need for lengthy lines at the bank or post office. The public can pay their PBB and other local taxes more easily with the help of our online PBB payment system. The findings of this study are consistent with those of Lestari et al.'s research from 2022, which found that the PBB-P2 collection procedure system in Pringsewu Regency, which is carried out online using E-Tax, is particularly effective in generating community readiness to collect.

The Influence of Service Quality, Tax Socialization, and PBB Online Payment System on Taxpayer Compliance

According to the findings of the F test, the computed f value is 27.319, with a significance value of 0.000 < 0.05, indicating that the PBB online payment system, tax socialization, and service quality all have an impact on taxpayer compliance at the same time. The fourth hypothesis (H₄) is therefore accepted. Novitasari & Hamta (2017) study demonstrates that service excellence and tax socialization have a favorable impact on taxpayer compliance. Additionally, the research conducted in 2022 by Novitasari & Nur Kholis (2022) demonstrates the beneficial

effects of the PBB online payment system. The improvements that have been introduced benefit the community because they are thought to be more effective and efficient.

4. Conclusion

These findings are reached as a result of the study that has been done: (1) In the working area of the Regional Revenue Agency for the Central Region of Bandung City, the variable of taxpayer compliance is partially influenced by the variable of tax service quality. (2) In the operating area of the Regional Revenue Agency for the Central Region of Bandung City, the tax socialization variable has a partially significant relationship with the taxpayer compliance variable. (3) The taxpayer compliance variable in the operational region of the Regional Revenue Agency for the Central Region of Bandung City is partially influenced by the online PBB payment system variable. In the working region of the Regional Revenue Agency for the Central Region of Bandung City, the factors of service quality, tax socialization, and online payment methods collectively (simultaneously) have a substantial impact on taxpayer compliance.

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