Dynamics of Tax Compliance of Taxpayers Utilizing Covid-19 Tax Incentives in Bekasi

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ABSTRACT

The tax incentives given during the Covid-19 pandemic aim to improve the investment climate and support the business world in the hope that the taxpayers are resilient and can maintain their businesses. However, after two years of utilizing tax incentives, it is hoped that there should be an improvement in the level of tax compliance. This study aims to discover the dynamics of the Tax Compliance of taxpayers before and after two years of the pandemic begins. This study uses a quantitative approach with Correspondence Analysis (CA) which can be used to analyze the multivariate categorical data. This study data uses a population of cross-sectoral medium-sized taxpayers who are utilizing Covid-19 tax incentives from April 2020 to December 2021 in Bekasi. The dimension of tax obligation measures this study's tax compliance level outcome. The results showed that, as a whole, there is a fluctuation in the average level of tax compliance from 2019 to 2021. However, in 2021 there is a tendency for some sectors to experience a decline in compliance, even though the taxpayers are still utilizing tax incentives.

Keywords: Correspondence Analysis, Covid-19, Tax Compliance, Tax Incentives

INTRODUCTION

The Covid-19 pandemic that has plagued the world since the end of 2019 and then hit Indonesia in March 2020 has tremendously impacted Indonesia's economic condition (Sulistyan & Paramita, 2021). The Indonesian government at that time had to immediately take policy steps in responding to a crisis that was very likely to occur (Djalante et al., 2020). It is essential to implement an effective and efficient fiscal policy even in a short period, considering that almost all economic activities stopped when the Large-Scale Social Restrictions were implemented.

In the context of the National Economic Recovery (PEN), the Directorate General of Taxes (DGT) implements policies in the form of providing tax incentives, one of which is tax incentives to business sectors affected by Covid-19. There are 6 (six) types of taxes that are included in the tax

incentives for taxpayers affected by Covid-19, namely Article 21 Income Tax paid by the government, Micro, Small, and Medium Enterprise (MSME) Final Income Tax paid by the Government, exemption from Article 22 Import Income Tax, Article 25 Income Tax Instalment Reduction, Preliminary Return Value Added Tax, and Income Tax on Final Construction Services Program for the Acceleration of Irrigation Water Utilization Improvement (P3-TGAI) paid by the government.

A National Economic Recovery survey (Kementerian Keuangan RI, 2021) showed that most of the business actors who have used the fiscal stimulus stated that the incentives were very beneficial for them to keep running their businesses during the Covid-19 pandemic, and this also has an impact on optimism regarding the domestic economy. Furthermore, it is mentioned that the types of stimulus that are most needed during the Covid-19 pandemic are (1) Article 21 Income Tax paid by the Government, (2) Article 25 Income Tax Instalment Reduction, (3) MSME Final Income Tax paid by the Government, and (4) Exemption from Collection of Article 22 Income Tax Import.

The primary purpose of providing tax incentives from the point of view of tax spending is to improve people's welfare, develop MSMEs, improve the investment climate, and support the business world (Badan Pusat Statistik, 2021). If these goals are achieved, then the business and economic conditions of the community can be helped, and tax revenues will be able to increase. According to Hikmah & Sugiharti (2022), during the COVID-19 pandemic, it is suggested that indirect and direct government expenditure should be spent more to increase economic growth. In line with that, it is empirically said that government spending on tax incentives can positively affect tax revenue, especially Value Added Tax. This happens because the impact of fiscal stimulus or tax incentives allows taxpayers to continue to carry out the production process, purchase raw materials and increase capital (Indahsari & Fitriandi, 2021).

The Tax Incentives Given during the Covid-19 Pandemic can be an opportunity for the taxpayer and tax authority to improve tax compliance in Indonesia. In fear of the pandemic, how can cross-sectoral taxpayers maintain tax compliance? According to a survey (Badan Kebijakan Fiskal, 2021), the effect of the COVID-19 pandemic has severed cross-sectoral business. However, there are many of them resilient and still open their businesses amid the pandemic, namely the Property, Transportation, and Healthcare industries. On the other hand, there are also business sectors that struggle to run their businesses at the same time, such as Manufacturing Industries, Farming, and Trade sectors.

Therefore, this research will explore the dynamics of the cross-sectoral taxpayers' compliance outcomes who have utilized the Covid-19 Tax Incentives before and after the pandemic. The study aims to answer how the tax incentives given to taxpayers can affect tax compliance during the COVID-19 pandemic. This research will help the Tax Authority in Indonesia to supervise the taxpayer's compliance and determine the strategy to raise the compliance outcome level. This is one of the primary concerns of the Tax Authority, where the duties and functions of supervising tax compliance must still be carried out during and after the Covid-19 pandemic.

Tax Incentive
According to Hemels (2017), tax incentives are referred to as tax expenditure from the government side, so tax incentives can also be viewed as direct government spending. The Organisation for Economic Co-operation and Development (OECD) stated that tax spending is one of the government's instruments to reduce and delay tax payments from taxpayers who deviate from the tax benchmark (OECD, 2010). Thus, there are advantages to providing tax incentives, including that the government does not require spending and has a small risk compared to subsidies or grants. If designed effectively, it will help the targeted sector or industry (Rakhmindyarto et al., 2020). However, tax incentives also have drawbacks, namely revenue costs or a decrease in tax

revenues, resource allocation costs, compliance costs and law enforcement. Thus, regardless of the advantages and disadvantages, tax incentives to deal with the Covid-19 pandemic aim to move economic sectors directly.

Tax Compliance

OECD defines tax compliance as the degree to which the taxpayers have fulfilled their liability in paying taxes and reporting the Tax Return due promptly. Tax compliance can be explained as taxpayers' decision to comply with tax laws and regulations by paying taxes timely and accurately (Say & Lim, 2019; Rusdianti et al., 2021). According to the report (OECD, 2004), the compliance level of taxpayers can be categorised into four groups based on the attitude or behaviour of the taxpayer toward the tax administration. The context of the division of the category is to apply the proper strategy to increase the level of compliance by the tax authority.
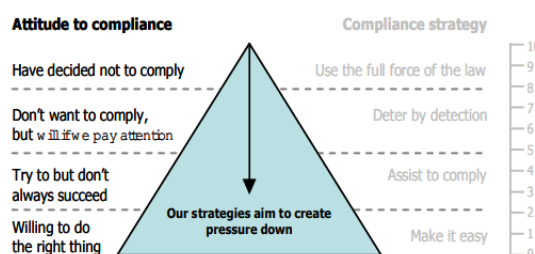

Figure 1. The spectrum of Taxpayer Compliance Behaviour
Source: (OECD, 2004)

The self-assessment taxation system adopted in Indonesia required a rigorous monitoring function by the tax authority. It results in difficulty in measuring the outcome level of compliance in Indonesia. So far, the DGT has consistently reported a formal compliance level described by the ratio of the annual tax return reported in their annual report.

Formal Tax Compliance can be measured based on accuracy and timeliness in reporting Tax Returns. However, Material Tax Compliance, the condition where the taxpayers fulfil their obligation in counting and paying their taxes accordingly (Budiman, 2018), is rather difficult to measure. On the one hand, the tax authorities believe that the level of material tax compliance is based on the tax audit result that has been determined after the audit. The Tax Authority will likely utilize this traditional essential instrument to ensure tax compliance. However, for outcome efficiency, the decision of auditing tax returns is usually based on the highest risk cases. Therefore, it is hard to measure the tax material as a whole. On the other hand, the taxpayers argued that the Tax paid has already been considered accurate and according to the regulation.

Tax Compliance Behaviour

According to the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975), taxpayer compliance can be determined by behavioural intentions, attitudes, and subjective norms. While the factors that can determine the level of tax compliance according to the Attribution Theory (Heider, 1953) is that the level of tax compliance is related to the behaviour of taxpayers in assessing taxation itself so that taxpayer behaviour that arises from oneself to comply will be able to provide changes and impact on taxpayer compliance.

Slippery Slope Framework

The level of taxpayer compliance can be increased by raising the level of trust in tax officials (trust in tax authorities) and enforcement of tax officials (power of authorities) which can be described as the slippery slope framework (Kirchler et al., 2008). In other words, the main factor in reaching the maximum level of tax compliance, either enforced compliance or voluntary compliance, is

based on the power and trust in the authority. Based on this theory, the situation of Covid-19, given that tax incentives are beneficial according to the taxpayer, can be an opportunity to raise the trust in the tax authority. Therefore, there should be a positive impact on the behaviour of taxpayers motivated to increase their compliance.
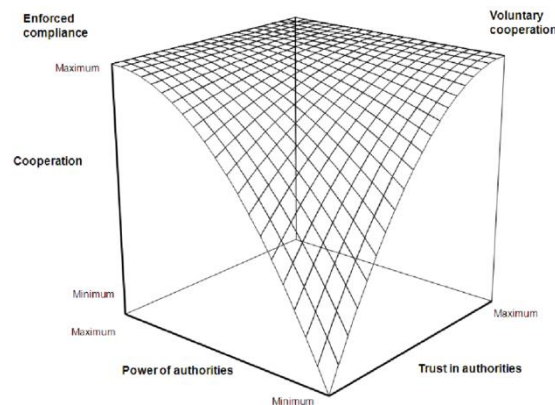

Figure 2. The Slippery Slope Framework
Source: (Kirchler et al., 2008)

Various studies have been conducted on the impact of providing tax incentives and the relaxation of Covid-19 on the level of tax compliance of taxpayers in Indonesia. Based on the study results, most concluded that the provision of tax incentives during the Covid-19 pandemic positively impacted taxpayer compliance, especially individual entrepreneur taxpayers (non-employees) and MSME taxpayers (Dewi et al., 2020; Supriyati & Hapsari, 2021; Aryawan et al., 2022; Pradnyani et al., 2022; Nurhayati & Witono, 2022). However, these results cannot be separated from factors supporting the dissemination of applicable regulations, the use of the Modern Tax Application System, the provision of tariff relaxation and the imposition of tax sanctions. There is a research gap that explains the level of tax compliance outcome before the pandemic begins compared with the level of tax compliance during the pandemic, but free from other factors mentioned before that cause biased results. Therefore, this study will focus on Medium-Sized Taxpayers who have the characteristics of running their businesses for a long time and already have the resources and a relatively good understanding of the applicable tax provisions. This is in line with the results of a survey (Kementerian Keuangan RI, 2021), where the tendency for the number of types of fiscal stimulus to be utilized mainly by business actors who has a long business life, is engaged in the manufacturing sector or has a large number of workers.

Four Domains of Tax Obligations
One of the tools for measuring tax compliance outcomes is the Four Domains of Tax Obligations. This tool is universal from one tax regime and jurisdiction to another (OECD, 2014) and exists for almost all taxpayers. These categories comprise (1) Tax obligation to register for tax purposes; (2) Tax obligation to file tax returns on time; (3) Tax obligation to report tax liabilities correctly; and (3) Tax obligation to pay taxes on time.

The application of this measurement for large and medium-sized taxpayers' business segments needs to be adapted because this segment often has additional tax obligations such as instalment payments. Therefore, timeliness measures can be extended from timely filing and payment to the time it takes for the taxpayer to file a return and the time to finalise the tax liability (including resolving any disputes).

This research will utilize the measurement of four domains of tax obligations. However, with adjustment for medium-sized taxpayers, the tool is focused on three dimensions which are (1) Tax

obligation to file tax returns on time is measured by the frequency of tax returns reported according to the due date; (2) Tax obligation to correctly report tax liabilities measured by the frequency of tax return correction reported; (3) Tax obligation to pay taxes on time measured by the frequency of tax payment paid on time.

METHODS

This study uses a quantitative approach using Correspondence Analysis which can see the relationship (closeness) of a category in one variable to another class of variables. According to (Doey & Kurta, 2011), Correspondence Analysis (CA) differs from many statistical techniques because it will not test hypotheses that have been formed a priori. CA aims to explain and explore the categorical data for which no specific hypotheses have been developed.

The data used in this research is the population data of cross-sectoral taxpayers who have utilized the Tax Incentives from the Medium Taxpayer Tax Office Bekasi City (KPP Madya Kota Bekasi) as the sample. The type of data used is secondary data, categorised as nominal data derived from the Tax Return and Tax Payment filed and paid by the taxpayers from January 2019 to December 2021.

This research will conduct in two steps. First, the study will arrange a contingency table based on three Dimensions of Obligation. The table consists of the frequency of tax returns reported; tax returns revised reported, as well as tax payments paid according to their timeliness. The CA method will use the contingency table to draw the position of every taxpayer business sector according to the Dimension of Tax Obligation. Second, the research will use the result of the first step to describe the Formal Compliance change of taxpayers based on the sectors and the level of The Tax Compliance Outcome based on the Dimension of Tax Obligation during the COVID-19 pandemic, which occurred from 2020 to 2021.

Data Analysis Method

To Analyze the data, this research will use Correspondence Analysis with 2 (two) main variables. The first variable is the Taxpayer's business sector category, which comprises 21 (twenty-one) sectors. And the second variable is Tax Compliance Level based on The Dimension of Tax Obligation, which is included three categories (1) The category of the number of the tax return filed by the taxpayer; (2) The category of the number of tax returns corrections reported, and (3) The category of the number of tax payments paid on time.

The timeliness of the second primary variable is based on Article 3 (3) and Article 9 (1) General Provisions and Tax Procedures Law regarding the due date of filing Tax Returns. Therefore, the Tax Compliance Outcome Level will be categorised into four Classification:

Table 1. Tax Obligation Compliance Outcome Classification

No	Classification	Description
1	On-time	The tax return was filed before or on the due date.
2	1 - 3	The tax return was filed one to three months after the due date.
3	4 - 12	The tax return was filed four to twelve months after the due date.
4	13 - 24	The tax return was filed thirteen to twenty-four months after the due date.

Source: Data Processed (2022)

To identify the Taxpayers who have used or utilized the tax incentives, this research will use the data of the taxpayers based on their status as Users of three types of Tax Incentives from April 2020 to December 2021, according to Minister of Finance Regulation Number (1)

44/PMK.03/2020 dated 27 April 2020; (2) 86/PMK.03/2020 dated 16 July 2020; (3) 110/PMK.03/2020 dated 14 August 2020; (4) 9/PMK.03/2021 dated 1 February 2021; (5) 82/PMK.03/2021 dated 1 July 2021; and (6) 149/PMK.03/2021 dated 25 October 2021.

The types of tax incentives are (1) Article 21 Income Tax paid by the Government (Article 21); (2) Article 25 Income Tax Instalment Reduction (Article 25); (3) Exemption from Collection of Article 22 Income Tax Import (Article 22).

Table 2. Tax Incentives Given to The Taxpayers in Bekasi

Types	Taxpayers Number	Incentives Nominal*	Average Incentives for each Taxpayer*
Article 21	626	38.787	61,9
Article 22	128	161.531	1.261,9
Article 25	447	196.402	439,3

*) In Million Rupiah
Source: Data Processed (2022)

RESULTS AND DISCUSSION

There are twenty-one Businesses Sectors classified according to the Indonesian Standard Industrial Classification (KBLI) in alphabetic order (Central Agency of Statistics, 2020):

Table 3. Concordance of Business Sector

No	Description
A	Agriculture, forestry and fishing
B	Mining and quarrying
C	Manufacturing
D	Electricity, gas, steam and air conditioning supply
E	Water supply; sewerage, waste management and remediation activities
F	Construction
G	Wholesale and retail trade; repair of motor vehicles and motorcycles
H	Transportation and storage
I	Accommodation and food service activities
J	Information and communication
K	Financial and insurance activities
L	Real estate activities
M	Professional, scientific and technical activities
N	Administrative and support service activities
O	Public administration and defence; compulsory social security
P	Education
Q	Human health and social work activities
R	Arts, entertainment and recreation
S	Other service activities
T	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use
U	Activities of extraterritorial organizations and bodies

Source: Central Agency of Statistics (2020)

Based on the data, the number of taxpayers who utilized the tax incentives in 2020 and 2021 was 780. From this, 560 and 739 taxpayers used the fiscal stimulus in 2020 and 2021, respectively.

Table 4. Nominal of Tax Incentives per Business Sector in Bekasi

Business Sector	Incentives Nominal 2020*	Incentives Nominal 2021*
B	41,32	1.148,77
C	63.953,85	199.998,45
D	13,54	-
E	-	231,58
F	1.506,51	22.433,50
G	20.676,12	60.627,34
H	439,79	2.267,47
I	71,95	2.334,39
J	107,74	324,94
L	289,69	666,77
M	276,18	1.393,01
N	320,15	2.134,96
P	118,86	267,11
Q	3.805,42	42.894,52
R	17,18	75,76
Total	**91.624,77**	**336.798,55**

*) In Million Rupiah
Source: Data Processed (2022)

To see the level of compliance based on dimensions of tax obligation, this study employs the frequency of how many tax returns are reported monthly by the taxpayers and classifies it by the timeliness of the tax returns reported. Furthermore, the frequency of the revised tax returns is also considered. Afterwards, the tax payment is also included in the frequency, illustrating how often taxpayers pay their taxes on time and after the due date. This categorization is in line with the Dimension of Tax Obligation for Medium-Sized Taxpayers, which should be extended from timely filing and payment to the time it takes for the taxpayer to file a return and the time to finalise the tax liability.

Based on the data classified by the business sector and Dimension of Tax Obligation, the Correspondence Analysis can be done using the frequency of the Dimension of Obligation as the weighted data.

Table 5. Summary of Correspondence Analysis 2019

Dimension	Singular Value	Inertia	Chi Square	Sig.	Proportion of Inertia		Confidence Singular Value	
					Accounted for	Cumulative	Standard Deviation	Correlation
1	0,093	0,009			0,495	0,495	0,012	0,443
2	0,070	0,005			0,283	0,778	0,014	
3	0,062	0,004			0,222	1,000		
Total		0,017	186,790	.000[a]	1,000	1,000		

a. 51 degrees of freedom
Source: Processed by the researcher (2022)

Table 6. Summary of Correspondence Analysis 2020

| Dimension	Singular Value	Inertia	Chi Square	Sig.	Proportion of Inertia		Confidence Singular Value	
					Accounted for	Cumulative	Standard Deviation	Correlation
1	0,084	0,007			0,547	0,547	0,009	0,126
2	0,064	0,004			0,320	0,868	0,009	
3	0,041	0,002			0,132	1,000		
Total		0,013	157,195	.000[a]	1,000	1,000		

a. 51 degrees of freedom
Source: Data Processed (2022)

Table 7. Summary of Correspondence Analysis 2021

Dimension	Singular Value	Inertia	Chi Square	Sig.	Proportion of Inertia		Confidence Singular Value	
					Accounted for	Cumulative	Standard Deviation	Correlation
1	0,098	0,010			0,754	0,754	0,009	0,106
2	0,052	0,003			0,212	0,966	0,007	
3	0,021	0,000			0,034	1,000		
Total		0,013	202,331	.000[a]	1,000	1,000		

a. 51 degrees of freedom
Source: Data Processed (2022)

Table 5, Table 6, and Table 7 show that the inertia of 2019, 2020, and 2021 is 1,7%, 1,3%, and 1,3%. This indicates that from the model processed, knowing something about The Cross-Sectoral Taxpayers, around 1,3% to 1,7% of something about Tax Compliance and vice versa. This association is weak but still highly significant, as indicated by the chi-square statistic of each year. The Correspondence Analysis model is highly significant at the .000 level, with an alpha of .05 and chi-square value of 186,790; 157,195; and 202,331, respectively. Based on the analysis, the biplot graphics of Correspondence Analysis are as follows:
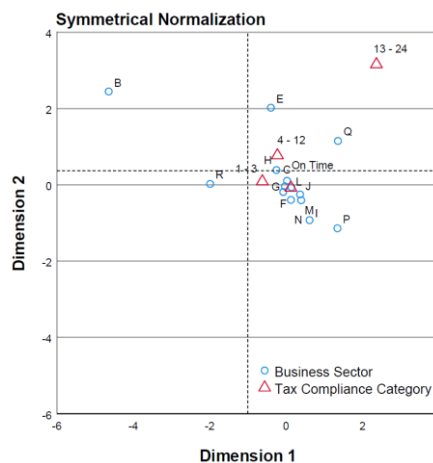
Picture 3. Biplot Graph 2019
Source: Data Processed (2022)
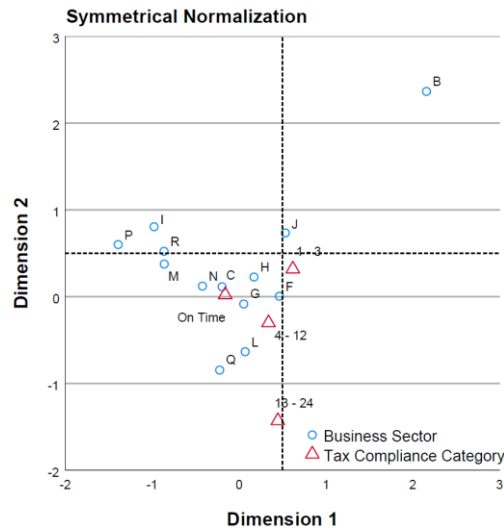
Picture 4. Biplot Graph 2020
Source: Data Processed (2022)
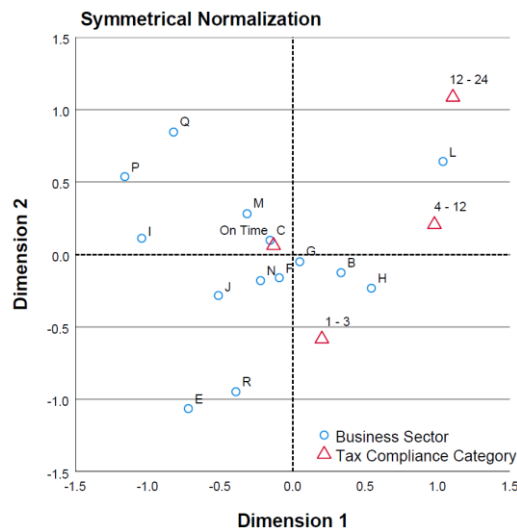
Picture 5. Biplot Graph 2021
Source: Data Processed (2022)

Picture 3, Picture 4, and Picture 5 show that the Tax Compliance Level from 2019 to 2021 has undergone various changes. It is clearly described in Picture 3 that several Taxpayers have already considered it compliant based on the Dimension of Tax Obligation in 2019. The business sectors are (C) Manufacturing, (F) Construction, (G) Wholesale and retail trade; repair of motor vehicles and motorcycles, (L) Real estate activities, and (J) Information and Communication. However, some business sectors are not at the same starting point. (B) Mining and Quarrying, (E) Water supply, sewerage, waste management and remediation activities, (P) Education, (Q) Human health and social work activities, and (R) Arts, entertainment and recreation.

In 2020, there is a decline in the average level of compliance, showing that the "on time" plot is not relatively close to the average line. On the one hand, several taxpayers from many business sectors have changed their tax compliance to be closer to the "on time" plot, namely (N)

Administrative and support service activities and (H) Transportation and Storage. On the other hand, some taxpayers' business sectors are getting away from the "on time" plot means that their level of compliance is decreasing, such as (J) Information and Communication and (F) Construction.

In 2021, the average level of tax compliance increased. It is an exhibit in Picture 5 where the taxpayers' average compliance line is getting closer to the "on time" plot. However, it is evident that many business sector plots spread away from the "on time" plot. Although, some taxpayers demonstrate their resilience in their level of compliance from 2019 to 2021, such as (C) Manufacturing and (G) Wholesale and retail trade; repair of motor vehicles and motorcycles. This result corresponds to the Central Agency of Statistics survey, which shows that even though the Wholesale and Retail Trade and Manufacture Industries are two of the most affected business sectors by the pandemic, they can maintain their level of tax compliance.

CONCLUSION

This study examines the taxpayers' level of compliance fluctuating before and during the Covid-19 Pandemic. With the Dimension of Tax Obligation as a measurement of the level of Tax Compliance Outcome and with the Correspondence Analysis, it can describe that some taxpayers in different business sectors still preserve their tax compliance, such as Manufacturing and Wholesale and Retail Trade. The study result also shows that the tax incentives that the taxpayers of these sectors utilize are beneficial to them so that, indirectly, they can manage their level of compliance. However, the level of effect of tax incentives on these two sectors cannot be measured in this study. Therefore, in future research, it is necessary to study whether tax incentives affect the level of compliance and or tax revenue.

Furthermore, based on the result, it turns out that some of the taxpayer compliance is decreasing in 2021, even though the taxpayers are utilizing the tax incentives. Therefore, it is empirical that the Indonesian government should apply the best fiscal stimulus or tax incentives practice. The best practice of effective fiscal policy should be on target (targeted), on time (timely), and temporary until it reaches normal conditions (temporary).

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