The Analysis Of The Effects Of Regulatory Policy Finance Minister Number 91 In 2015 On The Factors That Influence The Willingnes To Pay Taxes (Case Study On The Personal Tax Payers Registered In STO Jember)

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Abstract: This research aims to analyze the Regulatory Policy of The Republic Indonesian (PMKRI) Number 91 in 2015 on Factors Affecting Tax Payer Willingness. This research is a kind of quantitative research using descriptive statistical approach.. this study uses the object in the form of personal tax payers registered in the tax office primary jember by questionnaire method. Sampling technique in this research is technique of Convinience Sampling. the sample used in this study are as many as 100 Individual Tax Payers who report the Annual SPT on 22 February to 30 March 2016 manually in KPP Pratama Jember. The results showed that the Regulatory Policy of The Republic Indonesian (PMKRI) Number 91 in 2015 has given a significant effect on the factors that influence the willingness to pay taxes that pay taxes awareness, knowledge and understanding of the tax laws as well as good perception on the effectiveness of the tax system..

Index Terms: taxes, the tax system, Regulatory Policy.

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1 Introduction

In Indonesia, state revenue consists of various sectors, both internal and external sectors. One of the internal sectors of state revenue which is the main pillar of revenues in the APBN used to meet the needs of government spending in the framework of national development is the taxation sector. In this case the tax can be used as a benchmark of the economic success of a country. But it is inversely proportional to the data of tax revenue on GDP. The data indicate that the tax function has less contribution to the country (source: www.pajak.go.id). This is caused by several obstacles experienced especially the actors involved in the taxation sector is in the sense here is a taxpayer both corporate and individual taxpayers (www.pajak.go.id). One of the causes is the high level of violations related to taxpayer compliance (www.pajak.go.id). The low level of taxpayer compliance due to lack of willingness of taxpayers in paying taxes. According to Widayati (2010) the factors that influence the willingness of taxpayers in paying taxes include awareness of paying taxpayers tax, knowledge and understanding of taxpayer tax regulation and good perception of taxpayer tax system effectiveness Related to that, the demands of the taxation sector to continue to make new breakthroughs need to be done in order to increase the tax contribution to state revenues. To answer that, then in 2015, the relevant parties namely the Directorate General of Taxation to conduct taxpayers by issuing a new policy of Regulation of the Minister of Finance of the Republic of Indonesia number 91/2015.

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It is expected that this policy can increase the awareness of taxpayers related to the willingness to pay taxes so that later will impact on increasing state revenue, especially in the taxation sector. Based on the above explanation, the researcher is interested in conducting a research entitled "Policy Influence Analysis of Regulation of the Minister of Finance of the Republic of Indonesia Number 91 of 2015 on Factors of Tax Payer's Willingness (Case Study In Private Taxpayers Listed In KPP Pratama Jember)" . The purpose of this study is to analyze the influence of PMKRI Policy number 91 of 2015 on Factors Affecting Tax Payer Willingness.

2 METHODS

2.1 Types and Object Research

This research is a type of quantitative research using descriptive statistical approach. Object in this research is Tax Office (KPP) Pratama Jember.

2.2 Sample Research

Population used in this research is Individual Taxpayer registered in Tax Office Pratama Jember Sample criterion taken in this research is Individual Tax Payer who report Annual SPT on 22 February until 30 March 2016 manually in KPP Pratama Jember. The sample criterion was chosen because it was the ending period in reporting the Annual Tax Return. Sampling technique in this research is technique of Convinience Sampling. This method selects samples from population elements whose data are easily obtained by researchers (Indriantoro, 2014). The samples were calculated using Slovin formula:

$$n = \frac{N}{1+N(e)2}$$

n = Sample Size
N = Population Size
e = Percentage of inaccuracy ease due to sampling errors that are still tolerated using 10% or 0.1

2.3 Method of collecting data

Data collection method in this research is survey method. Data collected through questionnaire method, which is spread the list of statements (questionnaires) that will be filled or answered by the respondent private taxpayers registered in the Tax Office (KPP) Pratama Jember.

2.4 Operation Definition of Variables

Operationalization of variables in this study was measured using several empirical indicators that have been prepared. The measurement indicators of the variables used in the study are arranged according to Regulation of the Minister of Finance of the Republic of Indonesia number 91/2015. The variables used in this study are independent variables and dependent variables. Independent or independent variable (X), The Regulation of the Minister of Finance of the Republic of Indonesia Number 91/2015 (X) is an independent variable in this study where this variable has an influence on the dependent variable. The instrument used in measuring this variable is to describe the facilities offered by PMKRI policy number 91/2015 and the benefits of the taxpayer. Dependent or dependent variable (Y) Factors taxpayer willingness is a dependent variable in this study where this variable is influenced by the dependent variable. The indicators used in measuring the instruments of factors that affect the willingness to pay taxes are:

1. Awareness of paying taxes (Y1), The instrument used in measuring this variable is to explain that tax collection is very important, the tax is the obligation of every taxpayer and the taxpayer will harm the state if it does not pay taxes.
2. Understanding and knowledge of tax regulations (Y2), The instrument used in measuring this variable is explaining the rights and obligations of taxpayers, tax rates and tax laws and socialization held to improve the understanding of taxpayers of tax laws.
3. Good perceptions of the effectiveness of the tax system (Y3), The instrument used in measuring these variables is to explain that taxation rules are fair to taxpayers, tax officials who perform their duties properly, the use of appropriate taxes, and tax collection that facilitates taxpayers

2.5 Data analysis method

The first data analysis method used in this research is using descriptive analysis where this analysis is used to provide information about the characteristics of the main research variables and demographic data of respondents (Indriantoro, 2014). Then tested the quality of data consisting of test validity and reliability test. Furthermore, the classical assumption test is done to see the level of violation in the classical assumption where the classical assumption test in this research consist of normality test and heterokedastisity test. Then performed a simple linear regression analysis to determine the effect of policy PMKRI 91/2015 to factors that influence the willingness to pay taxes. And lastly partial test (t) where the test is done to determine whether the independent variables partially affect the dependent variable (Christianto, 2014).

3 RESULT

3.1 Research Sample

The population of research obtained from KPP Pratama Jember, that all taxpayers personally reporting the annual SPT manually in KPP Pratama Jember until March 30, 2016 is 33,589 people. The amount of research sample is calculated based on Slovin formula:

$$\frac{N}{1+N(e)2}$$

$$\frac{33589}{1+33589(0,1)2}$$

$$\frac{33589}{1+336,89}$$

$$\frac{33589}{337,89}$$

n = 99.488 at round to 100

Thus, the sample used in this study is as many as 100 Individual Tax Payers who report the Annual Tax Return on 22 February to 30 March 2016 manually at KPP Pratama Jember. From the results of research conducted on 100 respondents as the object of the study can be obtained general characteristics of respondents as follows:

a) Sex consists of 69 males and 31 females.
b) Age of 41-50 years old as many as 47 people, age 51-60 years as many as 20 people, ages 31-40 years as many as 13 people, age <30 years as many as 12 people, age 61-70 years as many as 5 people and age <70 years as many as 3 people
c) Marital status consists of 87 people married and 13 unmarried persons
d) Education level consists of high school education level as many as 48 people, junior high school education level 30 people, education level S1 as much as 15 people and level of education D3 as much as 7 people
e) Type of business consists of 64 types of trading business and 36 types of service business
f) The length of business consists of 11-20 years of business as many as 58 people, business 1-10 years as many as 21 people, business 21-30 years as many as 14 people and businesses> 30 years as many as 7 people.

3.2 Descriptive statistics

The data shows that the average calculation value (Mean) related to policy variable of PMKRI Number 91 Year 2015 (X) is 4.28. The value of the mean calculation (Mean) associated variable awareness pay the tax (Y1) is 4.40. The value of the mean calculation (Mean) associated with the understanding and knowledge of the tax regulation (Y2) is 4.48. And the average value of calculation (Mean) related to good perception variable on effectiveness of tax system (Y3) is 4.15.

3.3 Regression Analysis
a) Simple Linear Regression Analysis Policy Variable PMKRI 91/2015 (X) on Pay Tax Awareness (Y1)

Table 1.5 Recapitulation of Policy Regression Variable Result PMKRI 91/2015 (X) Against Variable Awareness of Paying Taxes (Y1)

Variabel	Nilai Koefisien	t-hitung	Sig
Kebijakan PMKRI 91/2015	0,176	2,213	0,029
Konstanta = 21,119 Signifikansi = 0,029			

Primary Data Processed

Regression results indicate that the policy of PMKRI 91/2015 has significance value <0.05 that is 0,029, so it can be said that policy of PMKRI 91/2015 have an effect on awareness of paying taxpayer. In addition, from the results of regression analysis can be made equation:

$$Y1 = 21.119 + 0.176X$$

b) Simple Linear Regression Analysis Policy Variables PMKRI 91/2015 (X) on the Understanding and Knowledge of Taxation Rules (Y2)

Table 1.6 Recapitulation of Policy Regression Variable Result PMKRI 91/2015 (X) Against Variable Understanding and Knowledge of Taxation Regulation (Y2)

Variabel	Koef-Value	t-Value	Sig
PMKRI Policy 91/2015	0,183	2,601	0,011
Constant = 21,473 Signification = 0,011			

Primary Data Processed

Regression results indicate that the policy of PMKRI 91/2015 has significance value <0.05 which is 0,011, so it can be said that policy of PMKRI 91/2015 have an effect on to understanding and knowledge of taxation regulation. In addition, from the results of regression analysis can be made equation:

$$Y2 = 21,473 + 0,183X$$

c) Simple Linear Regression Analysis Policy Variable PMKRI 91/2015 (X) to Good Perception on the Effectiveness of Tax System (Y3)

Table 1.6 Recapitulation of Policy Regression Variable Result PMKRI 91/2015 (X) Against Good Perception Variable on the Effectiveness of Tax System (Y3)

Variabel	Koef-Value	t-Value	Sig
PMKRI Policy 91/2015	0,160	2,120	0,037
Constanta = 15,935 Sig = 0,037			

Primary Data Processed

The result of regression shows that the policy of PMKRI 91/2015 has significance value <0,037 which is 0,037, so it can be said that the policy of PMKRI 91/2015 has an effect on good perception on tax system effectiveness. In addition, from the results of regression analysis can be made equation:

$$Y3 = 15.935 + 0.160X$$

Partial Test (t)
a) **Test of Hypothesis I**
Partial test results indicate that the significance value of the variable awareness of paying taxes is less than 0.05 (<0.05) which means that policy PMKRI 91/2015 have a significant effect on the variable awareness of paying taxes.
b) **Hypothesis Test II**
The result of partial test shows that the significance value of the knowledge and the understanding of taxation is less than 0.05 (<0.05) which means that the policy of PMKRI 91/2015 has significant effect to the knowledge and understanding variable about taxation regulation.
c) **Hypothesis III Test**
The result of partial test shows that the significance value of good perception variable on the effectiveness of the taxpayer tax system is less than 0.05 (<0.05) which means that the policy of PMKRI 91/2015 has a significant effect on good perception variable on the effectiveness of the tax system.

4. DISCUSSION

4.1 Policy PMKRI 91/2015 (X) effect on the awareness of paying taxes (Y1)
Based on the results of research to find the effect of policy of PMKRI 91/2015 to awareness pay tax known that level significance is equal to 0,029, smaller than 0,05. This indicates that H1 is accepted which means policy variable PMKRI 91/2015 have a significant effect on the awareness of paying taxes. The results of this study in line with Maharani (2013) which serve as a reference that Sunset Policy program affect the awareness of paying taxes. Furthermore, by looking at the items of awareness of paying taxes as a research instrument, it can be further explained that the implementation of PMKRI 912015 Policy program by the government is realized by the taxpayer as one way to finance the state expenditure, improve the welfare, create balance and social justice for the community. Therefore, if the taxpayer does not pay taxes then the taxpayer will be very detrimental to the state.

4.2 Policy PMKRI 91/2015 (X) effect on knowledge and understanding of taxation regulation (Y2)
Based on the results of research to find the effect of policy PMKRI 91/2015 to knowledge and understanding about tax regulation known that level of significance is equal to 0,011, less than 0,05. This shows that H2 is accepted which mean policy variable PMKRI 91/2015 have significant influence to knowledge and understanding about taxation regulation. By looking at the items of understanding of tax regulations that become the instrument of research, it can be further explained that the implementation of the Policy program PMKRI 91/2015 raises the desire for taxpayers to have NPWP (for those who do not have), willing to submit the SPT correctly, complete and timely and willing to correct if there is an error in charging tax

returns that result in greater tax debt. This is in conformity with Nugroho's (2010) research which is used as a reference where the research results prove that the Sunset Policy policy has been proven to increase the number of taxpayers, the amount of tax payment and the amount of SPT submitted.

4.3 Policy PMKRI 91/2015 (X) effect on good perception of effectiveness of taxation system (Y3)

Based on the result of research to find the influence of policy of PMKRI 91/2015 to good perception on effectiveness of taxation system is known that the level of significance is equal to 0,037, less than 0,05. This indicates that H3 accepted which mean policy variables PMKRI 91/2015 have a significant effect to good perception on effectiveness of taxation system. The test results are in line with research conducted by Widayati (2010) which serve as a reference, which shows the results that taxpayers want to pay taxes if the amount of taxes that must be paid incriminates or complicate the taxpayer. Policy PMKRI 91/2015 which is the elimination of tax administration sanction, is expected to reduce tax debt and do not complicate taxpayers who want to fulfill their tax obligations correctly. This ultimately establishes a good perception by the taxpayer regarding the tax system.

5. CONCLUSION

Based on the results of the analysis conducted in this study, it can be concluded for all hypothesis test results in this study indicates that the Regulation of the Minister of Finance of the Republic of Indonesia (PMKRI) Number 91/2015 affect the factors that influence the willingness to pay taxes (awareness of paying taxes, understanding and knowledge of tax regulation and good perception on tax system effectiveness) individual taxpayer in KPP Pratama Jember.

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