The Influence of Tax Rates, Tax Payment Mechanisms, Tax Knowledge, Service Quality, And Taxpayer Awareness of Taxpayer Compliance with Religiosity as Intervening Variables

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ABSTRACT: Taxes is one of the state revenue sources. MSMEs have a large share of state revenue because they pay taxes in the form of obedience to the government. Compliance in paying taxes can be affected by tax rates, payment mechanisms, tax knowledge, service quality, taxpayer awareness, and religiosity. The sample in this study was 112 MSMEs in Banyumas Regency taken with convenience sampling techniques. The hypothesis is tested using linear regression tests and intervening regression tests. The results of this study concluded that tax rates, tax payment mechanisms, and service quality partially did not affect taxpayer compliance. Taxpayer awareness partially affects taxpayer compliance. Tax knowledge through religiosity influences taxpayer compliance, indirectly.

KEYWORDS: Taxpayer compliance, tax rates, tax payment mechanisms, tax knowledge, service quality, taxpayer awareness, and religiosity.

1. INTRODUCTION

The contribution of micro, small, and medium enterprises (MSMEs) to the national gross domestic product (GDP) in 2018 reached 6 0.34%. According to the Chairman of the Indonesian Micro small and medium enterprises Association (Akumindo) Ingratubun, the contribution of the MSME sector to the national gross domestic product is projected to grow 5% throughout 2019 to 65% or around Rp2,394.5 trillion (Ingratubun, 2019).

The contribution also shows that MSMEs have a large share of state revenues taken from taxes. MSME tax is expected to increase, even more. The expectation is supported by the decrease in the tax rate of MSMEs with the issuance of PP Number 23 in 2018. It is regulated that the tax for MSMEs amounted to 0.5% of gross circulation (turnover). Such lower tax rates can increase the compliance of taxpayers' to pay taxes. The results of Deyganto's research and Tilahun's research also showed that perceptions of tax rates affect taxpayer compliance (Deyganto, 2018). However, Wulandari's research found evidence that tax rates do not affect taxpayer compliance (Wulandari, 2018).

Easier tax payment mechanisms can also improve the taxpayer's compliance to pay taxes. The taxpayer can pay their taxes online now which is easier, can be accessed anywhere and anytime. By the availability of online service to pay taxes, it reduces the amount of time to pay taxes compared to the previous method in which people have to pay them manually. According to Deyganto's research, the easiness of paying taxes affects taxpayer compliance (Deyganto, 2018). In addition, the quality of the service can also affect taxpayer compliance. When the taxpayer received good service, the taxpayers will feel satisfied and will be more obedient in paying taxes. This is supported by the results of Yulianti's research which concluded that fiscus services affect the taxpayer compliance level. Even though, Marconi's research concluded that fissure services do not affect taxpayer compliance (Yulianti, 2007).

Socialization conducted by various parties can increase taxpayer knowledge about taxation. Knowledge of taxation is very important because taxpayers should know how to calculate the tax correctly, payment methods, fines, and others, to reduce errors in paying taxpayers' obligations which will affect their compliance in paying taxes. This is supported by Asrinanda and Diantimala's research which showed that tax knowledge affects taxpayer compliance (Asrinanda, 2018). In addition, taxpayer awareness also affects the taxpayers' compliance in paying taxes. When taxpayers realize the importance of paying taxes, then the taxpayer will be happy to pay taxes on time. Research that states the same thing is conducted by Asrinanda and Diantimala (Asrinanda, 2018). However, Azmi's research found that tax knowledge did not affect taxpayer reporting compliance (Azmi, 2019).

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In Islam, religiosity is not only in ritual worship but also in their daily activities. Ernawati, et al stated that knowledge of taxes and ownership of NPWP through religiosity has a significant influence on the tax returns of private people indirectly (Ernawati et al., 2019). Taxpayer compliance in paying taxes will maximize tax revenue. More and more taxes can be used to improve development and service to the community.

2. LITERATURE REVIEW

Attribution theory

According to Fritz Heider, the originator of attribution theory, stating that attribution theory is a theory that explains a person's behavior. Attribution theory describes the process by which people determine the causes and motives of a person's behavior. This theory refers to how a person explains the causes of someone's behavior which will be determined whether from internal aspects such as traits, characters, attitudes, or external aspects such as pressure from certain situations or circumstances that will influence individual behavior (Ivancevich et al., 1990).

The correlation between attribution theory and this research is that a taxpayer's compliance in paying taxes can be influenced by internal and external factors. Internal factors are factors that come from within the taxpayer and while external factors are factors that come from outside such as the environment, forcing regulations, and others.

According to Waluyo, this interest theory pays attention to the tax burden that must be collected from the community (Waluyo, 2000). This burden must be based on everyone's interests in the government's duties, including the protection of life and property. Therefore, the state's expenditure to protect it is borne by the people.

Understanding Taxes

According to Mulyono, many legal experts and economists have defined tax including Rochmat Soemitro who stated that "Taxes are people's contribution to state treasury based on the laws (which can be imposed) by not getting direct counter-service (counter presentation) that can be shown, and which is used to pay general expenditures" (Muljono, 2010).

While the meaning of tax according to Law no. 28 of 2007 is "Mandatory contributions to the state owed by individuals or entities that are coercive in nature based on the law, without getting direct compensation and are used for the needs of the State for the greatest prosperity of the people". According to Bohari, tax is a contribution to the state (which can be imposed) owed by those who are obliged to pay it according to regulations) without getting a return that can be directly appointed and whose purpose is to finance general expenses related to the state's duty to run the government (Bohari, 2010).

Asa's Tax Collection

To be able to achieve the objectives of tax collection, several experts have argued about the principle of tax collection. Quoting Smith's opinion in Waluyo (2014) the principle of tax collection is as follows:

a) The principle of equality (the principle of balance with the ability or the principle of justice): tax collection carried out by the state must be in accordance with the ability and income of the taxpayer. The state should not discriminate against taxpayers.
b) Certainty principle (principle of legal certainty): all tax collections must be based on the law which means those who violate will be subject to legal sanctions.
c) The principle of Convenience of Payment (the principle of timely tax collection or the principle of pleasure): taxes must be collected at the right time for the taxpayer (the best time), for example when the taxpayer has just received his income or when the taxpayer receives a gift.
d) Efficiency principle (efficiency principle or economic principle): the cost of tax collection is attempted to be as economical as possible, lest the tax collection cost is greater than the tax collection result.

Tax Rate

The tax rate according to Sri, is a certain number that is used as the basis for calculating taxes (Sri, 2013). According to Tjahjono and Husein, the tax rate is a number or percentage used to calculate the amount of the payable taxes (Tjahjono & Husein, 2005). Meanwhile, according to Waluyo (2014), the tax rate is the rate for calculating the amount of the payable taxes.

MSME tax rate regulated by Government Regulation No. 23 of 2018 is an update of Government Regulation No. 46 of 2013. In PP No. 23 of 2018. The tax rate imposed on MSMEs is 0.5% of gross turnover (turnover). While in PP No. 46 of 2013 the tax rate for MSMEs is 1% of gross turnover. With the decrease in tax rates, it is expected that taxpayer compliance to pay taxes will increase.

Tariff is a basic guideline in determining the amount of tax debt of individuals and entities, other than as a means of justice in determining tax debt. To determine the percentage of the tariff, government policy plays an important role. Based on

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the tax percentage pattern, tax rates are divided into four types, including proportional tax rates, fixed tax rates, degressive tax rates, and progressive tax rates (Damayanti, 2010).

Meanwhile, according to Sri, the tax rate is defined as a certain number that is used as the basis for calculating taxes. Thus it can be understood that the tax rate is a percentage to calculate the amount of the payable taxes (Sri, 2013).

Tax Payment Mechanism

According to Yusro, a good tax payment mechanism will increase taxpayer compliance in paying taxes (Yusro, 2014). The Directorate General of Taxes has provided a site that can be accessed by the public to facilitate payment methods and tax reporting, including e-banking, e-SPT, and e-filling. The update in online-based tax services will make it easier for taxpayers to pay their taxes and thus, taxpayer compliance will increase.

The mechanism of tax regulation related to PP No. 23 of 20188 is the Regulation of the Minister of Finance No. 107 of 2013 on Procedures for The Regulation, Depositing, and Reporting of Income Tax on Income from businesses or obtained by taxpayers who have a gross turnover exceeding Rp 4.8 billion in 1 tax year.

The Directorate General (Director General) of Taxes as the tax collector has made a lot of progress. However, based on the public view, taxes still cause some complexities, such as the management of taxpayer principal numbers (NPWP), filling out tax returns, and long queues for reporting taxes. The efforts of the Director-General of Taxes to provide An Account *Representative* (AR) for every taxpayer, can overcome the complexity for people who want to pay taxes. It is because people are still confused with the tax stuffing calculation system (Yusro, 2014).

Knowledge of Taxation

According to the Indonesian Dictionary (2008), knowledge means everything that is known; Cleverness: or everything about things (subjects). In general, knowledge is associated with everything related to the learning process.

Taxes or Dharibah, *daraba*= debt, land tax or tributes, and others that must be paid, something charged. Obligations assigned to the taxpayer shall be deposited to the State under the provisions, without getting any achievements or direct rewards from the State. Tax or Dharibah is something that is required by the State on people's assets or their principal/capital. Therefore, taxes or dharibah are mandatory contributions to the state based on the law to finance state expenditures and as a tool to regulate welfare and the economy (Aziz, 1996). This regulation is also mentioned in the verses of the Quran in QS. Al Baqarah verse 188:

" And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].

Understanding Taxpayer Awareness

Taxpayers according to Law No. 16 of 2009 concerning General Provisions and Tax Procedures "are a person or entity, including taxpayers, tax-cutters, tax collectors who have tax rights and obligations in accordance with the provisions of tax laws."

Taxpayers are individuals or entities, including tax payments, tax deductions, and tax collections, who have tax rights and obligations in accordance with the provisions of tax laws and regulations. Individual taxpayers for certain entrepreneurs are taxpayers who carry out business activities in the wholesale or retail trade of consumer goods through business premises/outlets spread over several locations, excluding motor vehicle trade and restaurants (Mardiasmo, 2011).

Reporting and paying tax obligations in Indonesia is using a self-assessment system. In a self-assessment system, taxpayers are entrusted with registering, calculating, paying, and reporting their tax obligations which makes taxpayer awareness the key to successful tax collection (Mahfud & Abdullah, 2017). According to Huczynski, tax awareness is defined as a behavior that shows an attitude to comply with tax obligations personally and corporately (Buchanan & Huczynski, 2019).

According to Rahman, Taxpayer awareness is a condition when the taxpayer is not coerced by any party to pay his/her taxes under applicable regulations (Rahman, 2013). Taxpayers who understand tax regulations, implement tax provisions correctly and are voluntary. Taxpayers who are aware of their taxes will not violate the applicable tax regulations, they will also calculate their taxes correctly, and will pay the taxes owed. Tax awareness is a state of knowing or understanding about taxes. A positive assessment of taxpayers on the implementation of state functions by the government will move people to comply with their obligations to pay taxes, therefore Taxpayer Awareness is necessary to improve taxpayer compliance (Jatmiko, 2006).

Taxpayer awareness is the ability to understand that taxes are the largest source of state revenue, trying to understand the laws and sanctions in tax regulations, being aware that paying taxes is an obligation, the perception of taxpayers about the implementation of PPh fines (Munari, 2005).

The awareness of taxpayers in paying taxes will also increase if there is a positive perception in society about taxes. Characteristics of taxpayers based on cultural, social, and economic conditions will dominantly shape taxpayer behavior which is

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reflected in their level of awareness in paying taxes. Tax counseling that is carried out intensively and continuously will be able to increase taxpayers' understanding of the obligation to pay taxes (Ihsan, 2013).

Taxpayer Awareness Indicator

Indicators of Taxpayer Awareness according to Ekawati are:

1) Be aware of the tax laws and regulations. By being more aware of the prevailing legislation, individual taxpayers will be more aware of paying taxes.
2) Knowing the tax function for state financing. The tax function in financing can be implemented in various facilities made by the government such as public facilities, schools, roads, and parks for national development. In addition, taxes are also used for education, health services, and payment of the state employees' salaries. The higher the tax fee collected, the more optimal and effective tax financing will be.
3) Understand that tax obligations must be carried out under applicable regulations. In carrying out taxation, individual taxpayers are based on applicable provisions, including the general taxation law, Government Regulation of the Republic of Indonesia No. 36 of 2017 concerning the imposition of income tax.
4) Understand the tax function for state financing. By understanding the tax function, individual taxpayers will be more aware to be more obedient in paying taxes (Ekawati & Radianto, 2008).

In the Indonesian dictionary, obedience means submission or obedience to teachings or rules. Compliance is the motivation of a person, group or organization to act according to the established rules. Tax compliance is a person's compliance, in this case, the taxpayer, to tax regulations or laws (Tiraada, 2013).

According to Soerono, taxpayer compliance is a taxpayer who is determined by the Directorate General of Taxes as a taxpayer who meets certain criteria who can be given a preliminary refund of tax overpayments (Utami & Soerono, 2012).

Loebbecke, suggests taxpayer compliance as a level where a taxpayer fulfills tax regulations in his/her country. Based on the Regulation of the Minister of Finance of the Republic of Indonesia No. 74/PMK.03/2012 concerning procedures for determining taxpayers with certain criteria in the framework of the preliminary refund of tax overpayments of Chapter II article 2, obedient taxpayers are those who meet four criteria: (1) on time in submitting notification letters for all types of taxes, (2) have no tax arrears, except for tax arrears that have obtained permission to install or defer tax payments, (3) the financial statements are audited by a public accountant or government financial supervisory agency with an unqualified opinion for 3 (three) years successively, and (4) have never been convicted of a crime in the field of taxation based on a court decision that has permanent legal force within the last 5 (five) years (Arens & Loebbecke, 1996).

According to Camp, the climate of compliance and awareness of the fulfillment of tax obligations is reflected in situations where: (1) Taxpayers understand or strive to understand all provisions of tax laws and regulations; (2) Fill out a complete and clear tax form; (3) Calculate the amount of taxes owed correctly; (4) Pay the taxes owed in time (Camp, 2009).

The criteria of taxpayers complying according to the Decree of the Minister of Finance No.544 / KMK.04 / 2000, that the criteria of Compliance of Private Taxpayers are:

1. Timely in delivering tax arrears for all types of taxes in the last 2 years.
2. Never been convicted of a criminal offense in the field of taxation in the last 10 years.
3. Have no tax arrears for any type of tax, unless they have obtained permission to adjourn or delay the payment of taxes.
4. Taxpayers whose financial statements for the last two years are audited by public accountants with reasonable opinions without exception, or opinions with exceptions to the full degree that they do not affect fiscal profit and loss.
5. The last two years have been bookkeeping and in the case of the taxpayer, corrections to the last check for each type of tax owed at most 5%.

Taxpayer Compliance Indicators

According to Mukhlis, taxpayer compliance indicators can be seen from: **(1)** The timeliness aspect is the percentage of SPT reporting submitted on time in accordance with applicable regulations; (2) The income aspect of the taxpayer is the willingness to pay the Income Tax (PPh) installment obligations following the applicable provisions; (3) Aspects of law enforcement (imposition of sanctions) are the payment of tax arrears determined based on the Tax Assessment Letter (SKP) before maturity (Simanjuntak & Mukhlis, 2012).

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3. METHODS

This research is a quantitative approach with the main location in Banyumas Regency. Based on the data from the Department of Manpower and Cooperatives of SMEs in Banyumas Regency, the number of SMEs in Banyumas Regency is 68,371 units consisting of 65,741 units of micro-enterprises (96.15%), 2,602 units of small businesses (3.81%), and 28 units of medium-sized businesses (0.04). %). Samples were taken using stratified random sampling. The sample size is taken using the Slovin formula as follows:

$$s = \frac{N}{1 + N\,e^2}$$

$$S = \frac{68.371}{1+(68.371)0.1^2}$$

$$= 99{,}85 \text{ rounded to } 100$$

The minimum sample used in the study is 100 respondents. The sampling technique used in this study is using a convenience sampling technique. According to Sekaran (2006), the notion of convenience sampling is a collection of information from population members who agree to provide the information. Therefore, anyone who agrees to provide the required information with the researcher, either meeting directly or indirectly, can be used as a sample in this study.

4. RESULTS

The study used 112 taxpayers as a sample. The description of the respondent can be seen in the following table:

Table 4.1

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	61	54.5	54.5	54.5
	Woman	51	45.5	45.5	100.0
	Total	112	100.0	100.0	

Source: processed data

Based on the above table, the majority of respondents are men as much as 54.5% or 61 people. While the female respondents were 51 people or 45.5%. This shows that the majority of MSME actors in Banyumas Regency are male.

Table 4.2

The total net worth of the business excluding land and buildings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	> Rp. 50,000,000 to Rp. 500,000,000 (Small Business)	26	23.2	23.2	23.2
	> Rp. 500,000,000 to Rp. 10 billion (Medium Enterprises)	3	2.7	2.7	25.9
	less than equal to Rp. 50,000,000(micro-business)	83	74.1	74.1	100.0
	Total	112	100.0	100.0	

Source: processed data

It can be seen from the table above that the majority of respondents have MSME business as many as 83 people or 74.1%. Respondents in the small business category were 26 people or 23.2% and the least respondents were from the medium business category as many as 3 people or 2.7%. This is because the majority of MSMEs in Banyumas Regency is included in the micro-enterprise category so that the respondents of this study have spread and represent MSMEs in Banyumas Regency.

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Table 4.3. The respondents have various lengths of business

Long Effort	Sum	Percentage
≤ 5 years	81	72,3%
6 - 10 years	21	18,75%
> 10 years	10	8,95%

Source: processed data

The table above shows that the respondents have various lengths of business and the majority have run their business for less than 5 years as many as 81 people or 72.3%. Respondents with a length of business from 6 to 10 years were 21 people or 18.75% and those who were more than 10 years were 10 people or 8.95%.

Testing validity and reliability

The validity of this research instrument can be seen from the significance value. If the significance value is less than 0.05 then the question item is said to be valid, if the significance value is more than 0.05 then the question item is invalid. The significant value of each question item can be seen in Table 4.4.

Table 4.4 Validity Test Results

Question item	Significant Value	Information
Y_1	0.000	Valid
Y_2	0.000	Valid
Y_3	0.000	Valid
Y_4	0.000	Valid
TP_1	0.000	Valid
TP_2	0.000	Valid
TP_3	0.000	Valid
TP_4	0.000	Valid
TP_5	0.000	Valid
TP_6	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
MPP_1	0.000	Valid
PP_1	0.000	Valid
PP_2	0.000	Valid
PP_3	0.000	Valid
PP_4	0.000	Valid
PP_5	0.000	Valid
PP_6	0.000	Valid
PP_7	0.000	Valid
PP_8	0.000	Valid
KP_1	0.000	Valid

KP_2	0.000	Valid
KP_3	0.000	Valid
KP_4	0.000	Valid
KP_5	0.000	Valid
KP_6	0.000	Valid
KP_7	0.000	Valid
KWP_1	0.000	Valid
KWP_2	0.000	Valid
KWP_3	0.000	Valid
KWP_4	0.000	Valid
R_1	0.000	Valid
R_2	0.000	Valid
R_3	0.000	Valid
R_4	0.000	Valid
R_5	0.000	Valid

Source: data processed

Based on Table 4.4, it is seen that all question items can be said to be valid because all items have a significant value less than 0.05.

The reliability of the measuring instrument is the level of stability of the measurement results of a symptom. The higher the reliability, the higher the stability of the measurement results. The criteria for testing the reliability test can use the criteria table for the reliability coefficient index (Suharsimi, 2006):

No.	Interval	Criterion
1	<0.200	Very weak
2	0,200 – 0,399	Low
3	0,400 – 0,599	Enough
4	0,600 – 0,799	Tall
5	0,800 – 1,000	Very high

Based on the results of the research, the reliability coefficient can be seen in Table 4.5:

Table 4.5 Reliability Test Results

Variable	*Cronbach Alpha*	Information
Tax rates	0,560	Enough
Tax payment mechanism	0,828	Very High
Tax knowledge	0.897	Very High
Quality of service	0,927	Very High
Taxpayer awareness	0,790	Tall
Religiosity	0,829	Very High
Taxpayer compliance	0,797	Tall

Source: data processed

Based on Table 4.5 all variables have a *Cronbach Alpha* value greater than 0.400 so it can be concluded that the questionnaire can be said to be reliable.

Testing Classic Assumptions
Normality Test
To use unstandardized residual data with regression analysis tools, the data need to be normally distributed. For this reason, a normality test was carried out using one-sample Kolmogorov Smirnov.

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Table 4.6 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		112
Normal Parameters[a]	Mean	.0000000
	Std. Iondeviation	1.68792394
Most Extreme Differences	Absolute	.109
	Positive	.082
	Negative	-.109
Kolmogorov-Smirnov Z		1.149
Asymp. Sig. (2-tailed)		.143

a. Test distribution is Normal.

Source: Appendix 6

By looking at the asymptotic sig. in Table 4.6 of 0.143, it can be concluded that the unstandardized residual data has been normally distributed because the asymptotic significant value is more than 0.05 (Ghozali, 2011).

Multicollinearity Test

Guidelines for a regression model that is free of multicollinearity have a VIF value below 10 and have a *tolerance* rate greater than 0.05. The results of the multicollinearity test of this study can be seen in Table 4.7:

Table 4.7 Multicollinearity Test Results

Coefficients[a]

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.263	1.256		4.985	.000		
	Tax Rate	.029	.051	.044	.577	.565	.744	1.344
	Tax Payment Mechanism	-.002	.053	-.003	-.032	.975	.400	2.499
	Knowledge ofThe Virgin	.034	.050	.075	.684	.496	.356	2.811
	Quality of Service	-.042	.048	-.092	-.865	.389	.385	2.596
	Taxpayer Awareness	.119	.069	.155	1.737	.085	.542	1.846
	Religiosity	.391	.051	.643	7.734	.000	.624	1.603

a. Dependent Variable: Mandatory Compliance Pajak. Source: Appendix 6

Based on Table 4.7, the VIF value of all variables is less than 10, which means that the regression model is free from multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. Heteroscedasticity test was carried out with the glejser test, the results of the glejser test can be seen as follows:

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Table 4.8 Heteroskedastisita Test Results

Coefficients^a

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.005	.778		2.576	.011
	Tax Rate	.037	.032	.128	1.182	.240
	Tax Payment Mechanism	.017	.033	.075	.508	.612
	Tax Knowledge	-.053	.031	-.266	-1.695	.093
	Quality of Service	.043	.030	.218	1.443	.152
	Taxpayer Awareness	-.035	.042	-.105	-.827	.410
	Religiosity	-.044	.031	-.167	-1.408	.162

a. Dependent Variable: abs_res

Source: Appendix 6

Based on the results of *the glejser* test, the significant value of all variables is more than 0.05. Therefore, it can be concluded that the regression model is free from heteroskedasticity.

5. DISCUSSION

Tax rates do not affect taxpayer compliance, because regardless of the tariff that the government sets, respondents realize that it is the best rate. They believe that the government will not be careless in setting tax rates, this is in line with the opinion of Damayanti (2010) which states that to determine the percentage of the tariff, the government policy plays an important role (Damayanti, 2010). This research was carried out during the Covid 19 pandemic. As we all know that during this pandemic, many businesses went out of business, but the respondents' efforts were still able to survive. The respondents also still paying taxes to help the government. Thus, the tax rate has no effect on taxpayer compliance.

The MSME tax rate regulated by Government Regulation No. 23 of 2018 is an update of Government Regulation No. 46 of 2013. In PP No. 23 of 2018, the tax rate imposed on MSMEs is 0.5% of gross turnover. While in PP No. 46 of 2013 the tax rate for MSMEs is 1% of gross turnover. With the decrease in tax rates, it is expected that taxpayer compliance to pay taxes will increase.

This research is not in line with Deyganto's research (Deyganto, 2018). The study concludes that the perception of tax rates is a key factor influencing the attitude of taxpayers' voluntary compliance with the taxation system in the study area. It is also not in line with Tilahun's research (Tilahun, 2018). The study concluded that the tax rate was found to be a determining factor affecting taxpayer voluntary compliance.

The tax payment mechanism does not affect taxpayer compliance, because the tax payment is still in a certain designated place which causes the delay of the payment of taxes. If the tax payment has collaborated with the banks and is available on the mobile banking veranda of all banks in Indonesia, it will make it easier and faster to pay taxes.

The Directorate General of Taxes as a tax-collecting institution has made a lot of progress, but based on the public's view, taxes still pose several complications, such as managing the taxpayer identification number (NPWP), filling out SPT, and long queues for reporting taxes. The efforts of the Directorate General of Taxes to provide an Account Representative (AR) for each taxpayer, can overcome the complexity of people who want to pay taxes because people are still confused with the tax entry calculation system (Yusro and Kiswanto, 2014). The next convenience that can be provided is the method and place of paying taxes. If the method and place of paying taxes are easier, it is hoped that taxpayers will be more obedient in paying taxes.

The result of this research does not support Deyganto's research (2018). The study concludes that the simplicity of the taxation system is a key factor influencing the attitude of taxpayers' voluntary compliance with the taxation system in the study area.

Service quality does not affect taxpayer compliance. The quality of online services may be further improved especially during the pandemic which limits the people's movement. Many people work from home, so it is necessary to improve the quality of online services. According to Law Number 16 of 2009 (KUP Law) Tax Officer Services are services provided to the public

(taxpayers) by the Directorate General of Taxes (DGT) to assist the people in fulfilling their tax obligations. Therefore, tax officer services can also be done online to make it easier for the taxpayers.

Services in the tax sector include facilities and infrastructure as well as the reliability of the tax apparatus (Fiskus) at the KPP as a DGT implementing organizational unit that is related to the community (taxpayers) directly. They are in charge of conveying state revenues from the tax sector. Services in terms of taxation can also be interpreted as services provided by the Directorate General of Taxes to the taxpayers to assist taxpayers in fulfilling their tax obligations (Rahayu, 2010).

Taxpayer awareness affects taxpayer compliance. Taxpayers may be aware that one way to help the government to organize government and help the community is by paying taxes, so that awareness of paying taxes affects taxpayer compliance. Especially during a pandemic, where the government needs a lot of funds to handle. Hence, taxpayers can help the government by paying taxes, even though the taxes paid are not as much as in the pre-pandemic period, because the pandemic has reduced the turnover of many business actors, MSMEs are also not excluded.

Awareness of taxpayers in paying taxes will also increase when there is a positive perception of taxes within the society. Characteristics of taxpayers based on cultural, social, and economic conditions will dominantly shape taxpayer behavior which is reflected in their level of awareness in paying taxes. Tax counseling that is carried out intensively and continuously will be able to increase taxpayers' understanding of the obligation to pay taxes (Suryadi, 2006).

The result of this research supports the research byAsrinanda and Diantimala (2018), that tax awareness has a partial effect on taxpayer compliance. This research is also in line with Marcori's research (2018) that taxpayer awareness has a significant positive effect on taxpayer compliance and that fissure services were not proven to have any effect on taxpayer compliance.

Indirectly, tax knowledge through religiosity influences taxpayer compliance, because taxpayers' high religiosity will make taxpayers more obedient in paying taxes. It is because in religion, especially Islam, we are required to pay zakat, so the taxes we spend can be intended to pay zakat. Although it is possible that we still pay zakat in addition to paying taxes to reassure that our assets are cleaner. In other religions, there is also a recommendation to issue some of our property with different names. So that good tax knowledge supported by a high level of religiosity will make taxpayers more obedient in paying taxes.

According to Ernawati et al (2019), religiosity in Islam not only occurs when someone performs ritual worship but also in their everyday activities. In Adh-Dhariyat verse 56, it is mentioned that " And I did not create the jinn and mankind except to worship Me". According to M. Quraish Shihab (2002), this verse has the intention that Allah ALMIGHTY affirms to all his people whether jinn or human to worship only to Allah alone, both physically and mentally. Therefore, religiosity in Islam does not only occur when someone performs ritual worship but also in their everyday activities.

This study supports the results of Asrinanda and Diantimala (2018) and Ernawati, et al (2019) research. This research concluded that tax knowledge, self-assessment systems, and tax awareness influence taxpayer compliance partially and simultaneously. This study also emphasizes that the knowledge about taxation and ownership of NPWP through religiosity has a significant influence indirectly on the compliance of individual taxpayers.

6. CONCLUSION

The results of the study concluded that Tax rates do not affect taxpayer compliance, the mechanism of tax payment does not affect the compliance of the taxpayer, the quality of service does not affect taxpayer compliance, the Taxpayer awareness affects taxpayer compliance, and the tax knowledge through religiosity influences taxpayer compliance.

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