

The Household Cultures in Taxpaying: a Phenomenological Study

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ABSTRACT

This research aims to explore the deep meaning of individual taxpayers, husband and wife, in filling out their annual information letter (SPT) of personal income tax as part of their household cultures. This research uses a transcendental phenomenological study approach from husband and wife individual taxpayer respondents. The results of this research show a phenomenon that occurs in the field related to the obligations consciousness of individual taxpayers who lack understanding in calculating and filling out the SPT of Personal Income Tax of husband and wife. This research contributes to the General Directorate of Taxes' (DJP) need to provide better dissemination regarding the taxpayer tax return to enable husband and wife work to fulfill tax reporting according to applicable regulations.

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1. Introduction

Tax is one of the sources of state revenue used in state spending which aims to support state activities and the welfare of its citizens. According to Article 1 Number 1 of Law No. 6 of 1983 as amended several times, the Law No. 7 of 2021 concerning Harmonization of Tax Regulations, states that tax is a mandatory contribution to the state owed by individuals or entities that are compelling based on law, with no direct reward and used for state purposes for the greatest prosperity of the people [1]. The realization of state revenue is dominated by tax revenue. In 2020 tax revenue in Indonesia has amounted to IDR 1,070 trillion, in which its nominal is 19.7% lower than last year's revenue due to a tax stimulus for the business world. This brings an urge to optimize tax revenue [2]. Taxes have the highest percentage in the State Budget (APBN) compared to other revenues. Without taxes, most state activities would be difficult to realize.

Indonesia applies a self-assessment system, which is a tax collection system that authorizes taxpayers, both individuals and entities, to calculate, deposit, and report their taxes [3,4]. Based on the Regulation of the Director General of Taxes Number: PER/01/PJ/2016, article 1 paragraph 2, the Annual Tax Return is an Annual Notification Letter, hereinafter referred to as the Annual Tax Return, which is a notification letter for a tax year or part of a tax year, which includes SPT of Income Tax for Individual Taxpayers (SPT 1770, SPT 1770 S, SPT 1770 SS) and SPT of Income Tax for Corporate Taxpayers

(SPT 1771 and SPT 1771 S), including SPT of Corrective Tax. For individual taxpayers, the latest SPT is reported at the end of March [5]. The contents of the SPT contain income earned during one reporting year, expenses incurred (specifically for individual taxpayers who fill out the 1770 SPT), and assets and debts owned during the year, to the family list.

Fiscus or what can also be called the Tax Apparatus or Tax Official is a person or body that has the task of being able to collect taxes or fees on taxpayers. The tax authorities always conduct socialization with taxpayers in terms of calculating, depositing, and reporting taxes. In addition, if there is a new regulation, the tax authorities also intensively conduct its dissemination. The Tax Service Office (KPP), both intermediate and *pratama*, always opens a consultation desk every year for taxpayers who want to be assisted in filling out tax returns. However, the facts remain that there are still many taxpayers, especially individuals, who do not fully understand the provisions for filling out tax returns. Every person who has an income, whether it comes from working as an employee or owning a business, is obliged to pay taxes known as a Taxpayer (WP). Each taxpayer has a Taxpayer Identification Number (NPWP) to make tax payments and manage tax administration.

Other things need to be considered by individual taxpayers in filling out tax returns, especially for those who are married, in tax regulations the family is considered an economic unit, therefore, the tax obligations between husband and wife are made one or combined, in other words, they only have one NPWP, this is stated in Article 8 of Law Number 36 of 2008. However, the Directorate General of Taxes allows married couples to choose to separate tax obligations, whether they are still living together or have separated (divorced). To separate NPWP and tax obligations taxpayers who already have a spouse must include a written agreement to separate assets and income for those who have separated and a written agreement by both to carry out their rights and obligations. In this way, it is important to view taxpayers behavior between husband and wife as a household culture.

When the husband and wife's NPWP are separate, the husband and wife must calculate the tax jointly first to determine the proportion of their respective tax values. The fact in the field that is often encountered is the ignorance of taxpayers in these provisions so that the filing of tax returns becomes erroneous. Another fact is that taxpayers already know these provisions. However, in reporting tax returns, they still do each without following the provisions that have been regulated regarding the filing of individual income tax returns. This research wants to obtain in-depth meaning from individual taxpayers, especially those who are married, regarding their understanding of filling out the husband-wife SPT of Individual Income Tax using a transcendental phenomenological study approach. Furthermore, the purpose of transcendental phenomenological research is to reduce individual experiences of phenomena that occur into a description of the essence or universal essence of "what" they experience and "how" they experience it in their household. This is the novelty of this research.

Previous studies related to this research are more concerned with testing the application of the self-assessment system to aspects of tax compliance. Research conducted to examines the effect of self-assessment systems and tax information systems on taxpayer compliance [6]. The results showed that both the self-assessment system and the tax information system had a positive effect on tax compliance. The results of this study are also supported to regarding the self-assessment system affecting taxpayer compliance [7]. However, the other

dependent variable, namely the principle of equality, does not affect taxpayer compliance. The method of analysis, both research conducted by prior research both use regression analysis [6,7]. Researchers conducted to namely testing whether online SPT or what we know as filing affects taxpayer compliance [8]. Their research method was descriptive, comparative and verification analysis with the hypothesis test used as the independent sample difference test. The results of their study state that there is no increase in taxpayer compliance after the application of online SPT (efiling) compared to before.

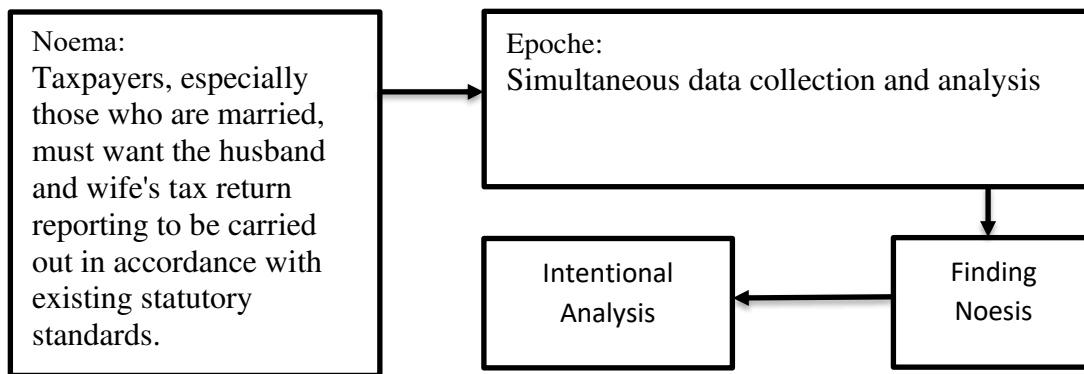
The research that is almost similar to this research is research conducted with the research objectives being to find out the errors contained in the filling of tax returns made by individual taxpayers, the obstacles faced so that errors in filling out tax returns occur, how tax officials try to reduce errors in filling out the annual income tax return, and what are the impacts and sanctions for taxpayers for these tax return errors [9]. The research subject is individual taxpayers registered at the Pratama Palembang Ilir Barat Tax Service Office. The research analysis method used is qualitative which uses descriptive research, not using phenomenological studies. The results showed that many of the errors that occurred in filling out the SPT form were in the calculation of the next tax year's instalment of ITA 25, the norm rate, PTKP, payable income tax, not making or attaching commercial financial statements to the SPT report for a full year period, and not filling in the attachments to the form completely for the list of assets and liabilities. The obstacles faced so that there are errors in filling out the SPT are the taxpayers themselves who are not active in seeking information or instructions that have basically been provided. From the phenomena and research gaps described, we are interested in conducting a transcendental phenomenological study of the filling to SPT of individual income tax from husband and wife individual taxpayer respondents.

2. Method

This research is under interpretative paradigm that uses the transcendental phenomenology method for data analysis [10]. The object of this research is the perception of taxpayers, especially those who are married and the tax authorities regarding the filing to SPT of individual income tax. This research uses primary data in the form of interview results with the *epoche* method, which is a method to find respondents' awareness of a phenomenon. Respondents are married individual taxpayers, who would be able to portray their household cultures, who come from various levels of work, consisting of workers and business people.

The data was processed using the phenomenological method, which were as follows. First, the *noema* or objective side that the researcher collected was determined, namely that every taxpayer, especially those who are married, must want the SPT reporting to be carried out in accordance with existing statutory standards. Second, *epoche* was carried out, which was conducting in-depth interviews to find deep consciousness or *noesis* from respondents. *Noesis* is the subjective side of a phenomenon to be found. In finding the *noesis*, bracketing is done on the *epoche* results. If the bracketing still finds questions in the response of the respondent, the *epoche* process will be carried out again until the researcher does not find any more questions [10].

Figure 1. Research Framework



The research respondents consisted of two (2) taxpayers who were married. The first respondent is a worker at one of the state-owned banks who has a wife as a Civil Servant (PNS), with a separate husband-wife NPWP, where the reporting of personal income tax returns has been calculated by the company where he works, as well as his wife who works as a civil servant reporting personal income tax returns calculated at her workplace as well. The second respondent is a mother who is an employee of one of the foundations and has a husband who works as a private employee with a separate husband-wife NPWP. Reporting the mother's annual personal income tax return is calculated by the company where she works, as well as her husband who works as a private employee, the calculation of personal income tax returns are also calculated at his workplace.

3. Results and Discussion

The results of data collection and analysis conducted simultaneously found the following findings. In this study, the objective side of the phenomenon (*noema*) is determined, namely that each taxpayer tries to report personal income tax returns by existing laws and regulations due to the fear of witness errors in reporting existing personal income tax returns. However, based on the phenomenon found by the researcher, there is still a mismatch in filling out the reporting done by the respondent. The following are the results of observations on two research respondents.

The results of data collection and analysis show that the first respondent has compliance in reporting individual income tax returns because the company where he works has helped him and his wife.

"For me, each of us at BNI has been calculated every month and paid so we just have to report the SPT for each year. If civil servants are simpler, every month civil servants have been paid, including the SPT report, they have received it in the proof of the SPT Reporting form only "

Meanwhile, the second respondent also has compliance in reporting individual income tax returns carried out by each of his wife and husband. Regarding the understanding of the regulations regarding joint assets in the reporting of individual income tax returns for both husband and wife, the first respondent has an understanding of the existing regulations.

"If we have been separated, so my husband is alone because we have NPWP. So we report each according to their NPWP, that's what we have been doing. Understand sir, so actually the wife has also conveyed it to her office, but the office doesn't know if they care about it, so they just report it at the beginning of each year and receive proof of the report. For us at the office, usually at the end of November or December, a list of tax obligations with the family is issued if there are changes, for example, whether the family members are added or covered like that. So yes, there is indeed concern, but if in the office the wife does not know to just continue even though she has been told that it should be revoked."

However, because the reporting is made by the office where both husband and wife work, the calculation of joint assets has never been asked by the company where they work, so the encumbrance of assets is included in the husband's assets, while the wife does not include the value of the assets owned by the husband and wife.

Table 1. Results of Data Collection and Analysis

<i>Neoma</i>	<i>Respondents</i>	<i>Noesis</i>
Taxpayers, especially those who are married, want the reporting of personal income tax returns for husband and wife to be done in accordance with the existing statutory standards.	Bank employee with a civil servant wife	Already have an understanding of the calculation of joint assets in reporting personal income tax returns, but because the preparation of personal income tax returns is carried out by the company where the husband works and even his wife as a civil servant is simpler, every month civil servants have been paid including their personal income tax return reports have been received in the form of proof of SPT reporting only so that assets are charged entirely in the husband's personal income tax return reporting, while the wife's reporting is not included.
	Employee with a husband who is a private employee	The preparation of the individual income tax return is carried out by the company where the wife and husband work and there is no confirmation of the assets that must be included in the individual income tax return reporting, so the assets are charged entirely in the husband's individual income tax return reporting, while the wife's reporting is not included.

"My wife was never asked like that, so she only reported it because, at the beginning of the year, she only received proof of the report from the office so all of them were taken care of. In my case, the payment is determined by the office but we each report the tax return ourselves."

In this research, the research respondents are still within the scope of husband and wife who work within the scope of companies/government agencies that help make individual income tax return reporting for their employees. The conclusion of *noesis* this research is that the respondents reporting the annual income tax return already know the regulations regarding the distribution of the proportion of joint assets of husband and wife, but because the preparation of the individual income tax return report is carried out by the company/agency where the respondent-husband and wife work and there is no confirmation regarding the proportion of assets of the employee's husband and wife, then in reporting the individual income tax return the assets of the husband and wife are charged to the husband's reporting, while the wife's tax return reporting is not included.

When taxpayers consisting of a husband and wife behave in taxpaying as household culture, it means that tax obligations are viewed and managed as a shared responsibility within the family unit. This can manifest in several ways such as joint understanding, where the couple actively discusses tax laws, regulations, and implications together. They work together to understand their tax liabilities and plan their financial strategies to minimize tax burdens while maximizing deductions and benefits. Both spouses may openly share their income, expenses, and any other relevant financial information.

4. Conclusion

The existence of compliance in reporting personal income tax returns for employees or workers is very good because the company/agency where they work has helped to make a personal income tax return report for each employee/employee. In filling out the personal income tax return report for employees/employees who are married, with the spouse of the employee also having income or working as well, the company/agency does not confirm the loading of the proportion of joint assets, so that the preparation of the personal income tax return report for assets/assets is charged entirely to the husband's assets/assets, and the personal income tax return report for the wife is not included or zero.

There needs to be better dissemination of tax regulations relating companies/agencies that make personal income tax return reports for each employee, especially for employees who are married with their spouses who also have income, so that the calculation of the value of assets/assets for married couples can be done in proportion in accordance with existing legislation.

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