

## Individual Taxpayers Knowledge Analysis on Reporting with Separated Assets Status in the Annual Tax Return at Bekasi Madya Tax Office

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### Abstract

*Individual taxpayers with separated assets have difficulty reporting their annual tax return, and individual taxpayers who are husband and wife and have their own TINs must combine their net income at the time of annual tax return reporting, resulting in bigger progressive tax during the calculation of the income tax payable that leads to underpaid income tax. This research to analyze the knowledge of individual taxpayers with separated assets status on annual tax return reporting at the Intermediate Tax Office of Bekasi City, the obstacles faced, and the efforts made to overcome the obstacles. This research was conducted using descriptive qualitative methods. Data collection techniques interviews, observation and documentation. Knowledge and understanding of individual taxpayers with separate asset status in their annual tax reporting in the Intermediate Tax Office of Bekasi City, when measured by the theory of knowledge of taxpayers based on the Khasanah theory, is still low, and it affects the accuracy of the calculation during tax reporting.*

### Keywords

knowledge; taxpayers; separate assets; tax return



## I. Introduction

Based on Number PENG-5/PJ.09/2022, Transition form for reporting the Annual Tax Return through the E-SPT application is switched to E-Form and E-Filling. Taxes are a major source of state budget, especially for development implementation. Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)

Based on Regulation Number 36 of 2008 as amended by Republic of Indonesia Constitution Number 7 of 2021 concerning Harmonization of Tax Regulations article 2 paragraph 1 all taxpayers who have met subjective and objective requirements according to provisions of tax regulation after registering at Directorate General of Taxes office will be recorded as a Taxpayer, at once obtain a Taxpayer Identification Number which is required to register.

Obligation to register also applied to married women who are taxed separately because they live separately with her spouse based on a judge's decision or written volition based on an agreement of income and assets separation.

The family (husband - wife) as an economic unity, means that the income or losses of all family members are combined as a single unit which is taxed and the fulfillment of its tax obligations paid by the householder. However, in certain cases, the fulfillment of the tax obligations is paid separately.

Tax Return referred as SPT, is a letter used by the taxpayer to report calculations and/or non-tax objects, and/or assets and obligations based on provisions of tax laws and regulations.

Based on interview with personal taxpayers with separated assets status, they have difficulty in reporting their annual tax return. In this case, personal taxpayers (husband and wife) have their own Taxpayer Identification Number and join their net income when reporting personal annual tax return. Joining net income when calculating indebted income tax, there can be a larger progressive amount of underpayment income tax.

**Tabel 1.** Personal Income Tax calculation

	Husband	Wife	Husband+wife
Net Income	350.000.000	250.000.000	600.000.000
Non taxable income (K/0) HUSBAND AND WIFE (TK/0)	58.500.000	54.000.000	112.500.000
	291.500.000	196.000.000	487.500.000
Indebted Tax			
5% x (0- Rp 60 million)	3.000.000	3.000.000	3.000.000
15% x (Rp 60- Rp 250 million)	34.725.000	20.400.000	37.500.000
25% (Rp 250 million- Rp 500 million)	-	-	44.375.000
30% (Rp 500 million- Rp 5 Billion)	-	-	-
35% (over Rp 5 Billion)	-	-	-
Income tax that have been cut	37.725.000	23.400.000	84.875.000
Total income tax that have been cut from husband and wife (Rp 37.725.000 + Rp 23.400.000)			61.125.000
Total income tax that have been cut from combined net income			84.875.000
Underpayment income tax of combining husband and wife income			<b>23.750.000</b>

Source: Calculations by author, 2022.

In this case, the taxpayer must have information when reporting their tax. Indonesia uses a self-assessment system in its taxation under the Indonesian Tax Regulation, which is taxpayers are trusted to play an active role in fulfilling their tax obligations, including calculating, depositing and reporting indebted tax with filling out annual tax return both Periodically and Annually, both manually and electronically.

This study focuses on phenomenon of personal taxpayers on reporting tax with separate assets status. It is because many spouses (husband and wife) with separate tax obligations do not know how to pay tax based on rules. This is an interesting phenomenon to explore where there is a potential additional tax revenue when tax provisions can be fulfilled by the taxpayer, as well as finding personal taxpayers' knowledge when reporting their tax.

The purpose of this study is to analyze Taxpayer Knowledge, Difficulties, and Efforts on reporting tax with separated assets status in annual tax return report at Bekasi City tax office.

## II. Review of Literature

### 2.1 Basic Tax Theory

According to P.J.A. Andriani in Dwikora Harjo (2019:4) defines:

*"Taxes are public contributions to the State (which can be imposed) owed by those who are obliged to pay them according to general regulations (constitution) without getting performance back which can be directly appointed and purpose to finance general expenses related with the state's duty to run the government."*

Tax elements (Harjo, 2019):

1. Contributions from public to state.  
Only the state has the right to collect taxes. Money to pay contribution (not goods).
2. Based on constitution.  
Taxes are collected based on constitution and its implementing rules.
3. Without reciprocal or counter-achievements from countries that can be directly appointed. In tax payment, there isn't personal counter-achievement by the government.
4. Used for financing state households, which is expenditures that useful for wider community.

Central Tax (Harjo, 2019) :

Central (State) Tax is the tax determined by the central government based on constitution that used for financing State households for the prosperity of people.

The following includes central tax:

- a. Income Tax;
- b. Value Added Tax (VAT);
- c. Sales Tax on Luxury Goods; and
- d. Stamp Duty, Import Duty, Export Tax and Taxes

### 2.2 Analysis

According to Sugiyono (2013, p. 244) Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and other sources, so it can be easily understood, and the invention can be informed to others.

### 2.3 Understanding Tax Knowledge

Understanding Tax Knowledge according to Siti Kurnia Rahayu (2017, p. 33), Tax Knowledge is knowledge to implement tax administration, such as calculating indebt tax or filling out notification letters, reporting notification letters, understanding tax collection provisions and other matters related to tax obligations.

### 2.4 Annual Tax Return (SPT)

Annual Tax Return (SPT) is a letter used by taxpayers to report calculations and/or non-tax objects, and/or assets and liabilities based on provisions of tax regulations. (Mardiasmo, 2019, p. 40).

## 2.5 Annual Tax Return function

The function of notification letter for income tax payers is a medium to report calculation of actual amount of indebted tax and to report on:

1. Payment or settlement of taxes that paid and/or through withholding or collecting of other parties in a tax year or part of a tax year
2. Income which is a tax object and/or non-tax object
3. Assets and liabilities
4. Payment of withholding or collecting of withholding taxes or collecting of personal or other institution within a tax period based on provisions of the tax laws and regulations.

## 2.6 Annual Tax Return Completion Procedure

According to mardiasmo (2019, p. 41) the procedures for completing the Annual Tax return are:

1. Taxpayers takes notification letter at a place determined by the Directorate General of Taxes or take it in other ways which implementation procedures are regulated by or based on a regulation of the finance minister. They can also take the notification letter in other ways, for example by accessing the website of the Directorate General of Taxes to obtain the notification letter form.
2. Each taxpayer fills out the notification letter correctly, completely and clearly in Bahasa using Latin letters, Arabic numerals, Rupiah currency and signs and submits it to the Directorate General of Taxes where the taxpayer is registered or confirmed or at another place determined by the office.
3. Submission of SPT by the taxpayer to the Tax Service Office or a place determined by the directorate general of taxes can be done with: In person, by post with mail attachment or in other ways, through an expedition service company or courier service with mail attachment or certain facility determined by the directorate general of taxes based on information technology, such as page of the Directorate General of Taxes or page of submission of electronic SPT.
4. Taxpayers who obtained permission from the finance minister to entry, using a foreign language and currency other than rupiah are required to submit a notification letter in Bahasa using a permitted currency except rupiah.
5. SPT signing can be done normally with a stamp signature or electronic or digital signature, which is have the same legal force.
6. Files to be attached to the SPT, among others:
  - a. For taxpayers who entry financial statements in balance sheets and profit and loss statements as well as other information that needed to calculate the amount of taxable income.
  - b. For SPT the VAT period must at least contain basic amount of tax result, the amount of output and input tax that can be credited and the amount of under payment or over payment tax.
  - c. For taxpayers using the calculation norm: calculating the amount of circulation that occurs in the relevant tax year.
7. In case of a husband and wife with a written agreement for separated assets and income or the wife chooses to apply her own taxation rights and obligations, the income and loss shall be reported in the annual notification letter of each party, the husband and wife must prepare and attach indebted income tax calculation based on joining their net income.

## 2.7 Directorate General of Taxes Regulation Number Per -30/PJ/2017 2

Concerning the form of annual income tax notification for personal taxpayers and corporate taxpayers along with filling instructions Article 3A

1. In case:

a. husband and wife with a written agreement for separated assets and income

b. the wife chooses to apply her own tax rights and obligations

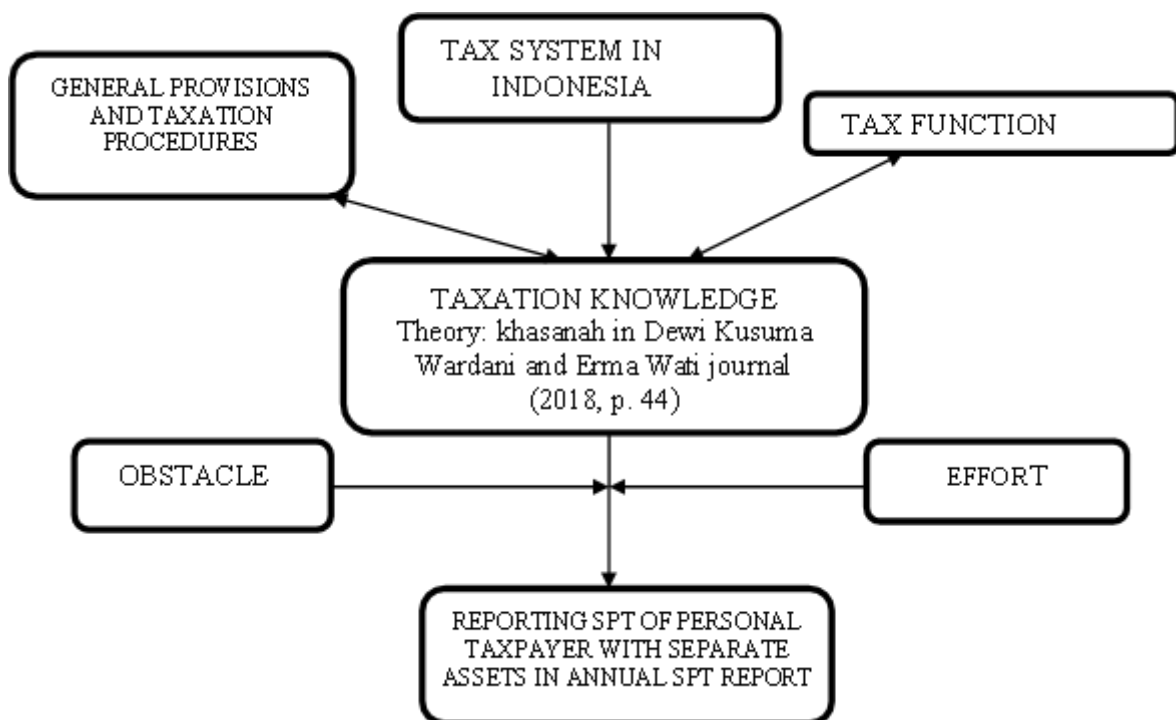
Income and losses are reported in the Annual Tax Return of each party.

2. The husband and wife as referred in paragraph (1) must prepare and attach indebted Income Tax calculation based on joining their net income.

3. Husband and wife as referred in paragraph (1) who have income as referred in Article 3 are required to use 1770 Form or 1770 S Form and its attachment.

## 2.8 Conceptual Model

Knowledge of taxpayer according to Khasanah in Dewi Kusuma Wardani and Erma Wati journal (2018, p. 44) can be found through several indicators, including: knowledge of general provisions and tax procedures, knowledge of the tax system in Indonesia and knowledge of tax function. With these three measures, it can analyze what obstacles that found in the analysis of taxpayer knowledge, reporting efforts with separated assets status in annual tax return report at the Bekasi City tax office and Bekasi City tax office's efforts that increase taxpayer knowledge. Here is the conceptual model created by the author:



## III. Research Method

The approach used by researchers in this study is a descriptive qualitative approach. The data collection technique in this study is doing through interviews, where researchers use interview guidelines that asked directly to source person, then through observation where researchers observe and collect data, and through documentation where researchers obtain documents or written data from Bekasi City tax office.

## IV. Result and Discussion

### 4.1 Knowledge Analysis of Personal Taxpayers on Reporting with Separated Assets Status in the Annual Tax Return Report at Bekasi City Tax Office

In theory, this research is based on the theory of knowledge of taxpayers according to Khasanah in Dewi Kusuma Wardani and Erma Wati journal (2018, p. 44), as follows:

#### a. Knowledge of general provisions and tax procedures

Based on verbatim analysis result conducted by author, the rules for reporting the status of separated assets in Annual Tax Report can give taxpayers freedom to choose and determine the calculation of their assets and most taxpayers do not know the general provisions and procedures for tax obligations on reporting with separated assets status in annual tax return report.

Taxpayers still do not understand and confident in filling out annual tax returns despite there are theory or socialization that provide knowledge for taxpayers. There are taxpayers who are not interested in knowing the general provisions and taxation procedures, lack of supervision and strict sanctions of annual tax returns report.

#### b. Knowledge of tax system in Indonesia

Not all taxpayers understand the current taxation system and it is necessary to give information through socialization that is delivered on target with current technological developments. There are many personal taxpayers who do not know about applicable tax rate. There is no possibility of underpayment or overpayment if they know the applicable rate, but it is very helpful when reporting annual tax return if the system calculation is wrong.

#### c. Knowledge of tax function

Taxes have a very strategic function in Indonesia to run the government. The state is very dependent on tax revenues and taxpayers already know the function of taxes. Most taxpayers know that the benefits of the tax cannot be directly impact to them.

What are the obstacles faced in the knowledge of personal taxpayers on reporting with separated assets status in annual tax return report at Bekasi City tax office.

In analysis of taxpayer knowledge, they often find several obstacles. Based on verbatim analysis result conducted by the author regarding the obstacles faced by the tax authorities and the taxpayers themselves, including: Lack of anxiety of taxpayers about tax knowledge in reporting annual tax returns, lack of concern for taxpayers about tax knowledge and lack of interest in taxpayers about tax knowledge.

What efforts are being made in dealing with the obstacles that occur in the knowledge of personal taxpayers on reporting with separated assets status in the annual tax return report Bekasi City tax office.

Based on verbatim analysis result conducted by the author, there are efforts to resolve the obstacles conducted by the tax authorities as well as the obstacles faced by the taxpayers themselves, including regular socialization, providing socialization theory, educational tax activities for elementary to high school / vocational high schools and higher education institutions, information through social media and direct approach to taxpayers through tax service posts among community, so the taxpayers get knowledge of taxation.



## V. Conclusion

Based on the research result and discussion about Knowledge Analysis of Individual Taxpayers on Reporting with Separated Assets Status in the Annual Tax Return Report at Bekasi City tax office, the authors can conclude as follows:

1. Knowledge of personal taxpayers with separated assets status in their annual tax return reporting at Bekasi City tax office is still limited and lacks understanding. it has an impact on the way of calculating and reporting indebted tax (if measured by the theory of taxpayer knowledge based on Khasanah).
2. Obstacles that found in personal taxpayers' knowledge on reporting annual tax return with separated assets status are lack of anxiety, concern and interest in tax knowledge of the taxpayers.
3. Efforts to deal with obstacles that found in personal taxpayers' knowledge on reporting annual tax return with separated assets status are conducting tax education, outreach and direct approaches to the public through the tax service post.

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