



# TAXPAYER'S WILLINGNESS TO TAKE TAX INCENTIVES DURING THE COVID 19 PANDEMIC: INDONESIA VIEW

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## ABSTRACT

This study aims to examine the effect of knowledge on tax incentives, implementation of tax incentives, barriers to implementing tax incentives and socialization media for tax incentives on taxpayers' willingness to take advantage of tax incentives during the Covid-19 pandemic. The Corona outbreak is a global disaster that affects national economic stability and community productivity. The policy of tax incentives and relaxation is given to all taxpayers in Indonesia. This study uses quantitative methods by distributing questionnaires to corporate and individual taxpayers in Indonesia. This study uses regression analysis, with corporate and individual taxpayers in Solo Raya, Indonesia. The results of the study stated that knowledge of tax incentives, the implementation of tax incentives implementation had a positive effect on the willingness of taxpayers to take advantage of tax incentives during the Covid-19 pandemic, while the variables of obstacles to the implementation of tax incentives and the socialization media of tax incentives did not affect the willingness of taxpayers to take advantage of incentives. taxes during the Covid-19 pandemic.

**Keywords:** Tax incentives; Willingness of taxpayers; Knowledge; Barriers; Socialization Media.

## 1. INTRODUCTION

COVID-19 has had a significant impact on the global economic, political, socio-cultural system (Sigala 2020). Covid-19 has had a major impact on the global economy, even in the field of taxation (Ustantini, Amin, and Junaidi 2021). The spread of the Covid-19 pandemic has not only caused problems in the health sector with the emergence of infections and deaths, but also greatly affected the environment, education, politics, security, social and economy (Laing, 2020; Saadat, et al., 2020; Abodunrin, et al., 2020; Chakraborty, 2020; Nicola, et al., 2020). Various recommendations have been made to prevent the spread of Covid 19, one of which is implementing social distancing and lockdown. The implementation of social distancing and this lockdown has put tremendous pressure on a country's economy. The handling of Covid 19 has damaged the economic fabric, human life around the world (Kuckertz, et al., 2020; Chakraborty, 2020), and prompted a global economic crisis (Chakraborty, 2020; Nicola, et al., 2020).

The government was also affected by this outbreak, as it resulted in lower state revenues through taxes. The tax revenue target, which usually increases, as well as its realization must be hindered by the COVID-19 virus (Sitohang and Sinabutar 2020). In order to save the national economy, the government has carried out various programs, including the policy of tax incentive facilities for taxpayers (Kumala and Junaidi 2020). This tax stimulus is given to help taxpayers face the impact of the Covid-19 pandemic. This is supported by several studies, to overcome global economic difficulties is to evaluate effective fiscal measures to improve the risk of

liquidity crisis and bankruptcy due to Covid 19, including delaying and even eliminating tax payments (Baldwin, et al., 2020; Bénassy-Quéré, et al., 2020, Nicola, et al., 2020), tax stimulus in the form of tax relief and tax reduction (Djalante, et al., 2020; Abodunrin, et al., 2020). The government decided to provide tax incentives by issuing PMK Number 44/PMK.03/2020 which has been changed to PMK Number 68/PMK.03/2020, and is currently changed to PMK Number 110/PMK.03/2020. Income tax incentives regulated in the PMK include: Article 21 PPh incentives, PP 23 2018 tax incentives, Article 22 import PPh incentives, Article 25 PPh installment incentives; and Value Added Tax (VAT) incentives (Saniananda 2021).

Based on a survey conducted by PEN-DJP on 21 July-7 August 2020, of the approximately 12,822 strategic taxpayers who took part in the survey, 65% were in the process of applying for the use of incentives (Ministry of Finance, 2021). However, the realization of the PEN budget for the business incentive sector as of September 30, 2020 has only been used for 23.27% of the total Rp120.61 trillion (DGT 2020), this data shows that there are still many taxpayers who have not utilized incentives. This happens because according to research Budiman et al. (2020) there are still many business people who do not understand technology so it is quite difficult to take advantage of online incentives. Similarly, Anggraini et al. (2021) said that there are still obstacles in utilizing tax incentives such as the number of human resources who are not good at using the internet, limited knowledge, the complexity of filing tax incentives, limited internet access in some areas, because during the lockdown internet users increased so that users overloaded.

Research conducted by Mudiarti & Mulyani (2020) states that the understanding of PMK No. 86 of 2020 has a positive and significant effect on the willingness to carry out tax obligations during the Covid-19 period. Research conducted by Ilkham (2017) and Pringgandana and Suaryana (2019) states that knowledge and understanding of tax regulations has a positive effect on willingness to pay taxes. Tambun et al. (2020) states that the lack of public willingness to pay taxes cannot be separated from the lack of knowledge, understanding, perception and service of the taxpayers themselves towards taxes. The attitude of the taxpayer assumes that taxes are a wasted expenditure. This is one of the factors that hinders and reduces the awareness of taxpayers in carrying out their tax obligations. However, the findings of Hardiningsih & Nila (2011) state that knowledge of tax regulations has no effect on willingness to pay taxes.

Another problem that arises regarding this tax incentive is the implementation of online both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month. This is a problem in itself, because SMEs human resources in Indonesia are still low, especially related to technology problems as well as slow internet connections and networks that have not been comprehensive to remote parts of Indonesia (Faudziah, Ahmad, and Sentosa 2012). Setyaningsih and Okfitasari (2016) found that the majority of taxpayers in implementing the tax amnesty program use outside parties (tax consultants). Taxpayers think that this program is good but complicated. This is in line with Pamulang, Indriastuti, and Wardana (2020) which found that the reluctance of taxpayers to take advantage of government incentives is due to too complex conditions that are not proportional to the effort and incentives obtained.

The government's strategy in taxation through policies in the form of tax incentives must be accompanied by educational socialization about tax incentives. The use of information technology in disseminating the tax incentive program is also very much needed, so that tax services and SMEs activities can run well even though they are online (Astrid Faradisty 2021). The results of Mudiarti & Mulyani's research (2020) show that the socialization of tax incentives has a positive and significant effect on the willingness to carry out tax obligations of private SMEs in the trading sector in Kudus during the covid-19 period.

Based on the results of previous studies showing that there is no consistency related to the willingness of taxpayers to pay their tax obligations, this research was conducted. The difference is the willingness of taxpayers to take tax incentives during the COVID-19 period in Solo Raya, Indonesia. In this study, researchers want to obtain empirical evidence showing that taxpayer knowledge regarding tax incentives, implementation of tax incentives implementation, barriers to tax incentives implementation, and socialization media regarding tax incentives can affect taxpayers' willingness to take advantage of tax incentives during the pandemic.

## 2. REVIEW OF LITERATURE

### 2.1 Planned Behavior Theory

Planned behavior theory is a theory that was first put forward by Ajzen (1991), plan behavior theory explains that intention is a determining factor in influencing tax-paying behavior where there are 3 underlying constructs, namely attitudes, norms and control. This theory will have an influence on individual and corporate taxpayers in carrying out their tax obligations both when paying and reporting taxes in the midst of their Covid-19 pandemic from a psychological perspective.

### 2.2 Attribution Theory

Attribution theory was first proposed by Heider (1958) and has been developed by Kelley (1967). Attribution theory is a theory that provides an illustration that everyone will give an interpretation of certain events and will have a close relationship with the thoughts and behavior of each person. This theory will also determine taxpayers to do what taxpayers do.

### 2.3 Tax Incentive

The provision of tax incentives is one of the efforts made by the government to increase investor interest in investing. Thus, state revenues originating from the tax sector are increasing (Directorate General of Taxes, 2013). Through this regulation, the government provides several tax incentives for taxpayers affected by Covid 19. This tax incentive is expected to be an economic stimulus for sectors affected by Covid 19, thus this tax incentive is expected to be a savior for economic actors. The following are tax incentives that will be received by taxpayers: Article 21 Income Tax Incentive, Article 22 Import Income Tax Incentive, Article 25 Income Tax Installment Incentive, VAT Incentive, SMEs Tax Incentive.

### 2.4 Willingness Of Taxpayers To Take Advantage Of Tax Incentives

Willingness is defined as an impulse from within that is conscious, based on consideration of thoughts and feelings, as well as the whole person of a person that causes activities that are directed at achieving certain goals related to their life needs (Mudiarti and Mulyani 2020). The willingness of taxpayers to take advantage of incentives arises because of circumstances that encourage them to take advantage of these tax incentives.

### 2.5 Knowledge of Tax Incentives

According to Andrew & Sari (2021) Tax knowledge is knowledge of general provisions in the field of taxation, types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, calculation of tax payable, recording of taxes payable, to how to fill out tax reporting. Knowledge of tax incentives is tax information that can be used by taxpayers as a basis for acting, making decisions, in relation to the implementation of their rights and obligations in the field of tax incentives (Saad, 2014). Sugiri (2020) stated tax incentives during the COVID-19 pandemic are donations given by the government as an effort to stabilize the economy during the pandemic so that they can survive during the pandemic.

### 2.6 Incentive Implementation

Implementation of government policy incentives to empower businessmen affected by the COVID-19 pandemic, there are several additional steps that can be taken to complement existing policies Sugiri (2020). The complementary strategy can be in the form of a short-term strategy or a long-term strategy (Sitohang and Sinabutar 2020).

### 2.7 Barriers to Incentive Implementation

There are several obstacles and obstacles in the implementation of the Covid-19 tax incentive, a lack of understanding in the process of utilizing incentives is one of the contributing factors Wijoyo et al (2021). The complexity of the tax program application system, low education, leadership commitment and lack of experience of taxpayers are also obstacles to the implementation of the tax program (Setyaningsih and Okfitasari, 2016).

### 2.8 Tax Incentive Socialization Media

Tax dissemination regarding PMK 86/2020 incentives has an important role in increasing compliance for taxpayers in the midst of the Covid-19 pandemic, so that taxpayers can understand and take advantage of PMK 86/2020 incentives provided by the government (Andrew and Sari 2021). Socialization of taxation means an effort made to provide information on taxation with the aim of making a person or group understand about taxation so that taxpayer compliance will increase Sudrajat, Ajat & Ompusunggu. (2015).

### 2.9 The Effect of Knowledge Regarding Tax Incentives on Taxpayers Willingness to Utilize Tax Incentives

Knowledge and understanding of taxpayers is related to the perception of taxpayers in determining their behavior (perceived control behavior) in paying awareness. Mudiarti & Mulyani (2020) stated that understanding tax incentives has a positive and significant impact on the willingness to carry out tax obligations during the Covid-19 period. In line with research conducted by Ilkham (2017) stated that knowledge of tax regulations has a positive effect on willingness to pay taxes. Puspita, Dian, A., Harimurti, F., & Astuti (2016) also prove that understanding sunset policy has a positive and significant effect on willingness to pay taxes. The level of willingness to pay taxes during this new normal era is based on the ability of taxpayers to pay and report taxes online and the knowledge of taxpayers about government policies in the form of tax incentives, so that they can be used to improve their business finances during this pandemic and can assist the government in encouraging acceleration of national economic recovery (Faradisty, 2021).

H1: Knowledge of Tax Incentives has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

### 2.10 The Influence of the Implementation of Tax Incentives on the Willingness of Taxpayers in Utilizing Tax Incentives

The ease of use of the implementation of tax incentives, the ease of requirements and stages of tax incentives will lead to the willingness of taxpayers to use them. Implementation is carried out online/online both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month (Faudziah, Ahmad, and Sentosa 2012). Tax incentives can be utilized with easier procedures and can be managed online to avoid the transmission of Covid 19 (Marlinah, 2021).

H2: Implementation of Tax Incentives has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

### 2.11 The Influence of Obstacles to the Implementation of Tax Incentives on the Willingness of Taxpayers to Utilize Tax Incentives

Setyaningsih and Okfitasari (2016) found that the obstacles to implementing the tax amnesty program include inappropriate education, lack of experience of taxpayers, a system that is difficult to understand, low leadership/personal commitment, and the lack of socialization of the new system. This is in line with the findings of Anggraini et al. (2021) that there are still obstacles in utilizing tax incentives such as the number of human resources who are not good at using the internet, limited knowledge, the complexity of filing tax incentives, limited internet access in some areas, because during the lockdown internet users increased so that users overloaded.

H3: Barriers to the Implementation of Tax Incentives have a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

### 2.12 The Effect of Tax Incentive Socialization Media on the Willingness of Taxpayers to Utilize Tax Incentives

The socialization of tax incentives must be carried out by related parties so that taxpayers are aware of this program. Research conducted by Ayem et al. (2018) and Pangesti and Yushita (2019) prove that socialization has a positive and significant effect on willingness to pay taxes. Nagel et al. (2019) states that training can improve welfare and make tax authorities better off. Onu's research (2016) in-depth says that the process of social influence influences taxpayer communication. The research discusses social norms and tax compliance, tax communication in social networks, and important persuasive messages used in tax compliance campaigns. H4: Tax Incentive Socialization Media has a positive effect on the Willingness of Taxpayers to Utilize Tax Incentives.

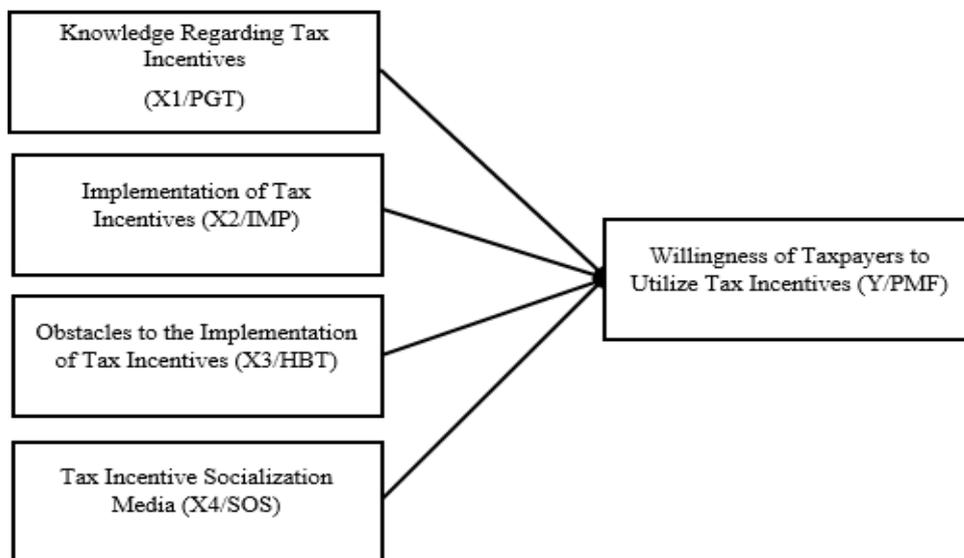


Fig 1: Framework of Thinking

## 3. METHODOLOGY

This research is included in explanatory research where researchers want to obtain data, information and information that have not previously been known by using a quantitative approach. Quantitative research is defined as a systematic investigation of phenomena by collecting data that can be measured using statistical techniques Ghozali & Ratmono (2017). This research is included in the primary research because it uses a Likert scale questionnaire to be distributed to respondents, namely the Solo Raya Region Taxpayer. The analytical technique used in this study is multiple regression analysis which first tested the research instrument (validity test and reliability test). The dependent variable used in this study is the willingness of taxpayers to take advantage of tax incentives

during the pandemic (Y/PMF). While the independent variables used are Knowledge of Incentives (X1/PGT), Implementation of Tax Incentives (X2/IMP), Barriers to Implementing Tax Incentives (X3/HBT) and Tax Incentive Socialization Media (X4/SOS).

**Table 1. Variable Operational Definition**

Variable	Sub Variable	Measurement
Independen Variable (X)	Knowledge of Tax Incentives (X1/PGT)	Knowledge of PMK about tax incentives, Knowledge of requirements for filing tax incentives, Knowledge of the consequences of using tax incentives, Knowledge of the types of tax incentives provided during the COVID-19 pandemic.
	Implementation of Tax Incentives (X2/IMP)	Implementation of application for tax incentives without external assistance, Implementation of application programs and implementation of tax incentives based on PMK, Application of implementation of tax incentives that are complicated in technical preparation
	Barriers to the Implementation of Tax Incentives (X3/HBT)	Inappropriate education, Lack of experience, Difficult system to understand, Low leadership/personal commitment, Lack of socialization of the new system
	Tax Incentive Socialization Media (X4/SOS)	Information related to tax incentives comes from the internet (google), Information related to tax incentives comes from social media facebook/instagram, Information related to tax incentives comes from the <a href="http://www.pajak.go.id">www.pajak.go.id</a> , Information related to tax incentives comes from tax consultants, Information related to tax incentives comes from Tax Office (KPP)/Account Representative.
Dependen Variable (Y)	Taxpayer Willingness to Take Advantage of Tax Incentives (Y/PMF)	Types of tax incentives used, Taxpayers are willing to take advantage of tax incentives and carry out tax obligations for tax incentives

### 3.1 Procedure

The population in this study were all registered taxpayers as taxpayers in Solo Raya, Indonesia. The sample in this study were taxpayers who received tax incentives during the COVID-19 pandemic. In this study using the convenience sampling method, which is a technique of collecting information from members of the population who are happy to provide information (Sugiyono 2017). The total data obtained for this study were 72 respondents.

### 3.2 Analysis

Data Analysis Techniques The data analysis technique used in this research is quantitative data analysis techniques which are processed by statistical techniques using SPSS software with regression analysis.

## 4. RESULTS

The research targets are individual taxpayers and corporate in Solo Raya. The targets of this research are those who are involved both users and supporters of the implementation of tax incentives. There are 72 taxpayers who are respondents, consisting of 41 individual taxpayers and 31 corporate taxpayers. Data was collected by distributing questionnaires to respondents. The following is the demographic data of the respondents:

**Table 2. Variable Operational Definition**

	N	%
Corporate Tax Payer	31	43,05
Individual Tax Payer	41	56,95
<b>Total</b>	<b>72</b>	<b>100</b>

*Source: Primary Data Processed (2021)*

From table 1, it can be seen that 43.05 percent of the sample came from corporate taxpayers while 56.95% came from personal taxpayers. The sample shows a fairly balanced proportion between corporate and personal taxpayers. So that this research is more representative for the research sample.

### 4.1 Descriptive Statistics Test

The descriptive statistical test in this study was used to explain the minimum, maximum, mean and standard deviation values of 4 independent variables and 1 dependent variable. The values of the results of this descriptive statistical test are presented in the table below.

**Table 3. Result of descriptive statistical test**

	N	Min	Max	Mean	Std. Dev
<b>PGT</b>	72	4	17	8.04	3.065
<b>IMP</b>	72	3	13	6.43	2.669
<b>HBT</b>	72	5	24	11.67	3.505
<b>SOS</b>	72	6	26	15.22	4.485
<b>PMF</b>	72	2	9	3.79	1.244

Source: Primary Data Processed (2021)

#### 4.1.1 The Effect of Knowledge Regarding Tax Incentives on the Willingness of Taxpayers to Utilize Incentives

**Table 4. Knowledge of Tax Incentives**

	SS	S	N	TS	STS	Total
Taxpayers have adequate knowledge about Tax Incentives as a basis for obtaining incentives	20	33	13	6	0	72
Taxpayers have the ability to understand the requirements for obtaining tax incentives	23	37	7	5	0	72
Taxpayers fully understand the consequences that arise from taking tax incentives	18	35	13	5	1	72
Taxpayers have knowledge of the types of taxes that are given tax incentives	21	40	6	4	1	72

Source: Primary Data Processed (2021)

Information:

- SS: Totally Agree
- S: Agreed
- N: Neutral
- TS: Disagree
- STS: Strongly Disagree

Tax incentive regulations are adequately understood by taxpayers as the basis for obtaining incentives. The majority of respondents in this study have adequate knowledge about Tax Incentives as a basis for obtaining incentives, as many as 73.61% of respondents stated strongly agree and agree. Taxpayers have the ability to understand the requirements for obtaining tax incentives, as many as 83.33% of respondents stated strongly agree and agree. A total of 73.61% of respondents agree that they have fully understood the consequences of taking this incentive. They believe that this incentive can lighten their business. A total of 84.72% of taxpayers who have knowledge of the types of taxes are given tax incentives.

#### 4.1.2 The Influence of the Implementation of Tax Incentives on the Willingness of Taxpayers in Utilizing Incentives

**Table 5. Implementation of Tax Incentives**

	SS	S	N	TS	STS	Total
Taxpayers apply for tax incentives without outside assistance	25	16	8	22	1	72
Routinely, the tax received by this facility is reported in a timely manner	26	36	7	3	0	72
The application of implementing tax incentives requires the technical complexity of preparation	25	25	8	11	3	72

Source: Primary Data Processed (2021)

In practice, taxpayers in using this program still need external assistance, as many as 31.94% of respondents still cannot apply for tax incentives independently. Similar to the tax amnesty program (Setyaningsih and Okfitasari, 2016), respondents, who are the majority of taxpayers who receive tax incentives, are still collaborating with outside parties. They think that this program is good but complicated. This is in line with research conducted by (Pamulang, Indriastuti, and Wardana 2020) which states that the reluctance of taxpayers to take advantage of government incentives is due to too complex conditions which are not proportional to the effort and incentives obtained. However, the obedient and obedient attitude of taxpayers who are respondents in this study is quite high. That is, 86.11% of respondents in this study have routinely reported the use of this incentive in a timely manner.

4.1.3 The Influence of Obstacles to the Implementation of Tax Incentives on the Willingness of Taxpayers to Utilize Incentives

Table 6. Obstacles to the Implementation of Tax Incentives

	SS	S	N	TS	STS	Total
Inappropriate education	5	35	21	10	1	72
Lack of experience	9	46	11	5	1	72
Difficult system to understand	11	38	17	5	1	72
Low leadership/personal commitment	6	27	21	16	2	72
Lack of socialization of the new system	22	42	2	4	2	72

Source: Primary Data Processed (2021)

As many as 55.5% of respondents agreed that inappropriate education was an obstacle to the implementation of tax incentives; 76.38% of respondents agree that lack of experience is an obstacle to the implementation of tax incentives; 68.05% of respondents agreed that the system that is difficult to understand is an obstacle to the implementation of tax incentives; 45.83% of respondents agreed that the low leadership/personal commitment is an obstacle to the implementation of tax incentives; and 88.88% of respondents agreed that socialization about this program was still lacking.

4.1.4 The Effect of Tax Incentive Socialization Media on the Willingness of Taxpayers to Utilize Incentives

Table 7. Media Socialization of tax incentives

	SS	S	N	TS	STS	Total
Media Socialization of tax incentives comes from the internet (google)	9	36	13	14	0	72
Media Socialization of tax incentives comes from social media facebook/instagram	6	26	21	15	4	72
Media Socialization of tax incentives comes from social media WA, telegram	10	37	14	9	2	72
Media Socialization of tax incentives comes from the <a href="http://www.pajak.go.id">www.pajak.go.id</a>	10	33	11	14	4	72
Media Socialization of tax incentives comes from tax consultants	21	35	7	6	3	72
Media Socialization of tax incentives comes from the KPP/Account Representative	7	19	22	20	4	72

Source: Primary Data Processed (2021)

Media socialization has an important role in all life without exception taxes. It is proven that social media has a big role in the realization of tax incentives. This is supported by 62.50% of respondents obtaining information related to tax incentives from the internet or in this case google; 44.44% of respondents obtained information from social media facebook/ Instagram; 65.28% of respondents obtained information from social media WA and telegram; 59.72% of respondents obtained information through the [www.pajak.go.id](http://www.pajak.go.id) page; 77.78% of respondents obtained related information from tax consultants; and 36.11% of respondents received information on tax incentives from the KPP/Account Representative. The data above also explains that most of the information regarding tax incentives is obtained by taxpayers from social media, especially Google. The distribution of information from the Tax Office (KPP)/Account Representative actually shows the lowest number, which is only 36.11% who agree with the statement. This also supports that socialization from related parties is still lacking.

## 4.2 Multiple Regression Analysis

**Table 8. Media Socialization of tax incentives**

Variabel	Prediction	Coefficient	Sig.
(Constant)		1.177	0.053
KNOWLEDGE	(+)	0.120	0.014**
IMPLEMENTATION	(+)	0.125	0.030**
BARRIERS	(+)	0.056	0.153
SOCIALIZATION MEDIA	(+)	0.013	0.651
<i>R Square</i>		0.339	
<i>Adj. R Square</i>		0.299	
<i>Prob &gt; F</i>		8.583	
<i>Regression*</i>		.000 <sup>b</sup>	

The table above shows that the significance value is 0.000, which means that the sig.F value obtained from the study is less than 0.05. This means that the research model is accepted and feasible to use and the independent variable has a simultaneous effect on the dependent variable. From the results of the t-test, the Knowledge (PGT) and implementation (IMP) variables have a positive effect on the Willingness of Taxpayers to Utilize Incentives (PMF), where the regression results of 0.014 and 0.030 are smaller than 5%. The value of Adjusted R2 of 0.299 shows the effect of the independent variable on the dependent variable of 29.9%, while 70.1% is influenced by other variables. While the Barriers (HBT) and Socialization Media (SOS) variables have no effect on the Willingness of Taxpayers to Utilize Incentives (PMF), where the regression results are 0.153 and 0.651 are greater than 5%. The regression equation of this study can be arranged as follows:

$$PMF = 1.177 + 0.120 PGT + 0.125 IMP + 0.056 HBT + 0.013 SOS + e$$

## 5. DISCUSSION

In the discussion section there is a description of: The first hypothesis in this study is accepted, namely knowledge of tax incentives on the willingness of taxpayers to take advantage of incentives. Based on the test results, it shows that the taxpayer knowledge variable affects the willingness of taxpayers to take advantage of tax incentives during the COVID-19 pandemic, this is evidenced by the results of the t-statistical test on the taxpayer knowledge variable showing significant results. With the knowledge of tax incentives, taxpayers are aware of the convenience provided by the government in carrying out tax obligations during the pandemic. Taxpayers who do not know about the existence of tax incentives clearly tend to be taxpayers who do not want to take advantage of existing tax incentives. The results of the analysis of Pringgandana & Suaryana (2019) showed that knowledge and understanding of tax regulations had a positive and significant effect on willingness to pay taxes.

This finding as same as by Mudiarti & Mulyani (2020) stated that the understanding of PMK No. 86 of 2020 has a positive and significant effect on the willingness to carry out tax obligations during the Covid-19 period. In the research of Puspita, Dian, A., Harimurti, F., & Astuti (2016) also proves that understanding has a positive and significant effect on willingness to pay taxes. With the knowledge of tax incentives, taxpayers are aware of the convenience provided by the government in carrying out tax obligations during the pandemic. The results of the analysis of Pringgandana & Suaryana (2019) showed that knowledge and understanding of tax regulations had a positive and significant effect on willingness to pay taxes.

The second hypothesis in this study is accepted, namely the implementation of tax incentives has an effect on the willingness of taxpayers to take advantage of incentives. This is evidenced from the results of the t test which shows that the significance level is <0.05, this proves that there is no significant effect between the independent variables on the dependent variable. The implementation of tax incentives is carried out online, both when taxpayers apply for tax incentives, as well as reporting on the realization of tax incentives every month (Faudziah, Ahmad, and Sentosa 2012).

The implementation of the tax incentive program has several obstacles, including inadequate education; lack of experience; elusive system; low leadership/personal commitment; and the lack of socialization of the new system. The biggest obstacle in implementing this tax incentive program is the lack of experience of taxpayers. The change in the system from manual to online in order to be able to adapt to the times and in current conditions still leaves quite a number of problems that are considered as difficulties by taxpayers. Another thing that hinders the implementation of the tax incentive program which is still related to tax experience is the lack of socialization of the new system.

The third hypothesis in this study is rejected, namely the obstacles to the implementation of tax incentives have no effect on the willingness of taxpayers to take advantage of incentives. This is evidenced by the results of the t test which shows that the significance level is  $> 0.05$ , this proves that there is no significant effect between the independent variables on the dependent variable. This finding is similar to the research conducted by Pamulang et al., (2020) and Mukhlis et al., (2015) which stated that the government should provide equitable education to all regions which in turn can improve tax compliance. Changes in regulations that are too fast will be confusing for the implementers of tax incentives, especially the taxpayers themselves. If this negligence does not cause any impact, then it will not cause problems.

The fourth hypothesis in this study was rejected, namely that the socialization media of tax incentives had no effect on the willingness of taxpayers to take advantage of tax incentives during the COVID-19 pandemic. This is evidenced by the results of the t test which shows that the significance level is  $> 0.05$ , this proves that there is no significant effect between the independent variables on the dependent variable. In addition, based on the results of descriptive analysis which stated that respondents did not agree with the tax socialization to get information related to tax incentives because with the tax socialization by tax officials, it was not enough to increase their understanding of the latest knowledge of taxes, namely tax incentives given during the pandemic.

This finding is the same as Savitri and Musfiyaldi (2016) that show that the quality of service on the relationship between taxpayer awareness, tax sanctions, compliance costs and taxpayer compliance. service quality in conservation does not have a mediating role in the relationship between tax socialization and taxpayer compliance because tax socialization has no effect on increasing willingness to carry out tax obligations. In line with research conducted by Andreas and Savitri (2015) stated that taxpayer awareness does not have a mediating role in the relationship between tax socialization, tax knowledge, and taxpayer compliance. The findings as mentioned above explain that in order to increase taxpayer awareness in paying taxes, they need to gain a better understanding of tax regulations through tax socialization.

## 6. CONCLUSION

The heading of a section should be in Times New Roman 12-point bold in all-caps flush left with an additional 6-points of white space above the section head. Sections and subsequent sub-sections should be numbered and flush left. For a section head and a subsection head together (such as Section 3 and subsection 3.1), use no additional space above the subsection head.

### 6.1 Subsections

From the results of the research that has been done, it can be seen that there are still many taxpayers who have not taken advantage of tax incentives during the pandemic. Based on the results of the tests that have been carried out in this study, it can be concluded that knowledge of tax incentives affects the willingness of taxpayers to take advantage of incentives. This provides a relationship that the knowledge possessed by taxpayers about tax incentives will be able to encourage taxpayers to be able to take advantage of tax incentives in accordance with the circumstances experienced by taxpayers. The implementation of tax incentives has an effect on the willingness of taxpayers to take advantage of incentives. This provides a relationship that the implementation of tax incentives will be able to encourage taxpayers to be able to take advantage of tax incentives. Barriers to the implementation of tax incentives do not affect the willingness of taxpayers to take advantage of incentives. This explains that the obstacles that occur during the implementation of tax incentives do not affect taxpayers to be able to take advantage of tax incentives, because they are the needs of taxpayers. Media socialization of tax incentives does not affect the willingness of taxpayers to take advantage of incentives. This explains that the socialization media that occurs during the implementation of tax incentives does not affect taxpayers to be able to take advantage of tax incentives, because it is a taxpayer's need.

In future research, It can add other variables like awareness of tax players, perception of tax incentive, and service of tax office. Practical advice, the Directorate General of Taxes (DGT) should continue to be more massive in socializing tax incentives, maintain and further improve its services, and provide training on the implementation of bookkeeping for taxpayers both during the pandemic and after the pandemic ends. Because there are still taxpayers who don't know how to take advantage of these incentives until now and they still don't know the correct way of bookkeeping, and haven't taken advantage of the rates and facilities that the government has given in the midst of this pandemic.

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