

The Influence of Individual Characteristics and Information Technology on Taxpayer Awareness, Willingness, Ability to Pay and Taxpayer Compliance in Paying Land and Building Taxes

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Abstract: This study aims to analyze the effect of individual characteristics of taxpayers on taxpayer awareness and willingness of taxpayers to pay land and building taxes and to analyze the effect of information technology on the ability to pay taxpayers and taxpayer compliance. The approach used in this research is a quantitative approach. The population in six districts, namely Gunung Anyar, Sukolilo, Tambaksari, Mulyorejo, Rungkut, Tenggiling Mejoyo. West Surabaya region 12 melputi sub-districts; Benowo, Pakal, Asem Rowo, Sukomanunggal, Tandes, Sambikerep, Lakarsantri, Wiyung, Karang Pilang, Wiyung, Karang Pilang, Dukuh Pakis in this study amounted to 145 samples. The results showed that individual characteristics affect the awareness of taxpayers on land and building tax objects in the Central Business District (CBD) development area of Surabaya city. The results of this study indicate a significant effect of individual characteristics on the willingness to pay taxpayers. It is very important for the Surabaya city government to improve the characteristics of individual taxpayers by improving public perceptions of PBB (Land and Building Tax), namely overcoming perceptions and communication errors that still arise in the minds of the public about PBB to increase awareness. The results showed that there was a significant effect of Information Technology on the ability to pay taxpayers. The results of this study indicate that the influence of Information Technology on taxpayer compliance. The better the Information Technology, the higher the willingness to pay for taxes.

Keywords: Individual Characteristics, Taxpayers, Taxpayer Willingness, Taxpayer Awareness

1. Introduction

Land and Building Tax is a type of regional tax that is fully regulated by the government in determining the amount of tax, this tax is important for the implementation and enhancement of development as well as increasing the prosperity and welfare of the people. Therefore, it is necessary to increase community participation. This tax is material in nature, which means that the amount of tax payable is determined by the condition of the object, namely land / land / and or buildings.

Rural and Urban Land and Building Tax (PBB) (P2) is a tax on land and / or buildings owned, controlled and / or utilized by individuals or entities, except for areas used for plantation, forestry and mining business activities. PBB-P2 starting from 2009 has been enacted by law. No. 28 of 2009 concerning local taxes and levies. According to Jotopurnomo & Mangoting (2013) awareness is a state of knowing or understanding, while taxation is a matter of tax. So that tax awareness is a state of knowing or understanding tax matters. The positive assessment of taxpayers on the implementation of state functions by the government will move the public to comply with their obligations to pay taxes. therefore, the awareness of taxpayers regarding taxation is very necessary in order to increase taxpayer compliance. Awareness is a process of learning from experience and gathering information received to gain self-confidence that encourages action (Febianti, 2015).

Taxpayer awareness is the behavior of taxpayers in the form of views or perceptions that involve belief, knowledge and reasoning as well as the tendency to act in accordance with the stimulus provided by the applicable taxation system and provisions (Pandapotan Ritonga, 2011).

Suryadi (2016) states that tax awareness is formed with four dimensions, namely; Taxpayer perspective, knowledge of taxpayer characteristics and tax education. Taxpayers are said to be paying taxes when they have a positive perspective on taxes, have sufficient knowledge of taxation, have good characteristics and have received adequate counseling.

The concept of willingness to pay taxes according to Handayani & Nuraina (2012) is also developed through two sub-concepts, namely, the concept of willingness to pay and the concept of tax. Willingness to pay is a value where someone is willing to pay, sacrifice or exchange something to obtain goods or services. Whereas the second is the concept of tax, tax is performance imposed unilaterally by and owed to entrepreneurs (according to the norms it has generally stipulated), without any contradictions, and is solely used to cover general expenses.

Willingness to pay taxes can be interpreted as a value that is willing to be contributed by someone who is used to finance general state expenditures without receiving direct reciprocal services (Wiser, 2007; Ali & Nasaruddin, 2020; Ramadayanti, 2020). Based on this explanation, it explains that a moral attitude in the form of a desire or willingness to pay taxes is very necessary, remembering that tax is an absolute obligation to citizens, it is necessary for the government to participate in increasing the sense of love of the state from an early age. Information technology is a technology used to process data, including processing, obtaining, compiling, storing, manipulating data in various ways to produce quality information, namely information that is relevant, accurate and timely, which is used for personal, business and government purposes. and is strategic information for decision making (Dewi & Hoesada, 2020).

Kadir & Triwahyuni (2013) argued that information technology is a study of the use of electronic equipment, especially computers, to store, analyze and distribute any information, including words, numbers and images. Information technology according to Darmawan (2012) information technology is the result of human engineering in the process of delivering information from sender to receiver so that it is faster, wider distribution, longer storage.

If the taxpayer accepts the new system, the taxpayer will use the PBB on line without hesitation and any coercion from the government. The individual's mindset is influenced by the readiness of information technology, meaning that the more individuals who are ready to accept new technology, the more advanced the individual's thinking is, that is, they can adapt to increasingly developing technology (Desmayanti & Zulaikha, 2012).

To be able to increase the target of achieving tax revenue, it must be supported by information technology facilities to facilitate services to taxpayers to increase taxpayer compliance. The use of tax information systems is intended so that all work processes and taxation services run well, accurately, and make it easier for taxpayers to obtain tax information so that taxpayer compliance is expected to increase (Stafford & Turan, 2011; Graetz & Doud, 2013; Wasao, 2014; Ramadayanti, 2020).

The ability to pay is part of the principle of suitability or the principle of feasibility according to the tax principle that must be implemented in the implementation of tax collection. According to Waluyo (2008), the principles of tax collection, namely the principle of equality related to tax collection, must be fair and equitable, namely taxes imposed on individuals who must be proportional to the ability to pay taxes or the ability to pay and in accordance with the benefits received. Fair means that each taxpayer contributes money to issue the government in proportion to the interests and benefits requested.

Economically, the cost of collecting and fulfilling tax obligations for taxpayers is expected to be a minimum, as well as the burden borne by the taxpayer. Ability is a change in energy in a person characterized by the emergence of thoughts and is preceded by a response to a goal. Spencer and Spencer in Hamzah Uno (2010) define ability as a salient characteristic of an individual that is related to effective and superior performance in a job or situation. Ability is the ability, proficiency and strength of an individual in doing work where the job requires mental thinking in order to solve problems (Brookhart, 2010; Savickas, 2013).

This study aims to analyze the effect of individual characteristics of taxpayers on taxpayer awareness and willingness of taxpayers to pay land and building taxes and to analyze the effect of information technology on the ability to pay taxpayers and taxpayer compliance.

2. Methods

The approach used in this research is a quantitative approach that aims to test and corroborate the findings of previously carried out qualitative research which are expected to show the relationship between variables and provide statistical descriptions. The selection of the population is a homogeneous population, so that the choice of land and building tax objek is PBB OP which is a non-office residence or a place that is used as a place of business, the fastest growing areas in the city of Surabaya are West Surabaya and East Surabaya. The East Surabaya area in this research covers 6 (six) Districts covering; Gunung Anyar, Sukolilo, Tambaksari, Mulyorejo, Rungkut, Tenggilis Mejoyo. West Surabaya region 12 meliputi sub-districts; Benowo, Pakal, Asem Rowo, Sukomanunggal,

Tandes, Sambikerep, Lakarsantri, Wiyung, Karang Pilang, Wiyung, Karang Pilang, Hamlet Pakis. In this study, the number of samples of 145 people who came from individual taxpayers of Land and Building Tax in West Surabaya and East Surabaya in the areas affected by the development of the Central Business District (CBD).

Research on individual characteristics indicators in this study include (1) the personality of the taxpayer, (2) perceptions of taxpayers, (3) attitudes of taxpayers. In this study, indicators on taxpayer awareness are (1) Taxpayer Experience, (2) Information received by Taxpayers, (3) Taxpayer Confidence, (4) Decision to pay taxes. Then the indicators of willingness to pay taxes are (1) Willingness to pay taxes, (2) Documents required to pay taxes, (3) Information on how, places and deadlines for paying taxes, (4) Making allocations of funds to pay taxes. Primary data in this study were obtained by direct observation and questionnaires. Indicators include the ease of Information Systems, speed of application, trust in information technology and validity of information. In addition, according to Chaizi Nasucha (2004) later in Rahayu (2012) states that taxpayer compliance can be defined from the taxpayer's obligation to register himself, compliance to re-deposit the notification letter, compliance in calculating and paying taxes and compliance with payment of arrears. Primary data in this study were obtained by direct observation and questionnaires.

3. Results and discussion

Variable Description of Individual Characteristics

Individual characteristics according to Hurriyati (2005) are a psychological process that affects individuals in obtaining, consuming and receiving goods and services and experiences, individual characteristics are internal (interpersonal) factors that drive and influence individual behavior. Individual characteristics are measured by three indicators, namely the taxpayer's personality, the taxpayer's perception, and the taxpayer's attitude. A description of the assessment of taxpayers who have land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya in which individual characteristic variables are presented in the following table:

Table 1. Descriptive Statistics of Individual Characteristics Variables

Indicator		Item	Answer Percentage					Mea n Item	Mea n Indicato r
			ST S	TS	KS	S	SS		
X1. 1	Taxpayer Personality	X1.1 .1	0,0	1,4	17, 2	45, 5	35, 9	4,16	4,08
		X1.1 .2	0,0	2,1	17, 2	56, 6	24, 1	4,03	
		X1.1 .3	0,0	7,6	18, 6	34, 5	39, 3	4,06	
X1. 2	Taxpayer Perceptions	X1.2 .1	0,7	11, 7	23, 4	49, 7	14, 5	3,66	3,70
		X1.2 .2	0,0	9,7	24, 1	46, 2	20, 0	3,77	
		X1.2 .3	0,7	9,0	30, 3	40, 7	19, 3	3,69	
X1. 3	Taxpayer Attitude	X1.3 .1	0,0	2,8	24, 1	44, 8	28, 3	3,99	4,03
		X1.3 .2	0,0	2,8	20, 7	37, 9	38, 6	4,12	
		X1.3 .3	0,0	6,2	21, 4	41, 4	31, 0	3,97	
			Mean Variable					3,94	

Table 1 shows the characteristics of individual taxpayers on land and building tax objects in the Central Business District (CBD) development area of Surabaya City which are perceived as high, this is indicated by the average answer score of 3.94 which is in the range of 3.4 - 4.2 (agree / high). The indicator of individual characteristics that is perceived as the highest by taxpayers is X1.1 with an average value of 4.08 (high category), namely regarding the personality of the taxpayer. Furthermore, the indicator of individual characteristics that is perceived as the lowest by taxpayers is X1.2 with an average value. -an average of 3.70 (still high category), namely the perception of taxpayers.

Taxpayer Awareness Variable Description

Awareness is a process of learning from experience and gathering information received to gain self-confidence that encourages action (Longworth, 2003; Hastuti, 2014). Indicators of taxpayer awareness are the experience of taxpayers, information received by taxpayers, taxpayer beliefs, and decisions to pay taxes. The description of the assessment of taxpayers who have land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya on the taxpayer awareness variable is presented in the following table:

Table 2. Descriptive Statistics of Taxpayer Awareness Variables

Indicator	Item	Answer Percentage					Mean Item	Mean Indicator
		ST	T	KS	S	SS		
Z1.1	Taxpayer Experience	Z1.1.1	0,0	2,1	12,4	73,1	12,4	3,96
		Z1.1.2	0,0	4,8	15,2	67,6	12,4	3,88
		Z1.1.3	0,0	0,0	10,3	71,7	17,9	4,08
Z1.2	Information received by taxpayers	Z1.2.1	0,0	0,0	10,3	73,1	16,6	4,06
		Z1.2.2	0,7	3,4	13,1	67,6	15,2	3,93
		Z1.2.3	0,0	1,4	8,3	67,6	22,8	4,12
Z1.3	Taxpayer Confidence	Z1.3.1	0,0	8,3	21,4	60,0	10,3	3,72
		Z1.3.2	0,7	4,1	20,0	69,0	6,2	3,76
		Z1.3.3	0,0	6,2	24,1	61,4	8,3	3,72
Z1.4	Decision to pay taxes	Z1.4.1	0,0	0,0	6,2	80,7	13,1	4,07
		Z1.4.2	0,0	1,4	9,0	78,6	11,0	3,99
		Z1.4.3	0,0	0,0	7,6	80,7	11,7	4,04
Mean Variable							3,94	

Table 2 shows that taxpayers' awareness of land and building tax objects in the Central Business District (CBD) development area of Surabaya city is perceived as high, this is indicated by the average value of the answer score of 3.94 which is in the range of 3.4 - 4.2 (agree / high). The indicator of taxpayer awareness that is perceived to be the highest is Z1.2 with an average value of 4.04 (high category), which is the information received by taxpayers. Furthermore, the indicator of taxpayer awareness that is perceived to be the lowest is Z1.3 with an average value of 3.73 (still high category), namely taxpayer confidence.

Description of Willingness to Pay Variable

Willingness to pay taxes (willingness to pay tax) can be interpreted as a voluntary value or moral action taken by taxpayers by spending money (in accordance with applicable regulations) where the money will be used for general state purposes without getting a lead. back directly from the state. In this study, the indicator of willingness to pay taxes consists of four indicators, namely the willingness to pay taxes, the documents required to pay taxes, information about the method, place and time limit for paying taxes, and making allocation of funds to pay taxes. Land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya on the willingness to pay taxes are presented in the following table:

Table 3. Descriptive Statistics of Willingness to Pay Taxes

Indicator	Item	Answer Percentage		
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			ST S	TS	KS	S	SS	Mea n Item	Mea n Indicato r
Z2. 1	Willingness to make tax payments	Z2.1. 1	0,0	3,4	24, 1	35, 2	37, 2	4,06	4,06
		Z2.1. 2	0,0	6,9	22, 8	35, 9	34, 5	3,98	
		Z2.1. 3	0,0	0,7	15, 9	51, 0	32, 4	4,15	
Z2. 2	Documents required to pay taxes	Z2.2. 1	0,0	4,1	29, 7	44, 8	21, 4	3,83	3,84
		Z2.2. 2	0,0	4,8	31, 7	44, 8	18, 6	3,77	
		Z2.2. 3	0,0	7,6	25, 5	35, 2	31, 7	3,91	
Z2. 3	Information regarding the method, place, and deadline for paying taxes	Z2.3. 1	0,0	3,4	28, 3	35, 9	32, 4	3,97	3,93
		Z2.3. 2	0,0	6,9	24, 1	35, 2	33, 8	3,96	
		Z2.3. 3	0,0	5,5	30, 3	37, 2	26, 9	3,86	
Z2. 4	Make an allocation of funds to pay taxes	Z2.4. 1	0,0	4,1	31, 7	44, 8	19, 3	3,79	3,73
		Z2.4. 2	0,0	15, 2	21, 4	40, 7	22, 8	3,71	
		Z2.4. 3	0,0	13, 8	23, 4	42, 1	20, 7	3,70	
			Mean Variable					3,89	

Table 3 shows that the willingness to pay taxes on land and building tax objects in the Central Business District (CBD) development area of Surabaya city is perceived as high, this is indicated by the average value of the answer score of 3.89 which is in the range of 3.4 - 4, 2 (agree / high). The indicator of willingness to pay taxes that is the highest perceived by taxpayers is Z2.1 with an average value of 4.06 (high category), which is about willingness to pay taxes. Furthermore, the indicator of willingness to pay taxes that is perceived as the lowest by taxpayers is Z2.4 with an average value of 3.73 (still high category), namely the behavior of taxpayers who make the allocation of funds to pay taxes.

Description of Information Technology Variables

Technology is used to make tax reporting easier, this is done to improve services in government in tax matters. Technological readiness is basically influenced by the individual himself, whether from within the individual can accept technology, especially in the case of online UN. If the taxpayer accepts the new system, the taxpayer will use the online PBB without hesitation and there is force from the government. The individual's mindset is influenced by the readiness of information technology, meaning that the more individuals who are ready to accept new technology, the more advanced the individual's thinking is, that is, they can adapt to increasingly developing technology (Desmayanti& Zulaikha, 2012). Information technology in this study is measured by four indicators, namely the ease of information systems, speed of application, trust in information technology, and validity of information. The description of the assessment of taxpayers who have land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya on the information technology variable is presented in the following table:

Table 4. Descriptive Statistics of Information Technology Variables

Indicator		Item	Answer Percentage					Mea n Item	Mea n Indicato r
			ST S	TS	KS	S	SS		
X3. 1	System Ease	X3.1 .1	1,4	31, 0	15, 9	46, 9	4,8	3,23	3,57

		X3.1 .2	0,0	7,6	29, 0	42, 1	21, 4	3,77	
		X3.1 .3	0,0	14, 5	21, 4	43, 4	20, 7	3,70	
X3. 2	Application Speed	X3.2 .1	0,0	5,5	27, 6	33, 1	33, 8	3,95	3,77
		X3.2 .2	2,1	20, 0	18, 6	51, 0	8,3	3,43	
		X3.2 .3	0,0	4,8	22, 1	47, 6	25, 5	3,94	
X3. 3	Trust in information technology	X3.3 .1	0,0	6,2	26, 2	47, 6	20, 0	3,81	3,68
		X3.3 .2	0,0	13, 1	22, 1	42, 8	22, 1	3,74	
		X3.3 .3	2,8	12, 4	35, 2	33, 1	16, 6	3,48	
X3. 4	Information Technology Validity	X3.4 .1	0,0	4,8	34, 5	40, 0	20, 7	3,77	3,75
		X3.4 .2	0,0	9,0	26, 2	44, 1	20, 7	3,77	
		X3.4 .3	0,0	6,9	30, 3	45, 5	17, 2	3,73	
					Mean Variable			3,69	

Table 4 shows that information technology on land and building tax objects in the Central Business District (CBD) development area of Surabaya city is perceived as high, this is indicated by the average value of the answer score of 3.69 which is in the range of 3.4 - 4.2 (agree / high). The information technology indicator that taxpayers perceive the highest is X3.2 with an average value of 3.77 (high category), which is about the speed of application. Furthermore, the information technology indicator that is perceived as the lowest by taxpayers is X3.1 with an average value of 3.57 (still in the high category), namely the ease of the system.

Description of Ability to Pay Variables

The ability to pay is part of the principle of suitability or the principle of feasibility according to the tax principle that must be implemented in the implementation of tax collection. The indicator of the taxpayer's ability in this study is the suitability of the tax value with the tax object, the taxpayer has the income to pay taxes, the taxpayer understands and can make payments, and the conformity of the tax payment period is not difficult. The description of the assessment of taxpayers who have land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya on the variable of ability to pay taxes is presented in Table 5.17 below:

Table 5. Descriptive Statistics of Ability to Pay Variables

Indicator		Item	Answer Percentage					Me an Item	Mea n Indicato r
			ST S	TS	K S	S	SS		
Z3. 1	The suitability of the tax value with the tax object	Z3.1 .1	5, 5	18, 6	28, 3	40, 7	6,9	3,2 5	3,24
		Z3.1 .2	6, 9	21, 4	43, 4	21, 4	6,9	3,0 0	
		Z3.1 .3	5, 5	11, 7	31, 0	33, 1	18, 6	3,4 8	
Z3. 2	Taxpayers have income to pay taxes	Z3.2 .1	0, 0	6,2	26, 9	40, 7	26, 2	3,8 7	3,80
		Z3.2 .2	2, 1	15, 2	22, 1	46, 9	13, 8	3,5 5	
		Z3.2 .3	0, 0	5,5	23, 4	37, 9	33, 1	3,9 9	
Z3. 3	Taxpayers understand and can make payments	Z3.3 .1	0, 0	4,8	30, 3	35, 9	29, 0	3,8 9	3,92
		Z3.3 .2	0, 0	2,8	21, 4	55, 9	20, 0	3,9 3	
		Z3.3 .3	0, 0	5,5	28, 3	32, 4	33, 8	3,9 4	
Z3. 4	The appropriate tax payment period	Z3.4 .1	0, 0	7,6	24, 8	46, 9	20, 7	3,8 1	3,96
		Z3.4 .2	0, 0	4,1	24, 1	43, 4	28, 3	3,9 6	
		Z3.4 .3	0, 0	2,8	17, 2	44, 8	35, 2	4,1 2	
			Mean Variable					3,73	

Table 5.shows the perceived ability to pay taxes on land and building tax objects in the Central Business District (CBD) development area of Surabaya City, this is indicated by the average value of the answer score of 3.73 which is in the range of 3.4 - 4. 2 (agree / high). The indicator of ability to pay that is the highest perceived by taxpayers is Z3.4 with an average value of 3.96 (high category), namely regarding the suitability of the tax payment period. Furthermore, the indicator of the ability to pay that is perceived as the lowest by taxpayers is Z3.1 with an average value of 3.24 (still insufficient), namely the suitability of the tax value with the tax object.

Description of Taxpayer Compliance Variables

Rahayu (2010) states that tax compliance can be defined as a condition in which the taxpayer fulfills all tax obligations and exercises his taxation rights. Taxpayer compliance can be measured by four indicators, namely the taxpayer's obligation to register, compliance to deposit back notification letters, compliance in calculating and paying taxes owed, and compliance in paying arrears. A description of the assessment of taxpayers who have land and building tax objects in the Central Business District (CBD) development area in the city of Surabaya on the taxpayer compliance variable is presented in the following table:

Table 6. Descriptive Statistics of Taxpayer Compliance Variables

Indicator		Item	Answer Percentage					Mean Item	Mean Indicator
			STS	TS	KS	S	SS		
Y1.1	Obligation to register themselves the correctness of data and reports	Y1.1.1	0,0	6,9	22,1	47,6	23,4	3,88	3,90
		Y1.1.2	0,0	4,8	30,3	43,4	21,4	3,81	
		Y1.1.3	0,0	9,0	23,4	26,2	41,4	4,00	

Y1. 2	SPT-PBB compliance	Y1.2. 1	0,0	4, 8	28, 3	39, 3	27, 6	3,90	3,85
		Y1.2. 2	0,0	2, 1	36, 6	36, 6	24, 8	3,84	
		Y1.2. 3	0,0	4, 1	34, 5	37, 9	23, 4	3,81	
Y1. 3	Compliance in calculating and paying taxes payable	Y1.3. 1	0,0	5, 5	24, 1	31, 7	38, 6	4,03	3,94
		Y1.3. 2	0,0	9, 0	23, 4	42, 8	24, 8	3,83	
		Y1.3. 3	0,0	3, 4	29, 7	33, 8	33, 1	3,97	
Y1. 4	Compliance in payment of arrears	Y1.4. 1	0,0	4, 1	23, 4	44, 8	27, 6	3,96	4,01
		Y1.4. 2	0,0	4, 8	21, 4	32, 4	41, 4	4,10	
		Y1.4. 3	0,0	4, 1	24, 8	41, 4	29, 7	3,97	
			Mean Variable					3,92	

Table 6 shows that taxpayer compliance with land and building tax objects in the Surabaya City Central Business District (CBD) development area is perceived as high, this is indicated by the average value of the answer score of 3.92 which is in the range of 3.4 - 4.2 (agree / high). The indicator of taxpayer compliance that is perceived to be the highest is Y.4 with an average value of 4.01 (high category), namely regarding taxpayer compliance in paying tax arrears. Furthermore, the indicator of taxpayer compliance that is perceived as the lowest by taxpayers is Y.2 with an average value of 3.85 (still high category), namely SPT PBB compliance.

The Influence of Individual Characteristics on Consciousness

The estimation result of the parameter of the effect of individual characteristics on taxpayer awareness shows a significant effect with a CR value of 2.889 (greater than 1.96) and a significance value (p-value) of 0.004 (smaller than the 5% real level). The resulting coefficient of influence is 0.280 (positive), meaning that the better the individual characteristics, the higher the awareness of taxes.

Testing using SEM shows a significant effect of individual characteristics on taxpayer awareness, meaning that the better the individual characteristics, the higher their awareness of taxes. Thus, the first hypothesis which states that individual characteristics have a significant effect on taxpayer awareness of land and building tax objects in the Central Business District (CBD) development area of Surabaya, is acceptable.

The results of the measurement model analysis on the construct of individual characteristics explain that of the three indicators, all of them contribute significantly in shaping the individual characteristics of taxpayers. The indicator that has the greatest contribution in shaping the individual characteristics of taxpayers is the indicator that has the largest factor loading, namely perception, so it is very important for the Surabaya city government to improve the characteristics of individual taxpayers by improving public perceptions about PBB, namely overcoming perceptual errors. and communications that are still appearing in the minds of the public about the UN to raise awareness.

Effect of Individual Characteristics on Willingness to Pay

The estimation result of the parameter of the effect of individual characteristics on the willingness to pay taxes shows a significant effect with a CR value of 2.185 (greater than 1.96) and a significance value (p-value) of 0.029 (less than the 5% real level). The resulting coefficient of influence is 0.199 (positive), meaning that the better the individual characteristics, the higher the willingness to pay taxes.

The test results using SEM showed a significant effect of individual characteristics on the willingness to pay taxpayers, meaning that the better the individual characteristics, the higher the willingness to pay for taxes. Thus, the fourth hypothesis which states that individual characteristics have a significant effect on the willingness to pay taxpayers on land and building tax objects in the Central Business District (CBD) development area of Surabaya, can be accepted.

This study is not in line with the research of Hardiningsih&Yulianawati (2011) on the Dynamics of Individual Characteristics, the perception of the taxation system has no significant effect on the willingness to pay taxes. Perception of the Taxation System on Willingness to Pay Taxes. A good perception will have a positive influence on an event that he observes. The better the perception of the effectiveness of the taxation system, the higher the willingness of the taxpayer to pay taxes. Likewise, if the perception of the effectiveness of the tax system is bad, taxpayers will be lazy to fulfill their tax obligations.

The results of research conducted by (Samrotun&Kustiyah, 2014) state that partially perceptions of the effectiveness of the tax system have a significant positive effect. Based on this, it can be said that the perception of the taxation system has a positive effect on the willingness to pay taxes.

The Influence of Information Technology on the Ability to Pay

The estimation results of the parameter of the effect of information technology on the ability to pay taxes show a significant effect with a CR value of 2.569 (greater than 1.96) and a significance value (p-value) of 0.010 (smaller than the 5% real level). The resulting coefficient of influence is 0.294 (positive), meaning that the higher the tax information technology, the higher the ability of taxpayers to pay taxes.

The test results using SEM showed a significant effect of Information Technology on the ability to pay taxpayers, meaning that the better Information Technology, the higher the willingness to pay for taxes. Thus, the ninth hypothesis which states that Information Technology has a significant effect on the willingness to pay taxpayers on land and building tax objects in the Central Business District (CBD) development area of Surabaya, can be accepted.

The Influence of Information Technology on Taxpayer Compliance

The estimation results of the parameter of the effect of information technology on taxpayer compliance also showed a significant effect with a CR value of 2.507 (greater than 1.96) and a significance value (p-value) of 0.012 (smaller than the 5% real level). The resulting coefficient of influence is 0.249 (positive), meaning that the higher the tax information technology, the higher the taxpayer compliance.

Thus, the thirteenth hypothesis which states that Information Technology has a significant effect on taxpayer compliance with land and building tax objects in the Central Business District (CBD) development area of Surabaya, is acceptable.

Previous research by Puspita Rama Nopiana and Erni Yanti Natalia (2018) stated that the use of information technology has a positive and significant effect on taxpayers on taxpayer compliance. This is also supported by research conducted by Raja Irsal Lubis (2014) that the existing information technology very significantly influence taxpayer compliance.

The results of unidirectional research conducted by Sarunan (2015) prove that information technology has a positive influence on taxpayer compliance in paying their tax obligations. Ersania et al (2018) stated that the application of eRegistration has a positive effect on the compliance of individual taxpayers in East Denpasar Tax Office, the application of e-Billing has a positive effect on individual taxpayer compliance at KPP Pratama Denpasar Timur, the application of e-Filing has a positive effect on mandatory compliance. individual tax at KPP Pratama Denpasar Timur. In general, it can be said that the higher the information technology is applied, the taxpayer compliance will also increase. However, for research conducted by Saraswati (2018) in the study of the Effect of Tax Awareness, Modern Tax Administration Systems and Tax Sanctions on Compliance, it states that the modern tax administration system has no effect on taxpayer compliance.

4. Conclusion

Individual characteristics affect the awareness of taxpayers on land and building tax objects in the Central Business District (CBD) development area of Surabaya city. The results of this study indicate a significant effect of individual characteristics on the awareness and willingness to pay taxpayers. The results of this study also indicate a significant influence of Information Technology on the ability to pay taxpayers. The results of this study indicate that the influence of Information Technology on taxpayer compliance. Technology is used to make tax reporting easier, this is done to improve services in government in taxation issues to make it more effective and efficient.

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