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## Earning Management or Tax Avoidance? Company Decision on Accounting and Tax Reporting Cost

Elisa Tjondro, Agnes Ayu Permata

The significant differences between the company tax rate and the loan interest rate create incentives for companies in Indonesia to conduct trade-offs between accounting and tax reporting costs. Management always wants to give a good signal for investors regarding company financial performance. On the...

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## Women and Its Job Opportunity in Hotel Industry in Bali

Ni Made Ary Widiastini, Made Aristia Prayudi, Nyoman Dini Andiani

This study aimed to find out the opportunities of women graduating from vocational high schools and collage to work in hotels. The respondents of the study were hotel human resources department staff whose duty was recruiting workers. The data collection was conducted by distributing questionnaires by...

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## The Effect of Socialization, Training and Assistance Activities on Pokdarwis Satisfaction and Participation Levels in Managing Tourism Villages

Nyoman Dini Andiani, Ni Made Ary Widiastini, Made Aristia Prayudi

This study aims to study about an effect of dissemination activities, training, assistance on the level of satisfaction of members of the Sekumpul tourism awareness group in the village of Sekumpul, Sawan district, Buleleng regency, in receiving education provided, to develop the potential of the village...

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**Proceedings Article**

## Family Entrepreneurship Development Model Based on Social Capital through Women Empowerment

I Gusti Ayu Purnamawati, Putu Riesty Masdiantini

The purpose of this study is to find out: (1) women empowerment before and after the design and implementation of a family capital-based family entrepreneurship model towards sustainable development goals; (2) Potential

of poor women in developing family entrepreneurship; (3) Opportunities  
poor women...

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#### Proceedings Article

### The Relationships between Technology and User Satisfaction in Online Tax Filing: The Mediating Role of Confirmation of Expectation

Yenni Mangoting, Gabriella Whitney, Gladys Paramita Tjioewinata

This study investigates the relationship between the quality of the e-file system and user satisfaction. Building on the success of information systems (IS) and user satisfaction literature, this study adds confirmation of expectation as a mediating variable. This study collected the research data through...

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### Tension Management Strategy in the implementation of Sustainability Agenda

Juniarti, Pwee Leng

The global demands on sustainability agenda reflect the paradoxical situation experienced by every business entities. This condition forces the organization to solve problems that are seemingly impossible to be solved. There is a need for a swift and clever strategy that allows the management to run...

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## Typology Taxpayers in Indonesia

Yenni Mangoting, Margaretha Liansyah, Sonia Febianti, Audley Nathanael

Taxpayers feel that tax is a cost that reduces their economic power and thus, taxpayers show resistance through tax evasion. Therefore, tax authorities in

Indonesia need to understand the behavior of taxpayers to anticipate their involvement in tax evasion. From this situation, this study aims to classify...

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### Proceedings Article

## Intergenerational Perception of Tax Audit and Voluntary Tax Compliance

Elisa Tjondro, Alvin Soegihono, Felix Fernando, Felix Wanandi

Each generation has different characteristics and viewpoints related to the perception of a tax audit. Therefore, tax audits not always useful as a scarecrow for taxpayers. The purpose of this study was to compare the perception of tax audits between three generations, Millennials, X, and Baby Boomers....

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### Proceedings Article

## Individual Tax Compliance: Trust versus Power

Retnaningtyas Widuri, Mellyana Jie, Angela Christie

The objective of this study regards with the issue that Indonesia is facing about tax revenue. Currently, Indonesia does not achieve the tax revenue target. Thus make the tax authority more focuses on tax payer compliance by encouraging voluntary compliance through increased trust to increase tax revenue....

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## Tax Fraud Reporting: The Effect of Envious Motive and Financial Reward

Retnaningtyas Widuri, Illona Jevera, Janice Zerlinda

This research examines the influence of envious and financial reward on tax fraud reporting. The focus in this research is on the motivation of a tax payer in reporting other tax payer who committed tax fraud. This research use fully crossed between-subjects design in experimental studies. This research...

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## Impact of Conflict of Interest on Accounting Policies Overview of Gender

I Putu Julianto, I Nyoman Putra Yasa, I Nyoman Suadnyana Pasek, Luh Putu Ekawati

This study aims to determine the impact of conflict of interest on accounting policies made by looking at gender factors. This type of research is a type of quantitative research by providing cases about conflicts of interest in accounting policies that are given and then further divided based on gender....

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### Proceedings Article

## Analysis of the Effect of The Commodification Sotis Woven Fabric on Hotel Occupancy Rates (Case Study on Local Hotel

## Brand - Hotels Sotis Kupang)

Yolanda Patricia Thei, Apriana H. J. Fanggidae, Rolland E. Fanggidae

Commodification of Sotis woven fabric is a transformation of function (X1) from sacred to secular and private has become public. Woven cloth that used

to be only owned by certain groups and only used in traditional ceremonial / ritual activities, changes so that it can be owned by everyone and can be...

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### Proceedings Article

## Developing Traji Tourism Village in Temanggung, Indonesia through SWOT Analysis

Tusyanah, Fahrur Rozi, Fentya Dyah Rahmawati, Ashomatul Fadlilah, Noor Jannatun Naim

Traji Tourism Village (TTV) is a new tourism area which has potentials and it needs planning for future management. Tourism development is closely related with competitiveness and attractions of tourist destinations. Therefore; identifying the tourism potentials is needed to achieve the destination competitiveness...

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### Proceedings Article

## Utilization of Integrated Various Capital in Fraudulent Investment Practices in Singaraja, Buleleng, Bali

Anantawikrama Tungga Atmadja, Nyoman Trisna Herawati

This article is the result of a research using qualitative methods in order to understand the background of the community investing their capitals in fraudulent investment, the process of fraudulent investment offered by the



organizers, and its implications toward the community. Data was collect by...

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### The Influence of Rupiah Exchange Rate, Interest Rate Levels, and The Composite Stock Price Index to Financial Deepening in Indonesia

Clarasiska Anasthasia Mbate, Petrus E. de Rozari, Paulina Yuritha Amtiran

This research aims to analyze and determine the effect of the Rupiah exchange rate, interest rate, Composite Stock Price Index on financial deepening in Indonesia. This research used time series data consisting of rupiah exchange rate, interest rates, Composite stock Price Index and financial deepening...

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#### Proceedings Article

### Analyzing the Need to Develop Materials in the Teaching of Hotel Accounting that Meet the Requirements of the Graduate Users

Ni Luh Gede Erni Sulindawati, Lucy Sri Musmini, Nyoman Ayu Wulan Trisna Dewi

This article aims at studying the needs of learning materials for the teaching of hotel accounting that meet the requirements of the graduate users. The development of the materials in this teaching is needed in order the graduates can adjust themselves and can be accepted in the world of work....

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**Proceedings Article**

## Tax justice perception and trust in government on tax compliance

Retnaningtyas Widuri, Wilson Irawan

This study aimed to analyze the effect of trust in the government to tax compliance with the perception of tax justice as a mediating variable. The research method was the Structural Equation Model. The sample from this study was individual taxpayers who located in the Gresik, Bangkalan, Mojokerto, Surabaya,...

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## The Influence Of Viral Marketing On Online Purchasing Decisions Of Students

M. Rudi Irwansyah, Sunitha Devi, Luh Gede Kusuma Dewi

The application of viral marketing has become a strategy that is almost used by producers in offering their products. especially if the marketing target is students who are generation Z. Therefore this study tries to examine the effect of applying viral marketing to purchasing decisions made by students....

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## Analysis of Small and Medium Industry of The Tenun Ikat Craft in Kupang City

Wehelmina M. Ndoen, Markus Bunga, Rolland E. Fanggidae

Small and medium businesses are business sectors that have an important

role in the economy in the regions, especially in providing employment. .  
this reason, efforts are needed that lead to the development of the small  
business sector in order to improve product quality. Good business  
management is...

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#### Proceedings Article

### The Research and Development Study of Tourism Accounting Dictionary

Made Aristia Prayudi, Edy Sujana, Ni Wayan Yulianita Dewi, I Gede Nandra Hary Wiguna

Although there is an increasing need for comprehensive sources of Tourism Accounting learning and practices, unfortunately, a practical-based reference related to the account names and other Accounting terminology used in this industrial sector is still lack. This study, therefore, aims to develop and...

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### Does Corporate Governance increase the Financial Reporting Quality?

Maria Yanida, Arif Widyatama

This study aims to theoretically explain the relationship between corporate governance and financial reporting quality. The implementation of Corporate Governance conducted by companies can reduce agency conflict that occurs in companies between investors and managers. This research uses study literature....

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### Investment Profile of Bangli Regency

Gede Putu Agus Jana Susila, I Nengah Suarmanayasa

The success of regional development is expected to increase regional stability, equity, growth and economic development to enhance community welfare. To achieve this, an increased investment is needed, in economics and other sectors. This investment can come from the government or private sector. More...

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### The Influence of Competency and Job Control on The Job Satisfaction and Its Impact on The Employee's Performance

I Wayan Bagia, Wayan Cipta

This study aims to obtain the explanation finding which tested about the: (1) influence of competency and job control on the job satisfaction, (2) influence of competency and job control on the performance, (3) influence of job satisfaction on the performance, and (4) impact of competency and job control...

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#### Proceedings Article

### Public Interest in Automatic Teller Machine (ATM) in Lembaga Perkreditan Desa (LPD)

Putu Eka Dianita Marvilianti Dewi, I Putu Arya Dharmayasa, Lulup Endah Tripalupi

This study aims to determine society interest in Automatic Teller Machine (ATMs) in the Lembaga Perkreditan Desa (LPD) in Bali in terms of Theory Planned Behavior (TPB). The design in this study uses a quantitative descriptive method. The data obtained from the questionnaire and then processed and...

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### Development of Financial Statement Applications for SMEs based on Financial Accounting Standards for Micro, Small and Medium Enterprises

Andi Iswoyo, Alfi Nugroho, Yuli Ermawati, Sasongko Budisusetyo

The purpose of this study is that SMEs can prepare and present financial reports that are good and true in accordance with applicable Financial Accounting Standards namely the Financial Accounting Standards for Micro, Small and Medium Enterprises which will facilitate access to capital from the banking,...

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### Interest and Investment Motivation of Undiksha College Students (Case Study on Car 3i Network)

Luh Gede Kusuma Dewi, Komang Krisna Heryanda, I Made Dwita Atmaja, Sunitha Devi

This study aims to examine the interests and motivations of students in investing (Car 3i Network case study). This study uses a quantitative approach with a population of all students of the Faculty of Economics, Ganesha University of Education (Undiksha) participating in Car 3i, totaling 100 people....

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## The Improvement of Students' Interest in Business in Economics Faculty, Ganesha Education University, Through Motivation and Knowledge of Entrepreneurship

Krisna Heryanda, Dwi Arian Mayasari, Komang Endrawan Sumadi Putra

The study examined the effect of entrepreneurship motivation variables and entrepreneurial knowledge on the entrepreneurial interest of Undiksha Faculty of Economics students. After finding the influence of entrepreneurship motivation and entrepreneurship knowledge variables on Undiksha Faculty of Economics...

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## The Effect of Social Entrepreneurship on the Welfare of the Village Community

Made Ary Meitriana, I Wayan Suwendra, Luh Indrayani, Kadek Rai Suwena

The concept of social entrepreneurship has become a popular concept in various countries. In reality, various groups have begun to discuss the concept of social entrepreneurship as an innovative solution in solving social problems in general, one of which is the problem of social welfare. The welfare...

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### Proceedings Article

## Identification of the Failure of Waste Bank Enterprises as Undiksha Students' Entrepreneurial Activity Unit

Kadek Rai Suwena, Made Ary Meitriana, M. Rudi Irwansyah

This study aimed to determine the factors that caused the failure of the waste bank business and the dominant factor affecting the failure of the waste bank as part of students' entrepreneurial activity unit of Undiksha. The study used factorial research designs and data collected by questionnaire, analyzed...

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## The Relationship Between Service Quality and Student Satisfaction of Campus Bus Transportation Service Users of University of Musamus Merauke

Tarsisius Kana

This study aims to determine the significance of the relationship between service quality and student satisfaction of campus bus transportation service users. Based on the explanation, this research is an associative type of research. Service Quality Variables have indicators: reliability, responsiveness,...

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## Analysis of Brand Image and Promotions and their Effect on Purchase Decisions

Rahutama Atidira, Ni Luh Wayan Sayang Telagawathi, Gede Wira Kusuma

The large number of ready-to-drink packaged tea brands on the market encourages companies to compete for potential consumers through a variety of appropriate strategies. In addition to trying to create a brand image,

companies are capable of doing other things such as changing the packa  
evaluating...

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### The Effect of Big Five Personality of Entrepreneurs on Business Growth in SMEs

Ni Made Suci, Ni Nyoman Yulianthini, Made Amanda Dewanti

This research aims to examine the effect of big five personality entrepreneurs on business growth in SMEs. The study was conducted on 180 handicraft industry entrepreneurs in Bali Province which were determined by purposive sampling. Data collected by questionnaire then analyzed by multiple regression...

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### The Influence Of Attitude, Subjective Norm and Self Efficacy On The Intention Of Students Entrepreneurs

Lulup Endah Tripalupi, I Nyoman Sujana, Luh Indrayani, Naswan Suharsono

This study aims to influence the attitudes, subjective norms and partial self-efficacy and simultaneous to the intense entrepreneurship of Undiksha Faculty of Economics students. This type of research is comparative causal research. The data collected by questionnaire method and analyzed using the "t" ...

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#### Proceedings Article



## The Way to Develop an Entrepreneurial Culture in Higher Education

Naswan Suharsono, I Putu Arya Dharmayasa, M. Rudi Irwansyah

This study was carried out to produce and implement an alternative model of Entrepreneurship Education as an effort to develop an entrepreneurial culture in college. Entrepreneurship education system with the facilities available support for a set of activities based on the premise that increasing behavioural...

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### Proceedings Article

## Factors Affecting the Amount of External Information Business Search for Use of Aviation Services in Bali

Ni Luh Wayan Sayang Telagawathi, Ni Made Dwi Ariani Mayasari, Ni Nyoman Yulianthini

This research tries to identify factors that determine the extent of external search effort by consumer in purchasing airline service. Based on the previous research by Srinivasan and Ratchford (1991), this study examines the impact of amount of experience, product class knowledge, interest in product,...

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## Measuring Hotel Customer Satisfaction: Who Cares?

N. Trianasari, A.A. Yudha Martin Mahardika, Putu Indah Rahmawati

Customer satisfaction is one of the indicators that show the quality of any business. In a hotel operation, it is the hotel guest who has the expectedly objective evaluation of its service. Practically, hotels invited their guests to

rate their satisfaction toward overall hotel services through guest...

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## The Effect of Visiting Decisions on Destination Images Post Disaster

Rolland E. Fanggidae, Titania Ariance Pello, Antonio E. L. Nyoko

Development of increasingly modern world makes us humans are always served with beautiful tourist attractions, magnificent buildings, and technology that is increasingly adequate. However, all these things not last long because at any time can be destroyed and damaged. The damage caused by one problem...

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## Employee Engagement Fail to Boost the Relationship Between Learning Organization and Financial Performance

Agnes Wahyu Handoyo, Devie, Juniarti

This research paper sets out to investigate the gaps in hospitality industry issues and facts in Surabaya, Indonesia. In order to substantiate future studies about employee engagement. Learning Organization constructed by seventh dimension DLOQ as measurement (continuous learning, inquiry and dialogue,...

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## Principles of Tourism Code of Ethics and Community Priority

## Rights in Tourism Management Based on Regional Regulation No. 1 of 2014 Concerning the Implementation of Tourism in Buleleng Regency

I Putu Gede Parma

The implementation of tourism is directed at increasing the welfare and prosperity of the people in the context of realizing a just and prosperous society through increased regional income, expansion and equal distribution of business and employment opportunities. This research identifies the Principles...

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## The Perceived Risk Influence on the E-Loyalty of Online Shoppers in Using Internet of Things

Saorce Elsy Hatane, Widyananda Prasetyo, Ervina Clowdya Tandean, Maria Regina

The development of technology has made the need for e-commerce increasingly high. The growth of e-commerce, as one of the applications from the internet of things, in Indonesia has also become more rapid; thus, it brings changes in choices in transactions, from offline purchases to online. One of the...

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## The Acceptance of Accounting Students on the Use of Internet of Things

Saorce Elsy Hatane, Inge Vera Desta Johari, Jesseline Valencia, Livia Erlyn Prayudho

In a general sense, IoT is a physical device that is connected to the inter  
IoT provides a revolution in accounting work, among others in the process of  
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making. From an early age, understanding and ability to adapt to changes...

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### Role of Informal Employment to the Economy

I Nengah Suarmanayasa, Gede Putu Agus Jana Susila, Ida Suarmaja

This study aimed to determine the differences in welfare between formal and informal employment in Bali, the differences in welfare of informal employment between regencies/cities in Bali and the contribution of informal employment to the economy of Bali. This study used secondary data in the form of...

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### Detection of Healthcare Fraud in The National Health Insurance Program Based on Cost Control

Nugroho Mardi Wibowo, Woro Utari, Abdul Muhith, Yuyun Widiastuti

Fraud in healthcare services has the potential to reduce the quality of health services, harming patients, and state finances. However, the implementation of fraud prevention in healthcare services has not been fully carried out. The purpose of this study is to determine the cost control-based fraud...

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## Corporate Social Responsibility Policies in Indonesia Manufacturing Companies

Josua Tarigan, Saarce Elsy Hatane, Dea Damara

This research offers a greater understanding of the corporate social responsibility efforts that enable the company to enhance the labor productivity. Thus, it is also used as the basis of the new methods to improve the productivity of the company by developing the aspects in the corporate social responsibility...

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## Effect of Auditor Independence, Fee Audit, Audit Tenure Toward Audit Quality (Case Study at a Public Accounting Firm in Bali)

Made Arie Wahyuni, Gusti Ayu Ketut Rencana Sari Dewi, Nyoman Ayu Wulan Trisna Dewi, Luh Asri Savitri

This study aims to examine: (1) the effect of the influence of auditor independence on audit quality, (2) the effect of audit fees on audit quality, (3) the effect of audit tenure on audit quality. The type of data used is questionnaire. The population in this study are all auditors who work at the Public...

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## Analysis of Competitiveness Determinants of The Woodcraft Industry in Bali

Cede Adi Yuniarta, I Putu Cede Diatmika, I Cede Agus Bertama Yudantara

This study is motivated by the importance of the role of small and medium scale industries (SMIs) in Bali as a supporting sector for cultural tourism and community income sources. This study aims to analyze the competitiveness determinants of the woodcraft industry in Bali. Data was obtained through...

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### Supervision of the Government in Strengthening the Influence of Community Participation of the Effectiveness of Village Funds in the District Buleleng

I Putu Gede Diatmika, Gede Adi Yuniarta

One of the factors that influence the success of development programs and rural community development is community participation that not only involves the community in making decisions in every development program, but also the community is involved in identifying problems and potential that exists...

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### Analysis of Acceptance and Success Implementation of Academic Information System (SIAk) Based on Technology

I Gede Agus Pertama Yudantara, Lucy Sri Musmini, I Putu Gede Diatmika, Gede Adi Yuniarta

The research objective is to predict and explain the acceptance and success of the implementation Academic Information System (SIAk) based on technology by Undiksha academic society. Data collection methods used pick up survey for sixth and seventh semester students undergraduate program, academic staff...

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## Perception of Stakeholders on Internal Supervisory Unit and Competence of Internal Supervisory Unit (Study At Nusa Cendana University)

Minarni Anaci Dethan, Maria E. D. Tunti, Pius Bumi Kellen, Anthon S. Y. Kerihi

The birth of the regulation of the Minister of National Education Republic of Indonesia Number 47 2011 concerning the internal oversight unit within the Ministry of Education, that in the framework of strengthening governance and accountability, the implementation of duties and functions and activities...

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## How Culture Resources Developed As A New Tourism Destination In Buleleng Regency

Putu Bimantara, Putu Dio Artha Pratama, Komang Agem Wismanjaya

Buleleng Regency is located in North Bali. The area is about 1366 km<sup>2</sup> wide which is the widest regency compare to others. There are 624.125 people live in Buleleng Regency based on the data from Badan Pusat Statistika Provinsi Bali. It has the biggest number of population among regencies in Bali. Buleleng...

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## Welfare Level of Arta Murti BUMDes Members Anturan Village, Buleleng District in Term of Social Entrepreneurship Approach

Ni Nyoman Yuni Kariyani, I Wayan Krisna Aris Saputra, Kadek Yudistira

This study aimed at determining the welfare level of Arta Murti BUMDes members in term of social value, civil society, innovation, and economic activity dimensions. The population of study was 363 members of Arta Murti BUMDes and the samples were 190 people applying random sampling technique. Data were...

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## The Role of Entrepreneurship Education and Subjective Norms on the Intention of Entrepreneurship

Ni Komang Sri Wahyuni, Komang Krishna Darmawan, Bella Adityasih

This study was conducted in order to analyze the role of the entrepreneurship education and subjective norms on the intention of entrepreneurship. The respondents of this study were 80 students of the Faculty of Economics, Universitas Pendidikan Ganesha, Singaraja, Bali, Indonesia. The sampling technique...

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## Application Of The Principles Of Financial Management In The Management Of Village-Owned Enterprises (BUMDES) Bhakti Karya Kalibubuk Villages A Study Of The BUMDES Bhakti By The Village Of Kalibubuk

Agung Dharma Kusuma, I Gede Maheswara, Pradinta Gede Nanda Afriandi



Angga Putra Kesawa, I Gede Muiya Pradipta, Gede Nanda Airivanla

The maximum development of BUMDes management in a village is expected to be able to improve the economy and at the same time influence the decrease in poverty levels in the village. In Buleleng Regency, since 2014, 108 BUMDes have been built from 129 existing villages. One of the BUMDes in Buleleng Regency...

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### The Influence of Customer Satisfaction in Terms of Service Quality and Perceived Value

Kadek Martini, I Wayan Budi Sujana Sangging, Made Sandi Merta

This study aims to examine the effect of service quality and perceived value on customer satisfaction of Melka Excelsior Hotel, Lovina. Design of this study is causal research. Samples in this study were domestic and foreign countries guests who had stay at the hotel totaling 75 responden. Data collection...

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### Competitiveness Strategy Formulation for Peoples Bank of Crediting In Kupang, East Nusa Tenggara, Indonesia

Ni Putu Nursiani, I Komang Arthana, Sarinah Joyce Margaret Rafael

The Peoples Bank of Crediting (PBC) is a formal financial institution that served as a financial intermediary institution, especially in the national microfinance system. To anticipate the increasingly fierce competition conditions a PBC must operate the right business strategy. This study aimed to find...

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### Development of the Designing Capability of Scientific Approach-Based Learning Tools

Iyus Akhmad Haris, Nyoman Sujana

The purpose of this study is to increase student competence in developing learning tools based on scientific approach through learning strategies and design courses in the Economic Education Study Program at the Faculty of Economics, Universitas Pendidikan Ganesha. This research was conducted in 2019...

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#### Proceedings Article

### Feasibility Study of Magister Management Program in Universitas Pendidikan Ganesha

Putu Indah Rahmawati, Made Suci, Trianasari

This research aimed to gather empirical data that can be used as a feasibility study of the Magister Management Program at Universitas Pendidikan Ganesha (Undiksha). This research used qualitative research approach. Data were collected by interview and survey technique. Data were analyzed with qualitative...

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# Typology Taxpayers in Indonesia

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**Abstract**— Taxpayers feel that tax is a cost that reduces their economic power and thus, taxpayers show resistance through tax evasion. Therefore, tax authorities in Indonesia need to understand the behavior of taxpayers to anticipate their involvement in tax evasion. From this situation, this study aims to classify taxpayers into groups with similar behavior toward tax evasion. This classification is based on taxpayers intention and attitude as well as a combination of several factors: subjective norms, relations with tax authority, and distributive justice.

We used Cluster Analysis Method to analyze data in this study. This method classifies object or variable into several groups in which they have resembling attribute and characteristic. Data were collected using a self-administered questionnaire both from direct interviews and from the google form application.

Clustering results in five groups of taxpayers, namely Commitment, Sycophant, Submission, Offender, and Defrauder groups. The commitment is a group of taxpayers who obeys tax regulations voluntarily. The Sycophant are taxpayers who tend to take advantage of their good relations with the tax authorities in completing tax obligations. The Submission are taxpayers who initially want to commit tax evasion but in fact still choose to obey. Offender are taxpayers who commit tax evasion by exploiting weaknesses in tax regulations. The last group is Defrauder, namely taxpayers who have the intention to commit tax evasion from the beginning. The results of this study will show a pattern of similarities in taxpayer behavior that can help tax authorities in Indonesia to formulate tax regulations in anticipation of taxpayer evasion action.

**Keywords**—taxpayers; tax compliance; tax evasion; tax behavior

## I. INTRODUCTION

Tax obligation does not talk about the taxation system only which includes three things, namely: tax policy, tax laws, and tax administration [1]. But it also involves compulsory good behavior itself. Therefore, various scientific perspectives, namely economics, psychology and law enforcement try to solve the secrets of tax compliance behavior.

The study of tax compliance often centers on an analysis of the factors that affect taxpayer compliance from various scientific perspectives. For example [2] who explained the factor that affects taxpayer compliance is sanctions. Or research by [3] who emphasized economic factors, namely cost and benefit as taxpayer considerations in implementing tax compliance. Research by [4] proved that three factors, namely the attitude of taxpayers, subjective norms and behavioral control affect the intention of taxpayers to obey. [5] used the factors of trust, integrity and professionalism of tax officials as indicators of taxpayer compliance. Some of the studies above indirectly categorize taxpayer compliance behavior based on four categories, namely deterrence compliance, norms and ethic compliance, fairness compliance, and economic compliance.

Behavioral studies were also carried out by [6], developed a tax compliance model based on what is called a motivational posture which is a collection of beliefs, attitudes, choices, interests, feelings that together communicate the level at which individuals accept regulator policies in principle and support the regulator's function in carrying out its duties. The study classified taxpayers based on five criteria, those are 1) commitment, it is compliant taxpayers with their own awareness, 2) capitulation, it is taxpayers are obedient but what they are, 3) resistance, it is taxpayers who are not compliant and do open resistance, 4) disengagement, it is taxpayers who show psychological separation from the taxpayers' authority, and 5) game playing, it is taxpayers who avoid tax by utilizing loopholes in tax regulations. While the tax authorities in Canada in a survey mapped six taxpayer compliance groups, namely: 1) altruistic compliers, namely taxpayers who are obedient and against fraud taxation, 2) deferent compliers, it is compliant

taxpayers because of reluctant, 3) pseudo compliers, it is pseudo-compliant taxpayers 4) situational non-compliers, it is compliant or non-compliant taxpayers are situational, 5) potential non-compliers, it is potentially non-compliant taxpayers, and rebels compliers, that is non-compliant taxpayers [7]. However, [8] realized that these perspectives have not been able to reveal the secret to answer the puzzle of taxpayer compliance behavior that has not been solve.

In the context of this study, the typology of tax compliance is based on several factors, those are; Subjective Norms, Fairness, Perceived Tax Evasion, Technology, Tax Advances, Tax Compliance, Tax Evasion. The purpose of this study is to divide taxpayers into several groups. In addition, to find out more about the factors that make up the classification of taxpayers into certain types.

## II. RESEARCH QUESTION AND LITERATURE REVIEW

### A. Prospect Theory

Prospect Theory generally has the meaning people are more sensitive to prospective losses compared to prospective profits of the same magnitude. This theory was stated by [10], where they provide behavior-based alternatives for decision making theory. The focus of this theory is on how decisions are taken (descriptive approach). Prospect Theory assumes that when calculating the value of an expected prospect in the future, individuals often increase or decrease their probabilities. Prospect theory is often associated with ethics adopted by someone. Ethics itself is defined as a normative system of behavior rules which is developed to provide guidance in social or interpersonal arrangements [11]. In the Prospect Theory is explained that individuals tend to have high sensitivity to losses compared to profits even in the same amount. Individuals will tend to make decisions that can provide higher certainty where their thought is influenced by the ethics they profess. This is because ethics forms the individual's mindset to make the most beneficial and good decisions for him or her. Likewise in implementing tax compliance, both prospect theory and ethics will influence how taxpayers carry out their tax obligations. [12] highlights three basic views about the ethics of tax evasion, among of them are:

- tax evasion is considered unethical;
- There is never an obligation to pay taxes because the state is illegitimate and has no moral authority to take anything from anyone; and
- tax evasion may be ethical in some situations and unethical in other situations.

From the explanation above, it can be concluded that individual behavior in carrying out their tax obligations has various forms of views. Each form of view has different results if it is associated with embezzlement or tax evasion. Taxpayers will tend to take decisions that benefit for taxpayers themselves.

For example, in a profit situation, taxpayers who expect tax cuts will avoid risk and rarely decide to avoid taxes. However, in a loss situation, taxpayers who are in debt have a desire to

reduce the amount of money owed and more often decide to avoid taxes [13] [14] [15] [16]. What choices and actions that are chosen by a person will be influenced by several factors. Prospect theory and ethics are one of these factors, Individual will consider how beneficial if he or she makes a decision. In the next section will be explained the factors that influence taxpayers in making decisions regarding the implementation of tax obligations in detail.

### B. Subjective Norms

Subjective Norms have an understanding of the influence from other people which was referred [17]. Individuals or groups such as peers, coworkers, family and friends can have an impact on other people making decisions based on how they understand behavior, whether they will support it or not, and how far people are motivated to adopt themselves [17].

#### 1) Personal Norms

Personal Norms discuss about one's moral values, it can also be defined as standards or self-based expectations for behavior that flows from the values in a person self. Adherence to these norms allows individuals to feel good about their behavior and about themselves. Personal norms can be defined as beliefs that are rooted about what someone should or shouldn't be done.

#### 2) Social Norms

Social Norms can be said as norms that relates to the surrounding environment, it can also be defined as “ rules and standards that are understood by group members, and it guides and / or limits social behavior without the force of law. [18] [19] Through social norms, it can be found several factors that influence the behavior of taxpayers. The first factor and the most influential factor is the personal moral beliefs of the Taxpayers themselves, along with their beliefs that are close and influenced by the surrounding environment (for example; friends and other important people). The second significant factor represents the community's view of appropriate behavior. So it can also be said that social norms help to explain the intention of tax compliance.

### C. Fairness

[20] distributed justice into two types namely procedural fairness and distributive fairness. Social psychology studies examine more about the existing social dilemmas in determining priorities and cooperation of an individual. An individual needs to think about the impact of actions on society [20]. Taxpayers act on action which is able to give and create an impact on society.

#### 1) Distributive Tax Fairness

Distributive fairness refers to fair resources exchange which includes costs and benefits [21] by comparing individual contributions and the results of contributions [22]. Resources include material or non-material, positive or negative such as tax burden.

##### a) Horizontal Fairness (HF)

Horizontal fairness is an individual with the same income is taxed at the same rate or bears the same tax



obligation [23]. Horizontal fairness recommends that in order that income tax system is considered fair, taxpayers in the same economic position must pay the same amount of tax.

#### *b) Vertical Fairness (VF)*

Vertical Fairness distinguishes individuals from different incomes [23]. Total tax debt depends on the total income which can be received. Taxpayers with higher income must pay higher taxes and vice versa. if the income is higher, the proportion of taxes which must be paid is big.

#### *c) Exchange Fairness (EF)*

Exchange fairness is contributions exchange and benefits between taxpayers and government. This tax fairness dimension states that taxpayers will have a fair perception toward income tax system if the benefits received from the government are fair compared to their contributions. It can be said that taxpayers won't be willing to comply with tax laws if there is a perceived imbalance between tax contributions and the provision of public goods and services [24] [25].

#### *2) Procedural Tax Fairness*

Procedural fairness focuses on the perception of whether fair procedures and services are carried out by the authorities [26] [27]. If the community considers that the method for distributing resources is fair, then procedural fairness can be said high. In general, procedural fairness is an important factor in determining relationship between authority and public [28]. If someone feels that authority is carrying out fair procedures, they have greater trust in authority.

#### *a) Quality Decision (QD)*

Studies showed that the more taxpayers are satisfied with the quality of public services, by balance among burden, received public goods and their tax obligations to the state, then it is going to be less they are willing to avoid taxes [29]. Then, more decisions which are free of bias, stable, neutral, respectful, sympathetic and honest, then it is less in the tendency to avoid taxes [29] [30].

#### *b) Quality Relation (QR)*

Quality Relations (QR) is replacing service quality and / or customer satisfaction as the main source of superior performance and competitive advantage. According to [31] QR is one of the higher order constructs, which is now widely accepted.

#### *D. Perceived Tax Evasion (PTE)*

One of perception which appears in the environment of taxpayers is if people believe that officers make equitable distributions, then they themselves are going to be more willing to contribute, while attempted tax avoidance is going to affect tax compliance negatively.

#### *E. Technology*

The current taxation system is influenced by technology. [32] argued that design in an optimal tax system requires consideration, not only through changes in tax collection technology but also regarding how technology can change the economic environment in which the government tries to collect

income through tax revenue. [32] noted in an initial review of technology and taxation in developing countries that "if we want to avoid a cycle of unfulfilled expectations, we need to have a clear strategy for administrative reform, which is far broader and more sophisticated than only implementing information technology.

#### *F. Tax Advances (TA)*

Tax Advances can also be interpreted as tax refund (restitution). Tax advances can occur when the tax owed is greater than the tax credit on taxes which have been already paid by the taxpayer (over paid).

#### *G. Tax Compliance*

Tax Compliance is behavior of taxpayers both individuals and entities in complying with tax regulations to carry out tax administration [33]. Tax compliance itself can be seen from how taxpayers have NPWP, calculate and deposit taxes which must be paid, report their tax returns completely and on time, and pay tax in arrears. Taxpayer Compliance can be divided into two, those are formal compliance and material compliance [34]. Formal compliance is when Taxpayers comply with all applicable tax laws. Whereas Material Provisions are when Taxpayers are able to fulfill all material tax provisions in accordance with the Taxation Law.

#### *H. Tax Evasion*

Tax Evasion is taxpayers behavior who embezzle taxes and give side effects from taxation which must be avoided as much as possible because it will give bad effect on the economy of country [35]. Tax evasion will give the same effect as discriminatory tax treatment toward homogeneous goods and cause price increases relatively toward goods produced by sector where tax avoidance is not possible. The optimal tax design must be taken into account by noticing that different taxes must be overcome with different levels. In addition, the principles of efficient tax design must be revised to take into account the possibility of a tax is able to be avoided as a result of the tax design [36].

#### *I. Previous Research Review*

The results of studies on the relationship among tax standards, tax fairness and tax compliance raised the question of whether among taxpayers it was possible to distinguish groups with similar assessments about distributive and procedural tax fairness, personal and social tax norms, evaluation of other taxpayers behavior and similar experiences from tax benefits, and tax evasion. This approach is appropriate for the study of tax behavior proposed by [37] [38]. Braithwaite distinguishes five types of motivational postures against taxes: commitment, capitulation, resistance, disengagement and game-playing.

Commitment posture is based on a sense of moral obligation and treatment of paying taxes as an act of good intentions. In capitulation postures, collaboration with tax authorities is the result of their perception as representative of legitimate authorities. In resistance posture, the tax authority is considered to have a supervisory attitude " which oriented on" so that it encourages tax decisions based on this unpleasant

situation. Resistance postures communicate strong opposition to the tax authorities; its source is dissatisfaction with tax system. Misalignment also reflects a negative attitude towards the tax authority and exacerbates social distance between taxpayer and tax authority. Game-playing focuses on finding ways to use tax laws to further individual benefits.

Study had shown that commitment, capitulation, resistance were related to voluntary tax compliance while disengagement and game-playing were related to tax compliance forcedly [24]. In addition, previous traditional research also sparked that attitudes of taxpayers often cannot be related to their behavior. So when someone says a thing, it will often be different from the behavior that he or she did. it is similar with attitude of taxpayer who behaves as if obeying the rules, has not determined that the taxpayer is truly obedient to his or her tax obligations and does not do tax avoidance.

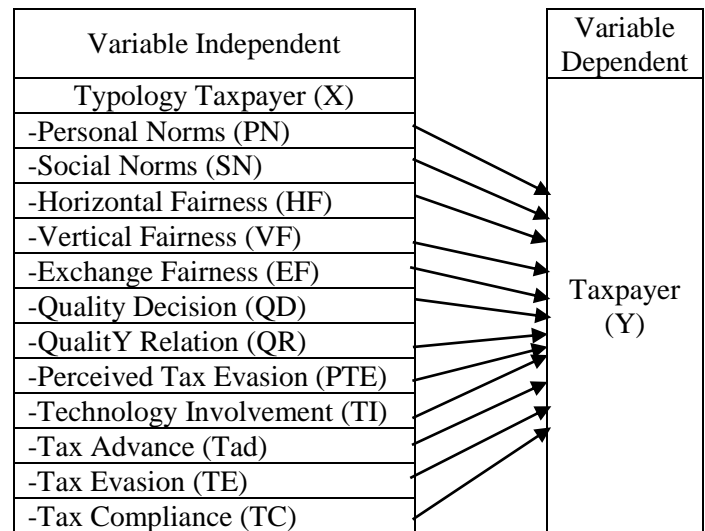
In contrast to previous studies, our study will focus on grouping taxpayers categorized by how they behave in carrying out tax compliance. The behavior is influenced by several variables, including Personal Norms (PN), Social Norms (SN), Distributive Tax Fairness, Horizontal Fairness (HF), Vertical Fairness (VF), Exchange Fairness (EF), Procedural Tax Fairness, Quality Decision (QD), Quality Relation (QR), Perceived Tax Evasion (PTE), Technology, Tax Advances (TA).

The division of taxpayer categories in Indonesia has not been clearly identified. While taxpayers in Indonesia often do tax avoidance and some of them do tax evasion. This is proven by the program which Indonesian government has just conducted, namely Tax Amnesty. Tax Amnesty was first carried out in 2016. According to Kemenkeu.go.id 2016, Tax Amnesty was carried out with expectation there is a potential for revenue to increase in the National Budget (Indonesia: APBN) in this year or in later years which will make Indonesian State Budget more stable. If APBN is more stable in its revenue and government's ability to spend or for expenditure is also greater, it will automatically help a lot of development programs. In the process, many taxpayers are taking part in tax amnesty program, so it can be said that taxpayers in Indonesia have a tendency to carry out tax evasion or tax avoidance. By finding the available data, the formulation of problem in this study is typology of taxpayers in Indonesia.

### III. METHODOLOGY

#### A. Analysis Model

The analytical model used in this research was quantitative data analysis with taxpayer and tax evader typology independent variables which were divided into Personal Norms (PN), Social Norms (SN), Horizontal Fairness (HF), Vertical Fairness (VF), Exchange Fairness (VF) EF), Quality Decision (QD), Quality Relations (QR), Perceived Tax Evasion (PTE), Technology, Tax Advances (TA), Tax Compliance, Tax Evasion. For the dependent variable used in this study was taxpayer. The analysis model of this research could be described in the following figure:



**Figure 1 Analysis Model (Source: Result of Author's Processing, 2019)**

#### B. Definition of Operational Variables

##### 1) Independent Variable

In this research, tax payer and tax evader typologies had function as independent variables. The typology of tax payer and tax evader in this study was measured by Personal Norms (PN), Social Norms (SN), Horizontal Fairness (HF), Vertical Fairness (VF), Exchange Fairness (EF), Quality Decision (QD), Quality Relations (QR), Perceived Tax Evasion (PTE), Technology, Tax Advances (TA), Tax Compliance, Tax Evasion.

##### a) Personal Norms (PN)

Measurement used survey with six statements which are measured or assessed by Likert Scale (5 scale) where is "disagree" and 5 is "agree". One of statement sample in this measurement is "in my opinion is receiving salary without taz deduction is a violation" (disagree-agree). The results of the assessment of six questions will be added up and divided by the total question (6). The number which becomes the result of calculation above is the Index PN. Large indexes illustrate that taxpayers have very high norms or moral obligations in paying taxes and do not have the potention to carry out tax evasion. While the index with low numbers illustrates that taxpayers do not have norms or feel that moral obligations towards taxes.

##### b) Social Norms (SN)

Measurement use a survey by using five statements which are measured or assessed by Likert Scale (5 scale) where 1 is "disagree" and 5 is "agree". One of statement sample in this measurement is "According to others is receiving salary without tax deduction is a violation" (disagree-agree). The results of five statements assessment will be added up and divided by the total of questions (5). The number which becomes the result above is Index SN. Index with large numbers illustrates that the environment or people around taxpayers have very high norms or moral obligations in paying taxes and do not have potential to carry out tax evasion. While

the index with low numbers illustrates that the environment or people around taxpayers do not have moral norms or obligations in paying taxes.

#### c) *Horizontal Fairness (HF)*

The measurement use a survey with the statement "Taxpayer with the same amount of income as I pay (1: less, 5: more) than I paid" which is measured or assessed by a Likert Scale (5 scale). The results of exist numbers are an evaluation of taxpayers against other taxpayers with the same income level.

#### d) *Vertical Fairness (VF)*

Measurement use a survey with the statement "Taxpayers with a higher amount of income pay taxes (1: lower, 5: higher) than I paid" which is measured or assessed by Likert Scale (5 scale). The results of exist numbers are an evaluation of taxpayers against other taxpayers with higher income levels.

#### e) *Exchange Fairness (EF)*

Measurement use a survey with four statements which are measured or assessed by a Likert Scale (4 scale) where 1 is "disagree" and 4 is "agree". One of statement sample in this measurement is "The amount of tax which I pay is proportional to the benefits provided by the government" (disagree-agree). The numbers which become the result of calculation above is Index EF. Index with large numbers illustrates that taxpayers feel the tax they pay has been reciprocated with fair benefits by the state. While the low numbers illustrate that taxpayers feel the tax they pay is not comparable with the benefits they get from the state.

#### f) *Quality Decision (QD)*

Measurement use a survey with five statements which are measured or assessed by Likert Scale (5 scale) where 1 is "disagree" and 5 is "agree". One of statement sample in this measurement is "The decision taken by the Tax Officer is for public interest" (disagree-agree). The numbers which become the result of calculation above is Index QD. Large indexes illustrate that taxpayers feel happy or satisfied with decisions made by the DJP or tax officials. While low numbers illustrate that taxpayers are not satisfied or not happy with the decisions taken by the DJP or tax officials.

#### g) *Quality Relation (QR)*

Measurement use a survey with five statements which are measured or assessed by Likert Scale (5 scale) where 1 is "disagree" and 5 is "agree". One of statement sample in this measurement is "The decision taken by the Tax Officer is for public interest" (disagree-agree). The numbers which become the result of calculation above is Index QD. Large indexes illustrate that taxpayers feel happy or satisfied with decisions made by the DJP or tax officials. While low numbers illustrate that taxpayers are not satisfied or not happy with the decisions taken by the DJP or tax officials because they are considered detrimental.

#### h) *Perceived Tax Evasion (PTE)*

Measurement use a survey with 2 questions which are measured or assessed by Likert Scale (5 scale) where 1 is "Never" and 5 is "Always". One of statement sample in this

measurement is "As a taxpayer, you increase costs that reduce taxable income" (never - always). The numbers which become the result of calculation above is the Index Perceived Tax Evasion (Index PTE). Index with large numbers illustrates that the environment or people around taxpayers have an indication or often do tax evasion while low numbers illustrate that the environment or people around taxpayers have no indication or are not involved in tax evasion. This can affect the behavior of taxpayers to participate in the majority of votes.

#### i) *Technology Involvement (TI)*

Measurement use a survey with six statements which are measured or assessed by a Likert Scale (5 scale) where 1 is "disagree" and 5 is "agree". One of statement sample in this measurement is "The use of information technology in the taxation system increases my trust in the government" (disagree-agree). The numbers which become the result of calculation above is Index TI. Large indexes illustrate that taxpayers agree with the application of technology and consider that technology is very helpful both in efficiency and transparency. While low numbers illustrate that taxpayers do not agree with the application of technology with an indication there is something hidden.

#### j) *Tax Advances (Tad)*

Measurement use a survey with four questions divided into two parts. Part A is measured by 2 questions (Have you received tax refunds in last 2 years?; Do you tend to find More Pay in SPT reporting?) And measured with Yes (1) or No (0). Part B is measured by 2 questions (Do you have to pay additional taxes in the last 2 years?; Are you likely to find Underpayment in SPT reporting?) And measured by Yes (1) or No (0). Difference from Amount A minus Amount B will be Index TAd. Indexes with numbers close to 2 or positive indicate the existence of effect of tax advances or the existence of restitution. While numbers approaching -2 or negative indicate no effect of tax advances because the majority of taxpayers experience underpayment.

#### k) *Tax Compliance (TC)*

Measurement use a survey with nine statements which are measured or assessed by Likert Scale (5 scale) where 1 is "disagree" and 5 is "agree". One of statement sample in this measurement is "I will not decrease my income in order that income tax decreases, then use it for other costs" (disagree-agree). The numbers which become the result of calculation above is Index TC. Indexes with large numbers illustrate that taxpayers have a high level of tax compliance while low numbers illustrate that taxpayers have a low level of tax compliance.

#### l) *Tax Evasion (TE)*

Measurement use a survey with three statements which are measured or assessed by indicators Yes (1) and no (0). One of statement sample in this measurement is "I have ever earned income and not reported to the tax office" (Yes-No). The numbers which become the result of calculation from above is Index Tax Evasion (Index TE). Indexes with large numbers

illustrate that taxpayers have the potential to carry out tax evasion and vice versa.

## 2) Dependent Variable

In this study, taxpayer functions as dependent variable. Dependent variable is dependent variable which is influenced by the independent variable. In measuring the taxpayer use the results of a questionnaire distributed by the author.

## C. Type and Data Sources

The type of data used in this study was quantitative data in the form of questionnaire results which were distributed and then processed. The object used in this study was taxpayers who conducted business and free work in the territory of Indonesia. Therefore, the data in this study were obtained from the results of the questionnaire distributed via the link. The data taken in the form of a questionnaire containing typology of taxpayers.

## D. Data Collection

Collecting data in this study were obtained from the results of questionnaires that had been distributed and journals obtained from several websites where became sources and references in writing this research.

## E. Population and Sample

This research was conducted to 101 taxpayers who did business and free work in the territory of Indonesia. Sampling used a purposive sampling method, where samples were taken used certain criteria, those were:

1. Taxpayers who conducted business and free work
2. Taxpayers who conducted business and free work in the territory of Indonesia
3. Taxpayers who have TIN (Indonesia: NPWP)
4. Taxpayers who calculated, deposit and report taxes which must be paid.

## IV. RESULTS AND DISCUSSION

**TABLE 4.1 NUMBER OF CASES IN EACH CLUSTER**

Number of Cases in each Cluster		
Cluster	1	35.000
	2	19.000
	3	22.000
	4	12.000
	5	13.000
Valid		101.000
Missing		1.000

**Table 4.2 Distance between Final Cluster Centers**

Distances between Final Cluster Centers					
Cluster	Commitment	Defrauder	Offender	Submission	Opportunist
Commitment		2.665	2.948	3.344	2.981
Defrauder	2.665		2.428	4.365	2.671
Offender	2.948	2.428		2.455	2.711
Submission	3.344	4.365	2.455		3.772
Sycophant	2.981	2.671	2.711	3.772	

Data analysis in this research was carried out in two stages. The first step was cluster analysis using K-cluster. The second stage gave the naming for each formed cluster based on the definition of each variables which were collected in each cluster. K-cluster analysis was used to identify the group of taxpayers. Data processing differentiates groups of taxpayers into five groups. It could be seen through Table 4.1 that most respondents were classified into the first cluster (N = 35). The next sequence was the third cluster (N = 22), the second cluster (N = 19), the fifth cluster (N = 13) and finally the fourth cluster (N = 12). The respondents in Table 1.1 were obtained from filling out the questionnaire distributed via Google Form.

Table 4.2 illustrates the distance of differences between clusters. This difference is caused by several variables as a result of respondents' answers. From table 4.2 the most distant difference lied between the Submission cluster and Defrauder cluster. That is because there are different reasons for addressing tax obligations. If we look in Submission cluster, taxpayer tends to continue to carry out tax obligations even though most of the variables show negative numbers. Meanwhile, if we look in Defrauder cluster, most of the variables show a positive number but the taxpayer still conducts tax evasion. From these result it can be concluded that the distance of difference between clusters is far adrift due to opposing results both in terms of numbers to an indication of the purpose of the cluster.

If we look in the lowest difference in distance, it's resulted offender cluster and defrauder cluster have the highest similarity. This is caused due to both of clusters are found there are similarities in behavior although there are differences in reasons for doing the behavior. In the offender cluster, taxpayers directly in front of the public do tax avoidance. The behavior itself is supported by the results of the numbers on each variable which indicate the value is not so high in the tax compliance variable, while in tax evader variable is produced a high enough value. On the other hand, in defrauders cluster,



taxpayers do tax avoidance in secret. As explained earlier, the numbers on defrauder variable mostly show positive results which show that in terms of justice, morals, norms, and the quality of tax officials have supported taxpayers to obey. But in

reality, taxpayers in defrauder cluster still do tax avoidance. So it can be concluded that both of clusters only have differences in the way they show their behavior in avoiding taxes.

**TABLE 4.3 FINAL CLUSTER CENTERS**

Final Cluster Centers					
	Cluster				
	<i>Commitment</i>	<i>Defrauder</i>	<i>Offender</i>	<i>Submission</i>	<i>Opportunist</i>
Perceived Tax Evasion	2.7	4.0	3.6	2.3	4.0
Horizontal Fairness	2.9	3.9	2.7	2.0	2.2
Vertical Fairness	3.9	4.3	3.0	1.9	2.5
Exchange Fairness	2.829	2.772	2.682	2.000	3.000
Tax Evasion	.8	2.8	2.4	1.1	2.8
Personal Norms	4.171	3.877	3.356	3.639	4.282
Tax Advances	-.3	-.1	.0	-.1	-.5
Social Norms	3.7	3.7	2.9	3.1	4.3
Quality Decision	3.9	3.7	2.9	2.7	4.1
Quality Relation	4.089	3.961	3.148	2.896	4.163
Tax Compliance	3.997	3.608	3.141	2.926	3.530
Technology Involvement	4.181	3.956	3.492	3.417	4.487

#### *a) Cluster Commitment*

Commitment is a condition where a person dedicates himself to carry out a certain obligation or activity without coercion from the surrounding environment. In this cluster, taxpayers are classified into their behavior who have a willingness to carry out tax obligations on their own willingness. This can be seen from the level of tax compliance which is very high (Tax Compliance: 3.997) if compared to other clusters. Measurement of taxpayer compliance itself can be seen through the openness of taxpayers related to income which is earned and the accuracy of calculating income tax which must be paid. In addition, taxpayers also have social morals (Social Norms: 3,7) and high individual morals (Personal Norms: 4,171) as measured from social environmental beliefs and taxpayers themselves that paying taxes is part of the responsibilities which must be done. Taxpayers feel justice in various aspects such as benefits obtained from the government (Exchange Fairness: 2,829), the same amount of tax debt (different) among fellow taxpayers with the same income (different) so that in tax payment taxpayers do not feel disadvantaged (Horizontal Fairness: 2,9; Vertical Fairness: 3,9). Social influence has an important role in shaping someone's compliance. Compliance that is formed not only with himself or herself but also with social considerations can minimize doubts and demands from the authorities. It can be concluded that taxpayers are reluctant to do tax avoidance because it is supported by various variables and is realized at a low level of tax avoidance.

#### *b) Cluster Defrauder*

Defrauder is a behavior where someone commits fraud by deceiving others. In this cluster, taxpayers are classified in behavior which pretends to comply with tax obligations, while in fact they avoid tax obligations. This can be seen from the high level of compliance (Tax Compliance: 3,608) as evidenced by the openness of the Taxpayer related to the income earned. Taxpayers also have a good relationship and high trust in decisions taken by tax officials (Quality Relations: 3,961; Quality Decision: 3,7) which can be seen from the integrity of tax officials and their decisions related to public interests. But on the other hand, taxpayers in this cluster actually do Tax Evasion (Tax Evasion: 2.8) which can be seen from the taxpayers maximize costs that may be deducted by violating applicable tax regulations. So it can be concluded that taxpayers look obedient because they report all their income but instead use costs that should not be deducted to avoid paying taxes. In addition, a good relationship with tax officials is also used by taxpayers to facilitate taxpayers avoiding their tax obligations. From there it appears that taxpayers only pretend to be obedient but in reality they are not.

#### *c) Cluster Offender*

Offender is a behavior where someone commits an illegal act. In this cluster, taxpayers are classified into behavior which does not carry out tax obligations properly. This can be seen from the absence of contradictory results such as the Defrauder cluster, it is clear that the level of fairness (Horizontal Fairness: 2.7; Vertical Fairness: 3.0; Exchange

Fairness: 3.2) and tax compliance (Tax Compliance: 3,141) have a fairly low value. These results indicate that taxpayers deliberately do not calculate and report their income honestly and believe that taxes paid among taxpayers are unfair. Likewise with lower individual and social morals (*Personal Norms*: 3,356; *Social Norms*: 2,9) compared to other clusters which show that the surrounding environment and taxpayers feel that paying taxes is not their responsibility. Therefore it can be concluded that in this cluster Taxpayers do tax avoidance openly because they believe that complying with tax obligations is not their responsibility.

#### d) Cluster Submission

Submission is a condition where someone is forced to do a certain activity or obligation. In this cluster, taxpayers are classified in their behavior, who are determined to pay taxes, even though the level of fairness and relationship with tax officials tends to be low (Horizontal Fairness: 2; Vertical Fairness: 1.9; Exchange Fairness: 2; Quality Relations: 2,896; Quality Decision: 2.7). This shows that the surrounding environment and taxpayers feel that between taxpayers are not subject to the same or unfair amount of tax. In addition, taxpayers feel that tax officials do not have integrity and do not prioritize the public interest in decision making. In the tax evasion cluster level is also classified as very low (Tax Evasion: 1.1) but on the other hand tax compliance also does not show high results (Tax Compliance: 2,926) so it can be said that the taxpayers in this cluster do not violate regulations in carrying out their tax obligations but also does not report all of their income honestly. It also can be assumed by the delay in payment of the tax itself due to factors related to poor tax officials. Other things can also be caused by the injustice between wages received by someone and the obligations which must be paid, so that causing doubts or unwillingness to pay obligations. However, because taxpayers have good morals (*Personal Norms*: 3,639; *Social Norms*: 3,1), taxpayers in this cluster still do taxpayers.

#### e) Cluster Opportunist

Opportunist is a behavior where someone uses a situation to get profit. In this cluster, taxpayers are classified in their behavior which utilizes their relationship with tax officials and sees the behavior of other taxpayers as a reason to avoid their tax obligations. This can be seen from the magnitude of the responsibilities of tax officials in carrying out their duties in serving the public and the high view of taxpayers to estimate income which is not reported by looking at another people's behavior (Quality Relations: 4,163; Quality Decision: 4.1; Perceived Tax Evasion: 4 ). In this cluster it can be said that the Taxpayer and the environment where the Taxpayer is located has a correct view of the norm or rule (*Personal Norms*: 4.282; *Social Norms*: 4.3). But the taxpayers decide to do something based on what is observed from the environment. When the taxpayer feels that there is no fairness between the wages received and the obligations that must be paid, the taxpayers in this cluster will choose to carry out a tax evasion. There is a theory that can strengthen the assumptions of the author, namely Social learning theory that comes from psychology.

Social learning theory is based on the idea that a person learns from interactions between that person and others in a social context. Separately, by observing other people's behavior, people develop similar behavior. After observing other people's behavior, people assimilate and imitate that behavior, especially if their observational experience is positive or includes rewards that are received well in relation to the behavior carried out.

## V. CONCLUSION

This study classifies taxpayers based on several variables, namely; Personal Norms (PN), Social Norms (SN), Horizontal Fairness (HF), Vertical Fairness (VF), Exchange Fairness (EF), Quality Decision (QD), Quality Relations (QR), Perceived Tax Evasion (PTE), Technology, Tax Advances (TA), Tax Compliance and Tax Evasion. The independent variable helps in classifying taxpayers according to the main characteristics of the group. Based on the results of classification carried out by researchers, taxpayers are divided into 5 groups namely; Commitment, Sycophant, Submission, Offender, and Defrauder. Commitment Taxpayer is a taxpayer who complies with tax regulations voluntarily. Sycophant Taxpayer is a taxpayer who tends to utilize good relations with the tax authorities in completing tax obligations. Submission Taxpayer is a taxpayer who tends to want to avoid taxes but in fact still chooses to obey. Taxpayer Offender is a taxpayer who utilizes the weaknesses of taxation provisions to do tax avoidance. Defrauder Taxpayer is a taxpayer who from the beginning has the intention to conduct tax avoidance aggressively. The results of the study prove that the prospect theory influences the behavior of taxpayers. Taxpayers are classified into what clusters relate to how the attitude of taxpayers is influenced by the mindset when carrying out tax obligations. This research is expected to be a reference for the tax authorities in planning what policies should be taken to overcome differences in the characteristics of taxpayers when carrying out their tax obligations. In addition, due to data limitations and the scope of the study, further research can be developed by adding samples to obtain more accurate data.

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