



THE INFLUENCE OF CHANGES IN THE AVERAGE EFFECTIVE RATES OF INCOME TAX ARTICLE 21 ON THE EFFECTIVENESS OF TAXPAYER SATISFACTION AND LOYALTY AT KPP PRATAMA GRESIK

Fatwatus Hidayah ^{1)*}; Fitri Ahmad Kurniawan ²⁾

¹⁾ 210221100077@student.trunojoyo.ac.id, Trunojoyo Madura University

²⁾ fitri.kurniawan@trunojoyo.ac.id, Trunojoyo University Madura

* for corresponding authors

Abstract

Tax regulations undergo dynamic changes in every period. This also occurs in tax regulations for income tax 21 (PPh 21), one of which is individual income, such as TER (average effective rate). With the average effective rate, individual taxpayers can now find their non-taxable income (PTKP) value more easily. This study intends to examine the effect of changes in the average effective rate (TER) on taxpayers' perceptions of their satisfaction and loyalty at KPP Pratama Gresik. A quantitative approach is applied in this study, with primary data collected through questionnaires distributed to individual taxpayers at KPP Pratama Gresik. The population of this study is all individual taxpayers at KPP Pratama Gresik, with a sample of 100 respondents obtained through an accidental sampling technique. Data analysis shows that changes in TER (average effective rate) have a positive influence on the level of taxpayer satisfaction at KPP Pratama Gresik, in accordance with the first hypothesis. The results also support the second hypothesis, which states that changes in TER (average effective rate) have a positive influence on taxpayer loyalty at KPP Pratama Gresik. The research contribution for the Directorate General of Taxes (DGT) is that in terms of increasing the tax revenue target, it must be driven by a sense of satisfaction and loyalty of taxpayers in paying taxes.

Keywords: Average Effective Tariff, Satisfaction Effectiveness, Taxpayer Loyalty

INTRODUCTION

In 2024, the withholding rate for PPh 21 (progressive tax) will be changed by the Director General of Taxes using the average effective rate (TER) scheme (Nurshafa, 2024). A person's income for work, services, or activities within the country is subject to PPh article 21, namely tax withheld by the employer or activity organizer directly from the person's income (Fitriya, 2024). Dynamically, tax regulations have developed from time to time (P. Berutu *et al.*, 2023; Fadilla *et al.*, 2024; Gabriella & Frederica, 2024). This is indicated by the issuance of regulations as implementing rules for PP no. 58 of 2023 concerning "Income Tax Withholding Rates Article 21 on income in connection with the work, services or activities of individual taxpayers" (Government of Republic of Indonesia Regulation, 2023). TER is the average tax rate paid by employees on all their income in one tax year (Arifianti, 2024; Rohadisantoso, 2023). TER is here to simplify tax calculations and make it easier for taxpayers to calculate PPh 21 deductions in each tax period, thus providing benefits for taxpayers and tax withholding agents (Rohadisantoso, 2023). The implementation of TER represents an important transformation in the PPh 21 system, and employees and companies need to understand it well to prepare for this change. The main benefit of TER lies in the simplicity and ease of calculating PPh 21 so that it is easy for all parties to understand.

According to PP no. 58 of 2023 article 2 paragraph (2), The PPh 21 withholding system uses two types of rates: a monthly effective rate which is based on PTKP, marital status, and the number of dependents at the beginning of the tax year, and a daily effective rate which reduces gross income from the amount of income that is not paid. Subject to withholding tax. Income earned by non-permanent employees on a daily, weekly, or piece rate basis is the basis for TER PPh 21 (Asmarani, 2023). Income received by Individual Taxpayers, such as state officials, civil servants, TNI, Polri, and retirees, in connection with work, services, or activities is subject to Income Tax (PPh) withholding at the effective PPh 21 rate. From the



implementation of the average effective tariff regulation, society needs to make adjustments first. This is because people may think that this latest regulation will make it difficult to calculate taxes.

The Pratama Tax Service Office (KPP) is a forum for tax services under the auspices of the Indonesian Ministry of Finance (Cecilia *et al.*, 2017; Wulan & Ni Ketut, 2019; Utari *et al.*, 2020). The Pratama Tax Service Office (KPP) is spread across every region in Indonesia, one of which is the Pratama Gresik Tax Service Office (KPP). According to the Official Website of KPP Pratama Gresik (nd), KPP Pratama Gresik serves individual and corporate taxpayers in the Gresik area in terms of tax payments and reporting. KPP Pratama Gresik is located at Jalan Dr. Wahidin Sudirohusodo No. 710, Kembangan, Kebomas District, Gresik Regency, East Java. According to Hariani (2023), The East Java II DJP Regional Office succeeded in recording fantastic tax revenues of IDR 28.40 trillion in 2023. This extraordinary achievement was also highlighted by the performance of KPP Pratama Gresik which contributed IDR 3.11 trillion. This achievement is an indication that taxpayers are enthusiastic about carrying out their tax obligations. However, based on Public Relations Report data (2023), KPP Pratama Gresik 2023 expressed concern over the decline in the level of WPOP compliance by 32.37% in 2023 compared to 2022. This phenomenon encouraged researchers to conduct research at KPP Pratama Gresik with a focus on Average Effective Tariff (TER) regulations, satisfaction, and WPOP loyalty. Previous research was conducted by Febriyanti *et al.* (2023).

Research by Febriyanti *et al.* (2023) examined taxpayer compliance at KPP Pratama Gresik as measured by the independent variables of income level, tax sanctions, and tax knowledge, with the results having a significant positive effect. Another research from Gresika *et al.*, (2023) examined the application of human resource management in improving the performance of Account Representatives at KPP Pratama Gresik. The research results of Gresika *et al.* (2023) state that the performance of the Account Representative at KPP Pratama Gresik is good and can work according to the main performance indicators. According to Harahap *et al.* (2023), their research explains that taxpayers will comply if tax procedures are easy for taxpayers to understand. With this, the level of tax revenue achieved will be in line with the expected target because many people comply. Meanwhile, according to Nissa (2020), in her research, income tax revenues are significantly influenced by individual taxpayer compliance (article 21). This means that if regulations in taxation are easier, the level of compliance will increase and this will affect taxpayer satisfaction and loyalty. This research contributes to the world of research in assessing the level of compliance, which has developed dynamically from year to year. Apart from that, this research also contributes to future assessments for the Directorate General of Taxes (DJP) whether the regulations that have been implemented can run according to expectations. These criteria will be assessed based on taxpayer satisfaction and loyalty to KPP Pratama Gresik. This research aims to examine the effect of changes in the gross income deduction rate on income tax article 21 at KPP Pratama Gresik.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior is a social psychology theory developed from the Theory of Reasoned Action to explain and predict human behavior. The Theory of Planned Behavior was first coined in 1980 (Ajzen, 1991). The nature of human behavior can be considered and prepared psychologically (Ajzen, 1991). Ajzen (1991) stated that, compared to other behavioral theories, the Theory of Planned Behavior is considered superior. Theory of Planning is a social psychology theory that explains and predicts human behavior by considering three main elements: attitudes toward behavior, subjective norms, and perceived



behavioral control (Ajzen, 1991). The Theory of Planned Behavior explains the difference in behavior between willing and unwilling people (Ajzen, 1991). Three categories of beliefs—behavioral, normative, and control—are distinguished by the theory of planned behavior. These beliefs are related to attitude formation, subjective norms, and perceived behavioral control (Ajzen, 1991). Someone may find an activity more interesting if they have a strong idea that the activity will have a good impact, is in accordance with social norms, or is easy to do (Rokhayati et al., 2022). The Theory of Planned Behavior (theory of planned behavior) also explains that if the rules governing social life are simple, then the context for forming human attitudes will be able to be followed loosely and structured according to goals. This means that if someone is a taxpayer in terms of calculations, payments, and reporting that is done and seems easy, then taxpayers can feel satisfied and loyal when carrying out their tax obligations.

In its application, the Theory of Planned Behavior can explain the variables of the research carried out by researchers. The variables explained are changes in average effective rates (TER), trust, and satisfaction. Thus, it can be explained that if the regulations imposed by the government can be effective, it will subconsciously give rise to consideration for taxpayers to believe that changes to the regulations will provide benefits for them in the future (Sulistiyarini, 2012). This consideration is also carried out in the context of satisfaction, meaning that if there are changes that occur in tax regulations, such as changes in rates for calculating net income and their nature is to make things easier, then the public's consideration of satisfaction will be of high value (Lifatin Sakdiyah et al., 2019). The level of trust and satisfaction with changes in effective tariff regulations, on average, produces a positive and significant correlation.

For this reason, research on changes in average effective rates on taxpayer satisfaction and trust can be explained by the Theory of Planned Behavior. In this way, the TER, Trust, and Loyalty variables can be used as an assessment to consider whether the changes in regulations will make the public, especially taxpayers, think better. In this case, the taxpayers of this research are the people of Gresik who report their tax sources at KPP Pratama Gresik.

Average Effective Tariff (TER)

The average effective rate is a tax context used to measure the actual level of tax imposed on taxpayers after taking into account various applicable deductions, reductions, and tax breaks (Berutu *et al.*, 2023). This rate reflects the effective or actual tax rate that taxpayers must pay based on relevant income or transactions after considering various applicable tax reduction or reduction factors (RA *et al.*, 2022). In general, the average effective rate is calculated as the ratio between the overall tax paid by the taxpayer and the taxable income or tax base. This rate is often different from the official tax rate or nominal rate imposed by the government because of various incentives or tax reductions that are beneficial for taxpayers to reduce their tax burden. The importance of the average effective rate lies in its ability to provide a more accurate picture of how much tax burden is actually borne by taxpayers (Husni & Joko Wahyudi, 2022). These rates reflect the impact of various tax policies, including tax incentives, relief, and reductions aimed at stimulating investment, encouraging tax compliance, or providing assistance to specific sectors of the economy.

Satisfaction Effectiveness

Satisfaction effectiveness is an important concept in the context of service and customer relationships (Firatmadi, 2017). This refers to how far a service or product meets customer expectations and needs, thereby creating feelings of satisfaction and positivity. Satisfaction effectiveness not only includes aspects of fulfilling functional needs but also involves emotional and psychological dimensions in the customer experience (Sembiring & Sembiring, 2021). At a basic level, satisfaction effectiveness is seen from the ability of a service or product to provide the benefits expected by customers. This can include service reliability, product quality, ease



of use, and compliance with promises made to customers (Ihsan & Azwar, 2018). The effectiveness of satisfaction can be assessed by how well the KPP provides accurate information and appropriate assistance to taxpayers, as well as the ease of the tax reporting process (Lingga, 2012). However, the effectiveness of satisfaction is wider than the functional dimension alone. Emotional aspects, such as interactions with KPP staff, level of trust in tax institutions, and perceptions of fairness in service, also influence customer experience. For example, the level of responsiveness and friendliness of tax officers can influence taxpayers' feelings of satisfaction and trust in the services provided.

Furthermore, satisfaction effectiveness includes a psychological dimension that reflects the customer's perception and attitude towards the service provider. This includes understanding the expectations and needs underlying satisfaction, as well as the service provider's ability to understand and respond appropriately to those expectations. In the tax context, the effectiveness of satisfaction can be influenced by the extent to which the KPP can understand the problems faced by taxpayers and provide effective solutions (Saripah *et al.*, 2016).

Taxpayer Loyalty

Taxpayer loyalty is defined as the level of commitment and compliance of taxpayers toward their tax responsibilities to the state or tax institution (Utomo & Nurhidayati, 2022). This includes the mindset and actions of taxpayers in complying with tax regulations, paying taxes according to schedule, and showing support and trust in the existing tax structure. Taxpayer loyalty is not only about legal compliance but also includes psychological, moral, and social aspects that underlie the taxpayer's relationship with the tax authority. The importance of taxpayer loyalty lies in its contribution to the success of the tax system. Loyal taxpayers tend to be more compliant with tax obligations, thereby increasing overall tax compliance and reducing tax avoidance or violation practices (Tubagus Romdhoni *et al.*, 2023). This has a positive impact on state revenues, tax fairness, and overall fiscal stability. Taxpayer loyalty also reflects trust in the integrity and transparency of the tax system (Utomo & Nurhidayati, 2022). Loyal taxpayers generally believe that the taxes they have paid will be used efficiently and fairly by the government to finance public services and state development. This belief is important to build a mutually beneficial partnership between taxpayers and the government in an effort to achieve sustainable development goals.

The Effect of TER Changes on Satisfaction Effectiveness

The average tax effectiveness rate refers to the level of tax actually paid by taxpayers after considering various incentives, deductions, and other tax policies (Tubagus Romdhoni *et al.*, 2023). The effect of the average effective tax rate on the effectiveness of satisfaction can be very significant in the context of tax policy and overall societal welfare. High or low effective tariff levels can influence taxpayers' perceptions and satisfaction with the tax system and influence economic welfare more broadly (Saputra & Meivira, 2020). Moderate tax rates can result in higher levels of satisfaction. Moderate tax rates can provide sufficient revenue for the government to provide good public services while minimizing taxpayer dissatisfaction with tax burdens that are too heavy (Hasdiana, 2018a). Therefore, there is a necessary balance between tax levels sufficient to support public services and the level of taxpayer satisfaction with the fairness and efficiency of the tax system. With a system that makes it easier to carry out calculations, taxpayers will not feel burdened and will be satisfied with the applicable regulations.

H₀: Changes in TER (Average Effective Tariff) do not have a positive effect on the effectiveness of taxpayer satisfaction at KPP Pratama Gresik

H₁: Changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction at KPP Pratama Gresik



The Effect of Changes in TER (Average Effective Tariff) on Taxpayer Loyalty

The average effective rate of taxpayers significantly influences tax compliance, economic behavior, and overall tax fairness. (Hasdiana, 2018b) . A higher or lower effective rate can influence taxpayers' motivation and response to the tax system. Ease of use of average effective rates can increase tax compliance (Salsabila, 2020). This can be seen from the perspective of behavioral economic theory, where taxpayers tend to be more compliant when they feel the tax system is fairer and more transparent (Romadhon & Diamastuti, 2020). If the average effective rate is reduced, taxpayers may experience a lighter tax burden. This makes them more motivated to fulfill their tax obligations. If the average effective rate is implemented, it can generate loyalty among taxpayers, especially individuals who pay taxes, and will increase the value of government revenue. Therefore, the government, through the Directorate General of Taxes, has made new regulations regarding the average effective tariff for PPh 21 with the aim of making it easier so that it will produce an attitude of loyalty to taxpayers.

H₀: Changes in TER (Average Effective Tariff) do not have a positive effect on taxpayer satisfaction at KPP Pratama Gresik

H₂: Changes in TER (Average Effective Tariff) have a positive effect on taxpayer satisfaction at KPP Pratama Gresik

METHOD

This research uses inferential quantitative methods. The reason for using quantitative methods is that the measuring tool for decision-making is calculated using statistical or numerical figures (Kusumastuti *et al.*, 2020; Ghodang & Hantono, 2020). This research aims to see whether changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction and loyalty. For variable (X) is the change in the average effective rate, while for variable (Y) is the effectiveness of taxpayer satisfaction and loyalty. The research was carried out at KPP Pratama Gresik, with research subjects being individual taxpayers who reported their income tax at KPP Pratama Gresik.

RESULTS AND DISCUSSION

Validity test

A validity Test is a test to find out whether the research instrument can be said to be valid or not in measuring variables (Janna & Herianto, 2021; Prambudi & Imantoro, 2021; Rosia *et al.*, 2021). Validity in research is expressed in the degree of accuracy of a measuring instrument for each actual indicator (Sanaky *et al.*, 2021). A research instrument can be valid if it meets the requirements with several assumptions (Janna & Herianto, 2021). In this research, SPSS 25 was used to test the validity of the research instrument. There are three variables in the research, namely one independent variable (X) TER (average effective rate) and two dependent variables (Y) satisfaction and loyalty. The following are the results of the researcher's validity test, which are presented in Tables 1.1 and 1.2.

Table 1.1 Comparison with Pearson Correlation Values

Question Items	Pearson Correlation	Product Moment r value	Information
P1	0.430	0.195	Valid
P2	0.433	0.195	Valid
P3	0.504	0.195	Valid
P4	0.543	0.195	Valid
P5	0.491	0.195	Valid
P6	0.434	0.195	Valid



P7	0.556	0.195	Valid
P8	0.491	0.195	Valid
P9	0.568	0.195	Valid
P10	0.614	0.195	Valid
P11	0.622	0.195	Valid
P12	0.516	0.195	Valid
P13	0.601	0.195	Valid
P14	0.495	0.195	Valid
P15	0.639	0.195	Valid
P16	0.531	0.195	Valid
P17	0.391	0.195	Valid
P18	0.401	0.195	Valid

Source: SPSS 25 data processing results

According to Ono (2020), it is declared valid if the *Pearson Correlation* value exceeds the *r Product Moment* value. In table 1.1, it is said to be valid if the *Pearson Correlation* value is > 1.95 . The value 1.95 is obtained from the Product Moment *r* table with a significance level of 0.05 and a sample size of 100. From the table analysis, the value of each question item (*Pearson correlation*) is more than 0.95. Thus, this research data is considered valid.

Table 1.2 Comparison with Sig Values. (2 -tailed)

Question Items	Sig value. (2-tailed)	Level of Confidence (0.05)	Information
P1	0,000	0.05	Valid
P2	0,000	0.05	Valid
P3	0,000	0.05	Valid
P4	0,000	0.05	Valid
P5	0,000	0.05	Valid
P6	0,000	0.05	Valid
P7	0,000	0.05	Valid
P8	0,000	0.05	Valid
P9	0,000	0.05	Valid
P10	0,000	0.05	Valid
P11	0,000	0.05	Valid
P12	0,000	0.05	Valid
P13	0,000	0.05	Valid
P14	0,000	0.05	Valid
P15	0,000	0.05	Valid
P16	0,000	0.05	Valid
P17	0,000	0.05	Valid
P18	0,000	0.05	Valid

Source: SPSS 25 data processing results

Apart from the comparison of Pearson Correlation values and the *r Product Moment* table. The researcher also used a comparison with the two-tailed significance value from the output of SPSS 25 data processing. Judging from the data analysis in Table 1.2, it can be concluded that the value of the 0.05 confidence level is $>$ than the significance value of each question item. The value of each item at the level of confidence is 0.00. Therefore, this research data is valid.

Reliability Test



Reliability testing measures the extent to which a measuring instrument can be trusted by measuring a questionnaire with a construct (Sumadi, 2004; Puspasari & Puspita, 2022). This reliability tests the level of consistency of measurements with the same test to provide the same score so that it is more objective (Sanaky et al., 2021). According to Ghazali (2016), if the Cronbach's Alpha value of an instrument is more than 0.60, then the instrument is considered reliable. However, the instrument is considered unreliable if Cronbach's Alpha is less than 0.60. The following are the results of the reliability test presented in the results of data processing using SPSS 25 in Figure 2.1. For this research, the Cronbach's Alpha value is 0.831, so it is reliable. In this research, there is strong reliability because the alpha value is more than 0.8.

Reliability Statistics	
Cronbach's Alpha	N of Items
,831	18

Figure 2.1 Reliability Test Results

Source: SPSS data processing results

Linear Regression Test for TER Variable (X) on KEP Variable (Y)

This research uses a simple linear regression test because it tests whether the TER variable (X) and the KEP variable (Y) have a positive relationship or not. The following are the stages of the first linear regression test.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,555 ^a	,308	,301	2.17844

a. Predictors: (Constant), TER

Figure 2.2 Model Summary of the Linear Regression Test for the TER Variable (X) with the KEP Variable (Y)

Source: SPSS data processing results

The output of the model summary section in Figure 2.2 explains the relationship value (R) or correlation of 0.555. The coefficient of determination (R Square) value obtained from these results is 0.308. This shows that there is a 30.8% relationship between the independent variable (TER) and the dependent variable (KEP). From the results of the coefficient of determination (R Square) value, it can be understood that the influence of other variables is relatively small because it is less than <50% for the coefficient of determination (R Square) value.

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	207,120	1	207,120	43,645	,000 ^b
	Residual	465,070	98	4,746		
	Total	672,190	99			

a. Dependent Variable: KEP

b. Predictors: (Constant), TER

Figure 2.3 ANOVA output

Source: SPSS data processing results

Generally, the Anova analysis results table in Figure 2.1 is used in multiple linear regression. However, in this context, it can also be interpreted as simple linear regression. From the output results, it is known that the calculated F value is 43.645 with a significance level of $0.000 < 0.005$. Thus, the regression model can be used to predict participation variables or in other words, there is an influence of the TER variable (X) on the KEP variable (Y).



Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	Q
1	(Constant)	7,109	1,302		5,459
	TER	,560	,085	,555	6,606
					Sig.
					,000
					,000

a. Dependent Variable: KEP

Figure 2.4 Output results of Coefficients values

Source: SPSS data processing results

From the results of the simple linear regression analysis *Coefficients* in Figure 2.4, it can be explained that the *Constant* (a) value is 7.109, while the TER (b / regression coefficient) value is 0.560, so the regression equation is:

$$Y = a + bX$$

$$Y = 7.109 + 0.560X$$

The constant 7.109 means that the consistency of the participant variable is 7.109. The participant's score will increase by 0.560 for every 1% increase in TER value, in accordance with the X regression coefficient of 0.560. Considering that the regression coefficient is positive, it can be concluded that variable X has a positive influence on variable Y. Based on this significant value, the TER (X) variable affects the KEP (Y) variable. The significance value obtained from the coefficient table is $0.000 < 0.005$. Calculated t value, a value of $6.606 > t_{table}$ 1.96 is obtained. Therefore, it can be concluded that the TER variable (X) affects the KEP variable (Y).

Linear Regression Test for TER (X) Variables against LOY (Y) Variables

This research also tests the variable TER (X) against LOY (Y) and whether there is a positive influence relationship between these two variables. For this reason, the linear regression model is used in this research. Below are presented the results of the regression test from several stages.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,363 ^a	,132	,123	2.36449

a. Predictors: (Constant), TER

Figure 2.5 Model Summary in the regression test of the TER (X) variable with the LOY (Y) variable

Source: SPSS data processing results

The results from the output of the model summary section in Figure 2.5 can be analyzed to show that the correlation/relationship value (R) is 0.363. From this output, the value of the coefficient of determination (R Square) is obtained at 0.132. This means that the influence of the independent variable (TER) on the dependent variable (LOY) is 13.2%. From the results of the coefficient of determination (R Square) value, it can be understood that the influence of other variables is relatively small because it is less than <50% for the coefficient of determination (R Square) value.

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	83,100	1	83,100	14,864
	Residual	547,900	98	5,591	
					Sig.
					,000 ^b



Total	631,000	99		
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- a. Dependent Variable: LOY
b. Predictors: (Constant), TER

Figure 2.6 ANOVA output

Source: SPSS data processing results

Figure 2.6 is the same as previously explained in the initial stage, generally for the Anova analysis results table used in multiple linear regression. In this study, researchers continued to interpret simple linear regression. The calculated F value, with a significance level of $0.000 < 0.005$, is 14.864, in accordance with the SPSS data processing output. Thus, the regression model can be used to predict the participation variable, or in other words, the TER (X) variable affects the LOY (Y) variable.

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	10,328	1,413		7,308
	TER	,355	,092	,363	3,855

- a. Dependent Variable: LOY

Figure 2.7 Output results of Coefficients values

Source: SPSS data processing results

The output results processed with SPSS software in the second simple linear regression test, namely *Coefficients*, can be explained that the *Constant* (a) value is 10.328, while the TER value (b / regression coefficient) is 0.355. So, the equation of the linear regression is

$$Y = a + bX$$

$$Y = 10.328 + 0.355X$$

This equation can be understood as: (1) The value of the constant 10.328 gets a variable consistency participation value of 10.328. (2) The regression coefficient X of 0.355 indicates that for every 1% increase in the TER value, the participation value will increase by 0.355. The regression coefficient has a positive value, so it can be said that the direction of influence of variable X on Y is positive.

Decision-Making Rules Simple linear regression test TER against LOY. Based on the significance value: The significance value contained in the coefficient table is $0.000 < 0.005$, so it can be concluded that the TER (X) variable has a positive effect on the LOY (Y) variable. From the calculated t value, there is a calculated t value of $3.855 > t$ table 1.96. Therefore, it can be concluded that the TER variable (X) affects the KEP variable (Y)

Discussion

The research results are presented in Table 1.2 as hypothesis results. From the two hypotheses, it is stated that the null hypothesis is rejected, and the alternative hypothesis is accepted. The hypothesis can be concluded as follows based on the research results above.

Table 1.2 Hypothesis Results

No	Hypothesis	Hypothesis Results
1	Changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction.	Accepted
2	Changes in TER (Average Effective Tariff) have a positive effect on taxpayer satisfaction.	Accepted

Changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction at KPP Pratama Gresik.

This research provides results that changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction. The aim of the average effective



rate in PPh 21 is to make the calculation of gross income as simple as possible. In previous regulations, to calculate net income, you had to subtract salary costs and insurance contributions first. The rules for issuing regulations (average effective rates) have provided a gap for research to develop thinking in the field of taxation. Many people are satisfied with changes in regulations regarding TER (average effective tariff). This satisfaction is also felt by the people of Gresik Regency, especially KPP Pratama Gresik taxpayers. Taxpayers feel that the latest TER (average effective rate) regulations provide satisfaction because ordinary people can understand it easily and achieve satisfaction. This research is also in line with research by Syarli (2024). These findings show that the effective tax rate is significantly influenced by fixed asset intensity. In this case, the research focuses on the effective tax rate on asset intensity. Thus, the level of compliance in paying taxes can increase over time.

Due to this change in the average effective rate, tax officials have carried out much outreach regarding this new regulation. From these regulatory changes, the level of compliance in tax payments will increase. Maximum efforts are needed to increase taxpayers' willingness to pay, one of which is providing ease in calculating. The aspect of taxpayer satisfaction is the basis for an important research object because, in the tax realm, there must be intention without feeling. This research is also explained in the Theory of Planned Behavior. Taxpayers will have an easy attitude in paying taxes if they are encouraged by considering several conditions. Conditions can be achieved by looking at satisfaction in various aspects such as service, new regulations with the aim of making things easier and also infrastructure that is easy to use and seems simple. Thus, the change in the average effective tariff regulation can satisfy taxpayers from various perspectives, such as the ease of calculating, understanding, and reporting their tax obligations.

Changes in TER (Average Effective Tariff) have a positive effect on taxpayer loyalty at KPP Pratama Gresik.

The convenience of TER PPh 21 provided by the DJP aims to increase taxpayer loyalty in fulfilling their tax obligations. This can be achieved through various mechanisms, such as increasing taxpayer satisfaction, simplifying the tax calculation and payment process, and increasing trust in the DJP. Research at KPP Pratama Gresik supports this positive relationship by showing that the implementation of TER PPh 21 has succeeded in increasing taxpayer loyalty in the region. The results of the research show that changes in TER (average effective rate) have a positive effect on taxpayer loyalty. The advantage of this regulation is that taxpayers no longer need to deduct income from PTKP (non-taxable income) but can directly multiply it by the average effective rate. The convenience provided can improve the perspective of the community, especially KPP Pratama Gresik taxpayers, in paying taxes. According to Somalinggi (2024), several governments that first adopted effective tariffs included the United States, Australia, Malaysia, and South Africa. Malaysia even has a TER table with 733 pages; of course, the more tables, the more precise the calculations will be. Meanwhile, in Indonesia there are three tables which are divided into TER A, TER B, and TER C, adjusted for the number of dependents or what we know as Non-Taxable Income (PTKP). Thus, the change in the average effective tariff in Indonesia can make it easier for taxpayers to fulfill their tax obligations.

CLOSING

Conclusion

Changes to the average effective tariff regulation aim to simplify matters regarding PTKP (non-taxable income). With the implementation of this latest regulation, the government anticipates greater tax compliance from taxpayers. This research aims to find out how changes influence the satisfaction and loyalty of KPP Pratama Gresik taxpayers in the average effective



rate. Based on data from the official Instagram account of KPP Pratama Gresik, tax revenues since 2023 have grown by around 8.9% and exceeded the target of Presidential Decree-75/2023. Therefore, in 2024, the government will implement new rules on average effective rates, and researchers will see whether KPP Pratama Gresik taxpayers are satisfied and loyal to these rules when paying taxes. The results of this research show that changes in TER (Average Effective Tariff) have a positive effect on the effectiveness of taxpayer satisfaction and loyalty. From the results of this research, it can be concluded that with changes to the new effective tariff rules, the average KPP Pratama Gresik taxpayer still has satisfaction and loyalty in paying taxes. This means that the level of tax revenue entering KPP Pratama Gresik will continue to increase in 2024. Thus, the level of APBN revenue will also increase after the implementation of the average effective tariff regulation.

Suggestion

This research provides information that the new regulation on average effective rates aims to simplify the calculation of taxpayer income in terms of PTKP (non-taxable income. KPP Pratama Gresik, as a tax service place for the people of Gresik in reporting their tax obligations, is expected to be able to hold socialization regarding procedures and New regulatory mechanisms for KPP Pratama Gresik taxpayers. This is because the regulation is still new, and quite a lot of taxpayers need help understanding and updating this information. Thus, the implementation of this regulation will be fully known, and the public is expected to be more compliant in carrying out their tax obligations.

Research Limitations

The research that researchers have carried out certainly has limitations in research. For this reason, future research can improve the following aspects: (1) This research only uses quantitative methods. For this reason, future research can use qualitative research methods or mixed methods. (2) This research is only at KPP Pratama Gresik. KPP Pratama is the level of tax services in the district/city area. Future research can expand the scope of research, namely to the regional tax office (Kanwil). (3) The research conducted was limited to the satisfaction and loyalty variables in the dependent variable. For future research, you can add the trust variable as a dependent variable.

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