

Moderating Effect of the Internet Understanding on the Relationship between the E-Filing and E-Billing with Individual Taxpayer Compliance

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ABSTRACT: *The purpose of this study is to determine e-filing, e-billing, and understanding of the Internet as a moderating variable on taxpayer compliance registered at KPP Pratama Surabaya Genteng. The object of this research was an individual taxpayer registered at KPP Pratama Surabaya Genteng. This type of research is quantitative. The sampling technique used the incidental sampling method, and 100 individual taxpayers are responded. For data analysis, the researchers used WarpPLS 6.0. The conclusion of the study was e-filing and e-billing influence individual taxpayer compliance at KPP Pratama Surabaya Genteng. On the other hand, Internet understanding does not moderate the relationship between e-filing and e-billing towards individual taxpayer compliance at KPP Pratama Surabaya Genteng.*

Keywords: *E-filing, E-billing, Internet Understanding, Individual Taxpayer Compliance*

INTRODUCTION

The government's infrastructure development is not solely to increase government spending but to increase economic equality in regions in Indonesia. With the infrastructure, it will facilitate the mobilization of people and goods from one place to another. Infrastructure development can be implemented evenly and quickly if the state's executor has adequate revenue resources. Even though infrastructure development can be carried out by borrowing funds or investing from other parties, it cannot be denied.

According to law number 12 of 2018 concerning the State Revenue and Expenditure Budget for the 2019 fiscal year, Maximizing state revenue is also very supportive of government work programs. State revenue is categorized into three, namely state revenue in taxes, non-tax revenues, and grants.

The Surabaya Genteng Tax Office Pratama until 2019 recorded 23,884 registered individual taxpayers (WPOP). However, only 6,618 WPOPs submitted SPT, which means that the level of WPOP compliance could only reach 27%. Based on the data obtained from KPP Pratama Genteng, it can be seen that the level of WPOP compliance at KPP Pratama Surabaya Genteng tends to decline from 2017 to 2019 (KPP Pratama Genteng Surabaya). As shown in Table 1.1 below, it can be seen how the level of compliance of the WPOP at KPP Pratama Surabaya Genteng. The decline in compliance is far from what the Directorate General of Taxes has been trying to make the tax payment easier for individuals with e-filing and e-billing.

Table 1. Compliance Level of Individual Taxpayers at KPP Pratama Surabaya Genteng 2017-2019

Year	Number of WPOP Listed	SPT WPOP Realization	Compliance Ratio
2017	19.042	6.520	33%
2018	19.899	6.503	32%
2019	23.884	6.618	27%

Source: KPP Pratama Genteng

Table 1 shows that in 2017 the total taxpayer compliance ratio was 33%, then in 2018, the compliance ratio was 32%, and in 2019 the compliance ratio was 27%. Even though the number of WPOP listed increased, the level of WPOP compliance is still not satisfactory. E-filing and e-billing seem to function appropriately and correctly. The goals desired by the DGT are achieved. Tax revenue is increased since individual

taxpayers as users must understand the use of the Internet and technology. In this case, the Internet and technology are very supportive as the application of e-filing and e-billing. Cambridge International releases the results of the Global Education Census research conducted globally for the first time. This study shows that Indonesian students are among the highest technology users in the field of education (Mulyani, 2018). Even though students are prospective workers or entrepreneurs who are individual taxpayers. Therefore, it is hoped that there will be the socialization of the use of the tax technology system so that individual taxpayers can take advantage of it and make it easier for individual taxpayers to carry out their obligations (Ismail, Gasim, & Amalo, 2018)

Several previous studies examined the factors influencing taxpayer compliance (Mintje, 2016); Arisandy, 2017; Nahumury et al., 2018; Yuniarti et al., 2019). Research examining digital technology was carried out by Agustini & Isroah (2016), Amalia (2016), Handayani & Tambun (2016), Akhmadi (2017), Ismail et al. (2018). Some researchers prove that the application of e-Filing affects taxpayer compliance, while others conclude that e-filing does not affect taxpayer compliance. Ismail et al. (2018) state that the e-filing system's application does not have a significant effect on taxpayer compliance. Tax knowledge has a substantial impact on taxpayer compliance. Therefore, this study aims to prove the influence of internet understanding as a moderating variable between the application of e-filing and e-billing and the compliance of individual taxpayers.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Reasoned Action

The Theory of Reasoned Action (TRA) shows that a person's behavior is determined by their intention to behave. This intention, in turn, is a function of their attitude towards subjective behavior and norms (Fishbein & Ajzen, 1975). This concept represents the extent to which people believe they can perform the behavior because they have sufficient or lacking abilities and opportunities. It is easy to see that this factor can substantially increase the prevalence of model application because many actions require special skills or external facilities.

The essence of the theory of planned behavior includes three things, first, beliefs about possible outcomes and evaluation of these behaviors (behavioral beliefs). Second, beliefs in expected norms and motivation to meet desired expectations (normative beliefs) and beliefs about a factor that can support or inhibit behavior and awareness of these factors' strength (control beliefs). According to the Theory of Reasoned Action, practice or behavior will be influenced by individual intentions, and personal intentions are formed from subjective attitudes and norms. Attitudes are influenced by the results of actions that have been taken in the past. Meanwhile, subjective norms will be affected by beliefs in other people's opinions and motivation to obey others' beliefs or opinions (Sarver, 1983). Thus it can be concluded that people will take action if it has a positive value from existing experiences and the individual's environment supports it.

E-filing

According to Husnurrosyidah (2017), e-filing is a way of submitting electronic notification letters (SPT), which is done online and in real time via the Internet on the directorate general of tax electronic SPT service providers or Application Service Providers.

Based on the Regulation of the Director-General of Taxes Number PER-1 / PJ / 2014 concerning procedures for submitting annual notification letters for individual taxpayers, Electronic Filing is an internet application used to submit annual tax returns online and in real-time.

The main objectives of this e-Filing tax reporting service are:

1. They were assisting taxpayers in providing taxpayers with electronic SPT reporting facilities (via the Internet) so that individual taxpayers can do it from their home or workplace. In contrast, corporate taxpayers can do so from their office or business location. It will help reduce taxpayers' cost and time to prepare, process, and report SPT to the Tax Office correctly and on time.
2. Quickly and easily, this tax reporting means that it will also support the Tax Office in accelerating receipt of SPT reports and streamlining administrative activities, data collection (data accuracy), distribution, and archiving of SPT reports.
3. There are more than 10 million taxpayers in Indonesia. With manual reporting, it is impossible to improve services for these taxpayers. So with e-Filing where the reporting system becomes easy and fast, it is hoped that the number of taxpayers can increase again and state revenue is achieved.

E-Billing

E-Billing is a form of a modern administrative system to make it more efficient, economical, and fast intended to increase taxpayer compliance. E-Billing is a tax payment method electronically using a billing code (15 digit number) issued through the tax billing system. E-billing took effect on July 1, 2016. Before using e-billing, taxpayers must create a billing code through customer service or bank tellers, tax cards 1500 200, SMS ID billing, billing services at KPP or KP2KP, internet banking, and application service providers (ASP). Payment of e-billing through various means, namely bank tellers (post offices), ATMs, mini-ATMs at KPP or KP2KP, and internet banking.

Effect of E-filing on Taxpayer Compliance

Research conducted by Nurbaiti, Susilo, & Agusti (2016) argues that the electronic system e-Filing has a significant effect on the variable quality of tax administration services. Meanwhile, research conducted by Anisa (2015) argues that the application of e-filing has a positive impact on taxpayer compliance.

According to TRA, someone will behave if they have the understanding and opportunity to do so. With E-Filing, taxpayers have the convenience of making SPT reports so that taxpayers will take actions that comply with regulations. The primary purpose of tax services with e-filing is to assist taxpayers to provide taxpayers with electronic SPT reporting facilities (via the Internet) so that individual taxpayers can do it from their home or place of work. The opportunity for ease of tax reporting will make taxpayers comply with tax regulations. Liu, Segev, & Villar (2017) examined consumer behavior in consuming green products. Their research results prove that individual intentions influence the consumption behavior of green products. Therefore, the first hypothesis is:

H1: E-Filing Affects Individual Taxpayer Compliance

Effect of E-billing on Taxpayer Compliance

Based on research conducted by Saung (2017), there is a positive influence between the application of the e-Billing System on Taxpayer Compliance. According to Husnurrosyadah (2017), e-billing influences taxpayer revenue because it is a form of ease in paying taxes, thus increasing taxpayer compliance.

TRA suggests that individuals will act following the intentions within themselves and the subjective norms in their environment. Suppose the tax environment provides convenience not only in reporting methods, but also convenience in payment methods. In that case, the individual will comply with his tax obligations by reporting and paying taxes under applicable regulations. Mital, Chang, Choudhary, Papa, & Pani (2018) prove that in developing countries, the usefulness of adopting the Internet of Things (IoT) is recognized as a critical factor for the economic and social development of a country by academics and practitioners. In the field of IoT taxation, e-billing makes it easier for taxpayers to make payments. Hence, the second hypothesis is:

H2: E-Billing Affects Individual Taxpayer Compliance

The influence of Internet understanding on the relationship between e-filing and individual taxpayer compliance

The e-filing system is a system that uses the Internet to be usable. Of course, taxpayers who use this system must understand the Internet's use to carry out their tax obligations easily, effectively, and efficiently. e-Filing is a method of submitting Tax Returns (SPT) electronically, which is done online and in real-time via the Internet on the website of the Directorate General of Taxes or Tax Application Service Providers (Pajak, 2020a)

Based on TRA, individual intentions and subjective norms will influence the individual's actions or behavior. In terms of e-filing, the e-filing application provides a comfortable tax reporting environment for taxpayers. Besides, Mital et al. (2018) revealed that IoT could be used in all fields, and its use is recommended. Thus, individuals who have an understanding of the Internet will tend to use technology. In the case of taxes, understanding the Internet will make individuals choose to do their tax reporting. Research conducted by Ismail et al. (2018) proves that tax socialization affects the relationship between e-filing and taxpayer compliance. In this study, socialization was replaced by understanding the Internet. Therefore, the third hypothesis is:

H3: Understanding Internet affects the relationship of E-Billing with Individual Taxpayer Compliance

The influence of Internet understanding on the relationship between e-billing and individual taxpayer compliance

In using e-billing, it is necessary to have an internet connection so that e-billing users must understand how the use of the Internet is to take advantage of the billing facility and make it easier to carry out tax payments. E-billing deposits can be efficient and effective because they can be done anywhere (Tax, 2020b).

According to TRA, subjective norms in the environment will influence individual actions and behavior. In the context of taxation, the tax compliance process includes payment compliance and reporting. Taxpayers are required to calculate, pay and report taxes by self-assessment. The Indonesian government responds to tariffs in this digital era by creating a tax application that will facilitate the calculation, payment, and reporting of taxes by taxpayers. Mital et al. (2018) suggest that IoT as digital technology can be used in all fields. Therefore, understanding the Internet (IoT) will help taxpayers to comply with tax regulations. The taxpayer liability process has been facilitated by digital technology in the payment and reporting system. Thus, the fourth hypothesis is:

H4: Understanding the Internet affects the relationship of E-Filing with Individual Taxpayer Compliance

Figure 1 shows the relationship between variables in this study. From this figure, the independent variable is e-filing and e-billing, the dependent variable is individual taxpayer compliance, and the moderating variable is internet understanding.

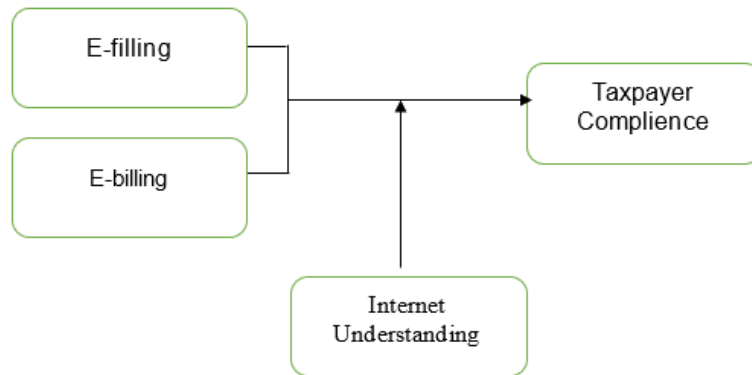


Figure 1. Relationship between Research Variables

RESEARCH METHODS

This study's population was 18,853 individual taxpayers registered at KPP Pratama Surabaya Genteng (KPP Pratama Surabaya Genteng). In this study, the sampling technique used was the incidental sampling technique. Based on the sample calculation using the Slovin formula, the number of samples taken in this study was 100 individual taxpayers at KPP Pratama Surabaya Genteng.

Operational Definition and Variable Measurement

E-filing (X1) is a method of submitting electronic notification letters (SPT) online and in real-time via the Internet on the Directorate General of Taxes website. This study uses indicators from Saung's research (2017) as follows:

1. Speed of Reporting
2. More efficient and environmentally friendly
3. Ease of filling out SPT
4. Decision of the director-general of taxes
5. Simplify tax reporting

E-billing (X2) is tax payment via electronic media. E-billing in this study uses indicators from Saung's research (2017) as follows:

1. Ease of payment of taxes
2. Speed of tax payment

3. Accuracy in calculating and filing tax payment documents.

Taxpayer compliance (Y) is a condition in which the taxpayer has the willingness to fulfill his tax obligations following applicable regulations without the need for examination, investigation, thoroughness, warning or threats, and the application of sanctions, both legal and administrative. This study using indicators from Saung's research (2017) as follows:

1. Compliance to register
2. Compliance to re-deposit notification letters (SPT)
3. Compliance in calculating and paying taxes payable
4. Compliance in payment of arrears.

Understanding the Internet (Z) is a person's ability to take advantage of the Internet from any part of the Internet to get something useful for users. Indicators from Lado & Budiantara's research (2018) are used as indicators in this study, namely:

1. Obtain information
2. Increase knowledge
3. Speed of access.

This study uses a questionnaire as a measuring tool by obtaining data from taxpayers at the Surabaya Genteng Primary Tax Office. The scale used for measurement is the Likert Interval scale, where the scale is given a value of 1 to 5 to show the research object's income, namely strongly disagree (STS) to strongly agree (SS).

Hypothesis testing

Hypothesis testing (β , γ , and λ) was carried out using the Bootstrap resampling method developed by Geisser & Stone. The test statistic used is the t statistic or t-test. The application of the resampling method allows the data to be distributed freely (distribution-free), does not require the assumption of a normal distribution, and does not need a large sample (a minimum sample of 30 is recommended). The test is carried out by t-test if a p-value is obtained (WarpPLs, 2016). The moderation effect that must be fulfilled is (Sholihin & Ratmono, 2013) that the path coefficient c is significant for the first model, and path coefficients a and b must also be substantial in the second model, as follows:

- 1) If the path coefficient c from the second model results is significant and does not change, then the moderation hypothesis is not supported.
- 2) If the path coefficient c value decreases but remains significant, it is called partial moderation
- 3) If the path coefficient c value decreases and becomes insignificant, this moderation is called full moderation.

RESULTS AND DISCUSSION

Results

Evaluation of the Structural Model (Inner Model)

The structural evaluation (inner model) consists of model fit, path coefficient, and R². In the model fit test, there are 3 test indices, namely Average path coefficient (APC), Average R-squared (ARS), Average block VIF (AVIF) with the terms APC and ARS p-value <0.05 and AVIF less than 5.

Model fit and quality indices Average path coefficient (APC)= 0.215, P=0,006 Average R-squared (ARS)= 0.484, P<0.001 Average adjusted R-squared (AARS)= 0.463, P<0.001 Average block VIF (AVIF)= 2.481, acceptable if <= 5, ideally <= 3.3
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Figure 2. Output General SEM analysis results

Source: Data Processed WarpPLS

In Figure 2. it can be seen that the KAPC is 0.215, P is 0.006, ARS is 0.484, P <0.001, AARS is 0.463, P <0.001 and AVIF is 2.41. Based on these results, it can be seen that they have met the criteria. For clarity, it can be seen in the output table of the fit indices model shown in Table 1.

Table 2. Output Model Fit Indices Results.

	Indeks	P=value	Criteria	Decision
APC	0.215	0.006	<0,05	Accepted
ARS	0.484	<0.001	<0,05	Accepted
AVIF	2.315		< 5	Accepted

Source: Data Processed WarpPLS

From table 2, it can be concluded that APC, ARS, and AVIF have met the inner model criteria. Because the APC value is 0.215, ARS is 0.484 and AVIF is 2.315, and the P-value is 0.006 and 0.001.

Testing the Moderation Effect

The testing of the Internet understanding variable as a moderating variable between E-filing and E-billing on Individual Taxpayer Compliance is as follows:

a. Direct Effect Testing

Estimating the direct effect of e-filing and e-billing on individual taxpayer compliance. Based on the results of data processing, it can be concluded that e-filing and e-billing significantly impact individual taxpayer compliance with a β value of 0.37 with a p-value <0.01 for X1 and a β value of 0.36 with a p-value <0, 01 for X2.

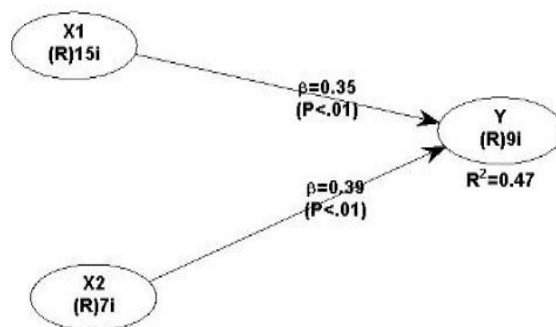


Figure 3. Direct Effect

Source: Data Processed WarpPLS

b. Indirect Effect Testing

- c. Estimation of the indirect effect simultaneously, namely e-filing, e-billing of individual taxpayer compliance (line c), e-filing of individual taxpayer compliance with the moderation of internet understanding (line a), e-billing of taxpayer compliance private person with a moderate knowledge of the Internet (lane b).

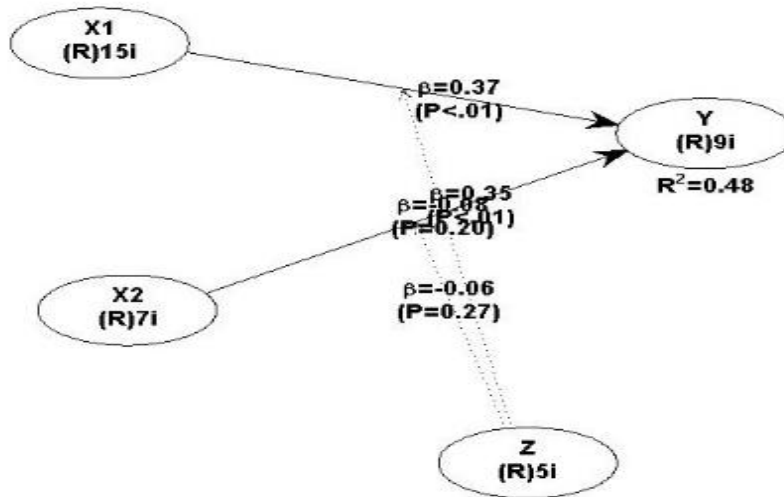


Figure 4. Indirect Effect

Source: Data Processed WarpPLS

An explanation of figure 4 can be seen in table 3.

Table 3. Direct effect dan Indirect Effect

Path	Direct Effect		Indirect Effect		Decision
	B	P-value	B	P-value	
X1→ Y	0,35	<0,01	0,37	<0,01	Significant
X2→ Y	0,39	<0,01	0,35	<0,01	Significant
X1→ Z→ Y			0,08	0,20	Not Significant
X2→ Z→ Y			0,06	0,27	Not Significant

Source: Data Processed WarpPLS

Conclusions regarding moderation are as follows:

From the direct effect and indirect effect testing, the path test results are presented in the table. The test results show that the e-filing, e-billing direct effect coefficient on individual taxpayer compliance in the first model is 0.35, 0.39, and significant. The second model for e-filing increases to 0.37, while for X2, it drops to 0.35 but remains substantial. And the prerequisite path (a) X1 to individual taxpayer compliance in the second model is 0.08 with a p-value of 0.20, which means it is not significant. For the prerequisite path (b), e-billing to individual taxpayer compliance in the second model is 0.06 with a p-value of 0.27, which means it is not significant. IT shows that the moderation hypothesis is rejected. In other words, the understanding of the Internet does not moderate the relationship between e-filing, e-billing, and individual taxpayer compliance. In testing the hypothesis, it can be used as in the following table to find out the hypothesis testing results, and it can be seen from table 4.

Based on table 4, it can be seen that:

1. The first hypothesis is accepted. It means that the e-filing variable significantly affects individual taxpayer compliance at KPP Pratama Surabaya Genteng with a p-value < 0.05.
2. The second hypothesis is accepted; the e-billing variable significantly affects individual taxpayer compliance at KPP Pratama Surabaya Genteng with a p-value < 0.05.
3. The third hypothesis is rejected, understanding the Internet cannot moderate e-filing on taxpayer compliance at KPP Pratama Surabaya Geteng with a p-value > than 0.05.

4. The fourth hypothesis is rejected. It understands that the Internet does not moderate e-billing on individual taxpayers' compliance at KPP Pratama Surabaya Genteng with a p -value > 0.05 .

Table 4. Hypothesis testing results

Hypothesis	Path Coefficient	p -value	Criteria	Decision
H1	0.372	< 0.01	p -value < 0.05	Significant
H2	0.345	< 0.01	p -value < 0.05	Significant
H3	-0.082	0.201	p -value < 0.05	Not Significant
H4	-0.059	0.274	p -value < 0.05	Not Significant

Source: Data Processed WarpPLS

Discussion

The effect of e-filing on individual taxpayer compliance

Based on respondents who are individual taxpayers registered at KPP Pratama Surabaya, E-filing influences individual taxpayer compliance. These respondents' answers are supported by the results of research analyzed with WarpPLS. It can be seen that the beta coefficient value illustrates that the more and more e-filing collection, the higher the compliance of individual taxpayers, namely with a beta value (β) of 0.37 with a p -value < 0.01 . It shows that the e-filing variable can significantly affect the increase in individual taxpayer compliance. It means that the ease of accessing e-filing must be improved so that individual taxpayers will find it easier to carry out their taxpayer compliance. This study also has the same results as research (Pratami, Sulindawati, & Wahyuni, 2017).

The effect of e-billing on individual taxpayer compliance

Based on the results of the study, it can be seen that the beta coefficient value shows that the more e-billing there is, the higher the compliance of individual taxpayers, namely with a beta value (β) of 0.36 with a p -value < 0.01 . It shows that the e-billing variable can significantly influence the increase in individual taxpayer compliance. It means that the ease of accessing e-billing must be improved so that individual taxpayers will find it easier to carry out their taxpayer compliance. This research is in line with the study conducted by Saung (2017) and Ramdani (2019).

The effect of e-filing on individual taxpayer compliance with internet understanding moderated

Based on the research results, it can be seen that the beta coefficient value is 0.08 with p -value = 0.20, so it can be concluded that the understanding of the Internet has no significant effect by e-filing on individual taxpayer compliance. This research contradicts the research conducted by Nurbaiti et al. (2016) entitled The Effect of Electronic System Implementation for Taxpayers on the Quality of Tax Administration Services (Study on Registered Taxpayers at KPP Pratama Malang Utara). This study's conclusion is the e-SPT electronic system, the e-Registration electronic system implementation variable, and the e-Filing electronic system implementation variable have a significant effect on the tax administration service quality.

The effect of e-billing on individual taxpayer compliance with internet understanding moderated

Based on the research, it can be seen that the beta coefficient value is 0.06 with a p -value = 0.27, so it can be concluded that the understanding of the Internet has no significant effect on e-billing on individual taxpayer compliance. This research is different from the research conducted by Nurbaiti et al. (2016) entitled The Effect of Electronic System Implementation for Taxpayers on the Quality of Tax Administration Services (Study on Registered Taxpayers at KPP Pratama Malang Utara). This study's results are the e-SPT electronic system, the e-Registration electronic system implementation variable, and the e-filing electronic system implementation variable significantly affecting the tax administration service quality.

CONCLUSION

This research examines the effect of e-filing, e-billing on individual taxpayer compliance moderated by internet understanding. The researchers conclude, namely: 1) e-filing and e-billing affect individual taxpayer compliance at KPP Pratama Surabaya Genteng. 2) Understanding the Internet as a moderating variable does not affect the relationship between e-filing and e-billing on individual taxpayer compliance.

The suggestions are: 1) KPP Pratama Surabaya Genteng can conduct socialization about e-filing and e-billing. 2) The next researcher can add variables such as socialization, tax sanctions. And the research population can be added to be at least 2 KPP Pratama or DGT Regional Office.

This study's limitations are 1) The respondent's answer to the questionnaire does not necessarily indicate the actual conditions. 2) The data collection technique in this study uses a questionnaire so that the resulting data has the opportunity to be biased. The possibility of bias occurs due to differences in perceptions among each respondent (taxpayer) in understanding the questionnaire's context.

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