

# The effect of tax administration applications (e-filing) on taxpayer compliance with taxpayer understanding as an intervening variable (case study of wpop kpp pratama kudas)

Dannisa Zahroh<sup>1</sup>, Ahmad Rudi Yulianto<sup>2</sup>

<sup>1,2</sup>Accounting, Faculty of Economic, Sultan Agung Islamic University, Semarang, Indonesia

Email: dannisazahroh@gmail.com, ahmad.rudi@unissula.ac.id

**Received:** 27-02-2023

**Revised:** 26-03-2023

**Accepted:** 30-03-2023

Page : 22-30

**Abstract :** The purpose of this study was to analyze the effect of e-filing on taxpayer compliance with taxpayer understanding as an intervening variable. The information for this study was obtained from the distribution of questionnaires addressed to taxpayers registered at KPP Pratama Kudus. The sampling technique used the random sampling method and a sample of 100 respondents was made. The analysis techniques used in this study are descriptive analysis and quantitative analysis (data quality test, classical assumption test, multiple regression analysis, hypothesis testing and model feasibility test) using SPSS software. The results of this study indicate that e-filing has a positive and significant effect on taxpayer understanding, taxpayer understanding has a positive and significant effect on taxpayer compliance, e-filing has a positive and significant effect on taxpayer compliance and e-filing has a positive and significant effect on taxpayer compliance through taxpayer understanding.

**Keywords:** E-Filing, Taxpayer Compliance, Taxpayer Understanding



**Jurnal Ekonomi, Manajemen dan Akuntansi (JEKMA)** This work is licensed under a [Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-nc-sa/4.0/).

## 1. INTRODUCTION

According to Law Number 28 of 2007, taxes are payments made by taxpayers to the state and owed by individuals or companies, mandatory payments that have no direct benefit and are used for state needs to achieve the greatest prosperity of the people. According to Gunandi (2013), tax compliance is the willingness of taxpayers to fulfill their tax obligations in accordance with applicable regulations without supervision, thorough investigation, warnings or threats, and legal and regulatory sanctions. In order to increase the number of taxpayers, the Directorate General of Taxes always strives to socialize taxation and optimize tax services by increasing awareness, awareness and willingness of the public to become taxpayers. One of them is modernization and tax reform. The necessary improvement is the implementation of business processes, namely the use of information and communication technology with tax

administration applications. This online service aims to make it easier for taxpayers to carry out their tax rights and obligations, and taxpayers no longer have to come to the tax office just to report the Annual Tax Return.

The Tax Service Office (KPP) Pratama Kudus is one of the public offices in the field of taxation. The duties of the KPP include socialization, service and examination of various tax transactions. Based on information on taxpayer compliance KPP Pratama Kudus according to the table below:

**Table 1: Tax compliance in 2021**

<b>Tax Year</b>	<b>Tax Compliance Ratio</b>
2018	1,29
2019	1,11
2020	0,96
2021	0,91

Source: KPP Pratama Kudus

Based on the table above, there was a decrease in 2021, where in 2020 the ratio of 0.96 decreased to 0.91. Therefore, researchers want to conduct research in Kudus, because they see the level of tax compliance decreasing in 2021. This research is a replication of Misbahuddin (2021) The difference is that the variable between taxpayer supervision is changed to taxpayer understanding because taxpayer understanding is very important for taxpayers because the increasing understanding of taxpayers will increase taxpayer compliance. In addition, the original research location was at KPP Pratama East Pontianak while this research was conducted at KPP Pratama Kudus. From the background that has been described, the purpose of this study is to determine the effect of e-filing on taxpayer understanding, the effect of taxpayer understanding on taxpayer compliance. 3 tax, the effect of e-filing on taxpayer compliance, the effect of e-filing on taxpayer compliance through the mediation of taxpayer understanding.

## **2. LITERATURE REVIEW**

Social Cognitive Theory was developed by Albert Bandura in 1986. Cognitive theory is a psychological theory of learning based on the proposition that social processes and cognitive processes need to understand human motivation, emotions, and behavior.

### **Taxpayer Compliance**

Tax compliance is a situation where a taxpayer fulfills all tax obligations and exercises his taxation rights in accordance with applicable laws and regulations. In other words, obedient taxpayers are taxpayers who follow, comply with and implement applicable tax provisions (Harjo, 2019).

### **E-Filing**

E-filing is a way of submitting periodic and annual SPT or notification of annual SPT extension online and in real time through the DGT website or Application Service Provider (ASP).

**Taxpayer Understanding**

According to Arisandy (2017) Taxpayer understanding is the process by which taxpayers know and understand the general regulations and tax procedures and apply this knowledge and understanding when paying taxes. Understanding taxation as one of the factors that influence tax compliance is related to the ability of taxpayers to understand tax regulations, and their willingness to comply with them.

**Hypothesis Development****Effect of E-Filing on Taxpayer Understanding**

E-Filing is an electronic tax return submission and submission service for the Director General of Taxes designed to facilitate taxpayers in submitting tax returns through the internet communication network. A system can be associated with quality when the system is designed to meet user satisfaction due to the ease of use of the system. The more complete the e-filing system, the easier it is to improve taxpayer understanding of taxation. The results of Misbahuddin's research (2021) and Putro and Saryadi (2018) found that e-filing has a positive and significant effect on taxpayer understanding. According to the explanation above, the hypothesis of this study is:

H1: e-filing has a positive effect on taxpayer understanding

**The Effect of Taxpayer Understanding on Taxpayer Compliance**

Social cognitive theory that human behavior is part of this understanding is the knowledge obtained by taxpayers to understand information about tax regulations (Kautsar, 2017). Taxpayers who do not understand tax regulations tend to violate and commit tax evasion. On the other hand, if taxpayers understand and understand tax law, they will obey and actively participate in fulfilling their tax obligations. The results of research by Putra et al (2019), Adiasa (2017), Rahayu (2017), As'ari & Erawati (2018) that understanding tax regulations has a positive effect on taxpayer compliance behavior, Based on the description above, the hypothesis to be tested in this study:

H2: taxpayer understanding has a positive effect on taxpayer compliance

**Effect of E-Filing on Taxpayer Compliance**

E-Filing is part of tax administration reform that aims to simplify the preparation and submission of tax returns to the Directorate General of Taxes. The introduction of electronic files is expected to make it easier for taxpayers so that taxpayers comply with their tax obligations. The results of research by Misbahudin (2021), Andreas Prasetyo (2019) state that the use of e-filing has a positive and significant effect on taxpayer taxpayer compliance. Based on the description above, the hypotheses to be tested in this study are:

H3: e-filing has a positive effect on taxpayer compliance

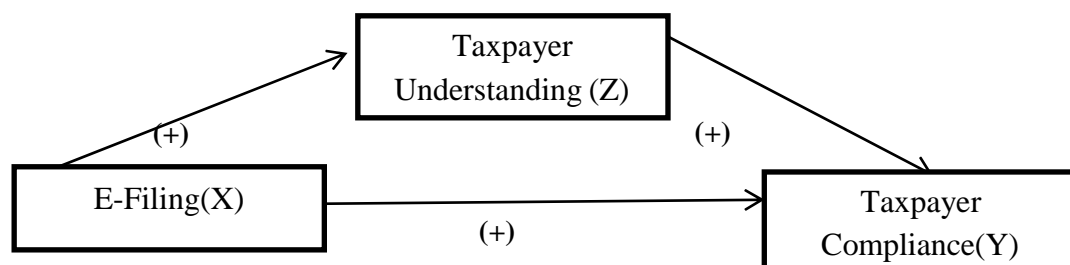
**The Effect of E-Filing on Taxpayer Compliance through Mediation of Taxpayer Understanding**

Using the e-filing system is a system designed to complete, submit or notify SPT electronically to taxpayers so that it can be used efficiently and effectively. To utilize the e-filing system, taxpayers must understand the internet and understand what the basic needs of taxpayers are. Understanding the Internet can help taxpayers complete and report tax returns to improve

taxpayer experience with tax return reporting. Therefore, if every taxpayer can understand the current rapid technological development, namely the internet, taxpayers do not need to bother to file or report tax returns, so that they can make reports by e-filing by entering the NPWP online and then filling out the tax return according to their responsibilities, making it easier, faster and more efficient. Research conducted by Novariyanti et al. (2016), Mendra (2017), Sarunan (2015) with the results of modern administration research characterized by online payment, e-filing, e-SPT, e-registration and DGT information systems taxation have a positive and significant effect on compliance of personal and corporate taxpayers KPP Manado. Based on the description above, the hypotheses that will be tested in this study can be formulated:

H4: e-filing has a positive effect on taxpayer compliance through the mediation of taxpayer understanding

#### Research Framework



### 3. RESEARCH METHODS

The method used for research is quantitative method by distributing questionnaires in data collection. This research is associative research using the causality type. The place where this research was conducted was KPP Pratama Kudus on Jl. Niti Semito, Sunggingan, Kudus District, Kudus Regency, Central Java 59317. The sample determination in this study was carried out using the Slovin formula as many as 100 individual taxpayers at KPP Pratama Kudus. The distribution of questionnaires was carried out by researchers to taxpayers at KPP Pratama Kudus directly or by google form. This study uses a Likert scale.

### 4. RESULTS AND DISCUSSION

#### Data Quality Test Validity and Reliability Test

From the results of the validity test calculation that the significance value of each item in the questionnaire is less than 0.05. So this shows that all the data contained in this study can be declared valid and have met the validity. The test results of the Cronbach Alpha value on each variable are > 0.60. So it can be concluded that the variables of this study are declared reliable so that the questionnaire can be trusted and has met the reliability test.

#### Classical Assumption Test

In this study, based on the tests that have been carried out, it can be stated that the data in this study have passed the classical assumption test, which includes normality test, multicollinearity test, and heteroscedasticity test.

## Hypothesis Test Multiple Linear Regression

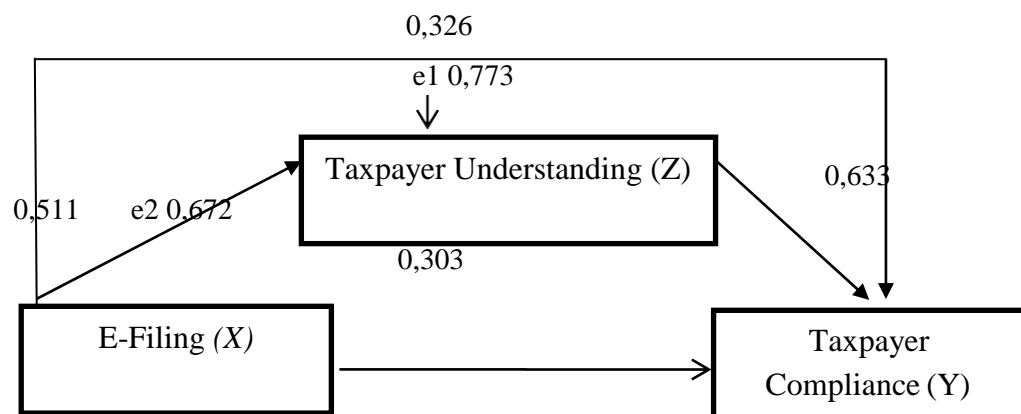
**Table 2: Multiple Linear Regression Test Result Data**

Regression Model	Variables	B	Sig.	Description
	(Constant)	7,718	0,000	
X→Y	E-filing	0,372	0,001	<b>H accepted</b>
Z→Y	Taxpayer understanding	0,666	0,000	<b>H accepted</b>

Source:SPSS Data Processing 2023The regression model is as follows:

$$Y = 7.718 + 0.372X + 0.666Z$$

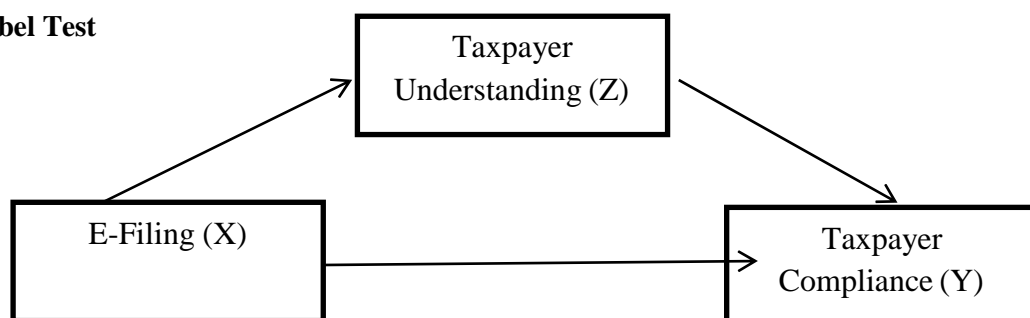
Next is path analysis which is a special application of multiple linear regression in research that has intervening variables. The results of the path analysis are as follows:



**Figure 1: Intervening Path Diagram**

Based on the results above, the result shows that the direct regression coefficient is 0.302 and the indirect coefficient is  $0.633 \times 0.511 = 0.323$ . Knowing from these results that the value of the indirect effect is greater than the value of the direct effect, it can be interpreted that e-filing indirectly has a positive effect on taxpayer compliance with taxpayer understanding.

## Sobel Test



**Figure 2: Sobel Test**

From the results of Sobel testing online, it was found:

Sobel Test Statistic value = 4.70730918 One-tailed probability = 0.00000126 Two-tailed probability = 0.00000251

From the results in Figure 2, it shows that the probability value of both One-tailed probability and Two-tailed probability has a significance below 0.05 and the z value obtained is 4.707 > 1.96 with a significance level of 5%, proving that Taxpayer Understanding is able to mediate the relationship between E-Filing and Taxpayer Compliance.

#### Model Feasibility Test Determination Coefficient Test

**Table 3: Coefficient of Determination Test Data**

Regression Model	R	R Square	Adjusted R Square
X→Y	0,626	0,391	<b>0,385</b>
X→Z	0,633	0,401	<b>0,395</b>
X, Z → Y	0,740	0,548	<b>0538</b>

Source:SPSS Data Processing 2023

From this table, it is known that the R square value of the first regression model is 0.391 or 39.1%, which means that e-filing affects taxpayer compliance by 39.1% and the rest is explained by variables outside the study. Then the R square value of the second regression model is 0.401 or 40.1%, which means that e-filing affects taxpayer understanding by 40.1% and the rest is explained by variables outside the study. Furthermore, the R square value of the third regression model is 0.548 or 54.8%, which means that e-filing and taxpayer understanding affect taxpayer compliance by 54.8% and the rest is explained by variables outside the study.

#### F Statistical Test

**Table 4: Data of F Statistical Test Results ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	694,773	2	347,386	58,707	<b>,000<sup>b</sup></b>
Residual	573,977	97	5,917		
Total	1268,750	99			

**a. Dependent Variable: Taxpayer Compliance**

**b. Predictors: (Constant), Taxpayer Understanding, E-Filing**

Source:SPSS Data Processing 2023

From the data, it is known that the F value is 58.707 and the significance level is 0.000. This means that the significance value is smaller than 0.05. Thus, the regression model fits the data. So that the regression model can be used in hypothesis testing.

### Partial Test (t Test)

**Table 5: Data of t Statistical Test Results (substructure 1)**

		Coefficients <sup>a</sup>			t	Sig.
Mode		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	8,493	1,441		5,894	,000
	E-FILING	,598	,074	,633	8,104	,000

**a. Dependent Variable: Taxpayer Understanding**

Source: SPSS Data Processing 2023

1. Hypothesis 1: E-Filing (X) on Taxpayer Understanding (Z)

Based on the table above that e-filing has a t-count of 8.104 greater than the t-table of 1.984 with a significance value of 0.000 smaller than 0.05. This shows that e-filing has a significant positive effect on taxpayer understanding. Based on these results, H1 is accepted and H0 is rejected.

**Table 5: Data of t Statistical Test Results (substructure 2)**

		Coefficients <sup>a</sup>			T	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	7,718	1,911		4,039	,000
	E-FILING	,372	,109	,302	3,423	,001
	PEMAHAMAN WAJIB PAJAK	,666	,115	,511	5,787	,000

**a. Dependent Variable: Taxpayer Compliance**

Source: SPSS Data Processing Results, 2023

2. Hypothesis 2: Taxpayer Understanding (Z) on Taxpayer Compliance (Y)

Based on the table above, the t value of taxpayer understanding of 5.787 is greater than the significance value of t table 1.984 and 0.000 is smaller than 0.05. This shows that taxpayer understanding has a significant positive effect on tax compliance. Based on these results, H2 is accepted and H0 is rejected.

3. Hypothesis 3: E-filing (X) on taxpayer compliance (Y)

Based on the table above, it states that e-filing has a t-count value of 3.423 greater than the t-table value of 1.984 with a significant value of 0.001 smaller than 0.05. It This shows that e-filing has a significant positive effect on taxpayer compliance. Based on these results, H3 is



accepted and H0 is rejected.

**Table 6: Summary of Direct and Indirect Effects**

Variable Influence	Direct Influence	Indirect Effect	Total Influence
X→Z	0,633		<b>0,633</b>
Z→Y	0,511		<b>0,511</b>
X→Y	0,302		
X→Z→Y	0,302	0,323	<b>1,144</b>

Source: SPSS Data Processing Results, 2023

- Hypothesis 4: E-filing (X) on taxpayer compliance (Y) through taxpayer understanding as an intervening variable (Z)

Based on the results of data processing, it is found that the direct regression coefficient is 0.302 and the indirect coefficient is  $0.633 \times 0.511 = 0.323$ . Knowing from these results that the value of the indirect effect is greater than the value of the direct effect, it can be interpreted that indirect electronic reporting has a positive effect on taxpayer compliance with taxpayer understanding. Based on these results, H4 is accepted and H0 is rejected.

## 5. CLOSING Conclusion

- E-filing has a significant positive effect on taxpayer understanding.
- Understanding taxpayers has a significant positive effect on taxpayer compliance.
- E-filing has a significant positive effect on taxpayer compliance.
- E-filing has a significant positive effect on taxpayer compliance through taxpayer understanding.

## Research Limitations

- This study is limited to using only three variables, namely, e-filing, taxpayer compliance and taxpayer understanding.
- Completion of the questionnaire may be less than perfect due to the different conditions of the respondents when filling out the questionnaire.
- The limited time in conducting research resulted in researchers not being able to get maximum results.

## Advice

- It is hoped that further research can add variables outside of this study that can affect taxpayer compliance such as taxpayer awareness, tax sanctions and tax socialization. Due to low taxpayer awareness because taxpayers are not aware that tax revenue is the largest source of State revenue, so taxpayers will feel that tax payment is not important. Related to this, it is necessary to socialize the importance of paying taxes. In addition, there are taxpayers who do not know



when the deadline for tax payments is, so they also do not know if the taxpayer gets tax sanctions, so it is necessary to provide information about times related to taxation such as the deadline for tax deposits.

2. It is hoped that future researchers can carry out other methods, such as interviews so that the information obtained is more detailed and in-depth so that the data obtained is more valid.

## REFERENCE

- [1] Albert Bandura. (1997). Self-efficacy - The Exercise of Control. W.H. Freeman and Company.
- [2] Andreas Prasetyo, F. I. (2019). The Effect of E-Filing on Taxpayer Compliance with Internet Understanding and Taxation Socialization as Moderators. *Journal of Accounting Science and Research*.
- [3] Anggraeni, Vinska Kiki, and T. O. L. (2021). The Effect of Implementation of PP No.23 of 2018, Understanding of Taxation and Modernization of Tax Administration Systems on Compliance of MSME Taxpayers (Empirical Study of Individual Taxpayers in MSMEs in Ambon City). *Journal of Accounting: Transparency and Accountability*, 9 (1).
- [4] Asfa, E. R. and W. M. (2017). The Effect of Tax Sanctions, Fiscal Services, Knowledge and Understanding of Taxation, Tax Awareness on Taxpayer Compliance. *Journal of Accounting*, 6 Number 3, 1-13.
- [5] Bandura, A. (1989). Human agency in social cognitive theory. *American Psychologist*.  
Desmayanti. (2012). Factors Affecting the Use of E-Filing Facilities by  
i. Taxpayers as a Means of Submitting Periodic Tax Returns Online and Realtime in Semarang City. Diponegoro University Semarang.
- [6] Dewi Ni Putu Sri Erdita Radana. (2021). The Effect of Taxpayer Awareness, Tax Service Quality and Tax Sanctions on Individual Taxpayer Compliance at KPP Pratama East Denpasar.
- [7] Gunandi. (2013). Comprehensive Guide to Income Tax. Bee Media Indonesia. Harjo, D. (2019). Indonesian Taxation (2nd Edition). Mitra Wacana Media.
- [8] Kautsar M. (2017). The Effect of Taxpayer Ethics on Taxpayer Compliance with Taxpayer Knowledge as a Moderating Variable (Case Study of Individual Taxpayers Registered at KPP Pratama Garut). *Journal of Economic Discourse*, 16(2), 1-1.
- [9] Listyowati, Yuli Chomsatu Samrotun, and S. (2018). Factors Affecting Taxpayer Compliance in Paying Taxes. *Airlangga Journal of Accounting and Business Research*, 3(1), 372- 395.
- [10] Mendra, N. P. Y. (2017). Implementation of the E-Filing System, Taxpayer Compliance, and Internet Understanding. *Journal of Accounting Research*, 7, No. 2.
- [11] Misbahuddin, A., & Mustaruddin. (2021). The Effect of Tax Administration Applications, Compliance Risk Management, and Taxpayer Supervision as Intervening on Tax Compliance (Study at KPP Pratama Pontianak Timur). 321-346.
- [12] Sugiyono. (2008). Quantitative Qualitative and R&D Research Methods.