

## ANALYSIS OF E-FILING USAGE FACTORS

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### Abstract

The e-filing facility has been in demand by taxpayers since 2016. This is further strengthened by the COVID-19 pandemic, which has forced people to carry out all activities at home. The government also enforces health protocols, one of which is to prohibit crowds. However, the use of e-filing has not been optimally utilized by taxpayers. This study aims to see the effect of information technology readiness, ease of use, benefits, satisfaction, and security and privacy on the use of e-filing. This type of research is quantitative research using primary data through a questionnaire survey. The sample is taxpayers in the DKI Jakarta area who have used e-filing. Obtained as many as 124 respondents. The sampling method used snowball sampling. The data analysis method is multiple linear regression using IBM SPSS Version 24 software. The conclusion states: (1) Information technology readiness has a positive effect on the use of e-filing. (2) Ease of use has a positive effect on the use of e-filing. (3) Benefits have a positive effect on the use of e-filing. (4) Satisfaction has a positive effect on the use of e-filing. (5) Security and privacy have no effect on the use of e-filing.

**Keywords:** E-Filing, Ease of Use, Benefits, Satisfaction, Security-Privacy

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### 1. Introduction

The largest state revenue comes from taxes (APBN, 2020). It can be said that taxes are the backbone of state revenue. Tax revenue is used to finance state expenditures whose main purpose is to improve the welfare of the community, this is stated in the preamble of the 1945 Constitution concerning the purpose of the state (State Constitution of the Republic of Indonesia, 1945). With a prosperous society, the country will also prosper and progress. There are two obligations that must be fulfilled by every taxpayer, namely paying taxes and reporting Tax Return.

The tax collection system in Indonesia is divided into 3 parts, namely: the official assessment system, the self-assessment system, and the withholding system (IAI, 2020). The official assessment system is centered on the government which determines how much tax the taxpayer owes. The self-assessment system means that taxpayers are given the freedom to calculate, pay and report their tax payable. Withholding system is a tax collection system that utilizes third parties to collect and withhold taxes owed by taxpayers. Specifically for this research, it is focused on individual taxpayers so that it uses a self-assessment tax collection system.

According to Direktorat Jenderal Pajak (DJP) regulation Number 47/PJ/2008 defines that e-filing is reporting and notification of the extension of the Annual Tax Return which is done online through an Application Service Provider or ASP (DJP Regulation, 2008). The use of e-filing requires an internet connection and an understanding of the internet world, therefore taxpayers are required to understand the internet so that the process of

using e-filing becomes easier. With the advent of e-filing, the DJP issued a decision letter from the DJP Number KEP-88/PJ/2004 dated May 14, 2004 regarding the submission of electronic notification letters, therefore taxpayers can report their Annual Tax Returns electronically through the services of providers. Application commonly known as ASP (DJP, 2004). Along with this decision, followed on January 12, 2005, the DJP also issued a letter from the DJP Number KEP-05/PJ/2005 regarding the procedure for submitting e-filing through a Financial Service Provider or ASP (DJP, 2005). During the Covid-19 pandemic, the Government replaced all of the following regulations with existing tariffs because they were to handle cases of economic shocks during the pandemic (Government Regulation in Lieu of Law of the Republic of Indonesia Number 1 of 2020). According to data in the DJP Annual Report (2020) it states that the use of e-filing from 2016 to 2020 continues to increase, but there are still many taxpayers who report it manually. The following is the data on the development of the use of e-filing:

Table 1: Progression of the Number of Submissions of E-Filing and Manual Tax Return for 2016-2020

Years	E-Filing	Manual Tax Return
2016	8.817.614	17.919.891
2017	10.875.117	15.179.738
2018	17.095.207	3.953.281
2019	22.083.186	1.859.495
2020	22.003.662	1.591.422

Source: (DJP, 2020)

Based on the background of the research that has been discussed above, it can be concluded that the formulation of the problem is as follows: (1). Does the readiness of information technology affect the use of e-filing?, (2). Does the ease of use affect the use of e-filing?, (3). Does the benefit affect the use of e-filing?, (4). Does satisfaction affect the use of e-filing?, (5). Do security and privacy affect the use of e-filing?

## 2. Theoretical Background

### Technology Acceptance Model (Tam)

TAM explains how the response or responses from users to technology, namely the attitude of their acceptance of emerging technologies which are reviewed based on views about the ease of use and benefits of technology (Karmila, 2016). Davis in 1986 first proposed the TAM theory where he explained and predicted user behavior in using information technology (Night & Bananuka, 2020). According to Night and Bananuka (2020) also provide an explanation that the TAM model is also the basis of attitudes, behavior, and beliefs in using technology.

### Information Technology Readiness

With the available technology, it can provide benefits for accessing various information in the world, expanding knowledge, and being able to share the power for the purpose of access. The emergence of readiness regarding information technology comes from the person himself which shows that whether a person is willing or not to accept technology (Devina and Waluyo, 2018). With the readiness of information technology also affects the mindset that is increasingly advanced in a person. It can be concluded that

the more someone accepts technology, the mindset will also progress and develop so that they can easily make adjustments to technological developments that are increasingly developing day by day. Likewise with taxpayers, if taxpayers are ready to accept developing technology, they must use e-filing to report their tax returns. The conclusion is that the increasing readiness of information technology will increase the use of e-filing. From what has been explained, the following hypotheses can be drawn:

H1: Readiness of information technology has a positive effect on the use of e-filing.

### **Ease Of Use Of E-Filing**

Ease of use is defined as not only looking at how easy technology is to use but also seeing how much technology can facilitate one's work (Kasriana and Indrasari, 2018). They assume if the use of the technology system can be used easily so that from here it can facilitate the work. If someone thinks the e-filing system can be used easily, someone will use it again. Based on previous research conducted by Kasriana and Indrasari (2018), it is found that the ease of use variable can have an influence and have a positive relationship on the use of e-filing. Taxpayers consider that the use of this e-filing system is very easy to operate and can also assist taxpayers in reporting their annual tax returns easily and smoothly. So that there is a positive influence between the ease of use variable and the use of e-filing, namely if the taxpayer finds it easy to run the system, it can result in the use of e-filing increasing. From the explanation that has been presented, the following hypothesis can be drawn:

H2: Ease of use has a positive effect on the use of e-filing.

### **Benefits Of Using E-Filing**

The view of benefits can be interpreted as a technological system that can improve a person's performance by using a technology system (Indriyati et al, 2021). From using this system, it can be achieved to speed up and make it easier for someone to improve their work processes. If someone can feel the benefits of the system, there can be an increase in the use of e-filing. As in the research studied by Junawan and Damanik (2018), it explains that the benefits have an effect on the use of e-filing and have a positive relationship. This means that if the benefits increase, the use of e-filing will also increase. From the explanation that has been presented, a hypothesis can be drawn, namely:

H3: Benefits have a positive effect on the use of e-filing.

### **Satisfaction With the Use Of E-Filing**

A person will be satisfied from the existence of the system if there is an encouragement from the individual first to feel the benefits of the system (Kasriana & Indrasari, 2018). If benefits arise, then there is satisfaction that can be felt by someone. So, if a feeling of satisfaction arises, someone will stay and continue to use a system that can provide satisfaction for them. As researched by Saripah et al (2016) which explains that satisfaction will have a positive influence on the use of e-filing. It can be said that the satisfaction variable has an influence on the use of the e-filing system, this means that if the taxpayer can be satisfied, the level of e-filing use can be achieved and increased. Therefore, a hypothesis can be drawn, namely:

H4 : Satisfaction has a positive effect on the use of e-filing.

### Security And Privacy Of Using E-Filing

Security can be interpreted, namely the low risk of data loss, a sense of security in the situation (Afifah and Pratiwi, 2019). Privacy is all matters relating to personal information that can be guaranteed confidentiality so that no one can know it. So, when registered taxpayers are registered, they will be sent an email containing a special code so that it can be used for the security of the data listed in the Tax Return, namely in the form of encryption or randomization. Therefore, data can be guaranteed security and privacy. If taxpayers already have confidence in the security and privacy of data, taxpayers will certainly use e-filing media to report their tax returns. This will result in the use of e-filing increasing more and more. Based on the explanation above, the hypothesis is:

H5: The level of security and privacy has a positive effect on the use of e-filing

### 3. Methods

This research is quantitative research using primary data through questionnaires. Obtained as many as 124 respondents. The analytical method used is multiple linear regression using IBM SPSS version 24 software. The population is taxpayers who have used e-filing. The sampling technique is snowball sampling with the criteria of taxpayers in DKI Jakarta who have used the e-filing system in tax reporting.

### 4. Results and Discussion

#### Validity Test Result

In the validity test the criterion is if the calculated R value > R table can be said to be valid (Nurhayati et al, 2020). The significant level is 5% then  $DF = N-2$  ( $124-2$ ) = 122 then R table = 0.18. The calculated R value can be seen in the Corrected Item-Total Correlation.

**Table 1:** E-Filing Use Validity Test Table

Item	R value	Item	R value	Item	R value
<b>Use e-Filing</b>		<b>Ease of use</b>		<b>Satisfaction</b>	
PE1	0,808	KMDH1	0,837	KPSN 1	0,744
PE2	0,819	KMDH2	0,873	KPSN2	0,805
PE3	0,650	KMDH3	0,877	KPSN3	0,783
PE4	0,812	KMDH4	0,810	KPSN4	0,787
		KMDH5	0,835	KPSN5	0,751
		KMDH6	0,835		
<b>Information Technology Readiness</b>		<b>Security and Privacy</b>		<b>Benefits</b>	
KTI1	0,634	KK2	0,884	MNFT1	0,729
KTI2	0,615	KK3	0,838	MNFT2	0,830
KTI3	0,554			MNFT3	0,806
KTI4	0,597			MNFT4	0,819

Source: Data processed using SPSS 24

Reliability testing has criteria, namely if each variable from the study has a Cronbach Alpha value  $\geq 0.70$  then it can be said to be reliable. The results obtained from data processing using SPSS 24 are as follows:

**Table 2:** Table of Reliability Test Results

Variable	Cronbach's Alpha	Information
Use e-Filing (Y)	0,895	Reliable
Information Technology Readiness (X1)	0,789	Reliable
Ease of Use (X2)	0,949	Reliable
Benefits (X3)	0,909	Reliable
Satisfaction (X4)	0,909	Reliable
Security & Privacy (X5)	0,930	Reliable

Source: Data processed using SPSS 24

**Table 3:** Table of Hypothesis Test Results

Variable	Coefficient	Significance
Information Technology Readiness	0,115	0,050
Ease of use	0,266	0,000
Benefits	0,363	0,000
Satisfaction	0,209	0,010
Security & Privacy	-0,098	0,086
Adjusted R Square		0,843
Uji F		0,000

Source: Data processed using SPSS 24

### The Effect of Information Technology Readiness on The Use of E-Filing

Information readiness is talking about one's understanding of the response, use, and processing of data that is carried out using technology systems and is related to the application of technology in using the internet (Andela and Irawati, 2020).

Based on the results of the t test, the information technology readiness variable has a significance value of  $0.050 \leq 0.050$  with a positive coefficient value. It was concluded that the information technology readiness variable had a positive effect on the use of e-filing. Taxpayers who understand well the use of the internet and can keep up with increasingly advanced technological developments supported by computer or gadget ownership and a good internet connection are increasingly using e-filing. This means that if the readiness of information technology increases, the use of e-filing will also increase.

The results in this study are in line with the research conducted by Santioso et al (2018), Nurhayati et al (2020), and Dewi (2019) providing the results that information technology readiness has a positive influence on the use of e-filing. However, this result contradicts the research conducted by Lestari and Kholis (2020), Devina and Waluyo (2018) which gives the result that the readiness of information technology has no effect on the use of e-filing.

### **The Effect of Ease of Use on E-Filing**

Providing an understanding of ease of use is a person's belief that a technological system, especially in e-filing, can be easily understood and used (Syaninditha and Setiawan, 2017). So if someone considers the e-filing system easy to understand and use, the use of e-filing will also increase.

Based on the t-test table, the results show that the significance value of the ease of use variable is  $0.000 \leq 0.050$  with a positive coefficient value. From these results, it can be seen that the ease of use variable has a positive effect on the use of e-filing. Taxpayers consider that this e-filing system is easy to learn how to use, the menu arrangement in e-filing is easy to understand so that taxpayers can operate it properly. Taxpayers can also easily adapt and be skilled in the use of e-filing so that taxpayers do not make continuous mistakes when using e-filing. It can be concluded that if taxpayers feel that they are experiencing ease of use, the level of use of e-filing continues to increase.

The results of the study are in line with research conducted by Ginting and Marlina (2017), Kasriana and Indrasari (2018), Agung and Tanamal (2021), stating the results that the ease of use variable has a positive influence on the use of e-filing. However, the results of this study are contrary to previous research conducted by Daryatno (2017), Rajagukguk and Kurniawan (2017) giving the results that the ease of use variable has no effect on the use of e-filing.

### **The Effect of Benefits on The Use of E-Filing**

The definition of benefits in the e-filing system is someone who believes and believes that using e-filing can provide benefits for that person to report taxation (Utami and Osesoga, 2018). If someone believes and believes that e-filing provides benefits, the use of e-filing will increase.

In the t-test that has been carried out, the results show that the significant value is  $0.000 \leq 0.050$  and the coefficient value is positive. The benefit variable has a positive effect on the use of e-filing. As many as 52% of taxpayers feel that reporting taxes using e-filing can increase productivity and simplify the process of submitting tax reporting and the tax reporting process becomes faster and does not take much time to report taxes so that taxpayers can have more time to do other things. Therefore, if taxpayers feel the benefits, the use of e-filing continues to grow.

Positive influence on the use of e-filing. However, the results of this study are contrary to the research conducted by Anisa and Suprajitno (2020) which showed that there was no effect between the benefits and the use of e-filing.

### **The Effect of Satisfaction on The Use of E-Filing**

Satisfaction is a sense of satisfaction with the use of e-filing, where the beginning of satisfaction is that taxpayers can feel the benefits of the e-filing system, which can help make tax reporting easier (Rohmawati et al, 2020). So, if there is a sense of satisfaction that arises from the taxpayer, the use of e-filing has increased.

The t test results obtained a significant value of  $0.001 \leq 0.050$  with a positive coefficient value. From these results it can be seen that the satisfaction variable has a positive influence on the use of e-filing. The results of the study stated that as many as 57% of taxpayers felt a sense of satisfaction when using e-filing because it was more efficient, effective, and practical so that taxpayers could save time and energy by no longer needing to come directly to the Tax Service Office to report the Annual Tax Return. Taxpayers are also satisfied with the information generated from the e-filing



system and in reporting taxes, they no longer need to use paper, but simply by using a gadget they can report the Annual Tax Return. So from this it can be obtained that if taxpayers are satisfied using e-filing as a tax reporting medium, the use of e-filing continues to increase.

The results of this study are in line with previous studies by Andi and Sari (2017), Noch and Pattiasina (2017) which give results if the satisfaction variable has a positive influence on the use of e-filing. However, the results of this study contradict those of Kasriana and Indrasari (2018), Nopiana and Yuliadi (2017) which give the result that satisfaction has no effect on the use of e-filing.

### **The Effect of Security and Privacy on The Use of E-Filing**

Security, namely the existence of a system that has a sense of security so that it is free from the problem of data theft and also guaranteed data (Rangan et al, 2020). Meanwhile, according to Krisdayana and Fitria (2020) privacy is information that in value can be guaranteed confidentiality so that it is not spread to any party. In the context of the e-filing system, if the taxpayer feels that his data can be guaranteed security and privacy, more and more people will use e-filing, but on the other hand, if the taxpayer does not believe in the security and privacy of the data stored in the e-filing system, the use of e-filing will decrease.

The t test results show that the significant value is  $0.086 > 0.050$ . It can be seen that the security and privacy variables have no effect on the use of e-filing. There are different views of taxpayers on security and privacy in using e-filing. Although the majority of respondents have confidence in the e-filing system, there are still respondents who still have doubts about it. A total of 47 (forty seven) respondents answered that they did not agree with using e-filing because it is safe, using e-filing because it is guaranteed to be confidential, and not worried about data security and privacy. So that H5 in this study was rejected.

The results of the study are in line with research that has been carried out by Devina and Waluyo (2018), Wiratan and Harjanto (2018), Rangan et al (2020) by obtaining the results that security and privacy variables have no effect on the use of e-filing. Meanwhile, in the research conducted by Nurseha and Fidiana (2019), Santioso et al (2018) gave contradictory results, namely that the variables of security and privacy had a positive influence on the use of e-filing.

### **5. Conclusion**

The results of this study provide the following conclusions: (1) Information technology readiness has a positive effect on the use of e-filing, (2) Ease of use has a positive effect on the use of e-filing, (3) Benefits have a positive effect on the use of e-filing, (4) Satisfaction has a positive effect on the use of e-filing, (5) Security and privacy have no effect on the variable of e-filing use. This is because there are different views of taxpayers on security and privacy in using e-filing. Although based on the results of research that has been distributed through questionnaires that the majority of respondents have confidence in the e-filing system, there are still respondents who still doubt about it. There were 47 (forty-seven) respondents who answered that they disagreed with the statements in the questionnaire, namely using e-filing because it was safe, using e-filing because confidentiality was guaranteed, and not worrying about data security and privacy. Suggestions for further research is to test the satisfaction variable as an intervening variable on the effect of security and privacy variables on the use of e-filing.

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