

## ANALYSIS OF THE DETERMINING FACTORS OF TAXPAYER'S INTEREST IN USING E-FILING

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### Abstract

The modernization of the tax administration system includes self-registration as a taxpayer through e-registration, filling out electronic tax returns through e-SPT, making tax payment codes through e-billing, filling out tax invoices through e-Faktur, and electronic tax reporting through e-filing. . This study aims to determine the factors that influence the intention of taxpayers in using e-filing at the Semarang City Pratama Tax Service Office. The sampling technique used was convenience sampling. This study's sample number was 150 individual taxpayers registered at the KPP Pratama Semarang City. It is collecting data using a questionnaire. The method of analysis in this study is multiple linear regression analysis, calculated using SPSS 23. The results of this study indicate that perceived usefulness, perceived convenience, attitudes, subjective norms, behavioral control, and volunteerism do not affect taxpayers' intention to use e-filing. The perception of understanding, security, and confidentiality affect taxpayers' intention to use e-filing. The suggestions are: 1. It is expected to conduct counseling or socialization of taxpayers who have not used e-filing so that taxpayer knowledge about e-filing can increase. 2. It is expected to improve the security and confidentiality of the data of taxpayers who have used e-filing. It is expected to conduct counseling or socialization of taxpayers who have not used e-filing so that taxpayer knowledge about e-filing can increase. 2. It is expected to improve the security and confidentiality of the data of taxpayers who have used e-filing. It is expected to conduct counseling or socialization of taxpayers who have not used e-filing so that taxpayer knowledge about e-filing can increase. 2. It is expected to improve the security and confidentiality of the data of taxpayers who have used e-filing.

**Keywords:** Usefulness; Ease; Attitude; Subjective Norms; Interests

### INTRODUCTION

The Directorate General of Taxes (DGT) renewed one of the ways by modernizing the tax administration system in Indonesia to become more effective and efficient (Syaninditha & Setiawan, 2017). The modernization of the tax administration system includes self-registration as a taxpayer through e-registration, filling out electronic tax

returns via e-SPT, generating tax payment codes via e-billing, filling out tax invoices via e-Faktur, and electronic tax reporting via e-filing. The Directorate General of Taxes issues a decree governing the electronic submission of SPT. The latest regulation regarding e-filing is DGT regulation Number PER-02/PJ/2019, which regulates the use of e-filing as a means of

tax reporting. In DJP regulation Number PER-06/PJ/2014,

To find out the factors that influence individual interest in using technology can be explained by using the Technology acceptance model (TAM), even though psychological factors need to be considered in the use of technology. Therefore, TAM needs to be integrated with the Theory of planned behavior (TPB) to discover psychological and social factors in technology use.

One of the problems with e-filing is that many taxpayers are still confused, so they need help from a tax official. In addition to these problems, there are still obstacles that occur in the field, such as internet connection problems, concerns about data entered in e-filing not being stored so that later they can be subject to sanctions, and the public's perception that e-filing is difficult.

Previous research on the interest of individual taxpayers in reporting via e-filing found mixed results, namely: 1) The results of research by Syah & Widiyanto (2017) stated that perceptions of the usefulness of e-filing did not affect taxpayer interest in using e-filing. However, contrary to Pu'o et al. (2018) state that the perception of the usefulness of e-filing has a significant effect on the interest of taxpayers in using e-filing. 2) The results

of Daryatno (2017) state that the perceived ease of using e\_filing does not affect taxpayer interest in using e-filing. However, this is contrary to Pu'o et al. (2018), which state that the perceived ease of using e-filing significantly affects taxpayer interest in using e-filing. 3) The results of this study are supported by Kusumaningrum & Arifin (2017), stating that the perception of understanding tax regulations significantly affects taxpayer interest in using e-filing. The results of this study differ from Daryatno (2017), which states that perceptions of understanding tax regulations do not affect taxpayer interest in using e-filing. 4) The results of research by Warsani & Ambarwati (2017) state that volunteerism does not affect the interest of taxpayers in using e-filing. This study's results differ from Ermawati & Kuncoro (2016), who stated that volunteerism significantly affects taxpayer interest in using e-filing. The results of this study differ from Daryatno (2017), which states that perceptions of understanding tax regulations do not affect taxpayer interest in using e-filing. 4) The results of research by Warsani & Ambarwati (2017) state that volunteerism does not affect the interest of taxpayers in using e-filing. This study's results differ from Ermawati & Kuncoro (2016), who stated that volunteerism significantly affects taxpayer interest in

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This study uses individual taxpayer objects registered at KPP Pratama Semarang City, where the number of individual taxpayers is the largest, but the number of e-filing users is lower than other KPP Pratama in Semarang City.

Perceived usefulness states that the individual believes that using a particular technology will improve the performance of the individual. In Daryatno (2017), the perception of usability can be defined as a measure where technology is believed to bring benefits to those who use it. Perceived usefulness is a benefit expected by taxpayers regarding filling out annual tax returns online. Daryatno (2017) defines perceived usefulness as how individuals interpret that e-filing can be profitable, so taxpayers will directly use the e-filing system. Conversely, if individuals feel they lack trust or do not know the benefits of the

e-filing system, taxpayers will hesitate to use it. Pro et al. (2018) stated that the perception of the usefulness of e-filing has a significant effect on the interest of taxpayers in using e-filing. H1: Perceived usefulness influences the interest of taxpayers in using e-filing

According to Daryatno (2017), perceived ease of technology means individuals believe that technological systems can be easily understood and used. A system is said to be qualified if the system is designed to meet user satisfaction through the ease of using the system. According to Kusumaningrum & Arifin (2017), perceived convenience is the level at which a person believes he can use information technology easily and without problems. According to Syanditha & Setiawan (2017), this perception of convenience will impact behavior, namely, the higher one's perception of the ease of using the system, the higher the level of information technology utilization. If users perceive that the e-filing system can be easily used and reduces effort (effort and time), then the use of the system has the potential to be carried out continuously so that the behavioral interest of taxpayers in using e-filing will increase. Pu'o et al. (2018) stated that the perceived ease of using e-filing significantly affects taxpayer interest in using e-filing. H2: Perceived

convenience affects the interest of taxpayers in using e-filing. Pu'o et al. (2018) stated that the perceived ease of using e-filing significantly affects taxpayer interest in using e-filing. H2: Perceived convenience affects the interest of taxpayers in using e-filing. Pu'o et al. (2018) stated that the perceived ease of using e-filing significantly affects taxpayer interest in using e-filing. H2: Perceived convenience affects the interest of taxpayers in using e-filing.

Attitude is a tendency to behave in specific ways towards the object of attitude. In this case, someone who supports an attitude object will tend to act to take action on the object. According to Kusumaningrum & Arifin (2017), the attitude to use is a person's positive or negative feelings if they have to carry out certain behaviors. One's attitude can be seen from one's belief in using something. Kusumaningrum & Arifin (2017), attitude towards use is one-factor influencing behavioral interest in using technology. The more taxpayers believe that e-filing can be used easily and help their work, the higher the taxpayer's interest in using e-filing. Therefore, Attitudes towards using e-filing can affect interest in using e-filing. The research results by Ermawati & Kuncoro (2016) state that the attitude toward using e-filing significantly affects taxpayers'

interest in using e-filing. H3: Attitude towards use influences the interest of taxpayers in using e-filing

According to Kusumaningrum & Arifin (2017), subjective norms or social norms are situations where action becomes a norm in society; it becomes part of the culture and ultimately influences others to take the same action. According to Kusumaningrum & Arifin (2017), subjective norms are one of the factors that influence a person's interest in behaving. The more e-filing becomes a culture in a society or organization, the more someone will be motivated to use e-filing as other people do. The results of research by Syanditha & Setiawan (2017). states that subjective norms have a significant effect on the interest of taxpayers in using e-filing. H4: Subjective Norms affect Taxpayers' Interest in Using e-filing

Kusumaningrum & Arifin (2017), behavioral control is one factor that influences individual interest in behavior. The greater the support for a particular behavior, the greater a person's interest in carrying out that behavior. Taxpayers who have confidence that they can use e-filing, then later these taxpayers will be interested in submitting SPT by e-filing. The results of research by Kusumaningrum & Arifin (2017) state that behavioral control significantly affects taxpayer interest in

using e-filing. H5: Behavioral control influences the interest of taxpayers in using e-filing

Kusumaningrum & Arifin (2017), e-filing can be complied with by an individual if the individual has an intention (interest). Individuals will be interested in using e-filing if the individual understands tax regulations. Taxpayers who understand tax regulations will more quickly and effectively fill out their SPT through e-filing to increase taxpayers' interest in using e-filing. According to Daryatno (2017), e-filing was developed as an alternative to paper-based hard copies. If taxpayers with a low level of tax knowledge refuse to use the e-filing system, taxpayers with sufficient tax knowledge will have a higher tendency to use e-filing. Kusumaningrum's research results & Arifin (2017) state that perceptions of understanding tax regulations significantly affect taxpayer interest in using e-filing. H6: Perceptions of understanding tax regulations affect taxpayers' interest in using e-filing

Syah & Widiyanto (2017), information system security is security management that aims to prevent, overcome and protect various information systems from the risk of illegal actions such as unauthorized use, intrusion, and destruction of various information held. Confidentiality is the practice of

exchanging information between a group of people, which can be as many as one person, and hiding it from other people who are not members of the group. According to Pu'o et al. (2018), if the e-filing system is felt to provide positive benefits for its users, then it can be interpreted that security and confidentiality are positive aspects of the e-filing system that influence the behavior of taxpayers as users in sustainable use. According to Daryatno (2017), if all individual taxpayers who use e-filing think that e-filing can maintain the confidentiality of data in reporting taxes and maintain its security, behavioral interest in using e-filing will increase. Vice versa, if the individual taxpayer thinks that this e-filing system does not guarantee that confidentiality will be maintained so that security is not reflected, then the taxpayer's interest in using e-filing behavior can decrease. The research results of Syah & Widiyanto (2017), Daryatno (2017), and Pu'o et al. (2018) state that security and confidentiality have a significant effect on taxpayer interest in using e-filing. H7: Security and Confidentiality affect Taxpayers' Interest in Using e-filing then behavioral interest in using e-filing will increase. Vice versa, if the individual taxpayer thinks that this e-filing system does not guarantee that confidentiality will be maintained so that security is not

reflected, then the taxpayer's interest in using e-filing behavior can decrease. The research results of Syah & Widiyanto (2017), Daryatno (2017), and Pu'o et al. (2018) state that security and confidentiality have a significant effect on taxpayer interest in using e-filing. H7: Security and Confidentiality affect Taxpayers' Interest in Using e-filing then behavioral interest in using e-filing will increase. Vice versa, if the individual taxpayer thinks that this e-filing system does not guarantee that confidentiality will be maintained so that security is not reflected, then the taxpayer's interest in using e-filing behavior can decrease. The research results of Syah & Widiyanto (2017), Daryatno (2017), and Pu'o et al. (2018) state that security and confidentiality have a significant effect on taxpayer interest in using e-filing. H7: Security and Confidentiality affect Taxpayers' Interest in Using e-filing; then, the interest in taxpayer behavior using e-filing can decrease. The research results of Syah & Widiyanto (2017), Daryatno (2017), and Pu'o et al. (2018) state that security and confidentiality have a significant effect on taxpayer interest in using e-filing. H7: Security and Confidentiality affect Taxpayers' Interest in Using e-filing; then, the interest in taxpayer behavior using e-filing can decrease. The research results of

Syah & Widiyanto (2017), Daryatno (2017), and Pu'o et al. (2018) state that security and confidentiality have a significant effect on taxpayer interest in using e-filing. H7: Security and Confidentiality affect Taxpayers' Interest in Using e-filing

Voluntary is a decision in that someone uses e-filing not a compulsion but because of his own will. According to Daryatno (2017), voluntarism is a decision to adopt, not coercion, but a desire that arises from oneself. If someone has a high desire to use e-filing, it will affect his use of e-filing. The results of research by Ermawati & Kuncoro (2016) state that volunteerism significantly affects taxpayers' interest in using e-filing. H8: Volunteering affects Taxpayers' Interest in Using e-filing

The research aims to obtain empirical evidence and to analyze the effect of perceived convenience, perceived usefulness, attitudes to use, subjective norms, behavioral control, perceptions of understanding tax regulations, security, and confidentiality on taxpayers' interest and voluntarism's interest in using e-filing.

## **METHODS**

In this study, the independent variables were: perceived usefulness, perceived convenience, attitudes, subjective norms, behavior control,

volunteerism, perceived understanding, security, and confidentiality, and the dependent variable was interest,

The sampling technique uses convenience sampling. This study's sample number was 150 individual taxpayers registered at KPP Pratama Semarang City. Data collection using a questionnaire.

The method of analysis in this study is multiple linear regression analysis, and the calculations were performed using SPSS 23.

## RESULT AND DISCUSSION

### *Validity test*

The significance test was carried out by comparing the r-count value with the r-table value for the degree of freedom (df) = n-2. The number of samples (n) is 150, and the magnitude of df can be calculated as  $150 - 2 = 148$  and  $\alpha = 0.05$  obtained r table = 0.1603. If the r count is greater than the r table and the value is positive, then the item or indicator question is declared valid. Based on the results of the validity test, it can be seen that from the 46 question items, 48 question items have an r count  $> 0.1603$  are valid

### *Normality test*

Table 1. Normality Test Results  
 One-Sample Kolmogorov-Smirnov Test

		Unstandardized residual
N		150
Normal Parameters <sup>a</sup>	Means	,0000000
	Std. Deviation	1.64999459
Most Extreme Differences	absolute	,043
	Positive	,032
	Negative	-.043
Test Statistics		,043
asymp. Sig. (2-tailed)		,200 <sup>nd</sup>

a. Test distribution is Normal

Based on table 1, the Kolmogorov-Smirnov significance value is  $0.200 > 0.05$ , so the data is usually distributed.

### *Multicollinearity Test*

The results of the calculation of the Tolerance value of the variable perception of the usefulness of e-filing, perceived ease of using e-filing, subjective norms, behavioral control, perceptions of understanding tax regulations, security, and confidentiality, volunteering show results of more than 0.10, namely 0.450; 0.502; 0.645; 0.409; 0.509; 0.458 and 0.635 and the results of calculating the variance inflation factor (VIF) value of 2.223; 1,991; 1.549; 2.446; 1,966; 2.185 and 1.574, there were no variables that had a VIF of more than 10, so the regression model was free from multicollinearity problems.

### *Heteroscedasticity Test*

Heteroscedasticity results for variables X1-X8 of 0.896; 0.537; 0.533;

0.918; 0.739; 0.435; 0.733; 0.848 > 0.05, indicating no heteroscedasticity in this regression model.

### ***Multiple Linear Regression Analysis***

The regression equation used is:

$$Y = 0.212 X_1 + 0.197 X_2 + 0.537 X_3 + 0.054 X_4 + 0.140 X_5 + 0.143 X_6 + 0.220 X_7 + 0.151 X_8 + e$$

The results of these equations give the understanding that:

1. The coefficient value of the variable perceived usefulness of e-filing (X1) is 0.212, with a positive relationship. This means that the higher the perception of the usefulness of e-filing, the greater the effect on the taxpayer's interest in reporting SPT using e-filing.
2. The coefficient value of the perceived ease of using e-filing (X2) is 0.197, with a positive relationship. This means that the higher the perceived ease of using e-filing, the greater the influence on the taxpayer's interest in reporting SPT using e-filing.
3. The coefficient value of the attitude variable using e-filing (X3) is -0.537, with a negative relationship. This means that if the attitude toward using e-filing increases by one unit, the taxpayer's interest in reporting SPT using e-filing will decrease by 0.537, assuming other variables are constant.
4. The coefficient value of the subjective norm variable (X4) is 0.054 with a positive relationship direction. This means that the higher the subjective norm, the greater the influence on the taxpayer's interest in reporting SPT using e-filing.
5. The coefficient value of the behavior control variable (X5) is 0.140, with a positive relationship. This means that the higher the behavioral control, the greater the influence on the taxpayer's interest in reporting SPT using e-filing.
6. The coefficient value of the variable perception of understanding tax regulations (X6) is 0.143, with a positive relationship. This means that the higher the perception of understanding tax regulations, the greater the influence on the taxpayer's interest in reporting SPT using e-filing.
7. The coefficient value of the variable security and secrecy (X7) is 0.220 with a positive relationship direction. This means that the higher the perception of security and confidentiality, the greater the influence on the taxpayer's interest in reporting SPT using e-filing.
8. The coefficient value of the voluntary variable (X8) is 0.151 with a positive relationship direction. This means that the higher the perception of volunteerism, the greater the influence

on the taxpayer's interest in reporting SPT using e-filing.

**Partial Test (t-test)**

To find out the value of the t table, a significance level of 5% or 0.05 is used (2-tailed Test) with degrees of freedom  $df = (nk)$ , where n is the number of observations of 150 and k is the number of variables of 8 variables, so t table value with (degree of freedom) df in this study is  $t(142, 0.05) = 1.9768$ . To be able to find out the calculated t value, it can be done in the following table:

Model	t	Sig.
1(Constant)	,673	,502
PerceptionThe use of e-filing	1,795	,075
PerceptionconvenienceUsee-filing attitude to usee-filing	,504	,615
Subjective Norm	-1,027	
Behavior Control	,627	,306
Perception of Understanding Tax Regulations	1,922	,532
Security and Confidentiality	4,400	,057
volunteerism	2,357	,000
	,817	,020
		,415

The results of the t-test in this study can be concluded as follows:

1. Hypothesis 1, the perceived usefulness of e-filing (X1) influences the interest of taxpayers in using e-filing (Y). The data analysis results on the usefulness of the e-filing variable show that the t-count value is  $1.795 > 0.19768$  (t-table) with a significance level of  $0.075 > 0.05$ . Thus H1 is rejected so that the perception of the usefulness of e-filing has no significant effect on the interest of taxpayers to use e-filing.

2. Hypothesis 2, perceived ease of using e-filing (X2) influences the interest of taxpayers in using e-filing (Y). The results of data analysis on the variable perceived ease of using e-filing show that the t-count value is  $0.504 > 0.19768$  (t-table) with a significance level of  $0.615 > 0.05$ . Thus H2 is rejected, so the perceived ease of using e-filing has no significant effect on taxpayers' interest in using e-filing.
3. Hypothesis 3, the attitude of using e-filing (X3) does not affect the taxpayer's interest in using e-filing (Y). The analysis of attitude variable data using e-filing shows that the t-count value is  $-1.027 < 0.19768$  (t-table) with a significance level of 0.306. Thus H3 is rejected so that the attitude of using e-filing does not affect the interest of taxpayers to use e-filing.
4. Hypothesis 4, subjective norm (X4) influences the taxpayer's interest in using e-filing (Y). The results of the data analysis of the subjective norm variable show that the t-count value is  $0.627 > 0.19768$  (t-table) with a significance level of  $0.057 > 0.05$ . Thus, H5 is rejected, so behavioral control has no significant effect on taxpayers' interest in using e-filing.
6. Hypothesis 6, the perception of understanding tax regulations (X6)

influences the interest of taxpayers in using e-filing (Y). The results of data analysis on the variable perception of understanding tax regulations have a t-count value of  $4.400 > 0.19768$  (t-table) with a significance level of  $0.000 < 0.05$ . Thus, H6 is accepted so that the perception of understanding tax regulations significantly affects taxpayers' interest in using e-filing.

7. Hypothesis 7, security and confidentiality (X7), affect the interest of taxpayers in using e-filing (Y). The data analysis results on the security and secrecy variables show that the t-value is  $2.357 > 0.19768$  (t-table) with a significance level of  $0.020 < 0.05$ . Thus, H7 is accepted so that security and confidentiality significantly affect taxpayers' interest in using e-filing.
8. Hypothesis 8, voluntarism (X8), influences the interest of taxpayers in using e-filing (Y). The analysis of voluntary variable data results shows that the t-count value is  $0.817 > 0.19768$  (t-table) with a significance level of  $0.415 > 0.05$ . Thus, H8 is rejected, so voluntarism has no significant effect on taxpayers' interest in using e-filing.

### F test

Table 3. F test results

ANOVA						
Model	Sum of Squares	df	MeanSquare	F	Sig.	
1 Regression	380,190	405,6508	141 149	47,524	16,519	,000b
residual	785,840			2,877		
Total						

The results of the F test obtained an F-count of 16.519 with a significance value of 0.000. This can be interpreted with a significance level below 5% or 0.05, which means the perceived usefulness of e-filing, perceived ease of using e-filing, attitudes to using e-filing, subjective norms, behavior control, perceptions of understanding tax regulations, security and confidentiality, Volunteering simultaneously or simultaneously have a significant effect on the interest of taxpayers in using e-filing.

### Determination Coefficient Test (R2)

Table 4. Test Results for the Coefficient of Determination R2

Summary models				
Model	R Square	Adjusted R Square	std. Error of the Estimates	
1	,696a	,484	,455	1,696

The adjusted R square value is 0.455, and this indicates that 45.5% of taxpayers' interest in using e-filing is explained by variations in the variables perceived usefulness of e-filing, perceived ease of using e-filing, attitudes to using e-filing, subjective norms, behavioral control, the perception of understanding tax regulations, security and confidentiality,

and volunteerism. In comparison, 54.5% is explained by other variables. which have not been investigated in this study, such as facilities, gender, and others.

### ***Discussion***

#### **The Effect of Perceived Usefulness of E-filing on Taxpayer's Interest in Using E-filing**

From the results of multiple linear regression calculations, a t-count of 1.79597 is obtained and a significance level of  $0.075 > 0.05$ , then hypothesis 1 is rejected, which means that the perception of the usefulness of e-filing does not affect the interest of taxpayers in using e-filing. The direction of the regression coefficient of the perceived usefulness of the e-filing variable is positive, meaning that with every increase in the perceived usefulness of e-filing, the taxpayer's interest in using e-filing will also increase, assuming other independent variables have a fixed value. This shows that individual taxpayers in Semarang City consider that the e-filing system has not provided more benefits or uses than the manual system. E-filing has not been able to simplify the tax reporting process and has not been able to increase productivity for taxpayers. Besides that, The e-filing system has not provided any change in use for taxpayers in reporting SPT, so taxpayers consider its use to be the same or not much different from the manual

system. This means that the lower the use received by the taxpayer, the taxpayer will not use e-filing. The research results are supported by Syah & Widiyanto (2017), which state that the perception of the use of e-filing does not affect taxpayer interest in using e-filing.

#### **Effect of Perceived Ease of Using E-filing on Taxpayer's Interest in Using E-filing**

From the results of multiple linear regression calculations, a t-test of 0.504 is obtained and a significance level of  $0.615 > 0.05$ , so hypothesis 2 is rejected, which means that the perceived ease of using e-filing does not affect the taxpayer's interest in using e-filing. The direction of the regression coefficient of the variable perceived ease of using e-filing is positive, so with every increase in perceived ease of using e-filing, the taxpayer's interest in using e-filing will increase, assuming other independent variables have a fixed value. The ease of using e-filing is closely related to the willingness of taxpayers to use e-filing. However, from the results of this study, many individual taxpayers have not received the convenience of reporting taxes through e-filing. This is because there are still taxpayers who have not been able to learn and are not used to using e-filing. The Directorate General of Taxes has made it easy to fill out SPT through e-filing by providing a column "instructions" on the

SPT filling page. However, in its application, not a few taxpayers experience difficulties applying it to report SPT. This difficulty will lead to a negative assessment of the use of e-filing, the impact of which will reduce the interest of taxpayers to use e-filing, so it can be concluded that e-filing does not have convenience for individual taxpayers in the city of Semarang to report taxes.

#### **The Effect of Attitudes on Using E-Filing on Taxpayers' Interest in Using E-Filing**

From the results of multiple linear regression calculations, t-test - 1.027 is obtained and a significance level of  $0.306 > 0.05$ . Hypothesis 3 is rejected, meaning that the attitude of using e-filing does not affect the taxpayer's interest in using e-filing. The direction of the regression coefficient of the attitude variable using e-filing is negative, so with every increase in attitude to using e-filing, the taxpayer's interest in using e-filing will decrease, assuming other independent variables have a fixed value. A positive attitude towards taxes will make taxpayers comply and report their taxes using e-filing. However, if the taxpayer has a negative attitude toward taxes, taxpayers may commit fraud, such as not paying taxes or not even reporting their taxes, so the e-filing system will not be used. The results of this study support Pratiwi et al. (2010), which state that the attitude toward using e-

filing has no significant effect on the interest of taxpayers in using e-filing.

#### **Effect of Subjective Norms on Taxpayer's Interest in Using E-Filing**

From the results of multiple linear regression calculations, a t-test of 0.627 is obtained and a significance level of  $0.532 > 0.05$ , so hypothesis 4 is rejected, which means that subjective norms do not affect taxpayer interest in using e-filing. The direction of the regression coefficient of the perceived ease of using the e-filing variable is positive, so with every increase in subjective norms, the taxpayer's interest in using e-filing will increase, assuming other independent variables have a fixed value. The more e-filing becomes a culture in society or organizations, the higher the interest of taxpayers to use e-filing. On the other hand, if e-filing is still daily among the public or has not yet become a culture in society, taxpayers will not be interested in using e-filing in their SPT reporting. In learning how to use something new, in this case, using e-filing, a person or taxpayer gets influenced by other people around the taxpayer, such as superiors, friends, or even family. However, this study shows that taxpayers' interaction with others around them is still lacking. This causes a lack of influence regarding the e-filing system from the environment to the taxpayers themselves, so it will cause a lack of interest

for taxpayers in submitting their SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective norms do not affect taxpayer interest in using e-filing. In learning how to use something new, in this case, using e-filing, a person or taxpayer gets influenced by other people around the taxpayer, such as superiors, friends, or even family. However, this study shows that taxpayers' interaction with others around them is still lacking. This causes a lack of influence regarding the e-filing system from the environment to the taxpayers themselves, so it will cause a lack of interest for taxpayers in submitting their SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective norms do not affect taxpayer interest in using e-filing. In learning how to use something new, in this case, using e-filing, a person or taxpayer gets influenced by other people around the taxpayer, such as superiors, friends, or even family. However, this study shows that taxpayers' interaction with others around them is still lacking. This causes a lack of influence regarding the e-filing system from the environment to the taxpayers themselves, so it will cause a lack of interest for taxpayers in submitting their SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective

norms do not affect taxpayer interest in using e-filing. Such as superiors, friends, or even family. However, this study shows that taxpayers' interaction with others around them is still lacking. This causes a lack of influence regarding the e-filing system from the environment to the taxpayers themselves, so it will cause a lack of interest for taxpayers in submitting their SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective norms do not affect taxpayer interest in using e-filing. Such as superiors, friends, or even family. However, this study shows that taxpayers' interaction with others around them is still lacking. This causes a lack of influence regarding the e-filing system from the environment to the taxpayers themselves, so it will cause a lack of interest in taxpayers in submitting SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective norms do not affect taxpayer interest in using e-filing. So it will cause a lack of interest in taxpayers in submitting SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that subjective norms do not affect taxpayer interest in using e-filing. So it will cause a lack of interest in taxpayers in submitting SPT using e-filing. The results of this study support Hsu et al. (2006), which shows that

subjective norms do not affect taxpayer interest in using e-filing.

### **The Effect of Behavioral Control on Taxpayers' Interest in Using E-Filing**

From the results of multiple linear regression calculations, a t-test of 1.922 is obtained and a significance level of  $0.057 > 0.05$ , so hypothesis 5 is rejected, which means that behavioral control does not affect taxpayer interest in using e-filing. The direction of the regression coefficient of the behavior control variable is positive, so the increase in behavioral control will result in the taxpayer's interest in using e-filing will increase, assuming the other independent variables have a fixed value. Behavioral control is a control that someone owns. The results of this study indicate that the behavior control possessed by the taxpayer is quite good. Taxpayers can handle things needed in e-filing, such as supporting equipment (computers and the internet), as evidenced by the majority of taxpayers responding in agreement to each question item. However, high behavioral control in taxes does not mean that taxpayers report their taxes using e-filing. Taxpayers with a profession as employees or civil servants may report taxes because of work demands or feel that they will receive sanctions if they do not report taxes. Brilianti's (2019) study states that behavioral control does not

significantly affect taxpayer interest in using e-filing. Taxpayers with a profession as employees or civil servants may report taxes because of work demands or feel that they will receive sanctions if they do not report taxes. Brilianti's (2019) study states that behavioral control does not significantly affect taxpayer interest in using e-filing. Taxpayers with a profession as employees or civil servants may report taxes because of work demands or feel that they will receive sanctions if they do not report taxes. Brilianti's (2019) study states that behavioral control does not significantly affect taxpayer interest in using e-filing.

### **The Influence of Perceptions of Understanding Tax Regulations on Taxpayer's Interest in Using E-Filing**

From the results of multiple linear regression calculations, a t-count of 4.400 is obtained and a significance level of  $0.000 < 0.05$ ) then hypothesis 6 is accepted, meaning that the perception of understanding tax regulations influences the interest of taxpayers in using e-filing. The direction of the regression coefficient of the perception variable of understanding tax regulations is positive, meaning that with every increase in perception of understanding tax regulations, the taxpayer's interest in using e-filing will also increase, assuming other independent

variables have a fixed value. The higher the tax knowledge of the taxpayer, the higher the taxpayer's interest in submitting SPT using e-filing. This means that taxpayers can understand tax regulations related to income tax, regulations for online submission of SPT, and other tax regulations. If the taxpayer understands the tax regulations, it will be faster to fill out the SPT by e-filing, so the taxpayer's interest in using e-filing will increase. The results of this study are supported by Kusumaningrum & Arifin (2017), who state that perceptions of understanding tax regulations significantly affect taxpayer interest in using e-filing.

#### **Effect of Security and Confidentiality on Taxpayer's Interest in Using E-Filing**

From the results of multiple linear regression calculations, a t-count of 2.357 is obtained, and a significance level of 0.020 ( $<0.05$ ) means that hypothesis 7 is accepted, which means that security and confidentiality influence the interest of taxpayers in using e-filing. The direction of the regression coefficient of the security and confidentiality variables is positive, meaning that with each increase in security and confidentiality, the taxpayer's interest in using e-filing will also increase, assuming the other independent variables have a fixed value. It means that taxpayers believe that e-filing can provide a high level

of security guarantees for its user taxpayers. This can be seen from the email and password used to fill out the SPT using e-filing. In reporting, taxpayers expect security and confidentiality. Compulsory officials who expect the confidentiality of their data to be maintained will assume that the report can be secured. In addition to this, taxpayers also believe that e-filing can minimize risks to outsiders, as well as the ability of e-filing to anticipate data-related problems. The results of this study are supported by Syah & Widiyanto (2017), Daryatno (2017), (and Pu'o et al., 2018), which state that security and confidentiality have a significant effect on taxpayer interest in using e-filing.

#### **The Effect of Volunteering on Taxpayers' Interest in Using E-Filing**

From the results of multiple linear regression calculations, a t-count of 0.817 is obtained and a significance level of 0.415 ( $> 0.05$ ) then hypothesis 8 is rejected, meaning that volunteerism does not affect the interest of taxpayers in using e-filing. The direction of the regression coefficient of the voluntary variable is positive, meaning that with each increase in voluntarism, the taxpayer's interest in using e-filing will increase, assuming the other independent variables have a fixed value. The decision to use e-filing is not a compulsion but a desire that arises from

oneself. However, in practice, taxpayers are still not willing and enthusiastic about using e-filing. In reporting their SPT using e-filing, taxpayers get encouragement from other parties. The government continues to encourage taxpayers to report their SPT through e-filing. The government also issued regulations, forcing taxpayers to submit their SPT reports using e-filing. In practice, this is true. Because if taxpayers do manual reporting, KPP Pratama officers will be directed to use e-filing. This shows that taxpayers have not voluntarily used e-filing but are still encouraged or coerced by outsiders. The results of this study are supported by Warsani & Ambarwati (2017), who state that volunteerism does not affect taxpayer interest in using e-filing—forcing taxpayers to do their SPT reporting using e-filing. In practice, this is true. Because if taxpayers do manual reporting, KPP Pratama officers will be directed to use e-filing. This shows that taxpayers have not voluntarily used e-filing but are still encouraged or coerced by outsiders. The results of this study are supported by Warsani & Ambarwati (2017), who state that volunteerism does not affect taxpayer interest in using e-filing—forcing taxpayers to do their SPT reporting using e-filing. In practice, this is true. Because if taxpayers do manual reporting, KPP Pratama officers will be

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## CONCLUSION

Perceived usefulness does not affect taxpayer interest in using e-filing. Perceived ease of use does not affect taxpayer interest in using e-filing. Attitude does not affect the interest of taxpayers in using e-filing. Subjective norms do not affect the interest of taxpayers in using e-filing. Behavior control does not affect taxpayer interest in using e-filing. Volunteering does not affect the taxpayer's interest in using e-filing. However, the perception of understanding influences the taxpayer's interest in using e-filing.

Security and confidentiality affect the interest of taxpayers in using e-filing

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