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AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

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The 4th ICOBBI

*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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**Proceeding Book of
The 4th International Conference on Business and Banking Innovations
(ICOBBI) 2022**

**“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic "The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Ellisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
Universitas Hayam Wuruk Perbanas

Prof. Dr. Tatik Suryani, M.M.



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The Effect of Perception of Confidentiality and Security, Perception of User Satisfaction, and Perception of Easy on The Implementation of E-Filling on Taxpayer Compliance in Submitting Annual SPT (Case Study at KPP Pratama Kebumen)

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ABSTRACT

This study aims to examine the effect of: (1) Perception of security and confidentiality in the e-filling system on taxpayer compliance in submitting annual SPT, (2) Perception of user satisfaction on the implementation of e-filling on taxpayer compliance in submitting annual SPT, (3) Perceived ease of implementing e-filling on taxpayer compliance in submitting annual SPT. This research is a quantitative research. The population in this study are taxpayers at KPP Pratama Kebumen who are registered as e-filling users. The sampling technique used in this study was incidental sampling, with a total of 105 samples. The technique of collecting data is a questionnaire that is distributed directly to respondents who meet the criteria. The result of this research is that the perception of security and confidentiality in the e-filling system has a positive and significant effect on taxpayer compliance in submitting annual tax returns with a significance value of $0.000 < 0.05$ and a positive regression coefficient value of 0.769. Perceptions of user satisfaction in the application of e-filling have no effect on taxpayer compliance in submitting annual tax returns because the significance value of 0.231 is greater than 0.05 and the regression coefficient value is positive at 0.117.

Keywords: Taxpayer Compliance, Security and Confidentiality of E-filling System, Perception of User Satisfaction on E-filling, Perception of Ease of E-filling.

1. INTRODUCTION

1.1 Research Background

One of the sources of state income used for development, welfare and prosperity of the people is taxes. Based on data from the statistical agency, it states that the contribution of taxes to state revenue is 79.08% or 1,546.1 trillion and in 2020 it is 82.68% or 1,404.5 trillion. From these data it can be concluded that in fact taxes are the largest source of income for the Indonesian state. Income from the tax sector is used to finance development in all aspects of the nation's life for the prosperity of the people from the fields of education, health, banking, and industry.

The government is expected to optimize revenue in the tax sector, seeing that tax contributions are very important. The implementation of a self-assessment system is one of the various ways the government can

optimize revenue in the tax sector. By using this system, taxpayers gain the trust and responsibility to calculate, pay and convey the amount of tax that must be paid (Waluyo, 2014: 18). Although the role of taxes in state revenue is very large, the ratio of taxpayer compliance in submitting SPT in 2019 only reached 73% of the 85% target. In 2020 it reached 78% of the 80% target that had been determined (Ministry of Finance 2020). This shows that there are still many taxpayers who do not comply in submitting their SPT

Therefore, in order to improve taxpayer compliance, the Directorate General of Taxes has committed to maximizing tax services so that public awareness and order in the community as taxpayers is greater, one of which is by releasing an electronic form filling system or e-filling. Based on the Decree of the Director General of Taxes in May 2004 No. Kep-88/PJ/2004, the e-filling product was officially released, more precisely on January 24, 2005 at the Office of the President of the Republic of Indonesia together with the Directorate General of Taxes.

E-filling is a tax service system where the filling and reporting of taxpayers' SPT is done online via the internet on the website of the Directorate General of Taxes. The Directorate General of Taxes hopes that the public will be able to maximize the benefits provided by the implementation of this e-filling system, such as the convenience and convenience that taxpayers will get if they use e-filling because by using e-filling when reporting their tax returns, taxpayers can do it anytime and anywhere. only 24 hours a day and 7 days a week, therefore it will certainly save costs and time used.

Although e-filling provides various benefits for taxpayers, in reality this system has obstacles or shortcomings because the understanding of taxpayers in operating e-filling is still low. The mindset of taxpayers assumes that reporting SPT manually is actually easier to do than reporting SPT using the e-filling system, therefore most taxpayers still report their taxes manually.

Perceptions of security and confidentiality in the e-filling system can affect taxpayers in using e-filling. Desmayanti (2012) argues that security is the use of information systems that are safe, the risk of loss and data theft is very small. Meanwhile, according to Widyadinata and Toly (2014) secrecy means everything that is hidden and deliberately hidden with the aim that other people do not know it. In the e-filling system, security and confidentiality are indicated by the presence of a username and password if the taxpayer has registered online.

Perception of user satisfaction is defined as the extent to which the information provided can meet their needs (Wulandari *et al.*, 2016). User satisfaction describes the consistency between one's expectations and the results obtained by the person's participation in the system developed by that person. Failure of information systems to meet user expectations can lead to system failure (Noviandini, 2012). Perception of user satisfaction is a determining factor whether or not a system is accepted. Taxpayer satisfaction after using e-filling, meaning that the higher user satisfaction with filling out tax reports electronically, the stronger the intensity of using e-filling. Research conducted by Rusmanto and Widuri (2017) reinforces this.

Perception of convenience can be an indicator of whether the system is accepted or not (Wahyuni, 2015). Taxpayers who believe that e-filling is easy to use will encourage them to use it consistently. Research

conducted by Noviandini (2012) and Kolompoy (2015) supports this, they argue that the perception of user convenience has a positive impact on the use of e-filling. The higher the perception of convenience, the higher the taxpayer using e-filling. This means that if the use of e-filling in tax reporting is easier than manual tax reporting, the intensity of the use of e-filling by taxpayers will increase.

Based on the problems above and the description of previous research, the authors are interested in conducting research on the effect of the implementation of the e-filling system on taxpayer compliance where in reality taxpayer compliance of the Indonesian people still has not met the target. From the background of the problem that has been described, the author hereby conducts a study entitled **"The Effect Of Perception Of Confidentiality And Security, Perception of User Satisfaction, And Perception of Easy on The Implementation of E-Filling on Taxpayer Compliance In Submitting Annual SPT (Case Study at KPP Pratama Kebumen)"**.

1.2 Problem Formulation

The problems in this research can be formulated as follows:

- 1) Does the perception of security and confidentiality in the e-filling system affect taxpayer compliance in submitting annual tax returns?
- 2) Does the perception of satisfaction with the implementation of e-filling affect taxpayer compliance in submitting the annual SPT?
- 3) Does the perceived ease of implementing e-filling affect taxpayer compliance in submitting the annual SPT?

1.3 Research Objectives

According to the formulation of the problem above, the objectives of this research are:

- 1) To examine the effect of perceived security and confidentiality of the e-filling system on taxpayer compliance in submitting annual tax returns.
- 2) To examine the effect of user satisfaction perceptions on the implementation of e-filling on taxpayer compliance in submitting annual tax returns.
- 3) To examine the effect of perceived convenience on the implementation of e-filling on taxpayer compliance in submitting annual tax returns.

1.4 Research Benefits

The researcher hopes that this research can provide benefits for several parties, including the following:

- 1) Theoretical Benefits

This research is expected to increase knowledge in the field of taxation, especially related to the effect of the e-filing system on taxpayer compliance in reporting annual tax returns.

2) Practical benefits

a) For researchers

This research is expected to be a means to increase knowledge about taxation and as a means to apply taxation theories that have been obtained during lectures, so that later they can be applied in life in society.

b) For Tax Agencies

This research is expected to provide advice for tax officials in providing an explanation of the effect of the e-filing system on taxpayer compliance so that they can innovate in developing technology to maximize services to taxpayers.

1.5 Research Contribution

The previous research examined the effect of e-filing on taxpayer compliance in submitting their annual SPT using the independent variables of perceptions of e-filing satisfaction, perceptions of the ease and convenience of e-filing and the dependent variable of taxpayer compliance in a case study of taxpayers in Gunung Kidul Regency (Sofia, 2007). In contrast to previous studies, this study adds independent variables of perception of security and confidentiality to the e-filing system that have not been listed in previous studies.

2. LITERATURE REVIEW

2.1 Theoretical Foundation

2.1.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a model for predicting and explaining how technology users receive and use the technology in the user's individual work (Davis, 2000). The purpose of this Technology Acceptance Model (TAM) is to explain individual attitudes towards the use of a technology. Individual attitudes or reactions that arise from the acceptance of the technology can vary, some of which can be described by the intensity or level of use of the technology. The acceptance of information technology users is an important factor in the use and utilization of the developed information system.

Technology Acceptance Model (TAM) Theory has two factors that have a major influence on technology integration. The first is the perception of usefulness (usefulness). While the second is the perception of ease of use of technology (ease of use). In this study, TAM is used as the basis for the third hypothesis, namely the perception of the ease of use of information technology which will affect the intensity of individuals in using technology and whether individuals are willing to use the technology continuously.

2.1.2 Task Technology Fit (TTF) Theory

The theory of Task Technology Fit (TTF) was proposed by Goodhue and Thompson (1995). TTF is the

extent to which technology can help individuals do their job. The model shows that when a technology provides the correct functionality and support related to the task, performance improves. Such as an electronic tax filing system that has a tax filing function, which can help taxpayers file their taxes online in real time. According to Goodhue and Thomson (1995) in Nurjannah (2017), users will give a positive evaluation value, not only because of the characteristics inherent in the system, but more importantly, the system can meet the needs of the user's task.

In this study, Task Technology Fit (TTF) is used as the basis for the second hypothesis that taxpayers will use the e-filing system because the system provides various positive benefits for taxpayers so that perceptions of satisfaction affect the use of e-filing continuously. TTF is also used as the basis for the first hypothesis, namely the level of perception of security and confidentiality which has positive benefits in the e-filing system so that it affects the continuous use of e-filing.

2.2 Tax

2.2.1 Definition of Tax

According to Prof. Dr. H. Rochmat Soemitro SH, tax is the people's contribution to the State Treasury based on the law (which can be enforced) without receiving a reciprocal service (counter performance) that can be seen directly and which is used to pay general expenses. Meanwhile, according to PJA Adriani, taxes are public contributions to the state (which can be forced), taxpayers need to pay them according to general regulations (laws) but cannot restore their performance, can be directly appointed and whose purpose is to finance various state expenditures for run the government.

From various opinions regarding the definition of tax, it can be concluded that tax is a mandatory contribution to the state that is owed by an individual or entity according to the law, which is coercive in nature and the reward is not direct and is used for the benefit of the state in order to create a prosperous and prosperous society.

2.2.2 Tax Function

The tax functions as expressed by Abdul Rahman (2010, 21-22), are as follows:

1) Budget Function

Tax is a source of state income which will be balanced with state expenditures.

2) Regulatory Function

Taxes can be a tool to measure social and economic fields, for example to curb inflation, protect domestic products with a value added tax, stimulate export activities, and attract investment.

3) Distribution Function

Taxes are used by the state so that people's welfare is evenly distributed through health insurance, assistance, and the provision of public facilities.

- 4) Stabilization function
Taxes function to achieve economic stabilization, such as increasing state revenues resulting from the implementation of tax increases.

2.3 Tax Collection System

2.3.1 Self Assessments System (Self Tax)

Self-Assessment System Tax collection system is a tax collection system in which taxpayers are given the trust and responsibility to carry out their own tax activities. The characteristics of the self-assessment system are:

- a) Taxpayers have the right to determine the amount of tax owed, while the government only monitors.
- b) The party who is active in calculating, collecting, depositing, and delivering the tax payable is the taxpayer himself.
- c) The Fiskus issues a tax assessment letter only for legal products from the results of the audit.

2.3.2 Official Assessments System

Official Assessment System is a tax collection system in which the tax authorities are given the right to determine the amount of tax owed. The characteristics of the Official Assessment System are:

- a) Fiskus has the right to determine the amount of tax payable.
- b) In calculating the tax payable, the taxpayer is passive.
- c) Tax debt occurs when the tax authorities issue a tax assessment letter.

2.3.3 With Holding System

With Holding System is a tax collection system where third parties (with holders) have the right to withhold and collect taxes owed from a certain percentage of the amount of payments that occur through income income. The characteristics of the With Holding System are:

- a) The third party has the right to determine the amount of tax payable.
- b) Collecting or withholding tax payers are active in calculating or collecting, depositing and submitting their own tax withheld or collected.
- c) Tax payables occur when there is a tax deduction and then a proof of deduction is issued by the withholding tax party or the tax collector (with holder).

2.4 Taxpayer Compliance

2.4.1 Definition of Taxpayer

According to Law Number 28 of 2007 of the Republic of Indonesia, the third amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures (KUP), Article 1 paragraph 2, stipulates that a Taxpayer is an individual or entity paying withholding tax. taxes, taxpayers who enjoy tax rights and obligations in accordance with tax laws and

regulations, and according to Fidel (2010: 136), taxpayers are individuals or entities that meet the objective requirements, namely obtaining taxable income (PKP) is income that exceeds the non-taxable income (PTKP) of domestic taxpayers in accordance with statutory regulations.

2.4.2 Types of Taxpayers

There are two classifications of taxpayers, namely:

1) Individual Taxpayer (WPOP)

Individual Taxpayers (WP OP) are divided into two groups, namely:

a) Domestic Individual Taxpayer

Based on the Law of the Republic of Indonesia Number 36 of 2008 concerning the Fourth Amendment to Law Number 7 of 1983 concerning Income Tax Article 2 Paragraph 3a Individual taxpayers who are subject to domestic tax are individuals residing in Indonesia who have exceeded 183 (one hundred and eighty three) days in a month, or has been in Indonesia within one tax year and intends to reside in Indonesia.

b) Overseas Individual Taxpayer

Based on the Law of the Republic of Indonesia Number 36 of 2008 concerning the Fourth Amendment to Law Number 7 of 1983 concerning Income Tax Article 2 Paragraphs 4a and 4b, according to the Law of the Republic of Indonesia Number 36 of 2008 concerning the Fourth Amendment to Law Number 7 1983 concerning Income Tax Article 2 Paragraphs 4a and 4b states that Individual Taxpayers as Foreign Tax Subjects are individuals who reside in Indonesia for a period not exceeding 183 (one hundred and eighty three) days in 12 (twelve) months.

2) Corporate Taxpayer (Entity Taxpayer)

According to the Law of the Republic of Indonesia Number 28 of 2007 concerning the Third Amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures (KUP) article 1 paragraph 3 states that an entity is a group of people who form a unit both those who do business and those who do not. conducting business which includes limited liability company, limited liability company, state or regional-owned company with any name and form, firm, joint venture, cooperative, pension fund, partnership, association, foundation, mass organization, socio-political organization, or other organization, institution and other body shapes.

2.4.3 Rights and Obligations of Taxpayers

According to Mardiasmo (2011: 56), the obligations that must be carried out by taxpayers include:

- 1) Register to get a NPWP. Taxpayers register themselves with the Tax Service Office in the area where the taxpayer resides or is domiciled. The NPWP is then used as an identity for the Taxpayer. TIN registration can be done online via e-register.
- 2) Submit their business to be legalized as PKP. Taxpayers who become entrepreneurs and are subject to VAT must submit their business to be legalized as a taxable entrepreneur (PKP).
- 3) Calculate tax payable. With the implementation of the self-assessment system in Indonesia, the party who calculates, pays and conveys the amount of tax payable is the taxpayer himself.
- 4) Complete the SPT correctly and then submit it to the Tax Service Office within the stipulated time limit. The time limit that has been set by the Tax Service Office to report SPT is for individual taxpayers three months after the end of the tax year, while for corporate taxpayers four months after the end of the tax year.

According to Mardiasmo (2011), the rights of taxpayers include:

- 1) Obtain proof of income tax return. The proof of receipt of the SPT is given from the tax officer to the taxpayer as evidence that the SPT has been received.
- 2) File objections and appeal letters. If the tax assessment obtained is not satisfied, the taxpayer has the right to file an objection letter. Furthermore, if the objection letter is not satisfied, the taxpayer has the right to file an appeal letter to the tax court.
- 3) Submit a request for postponement or installment of tax payments. Under certain conditions, the taxpayer has the right to issue an application to delay the payment of his tax.
- 4) Request a refund of the tax overpayment. If the tax payable is less than the amount of the tax credit, the taxpayer has the right to request a refund of the tax overpayment.
- 5) Make corrections to the SPT that has been entered. If the SPT that has been submitted wants to be corrected, the taxpayer must submit a written statement before the Directorate General of Taxes examines it.

2.4.4 Definition of Tax Compliance

According to Abdul Rahman (2010: 32) taxpayer compliance is when the taxation rights and obligations have been fulfilled by the taxpayer. The tax obligations include registering, calculating, paying and returning the notification letter. According to Siti Kurnia Rahayu (2010: 138) there are two types of compliance, namely:

- 1) Formal compliance is a condition where the taxpayer carries out his obligations formally based on the provisions of the tax law. For example, in submitting the SPT, it is correct or not.
- 2) Material compliance is a condition where the taxpayer fulfills the material provisions of taxation, namely in accordance with the content and spirit of the tax law. Material compliance can also include formal compliance.

2.4.5 Taxpayer Compliance Indicators

According to Pohan (2017), taxpayer compliance indicators that can be used as a basis include:

- a) Compliance to register as a taxpayer
Registering as a taxpayer is the first stage of taxation obligations that must be carried out by taxpayers who have met the requirements according to statutory provisions then register with the office of the Directorate General of Taxes in their area and after that will be given a Taxpayer Identification Number.
- b) Compliance with submitting notification letters (SPT)
The taxpayer has the obligation to fill out and submit the notification letter to the office of the Directorate General of Taxes where the taxpayer is registered.
- c) Compliance to report the correct calculation and payment of tax payable

All taxpayers complete the tax return completely, correctly and clearly. Including correct in the application of statutory provisions, correct writing and in accordance with the actual situation. Taxpayers who already have a tax invoice (SPT) but have not paid their tax obligations will be subject to sanctions through the issuance of warning letters, forced letters, confiscations, and auctions.

2.5 Implementation of the E-Filing System

2.5.1 Definition of E-Filing

According to Fidel (2010: 56) e-filing is a way to send SPT in real time through an online system. Gita (2010) describes e-filing as an electronic SPT filing service for individuals and entities on the website of the Directorate General of Taxes via the internet or providers that provide application services to the Directorate General of Taxes via the internet, so that taxpayers no longer need to print all reports and wait for a receipt, accept manually.

The following is the process of using e-filing and the procedure for submitting annual SPT through e-filing:

- 1) Submit an application for Electronic Filing Identification Number (e-FIN) in writing through the nearest DGT or KPP website. E-FIN is the identity number of taxpayers who use e-filing.
- 2) To register as a taxpayer no later than 30 days after the issuance of e-FIN. After the taxpayer is registered, he or she will receive a username and

password, an e-filling account activity link will be sent by the taxpayer's registered email address, and a digital certificate that functions as taxpayer data security for each tax payment process via e-filling.

- 3) Reporting the Annual SPT of individual taxpayers through the DGT website by:
 - a) Open the e-filling system on the DGT website and then fill out the e-SPT. E-SPT is an electronic notification letter as a substitute for manual SPT.
 - b) Request a verification code sent via email or sms to send e-SPT.
 - c) After getting the verification code, then sending the SPT online by writing the code.
 - d) Taxpayers will receive notification of e-SPT status via email. Proof of receipt of e-SPT consists of NPWP, date and time and transaction number for submitting SPT.

The e-filling system from the DGT website can be used to:

- 1) For submission of annual tax return for taxpayers with form 1770S. This form is used by individual taxpayers where the source of income is obtained from one or more employers and has income that does not come from independent work.
- 2) To submit the Annual Tax Return for Individual Taxpayers with form 1770SS. This form is used by individual taxpayers whose annual income is not more than Rp. 60,000,000 from one employer and has no other income except from bank and cooperative interest.

2.5.2 Implementation of E-Filling System

According to the Big Indonesian Dictionary, application means the process, method and behavior of applying, installing and using. E-filling is part of the tax management system and is used to send SPT online and in real time to the tax office. Therefore, the application of the e-filling system is the process or method of the online and real time SPT reporting system implemented by the Directorate General of Taxes.

The definition of application according to the Big Indonesian Dictionary is the process, method, act of applying, installing, utilizing. E-filling is part of the system in tax administration that is used to submit real-time online SPTs to the tax office. So, the application of the e-filling system is a process or method of utilizing the system used to submit real-time online SPT which is implemented by the Directorate General of Taxes.

The advantages of implementing the e-filling system through the DJP website for taxpayers include:

- 1) SPT reporting can be done anywhere and anytime as long as there is an internet network, so that SPT reporting will be faster.
- 2) The DGT website can be accessed free of charge so that the cost of reporting tax returns is cheaper.
- 3) In doing calculations using a computer system so that it will be faster.

- 4) Filling out the SPT in the form of a wizard will be easier.
- 5) In filling out the SPT there is data validation, so that the taxpayer data will definitely be complete.
- 6) The e-filling system does not use paper so it is more environmentally friendly.

2.6 Perception of Security and Confidentiality

If the security of the system is reliable, it can be said that the information system is good. System security can be seen through user data stored in the information system. This user data must be kept confidential by the way the data is stored by the system so that other parties cannot freely access the user data (Dewi, 2009). In this e-filling system, the security aspect can be seen in the availability of usernames and passwords for taxpayers who have registered themselves to be able to submit their SPTs online. Digital certificates can also be used to protect notification letter data in encrypted (random) form so that only certain systems can read them.

Sugihanti (2011) argues that security means the use of secure information systems, the risk of being stolen and data loss is very low. While confidentiality is all matters relating to the user's personal data will be guaranteed confidentiality and no third party knows about it. Desmayanti (2012) argues that information system security is security management that aims to prevent, overcome and protect various information systems from unauthorized users, intruders and the destruction of various information held by illegal activities. Confidentiality is an activity of exchanging information between a group of people, there may only be one person at most and it is hidden from other people who are not members of the group.

2.7 Perception of Satisfaction

Kirana (2010) argues that user satisfaction is all that is felt and user experience in using a system and the potential impact of information systems. User satisfaction can be related to the perception of usefulness and user attitudes to information systems which are influenced by individual characteristics.

2.8 Perception of Ease

Perceived ease of use of technology is defined as a measure of the individual's view that the system can be understood and used easily. If the system is designed to meet user satisfaction through the ease of use of the system, it can be said that the system is of high quality (Davis, 1989). In this case, ease of use is not only the ease of learning and using the system, but also refers to the ease of use when completing a job or task (Pratama, 2016).

2. 9 Hypothesis

2.9.1 Relationship of Perceptions of Confidentiality and Security in the e-Filling System to Taxpayer Compliance in Submitting Annual Tax Returns

If the taxpayer is already registered as an e-filling user, then the taxpayer will receive a unique code in the form of encryption (random) which will be sent by the system to a verified taxpayer's email. This guarantee of security and confidentiality is what makes taxpayers use e-filling. According to research from (Wowor and Morasa, 2014) entitled the analysis of the factors that influence the behavior of taxpayers to use e-filling. In this study, it is stated that the perception of security and confidentiality has a significant and positive effect on e-filling users in corporate taxpayers in the city of Manado. From this explanation, the researcher proposes the following hypothesis:

H1: Perceptions of Security and Confidentiality in the e-Filling System have a Positive Effect on Taxpayer Compliance in Submitting Annual Tax Returns.

2.9.2 Relationship of User Satisfaction Perception on the Implementation of e-Filling on Taxpayer Compliance in Submitting Annual SPT

According to Kirana (2010) user satisfaction will affect the use of the e-filling system. Kirana (2010) states that user satisfaction will affect the use of the e-Filling system. Other researchers such as Noviandini (2012) also stated that user satisfaction affects the level of use of e-filling. It can be concluded that if a system when used provides various benefits and the user is satisfied with the system, then it is possible for someone to use the system again. This will also cause taxpayers to be more obedient in submitting their annual SPT. From this explanation, the researcher established the following hypothesis:

H2: Perception of User Satisfaction on the Implementation of e-Filling has a Positive Effect on Taxpayer Compliance in Submitting Annual SPT.

2.9.3 Relationship of Perceived Ease in the Implementation of e-Filling on Taxpayer Compliance in Submitting Annual SPT

Research conducted by Andi and Sari (2017) states that the convenience of the e-filling system is the main factor that causes the use of e-filling in reporting taxes owed by taxpayers to increase. The perception of convenience in question is the belief that submitting an annual tax return using the taxpayer's e-filing system does not require great effort. With this perception of convenience, the implementation of e-filling is expected to increase taxpayer compliance in submitting annual

tax returns. From this explanation, the hypothesis proposed by the researcher is:

H3: Perception of Ease in the Implementation of e-Filling has a Positive Effect on Taxpayer Compliance in Submitting Annual SPT.

3. RESEARCH METHODOLOGY

This study uses quantitative research because the data to be tested is in the form of numbers obtained from the results of the questionnaire. The data sources in this study are primary data sources. Suryani and Hendrayadi (2015) say that the primary data source is data obtained directly through questionnaires, interviews, and making observations. The primary data source in this research is by distributing questionnaires to taxpayers at KPP Pratama Kebumen who have registered e-filling then respondents fill out the questionnaire so that researchers directly interact with respondents.

3.1 Population and Sample

3.1.1 Population

Population according to (Sugiyono 2017) "The generalization area consisting of: objects/subjects that have certain quantities and characteristics that are applied by researchers to be studied and then drawn conclusions". The population determined by the researchers in this study were taxpayers at KPP Pratama Kebumen who had been registered as e-filling users, namely 63,274 taxpayers.

3.1.2 Sample

According to (Sugiyono, 2017): "The sample is part of the number and character possessed by the population". In obtaining the sample, the researcher used incidental sampling technique, where this technique was carried out by chance, which means that anyone who coincidentally met the researcher as long as he was a respondent could be used as a sample. The number of samples in this study was determined using the Slovin formula as follows:

$$\begin{aligned} n &= N/(1+N(e)^2) \\ &= 63.274/(1+ 63.274 (10\%)^2) \\ &= 63.274/633,74 \\ &= 99.84 \text{ (rounded to 100)} \end{aligned}$$

Description:

n : sample size

N : population size

E : desired critical value

From the results of these calculations, it can be concluded that the number of samples used in this study was 100 samples

This is the figure of this research framework:

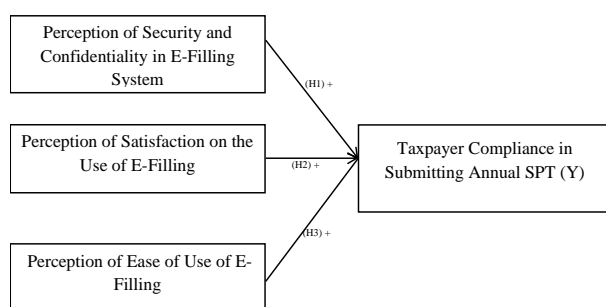


Figure 1. Research Framework

4. RESEARCH RESULTS AND DISCUSSION

4.1 Data Description

Researchers used primary data in the form of questionnaires that had been filled out by respondents and tested using the SPSS program. Data collection is done by visiting the Kebumen KPP Pratama office and then distributing questionnaires to taxpayers who are registered with the Kebumen KPP Pratama and have registered e-filing. The number of questionnaires used in this study as a sample of 105 which have been filled out by respondents. The following are the results statistical test tables in this research:

Variable	N	Min	Max	mean	Std. Deviation
Taxpayer Compliance	105	16	30	24.60	3,347
Security and Confidentiality	105	15	25	21.46	2,469
Perception of Satisfaction	105	24	40	35.43	3,920
Perception of Ease	105	20	40	33.30	5,176
Valid N (listwise)	105				

Table 1. Descriptive Statistical Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,982	2,387		1,669	,098
Security	,769	,154	,567	4,999	,000
Satisfaction	,117	,097	,137	1,206	,231
Convenience	,000	0.055	,000	-,003	,998

Table 2. Multiple Regression Test Results

From Table 2 regression equation can be made as follows:

$$Y = 3.982 + 0.769 X1 + 0.117 X2 + 0.000 X3 + e$$

Description:

Y : Taxpayer Compliance

- X1 : Perception of E-filing Security and Confidentiality
 X2 : E-filing User Satisfaction Perception

1. First Hypothesis Test (H1)

From the results of the t-test in Table 4.16 above, a significance value of $0.000 < 0.05$ is obtained and the regression coefficient value is positive at 0.769. This means the variable perception security and confidentiality of e-filing has a positive and significant effect on taxpayer compliance. So that H1 is proposed that Perception Security and Confidentiality in the E-Filling system has a positive effect on individual taxpayer compliance in submitting the Annual SPT received.

2. Second Hypothesis Test (H2)

From the results of the t-test in Table 4.16 above, a significance value of $0.231 > 0.05$ and a positive regression coefficient value of 0.117 is obtained. This means that the perceived satisfaction variable of e-filing users has no effect on taxpayer compliance. So that the proposed H2 that the perception of user satisfaction on the application of e-Filling has a positive effect on individual taxpayer compliance in submitting the Annual SPT is rejected.

From the results of this study, it can be concluded that although the implementation of e-filing provides many benefits for taxpayers such as being able to report their annual tax returns 24 hours and anywhere as long as there are devices and internet connections to access the DJP Online website, in reality there are still some taxpayers at KPP Pratama. Kebumen who are dissatisfied with the benefits of implementing the e-filing system. This is because at the time of reporting the annual SPT using e-filing, there are often problems with the DJP Online website being unable to access, the server is down and the internet network is problematic. So that the data is not recorded, lost and is not included in the database of the Directorate General of Taxes. Taxpayers have the responsibility and obligation to report the tax payable, if they do not submit, the taxpayer will be penalized.

The results of this study are in accordance with research from Safitri (2016) entitled the effect of perceived usefulness, perceived convenience, perception of user satisfaction, and security and confidentiality on the use of e-filing by private wp at KPP Pratama, West Tangerang. This study states that the perception of taxpayer satisfaction has no effect on the use of e-filing.

3. Third Hypothesis Test (H3)

Based on the results of the t-test in Table 4.16 above, a significance value of $0.998 > 0.05$ and a positive regression coefficient value of 0.000 is obtained. This means that the perceived ease of e-filing variable has

no effect on taxpayer compliance. So the proposed H3 that the perceived ease of implementing e-Filling has a positive effect on individual taxpayer compliance in submitting the Annual SPT is rejected.

With the implementation of the e-filling system, it is hoped that taxpayers can easily submit annual tax returns because e-filling can save time and is flexible to use anywhere. However, the reality is that in using e-filling there are still taxpayers who are confused and do not feel that the e-filling system is easy to use. This may be due to the lack of socialization or training in using e-filling and the knowledge of taxpayers about technology is not so good so that in using e-filling taxpayers still find it difficult. In addition, taxpayers have the responsibility and obligation to report the tax payable, if they do not submit, the taxpayer will be penalized.

The results of this study are in accordance with research conducted by Ayu (2018), entitled the effect of perceived usefulness, perceived convenience, security and confidentiality, level of information technology readiness and taxpayer satisfaction on the intensity of taxpayer behavior in using e-filling. The study states that the perception of convenience does not affect the intensity of taxpayer behavior in using e-filling.

5. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

The purpose of this study was to examine the effect of perceptions of security and confidentiality, perceptions of user satisfaction, and perceptions of the ease of implementing e-filling on taxpayer compliance in submitting annual tax returns. The object of this research is the taxpayer at KPP Pratama Kebumen who is registered as an e-filling user. Based on the discussion and description in Chapter IV, the results of this study can be concluded as follows:

1. The results of this study indicate that the proposed H1 is Perception of Security and Confidentiality in the E-Filling system has a positive effect on individual taxpayer compliance in submitting the Annual SPT received. It is proven from the significant value obtained by 0.000 which is smaller than 0.05.
2. The results of this study state that the proposed H2, namely the perception of user satisfaction in the application of e-Filling has a positive effect on individual taxpayer compliance in submitting the Annual SPT rejected. It is proven from the significant value obtained by 0.231 which is greater than 0.05
3. The results of this study state that the proposed H3 is the perceived ease of implementing e-Filling has a positive effect on individual taxpayer compliance in submitting the Annual SPT rejected. It is proven from

the significant value obtained which is 0.998 which is greater than 0.05.

5.2 Research Limitations

The data collection technique in this study used a questionnaire method which was distributed directly to taxpayers at KPP Pratama Kebumen. The limitations that can affect the results of this study include.

1. Few taxpayers come to KPP Pratama Kebumen.
The deadline for submitting SPT is in March for individual taxpayers and April for corporate taxpayers, while the distribution of this questionnaire takes place in June so that fewer taxpayers come directly to KPP Pratama Kebumen.
2. Not all taxpayers encountered were willing to fill out the questionnaire.

Although there are several taxpayers who meet the criteria, not all of them are willing to fill out the questionnaire for various reasons such as being busy and in a hurry.

5.3 Suggestions

There are suggestions for the future research:

1. For KPP Pratama Kebumen, it is hoped that they will cooperate with the Directorate General of Taxes to increase socialization about the procedures for using e-filling and facilitate the e-filling system so that taxpayers do not find it difficult to use the system.
2. For further researchers, it is expected to conduct research before the deadline for submitting SPT, so that getting respondents will be easier.
3. For further researchers, it is better to give gifts to prospective respondents, so that the respondents are interested or willing to fill out the questionnaire.

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