The Influence of Tax Understanding, Technology Readiness, Ease of Using e-Filing on MSME Individual Taxpayers Compliance

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ABSTRACT: Currently, the compliance of MSME taxpayers in Indonesia is still low, especially in KPP Pratama Denpasar Barat. Also, the compliance ratio for individual MSME taxpayers has not reach 80 percent. The purpose of this study is to obtain empirical evidence of the effect of tax understanding, technology readiness, and ease of using e-filing on the compliance of individual taxpayer of MSMEs. The theory used are The Compliance Theory and The Technology Acceptance Model (TAM). Based on Slovin's formula 100 individual MSME taxpayers of 6,790 MSME individual taxpayers registered at KPP Pratama Denpasar Barat in 2019were selected as respondents. The sampling method in this study was purposive sampling. The data analysis technique used is multiple linear regression analysis. The results showed that tax understanding and ease of using e-filing had positive effects on the compliance of individual MSME taxpayers, meanwhile technology readiness had no effect on compliance of individual MSME taxpayers.

*Keywords -*Tax Understanding, Technology Readiness, Ease of Using e-Filing, MSME Individual Taxpayers Compliance

I.　　　INTRODUCTION

The tax sector is one of the economic sectors where almost all sources of state income are obtained(Paramaduhita& Mustikasari, 2018). In 2018 the contribution of Micro, Small and Medium Enterprises (MSMEs) to Gross Domestic Product (GDP) increased significantly to 60.34 percent compared to the previous year andpredicted to increase by 5 percent in the following years(Lokadata, 2018). However, this increase did not have the same fate in the taxation sector. The founderof Center for Indonesia Taxation Analysis (CITA)YustinusPrastowo said that the MSMEs tax contribution in 2018 reached around IDR 6 trillion which is still very small compared to the total tax revenue that hits around IDR 1,300 trillion. The taxation revenues of MSMEs are low due to the fact that there are still many MSMEs that have not been registered, difficult in applying administration, and many of them are stillunfamiliar with the bookkeeping system (Bisnis.com, 2019).

On July 1st, 2018 the Indonesian government issued Government Regulation Number 23 of 2018 concerning income tax on income from businesses received. In this regulation, the government has reduced the Final Income tax ratefrom 1 percent to 0.5 percent of turnover for Micro, Small and Medium Enterprises (MSMEs) that have turnovers below Rp. 4.8 billion per year. With the scheme of ease and rates reduction, the government hopes to add a new taxpayer base in the coming years (Kementrian Keuangan, 2019). Based on data obtained at KPP Pratama Denpasar Barat in 2015 there were 5,076 registered MSME individual taxpayers, as many as 3,835 taxpayers who reported tax returns this the taxpayer compliance ratio became 75.55 percent. In 2016, there were 5,835 registered MSME individual taxpayers, and 4,377 taxpayers who reported tax returns which makes the taxpayer compliance ratio in 2016 came down to 75.01 percent. In 2017, there were 6,356 registered MSME individual taxpayers, and 5,033 taxpayers who reported tax returns that made an increase on taxpayer compliance ratio to 79.19 percent. However, the taxpayer compliance ratio in 2018 decreased to 78,93 percent with 6,588 registered MSME individual taxpayers and 5,200 taxpayers who reported tax returns. In 2019 the taxpayer compliance ratio declined again to 77.73 percent with 6,790 registered MSME individual taxpayers and 5,278 taxpayers who reported tax returns.These dataindicates tax noncompliance by individual taxpayers of MSMEs at KPP Pratama Denpasar Barat which could be due to lack of understanding of taxes. Oktaviani, et al.(2020)said knowledge and socialization had a significant effect on taxpayer compliance. Wahyudi (2019) said that MSME taxpayers have a low level of tax compliance because MSMEs tend to not get their transaction records neat and well-organized, that may affect MSME taxpayers to not report their tax obligations.

On May 21st 2004, the Directorate General of Taxes issued a Decree of the Director General of Taxes Number. Kep-88/PJ/2004 regarding e-filing.The increase in compliance is the main objective of tax reform (McMahon, et al., 2000)**.** Based on data obtained at KPP Pratama Denpasar Barat in 2016 tax reporting by e-filing was 250 meanwhile the manual tax reporting was 4,127.In2017 e-filing tax reporting increased to 1,234 while manual tax reporting was down to 3,799. From 2018 to 2019, e-filing tax reporting increasedfrom 2,034 to 3,044 and manual tax reporting amounted from 3,166 to 2,274.Thesedata illustrate that manual tax reporting tends to be used frequently.

Many factors affect the compliance of individual MSME taxpayers. Supadmi & Suputra (2016)examined the compliance of MSME taxpayers influenced by the perception of taxpayers on the application of Government Regulation No. 46 of 2013. Cahyani & Noviari (2019) examined several factors that affect MSME taxpayers' compliance such as tax rating, tax understanding, and tax sanctions. Jaya (2019)examine factors of individual taxpayers' compliance which are the awareness of paying taxes and the ease of usinge-filing.Thisstudy combines several variables that are considered to affect the compliance of individual MSME taxpayers such as tax understanding, technology readiness, and ease of using e-filing. The tax understanding variable was chosen becausethe higher level of understanding of the MSME taxpayers, the more compliance will be fulfilled because they know the importance of paying taxes is for state development(Sari, et al. 2019)**.** Technology readiness variable was also chosen because it plays an important role in taxation since the tax authorities around the world embraced the concept of e-government through e-tax services progressively (Ming Ling & Muhammad, 2006)**.** Lastly, ease of using e-filing was chosen as another factor that affects the compliance of individual MSME taxpayers becausea system can be said to have quality, if user satisfaction is obtained due to the ease of using the system (Susanto & Jimad, 2019)

Compliance theory explains that one of the basic perspectives regarding obedience to law is a normative perspective. Tax understanding found in taxpayers in cause that it is considered as a moral obligation and against their personal interests. Rahayu (2017)states the types of taxpayer compliances are formal compliance and material compliance. The issuance of government regulation No. 23 of 2018 concerning MSME taxpayers states thatMSME taxpayers must have good understanding of the regulation, especially regarding 0.5 percent reduction in the final tax rate(Cahyani & Noviari, 2019). Kamleitner, et al. (2012)said that small business owners tend to perceive more opportunities of non-compliance in paying taxes, have lack of understanding taxation and are more likely to perceive taxes as detrimental. Previous researchers such as Julianto (2017),Arviana (2018), and Putra & Setiawan (2020) also stated that the tax understanding has a significant effect on taxpayer compliance. Basedon the descriptions above, the formulated hypothesis is as follows.

H_1: Tax understanding has a positive effect on the compliance of individual taxpayers of MSMEs.

Compliance theory explains that one of the basic perspectives on obedience to law is an instrumental perspective. Taxpayer's technological readiness by implementing tax administration reform can also be seen as an example of compliance based on personal interests and response to changes in behavior. The use of the system is the right habit to measure the success of an information system implemented by an organization (Seddon, et al. (1994). Asianzu & Maiga (2012)said that although payments using the e-tax system are considered to be easier and simpler, these payments are only used by large companies, while small companies that are not connected electronically still has difficultyin paying taxes. Based on the Technology Acceptance Model (TAM) the benefits of using a system are one of the factors that affect technology integration. Zaidi, et al. (2017)from research conducted in India stated that people'scomputer skill greatly affects their perception of using technology.Previous researchers such as Desmayanti (2012); Mujiyati et al. (2016) stated that the level of technology readiness has a significant effect on the use of e-filing. Gunawan, et al., 2017 also stated that if the technology readiness for using e-filing increases by 1 percent, taxpayer compliance will also increase by 50.9 percent.Basedon the descriptions above, the formulated hypothesis is as follows.

H_2: Technology readiness has a positive effect on the compliance of individual taxpayers of MSMEs.

Compliance theory explains, the desire to obey can come from extrinsic motivation. The Directorate General of Taxes has made various efforts to facilitate taxpayers in fulfilling tax obligations, for example by issuing e-filing. Davis (1989)in the Technology Acceptance Model (TAM) says that ease of use means that the system can be used easily and can be learned by itself.Maryani (2019)states that convenience will encourage someone who is first faced with a system.Nsibambi (2019) said that if you want to increase a user's intention to use the system, the system must be easy to use and easy to understand. Previous researchers such as Dewi&Noviari (2018); Khaddafi et al. (2018) stated that convenience has a positive influence on taxpayers in using e-filing. Based on the descriptions above, the formulated hypothesis is as follows.

H_3: Ease of using e-filing has a positive effect on the compliance of individual taxpayers of MSMEs.

II. LITERATURE REVIEW

1. Compliance Theory

Tyler (1990)stated that there are two basic perspectives in the sociological literature regarding compliance to the law, which are instrumental perspectiveand normativeperspective. The instrumental perspective assumes that individual compliance as a whole is triggeredby self-interest and responses to changes in tangibles, incentives, and penalties related to behavior. The normative perspective relates to what people perceive as moral obligations and against their self-interest.A person tends to obey laws that deemed appropriateand consistent with prevailing norms. Normative commitment through morality means obeying the law because law is considered a necessity, while normative commitment through legitimacy is obeying the law because of the legislature's authority has the right to dictate behavior (Sudaryanti, 2008). The awareness to comply with taxes is parts of intrinsic motivation such as motivation that comes from ourself and extrinsic motivation such as motivation that comes from outside the individual (Saputro, 2020).

2. Technology Acceptance Model (TAM)

Lin, Shih, & Sher (2007)stated that TAM is a model that combines several variables on individual differences as a first step needed to identify and qualify the psychological process of the perceived value of technology.TechnologyAcceptane Model (TAM) is a model that is built to understand and analyze the factors that can influence the acceptance of the use of technology in the user's individual work. Usefulness and ease of use as an instrument to explain variants of user's intention. Usefulness is the level of user confidence by using the system, users will be able to improve their performance. Meanwhile, ease of useis the level of trust in use that the system can be used easily and can be learned on its own(Davis, 1989).Agustiningsih (2016)stated that generally technology users will have a positive perception of the technology provided, while negative perceptions will emerge as a result of using the technology. TAM can be used as a basis for determining the efforts needed to encourage one's willingness to use technology.

3. Tax Understanding

Based on Law No. 16 of 2009,tax is the taxpayer's contribution to the state that is owed by an individual or entity that is compelling in accordance with the laws and regulations, without receiving direct compensation and being used maximally for the benefit and prosperity of the people.Mardiasmo (2016:3)stated there are two tax functions, the first, the budget function means taxes as a source of funds for the government to finance all its expenses, then the function of regulating means that taxes function as a tool to measure or implement government policy in the social and economysectors. In July 1, 2018the government issued government regulation number 23 of 2018. This regulation was issued to replace Government Regulation Number 46 of 2013 regarding MSME taxes(Setiawan & Prabowo, 2019).The tax rate is applied to MSMEs that have a turnover of below 4.8 billion per year. In this regulation, the government reduces the rate from 1 percent to 0.5 percent of turnover in a certain period of time as a learning period for MSME taxpayers to do bookkeeping before being subject to the general regime income tax.In summary, tax understanding stands for the level of knowledge and mindset of taxpayers in tax obligation by contributing to the state in order to fulfill financial needs and national development for justice amongst Indonesian people.

4. Technological Readiness

Information technology readiness affects the progress of individual mindsets.If each individual is getting ready to accept a new technology, it means that the individual thinking is more advanced or the individual can adapt to increasingly developing technology (Wibisono & Toly, 2014).This means that the taxpayer's technological readiness is a condition that every taxpayer has readiness to accept and use technology properly.

5. Ease of Using e-Filing

According toDavis (1989)convenience is the level of someone believes when using a particular system can make free from effort or it can be said when someone uses the system, the user only needs a little time to learn the system because the system is simple, not complicated, easy to understand, and familiar. If you want to increase the user's intention to use the system, the system must be easy to use and easy to understand (Nsibambi, 2019). Ease of using e-filing is the success of the system to improve taxpayer compliance.

6. Tax Compliance

Tax compliance is defined as the ability and willingness of taxpayers to comply with tax laws by stating the correct amount of income in each year and paying the correct amount of tax (Wadesango, et al. 2018). Currently, various efforts to increase compliance have been carried out, such as tax administration reform. When the tax system of a country is advanced, a reform approach is needed. The Director of Tax Compliance and Tax Revenue Potential of the Directorate General of Taxes, Yon Arsal, said that the government continues to strive for the taxpayer's formal compliance ratio to be at 80 to 85 percent or in accordance with the standards of the Organization for Economic Cooperation and Development (OECD) (Bisnis.com, 2019).

7. Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and Medium Enterprises areproductive economic enterprises owned by individuals or business entities in accordance with the criteria stipulated by Law No. 20 of 2008. Micro business is a business that has assets of a maximum of Rp. 50 million and a maximum turnover of Rp. 300 million. Small businesses have assets of more than IDR 50 million to IDR 500 million and a turnover of more than IDR 300 million to IDR 2,500 million. Mediumbusinesses have assets of more than IDR. 500 million to IDR. 10 billion and a turnover of more than IDR. 2.5 billion to IDR. 50 billion.

III.   METHODS

This research is a quantitative research conducted at KPP Pratama Denpasar Baratbecause the compliance of individual MSME taxpayers is still below the OECD international standard which is 80 percent. Therefore, a study on tax compliance is needed to improve the compliance of the MSME individual taxpayers. The independent variables used are tax understanding (X_1), technological readiness (X_2), and ease of usinge-filing (X_3). The dependent variable in this research is MSME Individual Taxpayers Compliance (Y). The sampling method used was purposive sampling.The criteria used in this research are MSME Individual Taxpayers who are registered as taxpayers at KPP Pratama Denpasar Barat, MSME Individual Taxpayers who have a turnover of below 4.8 billion per year, and MSME Individual Taxpayers who have used e-filing as a means of tax reporting.The number of sampels determined based on Slovin's formula and obtained a sample of 100 MSME Individual Taxpayers from 6,790 MSME Individual Taxpayers. This study uses primary data in quantitative form. The data collection method used is by distributing questionnaires directly to individual MSME taxpayers as respondents.The data analysis technique used is multiple linear regression. The regression equation used is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \ \text{…….………........................(1)}$$

Definition:
Y   =MSME Individual Taxpayers Compliance
α = Constanta
$\beta_1, \beta_2, \beta_3$ = Variables regression coefficient X_1, X_2, X_3
X_1 = Tax Understanding
X_2 = Technological Readiness
X_3 = Ease of Using e-Filing
e   = *StandardError*

IV.   RESULT AND DISCUSSION

The descriptive statistic results are based on statistical calculations by describing the characteristics of the sample and relationships between the variables in the sample.

Table 1. Descriptive Statistics Analysis

Variabels	N	*Minimum*	*Maximum*	*Mean*	*Std. Devitiation*
Tax Understanding (X_1)	100	26	44	36,12	4,983
Technology Readiness (X_2)	100	21	40	32,29	4,637
Ease of Using e-Filing (X_3)	100	19	44	36,11	4,773
MSME Individual Taxpayers Compliance (Y)	100	27	48	40,43	5,284

Source: Research Data, 2020

Based on Table 1,tax understanding (X_1)has a minimum value of 26, a maximum value of 44, mean of 36.12 and a standard deviation of 4.983 which means that there is a standard deviation of data at the mean value of 4.983. Technological Readiness (X_2) has a minimum value of 21, a maximum value of 40, mean of 32.29 and a standard devitation of 4.637. Ease of using e-filing (X_3) has a minimum value of 19, maximum value of 44, mean of 36.11 and a standard deviation of 4.773. MSME individual taxpayers' compliance has a minimum value of 27, maximum value of 48, mean of 40.43 and a standard deviation of 5.284.

Based on the instrument test, all items questioned in this study were declared valid with a correlation value > 0.30. The value of the correlation coefficient for tax understanding (X_1) is from 0.538 to 0.944. The value of technology readiness (X_2) is from 0.572 to 0.883. The value of correlation coefficient for ease of using e-filing (X_3) is from 0.830 to 0.904. The value of correlation coefficient for MSME Individual Taxpayers' Compliance (Y) is from 0.570 to 0.876. All question items in this study were declared reliable with a Cronbachs Alpha value > 0.7.Reliability test uses the Reliability Analysis Statistical with a Cronbach's Alpha value greater than 0.70 (Ghozali, 2016:52). The Cronbachs Alpha value for tax understanding (X_1) is 0.947, technological readiness $(X_2)$is 0.923, ease of using e-filing (X_3) is 0.961, and MSME Individual Taxpayer Compliance (Y)is 0.900.

The regression model used has passed the classical assumption test. Based on the normality test, the Kolmogorov-Smirnov significance value is 0.749.These results indicate the data tested is normally distributed. Based on the multicollinearity test, the tax understanding variable has a tolerance value of 0.539> 0.10 and a VIFof 1.857 <10. The technology readiness variable has a tolerance value of 0.417> 0.10 and a VIF of 2,400 <10. As well as the ease of using e-filing variable has a tolerance value of 0.370> 0.10 and a VIF of 2.704 <10. These results indicate that the three independent variables in the existing regression models, there is no multicollinearity symptomor multicollinearity does not occur.Inthe heteroscedasticity test, the significance value of each variable in the regression model has a significance value > 0.05. This means that the regression model is free from heteroscedasticity symptoms.

Multiple linear regression analysis is used to determine the effect of independent variables such as tax understanding (X_1), technology readiness (X_2), ease of using e-filing (X_3) towards the dependent variable which is theMSME Individual Taxpayers' Compliance (Y).

Table 2. Multiple Linear Regression Analysis Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8.058	2.998		2.687	0.008
Tax Understanding (X_1)	0.324	0.099	0.306	3.287	0.001
Technology Readiness (X_2)	0.187	0.121	0.164	1.549	0.125
Ease of Using e-Filing (X_3)	0.405	0.124	0.366	3.257	0.002
Adjusted R Square	0.583				
F hitung	39.467				
Sig. F	0.000				
Regression equation:					
Y = 8,058 + 0,324 X_1 + 0,187 X_2 + 0,405 X_3					

Source: Research Data, 2020

Based on the results of multiple linear regression analysis in Table 2, the adjusted R Square value is 0.583 or 58.3 percent. This means that 53.8 percent of MSME Individual Taxpayers compliance is influenced by tax understanding, technological readiness, and ease of using e-filing, while the remaining 46.2 percent is influenced by other variables not explained in this study.Theresults of the feasibility test of the model show a significance value = $0.000 < \alpha = 0.05$ that indicates the regression model in this study is feasible to use.

The Influence of Tax Understanding on MSME Individual Taxpayer Compliance

Based on research results,tax understanding variable has a positive influence on the compliance level of the MSME Individual Taxpayers so that the hypothesis which states "Tax understanding has a positive effect on the compliance of individual MSME Taxpayers" is proven true or H_1 is accepted. The result indicatesthat the higher the level of understanding of taxation owned, the higher the compliance level of the MSME taxpayers.The result of this study is in line with the compliance theory because there is an understanding of taxation that can arise due to a normative perspective that is related to what people perceive as moral attitudes and what are against their interests.The results of this study are in line with the results of previous research fromAdiasa (2013)which showed that the understanding of tax regulations has an effect on taxpayer compliance.Sari, et al. (2019)also stated that the higher understanding of MSME taxpayers, the taxpayer compliance will be fulfilled because they know the importance of paying taxes to develop the country.

The Influence of Technology Readiness on MSME Individual Taxpayer Compliance

Based on research result, that the technology readiness has a negative on the compliance level of the MSME individual taxpayers, so that the hypothesis which states "Technological readiness has a positive effect on MSME Individual Taxpayer Compliance" is not proven true or H_2 is rejected. This shows that the level of technology readiness that is owned does not affect the level of taxpayers' compliance.The result of this research has not succeeded in proving technology readiness as empirical evidence that supports the Technology Acceptance Model (TAM). This happens because taxpayers have not felt any benefit if they have technology readiness as a supporting factor when individual MSME taxpayers carry out their tax obligations. The result of this research also has not succeeded in proving that technology readiness is as empirical evidence that supports the theory of compliance.Milgram (1963)stated that compliance can come from the need to be as expected by the environment in accordance with existing social demands. With the social demands of individual MSME taxpayers to have adequate technology readiness and improve the quality of human resources, this value has not been able to attract taxpayers to obey in using technology to fulfill their tax obligations. Meanwhile, there is an increase in technology readiness from the Directorate General of Taxes or taxpayers.The results of this study are in line with the results of previous research fromDaryatno (2017), Desmayanti (2012) and Wibisono, et al.

(2014) which state that technology readiness has no effect on the use of e-filing. Avery (2016) also states that technology readiness has no effect on taxpayer compliance.

The Influence of Ease of Use of e-Filing on MSME Individual Taxpayer Compliance

Based on research result, that the ease of using e-filing variable has a positive influence on the compliance level of the MSME Individual Taxpayers so that the hypothesis which states " Ease of use of e-filing has a positive effect on the compliance of individual MSME Taxpayers" is proven true or H_3 is accepted. The results of this study are in line with the Technology Acceptance Model which states that ease of use is also a level of trust that the system can be used easily and can be studied on its own.The value of ease of using e-filing by individual taxpayers of MSMEs also supports the theory of compliancebecause e-filing is an extrinsic motivation from the tax directorate general to help taxpayers meet their tax obligations. This states that, the ease of using e-filing can facilitate the continuous reporting of tax obligations for individual MSME taxpayers, as well as showing e-filing as a system that is better known, easy to operate and easy to use by taxpayers.The results of this study are in line with the results of previous research fromDewi & Noviari (2018) andKhaddafi et al. (2018)state that perceived convenience has a positive influence on taxpayer behavior in using e-filing. Rakayana (2016) and Jaya (2019)stated that the ease of using e-filing has a positive effect on taxpayer compliance.

V. CONCLUSION

The conclusions in this research are tax understanding has a positive effect on the compliance of individual taxpayers of MSMEs. It can be concluded that as the tax understanding elevates, the compliance level of individual MSME taxpayers will continue to increase. Technology readiness has no effect on the compliance of individual taxpayers of MSMEs. It can be concluded that the mindset of individual MSME taxpayers is still not ready to accept technology asa way of reporting their taxes, although there is an increase in technological readiness from both the Directorate General of Taxes andthe side of the taxpayers.Ease of use of e-filing has a positive effect on the compliance level of individual taxpayers of MSMEs. It can be concluded that if the level of ease of use of e-filing by individual MSME taxpayers increases, then the compliance of individual MSME taxpayers will also increase.

The low-level tax revenue of MSMEs can be prevented with a motivation from the Directorate General of Taxes, as well as being an active participation by individual MSME taxpayers themselves. The Directorate General of Taxes, especially in KPP Pratama Denpasar Barat can disseminate information about tax regulation and system reform to MSMEs until MSMEs have a high understanding of taxation and feel very conveniently provided so that tax compliance targets can be achieved.For further researchers it is expected to increase the reach of the research or enlarge the sample, and use or add other variables that can affect the compliance of individual taxpayers of MSMEs.

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