



The effect of ease of use of M-Pajak and ease of use of e-form on MSMEs taxpayer compliance

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ABSTRACT

When a taxpayer complies with all of his or her tax obligations and uses all of their tax privileges, this is known as taxpayer compliance. Tax revenue increases with better taxpayer compliance; conversely, when taxpayer compliance is low, tax revenue and state treasury both decline. As a result, DJP introduced the M-Pajak application and E-Form system, one of the tax administration reforms, with the goal of facilitating taxpayer access to more individualized, quicker, and MSMEs-friendly income tax reporting. The purpose of this study is to determine whether MSMEs taxpayer compliance in Pematang Serai Village, Langkat Regency, North Sumatra, is influenced by how simple M-Pajak and E-Form are to use. 35 MSME taxpayers made up the sample. The research methodology is quantitative, and descriptive statistics with multiple linear regression techniques are used for data analysis. According to the study's findings, M-Pajak and E-Form accessibility both partially and concurrently influence taxpayer compliance. This demonstrates that the simpler a DJP application or system is to use, the higher the rate of taxpayer compliance will be because it's simpler for taxpayers to comply with their tax responsibilities.

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INTRODUCTION

The real sector of the economy accounts for the lion's share of the tax sector. Micro, Small, and Medium Enterprises (MSME) is one of them (MSMEs). MSMEs can be thought of as independent, productive business units that are operated by organizations or people across a range of industries. MSMEs have a significant impact on the growth and development of a nation's economy in terms of taxation. According to data from the Directorate General of Taxation in 2020, up to 60 million micro, little, and medium-sized companies (MSMEs) have not yet completed their tax-payment requirements. Just roughly 2 million of Indonesia's 60 million micro, small, and medium-sized businesses (MSMEs) are known to be registered as taxpayers and to be paying state taxes. Hanung Harimba Rochman, from the Ministry of Cooperatives and SMEs, stated that although MSMEs contributed more than 60% of the GDP in 2021, they only paid \$2 trillion in taxes, which is a very modest amount (Tommy, 2022). The compliance of the taxpayers themselves is one of the elements

that contributes to MSMEs' poor tax revenue contribution. Tax revenue increases with more taxpayer compliance; equally, tax revenue and state treasury drop with lower taxpayer compliance.

As a result, the Directorate General of Taxes is putting into effect tax administration reforms, one of which is M-Pajak, a mobile taxation application with nine features, one of which is recording MSME turnover, and which aims to make it simpler for taxpayers to get services taxation that is more individualized, quick, and for reporting income taxes that can be used by MSMEs in fulfilling their tax obligations, according to the (DDTC, 2022). (Hidayah et al., 2021) implemented the Si Apik android-based accounting application to meet operational needs, and they discovered that it was simple to use, satisfied the need for an accounting system for MSMEs, and fixed the flaws of the previous system. These studies in the past have dealt with digital bookkeeping or recording. Companies using the Si Apik program can save the hassle of creating their own financial reports because the Si Apik application does it for them. (Suryani et al., 2021) claim that Android-based accounting applications can boost business efficiency and productivity, operate more quickly, store data more securely, and generate accounting data that is clearer, more comprehensive, and more accurate. Although the majority of the informants' positive replies, some were still at ease utilizing manual recording because it was thought to be simple and did not call for intricate recording, which was why it was preferred. In contrast to the marketing channels that a very significant number of MSMEs frequently utilize, however, MSMEs' interest in using financial recording apps on smartphones is quite limited (Suryani et al., 2021). However, SMEs are becoming less willing to use the accounting apps available on smartphones due to their lack of accounting understanding. They also don't comprehend the advantages of doing so (Handayani et al., 2022). The mobile application, which is Manage on Money (MoM)-based, assists users in keeping track of their regular expenditures and alerts them when the due date is approaching (Saputra et al., 2019). The use of Android-based applications is not limited to the accounting industry; they are also beneficial in a number of other industries, including education. According to numerous studies, mobile game-based learning is a helpful learning strategy for improving the effectiveness of student learning performance (H. Lei, M.M. Chiu, D. Wang, C. Wang, 2022) (Tavares, 2022)(Ahmed et al., 2022)(Y.L. Pan, 2017)(Bitrián et al., 2021)(Mugion et al., 2018).

Also, the Directorate General of Taxation will implement a number of tax changes, one of which is to streamline tax administration into a digital system using information technology based on electronic systems, one of which is the E-Form. Because some of the e-form application is completed manually and some of it is completed online, the taxpayer must finish filling out the Yearly SPT form all at once in the e-filing application; otherwise, they must start over from scratch. throughout the form's completion. In contrast, individual and corporate entity taxpayers using the e-form application can pre-upload the Yearly SPT form and complete it whenever they like. When the SPT is complete, the taxpayer submits it online. The SPT form is filled out using an electronic form that includes numerous automations. For example, by filling out the SPT attachment, the main SPT will be filled out automatically, and the tax computation is performed automatically.

There have been a number of studies into digital taxation systems conducted by earlier scholars, including (Mascagni et al., 2021) increased payments and self-reporting by taxpayers result in a beneficial impact on taxpayer compliance because to digital innovation. According to research by (Carrillo et al., 2017) and (Slemrod et al., 2017), taxpayers respond to heightened enforcement by simultaneously raising compliance at one margin (reported income) and reducing it at another, less verifiable margin (deductible costs). Although it is relatively simple to double-check tax records, observational data indicates that revenue authorities in low-income countries frequently do not (Almunia et al., 2017); (Mascagni et al., 2021), (Tjen, C., Evans, 2017) the literature on ICT's application to taxes exclusively focuses on the digitalization of tax processes and backs the claim that streamlining tax processes, tax reporting systems, and electronic tax payments increases the degree of tax compliance.

Perceived convenience and perceived usefulness are two of the factors that determine whether or not a system is acceptable, according to the Technology Acceptance Model (TAM), which is based on five constructs to describe computer user behavior (computer usage behavior). According to study by (Suwardi, 2020), the variables of facilitated use of e-forms, convenience of filling out e-forms, utility of e-forms, and Directorate General socialization all have a substantial impact on taxpayer compliance. Taxes significantly influence taxpayer compliance. According to research (Prakoso & Mildawati, 2019), taxpayer compliance is unaffected by how useful people think the system is. Although perceptions of ease of use and attitudes toward use have a big impact on taxpayer compliance. This is because there will be a healthy interaction between the user and the E-Form system if the user has a positive attitude and is simple to use.

The purpose of this study is to determine if the ease of use of M-Pajak and ease of e-Form have an impact on MSME taxpayer compliance in Pematang Serai Village, Langkat Regency, either partially or concurrently, based on the description given above.

RESEARCH METHOD

This study took a quantitative approach and employed the survey method, in which the author distributed questionnaires to gather data. This study was carried out in Pematang Serai Village, Tanjung Pura District, Langkat Regency, North Sumatra Province, using a purposive sampling strategy for sample collection. According to (Sugiyono, 2019), the purposive sampling approach is a sample method with a few concerns. These factors are used: Runs a business in Pematang Serai, Langkat Regency, Individuals with a gross turnover of Rp. 4,8 billion or less in a single tax year.

Thus, the population in this study is the same as the sample in this study, consisting of 35 people who match the aforementioned criteria. The data analysis method employs numerous linear regression techniques, including validity and reliability tests, the traditional assumption test, t-tests, F-tests, and D-tests.

RESULTS AND DISCUSSIONS

Multiple Linear Regression

Test Results for Validity

The validity test's goal is to ascertain how closely the data collected by the researcher and the data that actually occur on the object match up. According to (Sugiyono, 2019), the determination of whether an item is valid or invalid. If $r_{\text{count}} > r_{\text{table}}$, the question item is valid, otherwise the question item is said to be invalid. SPSS is used to calculate the formula. The findings of the statement item validity test are as follows:

Tabel 1. The results for validity

No Item	Variabel	Corrected Item Total Correlation	R _{tabel}	Keterangan
1	Ease of Use of M-Pajak (X1)	0,378	0,3338	Valid
2		0,372		
3		0,393		
1	Ease of Use of E-Form (X2)	0,790	0,3338	Valid
2		0,685		
3		0,646		
1	MSMEs Taxpayer Compliance (Y)	0,428	0,3338	Valid
2		0,701		
3		0,731		

Source: data processed 2023

Each variable in the previous example has a value of $r_{\text{count}} > r_{\text{table}}$. The queries for each variable can therefore be deemed to be legitimate.

The Results for Reliability

If one's responses to a questionnaire remain constant or stable throughout time, it is said to be dependable. As for testing this with Cronbach's alpha, the following are the findings of reliability test calculations based on each variable where the Cronbach's alpha value is > 0.60 (Sugiyono, 2019):

Tabel 2. The Results for Reliability

No	Variabel	Cronbach Alpha	Kriteria	Keteraangan
1	Ease of Use of M-Pajak (X1)	0,873	0,60	Reliabel
2	Ease of Use of E-Form (X2)	0,739	0,60	Reliabel
3	MSMEs Taxpayer Compliance (Y)	0,935	0,60	Reliabel

Source: data processed 2023

As seen above, each variable's Cronbach Alpha score is higher than 0.60. The surveys based on these characteristics can therefore be utilized for study because it is indicated that the respondents' responses are trustworthy.

Classic Assumption Test

Normality test

Finding out if the residual variable in the regression model has a normal distribution is the goal of the normality test. The technique utilized is a graphical analysis test, where you can examine the dispersion of dots (data) on the diagonal axis of the typical P-Plot chart by looking at the probability plot (Ghozali, 2018). The outcomes of the normalcy test are as follows:

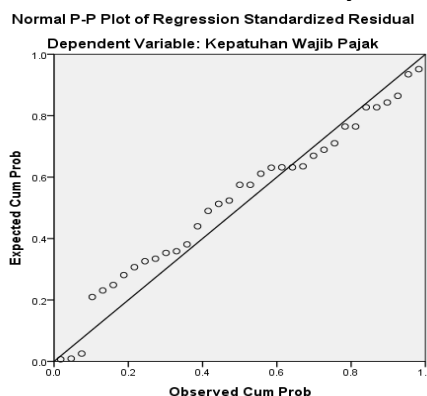


Figure 1. Normality test

The distribution of dots (data) on the diagonal axis of the normal P-Plots chart, as seen in the image above, allows one to infer that the data is normally distributed and so satisfies the necessary requirements and normality assumptions.

Multicollinearity Test

This test will determine whether a correlation between the independent variables was found using the regression model. There shouldn't be any correlation between the independent variables in a good regression model, such as TOL > 0.10 or a VIF value of 10 (Ghozali, 2018). The multicollinearity test's findings are as follows:

Tabel 3. Multicollinearity test

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1	(Constant)	

Ease of Use of M-Pajak	.896	1.116
Ease of Use of E-Form	.298	3.351

Where the independent variables have TOL values larger than 0.10 or VIF values greater than 10, the table above indicates that there is no multicollinearity between the independent variables.

Heteroscedasticity Test

The goal of the heteroscedasticity test is to determine whether the variance of one residual observation differs from that of another in the regression model. In this investigation, a scatterplot is used. When there is no discernible pattern and the points are dispersed above and below the Y axis's zero, heteroscedasticity is unaffected (Ghozali, 2018).

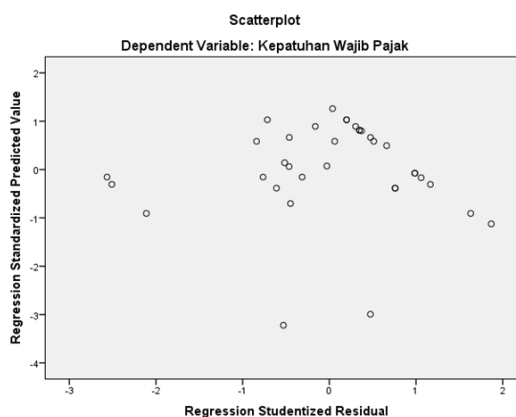


Figure 2. Heteroscedasticity test

The heteroscedasticity test findings in Figure 1 make it abundantly evident that there is no heteroscedasticity where the dots are evenly spaced above and below the value 0 on the Y axis and there is no discernible pattern.

Discussions

The Impact of M-Pajak Ease of Use (X1) on Taxpayer Compliance

The research results obtained concerning the effect of Ease of Use of M-Pajak on Taxpayer Compliance is the result of a partial hypothesis test which shows that the value t_{count} for the variable Ease of Use M-pajak is -2.537 and t_{table} is -2.042 with $\alpha = 5\%$, known as 0.045, which means the hypothesis is accepted. The negative value of t_{count} indicates that the more difficult and complicated a tax application is, the less likely the taxpayer will be to comply.

The findings of this study are consistent with those of (Hidayah et al., 2021), who implemented the Si Apik android-based accounting application to address the operational requirements of Ms. Sulastri's Fish Krupuk Ikan UMKM Krupuk Ikan Ibu Sulastri and strengthen the flaws in the previous system. Companies using the Si Apik program can save the hassle of creating their own financial reports because the Si Apik application does it for them. Software akuntansi berbasis Android, menurut (Suryani et al., 2021), can increase company productivity and performance, run more quickly, keep data more securely, and generate clearer, complete, and accurate accounting data. The same is true for schooling. The findings indicate that game-based smartphone learning can increase the effectiveness of instruction (Kao et al., 2023).

The Impact of E-Form Ease of Use (X2) on Taxpayer Compliance

The research results obtained regarding the effect of the ease of use of the E-Form on taxpayer compliance are the result of a partial hypothesis test, which shows that the t_{count} value for the ease of use of the e-form variable is -2.245 and the t_{table} is -2.042 with $\alpha = 5\%$ known to be 0.048, which means that the hypothesis is accepted. The negative value of t_{count} indicates that the

likelihood of a taxpayer complying with a tax application decreases with increasing application difficulty and complexity.

The results of this discussion are in line with research conducted by (Prakoso & Mildawati, 2019), the perceived ease of use of the e-form system has a significant effect on taxpayer compliance.

(Suwardi, 2020) states that the variable ease of use of the e-form has a significant effect on taxpayer compliance.

The Effect of Ease of Use of M-Pajak and Ease of Use of E-Form Together on Taxpayer Compliance

The ANOVA (Analysis of Variance) test results reveal that F_{count} is bigger than F_{table} ($3.961 \geq 2.69$), indicating that H_0 is rejected, which is consistent with the Simultaneous Test (test - F) findings that demonstrate the hypothesis is accepted. With a relationship level of 25.8%, it can be concluded that the variables Ease of Use of M-Tax and Ease of Use of E-Form together have a significant impact on UMKM Taxpayer Compliance in Pematang Serai Village, Langkat Regency, with 74.2% of the explanation coming from factors not considered in this study.

CONCLUSION

Based on the findings of the study and the discussion that has already been made, it is possible to draw the following conclusions from the study on the impact of the simplicity of using M-Pajak and the simplicity of using E-Forms on MSME taxpayers in Pematang Serai Village, Langkat Regency, with a sample size of 35 people: A substantial negative relationship exists between ease of use of M-Pajak taxes and taxpayer compliance, with a t_{count} less than t_{table} ($-2.537 < -2.042$) and a significance value of 0.045. (less than 0.05). Several recommendations are made for future researchers based on the description of the findings above and the limitations in this study, including broadening the research area, increasing the number of samples, or broadening the subject of the study, as well as including other factors like perceived satisfaction, security, and confidentiality, as well as the readiness of information technology, whether from system quality or information quality, and so on.

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