

IMPORTANT INDICATORS AFFECTING INTEREST OF TAXPAYER BEHAVIOR USING E-FILING

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Abstract

The problem that is always faced by taxpayers in the process of preparing and submitting Tax Returns (SPT) is the form of forms that often change and the length of queues when reporting SPT at the Tax Office. This causes taxpayers to be reluctant to prepare and report the SPT. The purpose of this study is to determine the security and confidentiality, readiness of information technology, perceptions of usefulness, perceptions of convenience, and perceptions of convenience affect the behaviour interest of taxpayers to use e-filing. The data collection technique used a questionnaire. with data analysis using regression analysis techniques. The results show that first, the indicators of Security and Confidentiality, Information Technology Readiness, Perception of Usability, Perception of Convenience, and Perceptions of Convenience simultaneously have a significant effect in increasing the behaviour of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP), Second, the indicators of Security and Confidentiality, Perception of Usability, Perception of Convenience, and Perceptions of Convenience have a significant effect on the behaviour of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP) Meanwhile, the Information Technology Readiness indicator has no significant effect on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). Third, the Perceived Usefulness indicator has the most dominant influence in increasing the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP).

Keywords: security and confidentiality, information technology readiness, perceived usefulness, perceived convenience, perceived convenience and e-filing.

I. INTRODUCTION

The tax system in Indonesia adheres to a self-assessment system, so it is necessary to have an active role and positive participation of taxpayers in calculating, calculating, and paying themselves the amount of tax owed and reporting it to the Tax Service Office where the taxpayer is registered. However, the problem that is always faced by taxpayers in the process of compiling and submitting Tax Returns (SPT) is the form of forms that often change and because of the long queues when reporting SPT at the Tax Office. This causes taxpayers to be reluctant to prepare and report the SPT.

One form of tax modernization in terms of the use of information technology in tax administration is the application of

electronic media e-systems. The purpose of using information technology in tax administration is to increase efficiency. One type of e-system is e-filing. E-filing is used to facilitate taxpayers in carrying out their payable tax reporting obligations. Before the existence of electronic media e-filing, taxpayers who wanted to report tax returns had to report payable tax returns themselves to the office of the Directorate General of Taxes or sent via the Post Office.

With the system e-filing, it is hoped that it will make it easier for taxpayers to settle all obligations related to income tax on the income they earn during the tax year. One of the targets made by the Directorate General of Taxes is performance improvements that can later increase

tax revenue and services effectively to the taxpayer in submitting his SPT. The application of a system and information technology cannot be separated from the aspects of behaviour, because system development is related to individual and organizational problems as users of the system, so the system developed must be user-oriented. (Pratama, 2012)

The system e-filing experiences many obstacles and is less attractive to taxpayers for various reasons, namely the weakness of the system e-filing through application service providers (ASP) is that taxpayers who report their SPT use the system e-filing, must send the master SPT manually because the condition of the technology system has not been supported by the telematics rules regulating the validity of electronic documents. Other weaknesses that were explained were the internet connection that was still not optimal, and there were differences in the data format that the taxpayers had between the ASP and the Directorate General of Taxes. in using e-filing which makes taxpayers reluctant to report payable tax returns using the system e-filing. (Widjaya, 2014)

Different research results found that in practice e-filing has many advantages that are clear in fact. The advantages of e-filing include convenience (convenience) that can be done at any time as needed, can increase customer satisfaction, the certainty of delivery and fast confirmation, easy preliminary refunds of payable taxes (restitution), security and confidentiality, online help facilities and user guides, reducing data entry errors, timely information, improving data quality, thereby reducing audit risk and penalties as electronically filed returns have a much lower error rate (Edward-dowe, 2008). The use of e-filing does not have a significant effect on the formal compliance of individual taxpayers (Eugenia *et al.*, 2015). Another study states that the application of e-filing has a positive effect on taxpayer compliance. (Harrison and Nahashon, 2015; Anna and Lee, 2010; Edison, 2014)

Based on the phenomena and *research gaps* that have been stated above, this study aims to reveal important indicators that affect the interest of taxpayers in the use of e-filing.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Absolute Tax Liability or Service Theory.

This theory is based on the OrganischeStaatsleer's notion which teaches that because of the nature of a country there arises the absolute right to collect taxes. People do not stand alone in the absence of a community there will be no individuals, therefore the community (which becomes a state) has the right to each other. Finally, everyone realizes that *it is* an original obligation to prove a sign of their dedication to the country in the form of tax payments (Hartono, 2016).

Definition of Taxpayers

Law Number 28 the Year 2007 Article 1 paragraph 2 defines Taxpayers as Individuals or Entities, including taxpayers, tax-cutters and tax collectors who have tax rights and obligations by the provisions of taxation legislation. Individuals are tax subjects residing or residing in Indonesia or outside Indonesia. According to Law Number 28 of 2007 concerning General Provisions and Tax Procedures, *it is* stated that an entity is a group of people or capital which is a unit, either doing business or not doing business, which includes limited liability companies, limited liability companies, other companies, owned enterprises. State or Regional Owned Enterprises with name and in whatever form, firms, cooperatives, pension funds, associations, associations, foundations, mass organizations, socio-political organizations, or other organizations, institutions and other forms of entities including collective investment contracts and business forms permanent.

Taxpayer's Interest

Taxpayers interest is the interest of taxpayers in the use of antax liability reporting system online (e-filing). Taxpayer's interest here is defined as the taxpayer's interest in the system e-filing. The factors from within the taxpayer are very influential in accepting or determining the taxpayer's decision in behaving, in this case, using e-filing rather than external factors, if external factors have been very good in influencing the taxpayer's decision or interest but from within

the taxpayer. tax is not supportive, so these external factors cannot encourage taxpayers to choose to use e-filing. This is because someone's motivation to behave comes from a combination of two forces, namely *internal forces and external forces*, but the most important thing comes from within the taxpayer. Taxpayers' interest comes from internal forces such as how they perceive the usefulness of e-filing, for example, perceptions of the *security and confidentiality* of the system e-filing and perceptions of the complexity of the system e-filing. The interest of other taxpayers comes from the experience that taxpayers have in the use of technology, taxpayer compliance and taxpayers 'readiness to accept information technology is also an influence of taxpayers' interest in using e-filing in reporting their tax obligations. (Putra *et al.*, 2020)

E-filing

E-Filing according to the Directorate General of Taxes (DJP) Regulation of the Director-General of Taxes Number PER-03 / PJ / 2014 concerning Submission of Electronic Tax Returns is a method of submitting SPT or notification of an annual SPT extension made online *real-time* via the website of the Directorate General of Taxes (www.pajak.go.id) or provider of Application Service or Application Service provider (ASP). " e-filing can be done every day, which is 24 hours a day and seven days a week. e-filing serves the submission of two types of tax returns. (Ministry of Finance RI Directorate General of Taxes, 2014)

One of the results of the modernization of the tax system by the Director-General of Taxes (DGT) is e-filing. E-filing began to be used on May 14, 2004, together with the Decree of the Director-General of Taxes Number KEP-88 / PJ / 2004 concerning Submission of Tax Returns electronically. Subsequently, the Director-General of Taxes Regulation Number KEP-05 / PJ / 2005 dated January 12, 2005, concerning Procedures for Electronic Submission of Tax Returns (e-filing) through Application Service Providers, aims to improve e-filing *services*. The purpose of providing e-filing according to the socialization Module e-SPTis to provide a safe and convenient SPT submission system, increase the speed and accuracy of reporting and increase

the processing speed of tax reporting. facility E-filing can also be accessed via that can make it easier for taxpayers to settle tax obligations, namely the delivery of SPT. Currently, the website only provides 2 types of SPT, namely Personal Annual Tax Return Form 1770S and Personal Annual Tax Return Form 1770SS. (Directorate General of Taxes, 2005)

Effect of Security, Confidentiality on interest in using E-filing

Information system security is security management that aims to prevent, overcome, and protect various information systems from the risk of illegal acts such as unauthorized use, infiltration, and destruction of various information held (Desmayanti, 2012). Confidentiality is the practice of exchanging information between a group of people, only as many as one person and hiding it from other people who are not members of the group. An information system can be said to be good if the security of the system is reliable. This system security can be seen through user data which is safely stored by an information system. The confidentiality of this user data must be maintained using the data stored by the system so that other parties cannot access user data freely. (Desmayanti, 2012).

If user data can be stored safely, it will minimize the opportunity for other parties to misuse system user data. In this system e-filing, the security aspect can also be seen from the availability of *usernames* and *passwords* for taxpayers who have registered to be able to report notification letters (SPT) *online*. *Digital certificates* can also be used as data protection for Tax Returns (SPT) in the form of *encryption* so that they can only be read by certain systems (Kirana, 2010). Based on the description above, hypothesis 1 can be formulated, namely: Hypothesis 1: Security and confidentiality have a positive effect on e-filing.

Effect of Technology Readiness Information on interest in using E-filing

Technology readiness can be seen from various aspects, namely the existence of an internet connection, good *software and hardware* facilities as a means of using e-filing. Information technology readiness affects the progress of individual mindsets, meaning that the more prepared individuals are to accept new technology, it means that the individual's

thinking is more advanced to be able to adapt to technology that is increasingly developing. If taxpayers have this aspect and can accept developments in information technology with the emergence of e-filing as a means of reporting their taxes, taxpayers will tend to use e-filing in fulfilling their tax obligations. (Desmayanti, 2012) The readiness of taxpayer technology has a significant positive effect on the intensity of behaviour in the use of e-filing (Desmayanti, 2012). If the level of technological readiness is high or increasing, the interest of taxpayers who use e-filing will also increase (Mujiyati, 2013: 428). Based on the description above, hypothesis 2 can be formulated, namely:

Hypothesis 2: Information Technology Readiness has a positive effect on e-filing.

The Effect of Usability Perception on the interest in using E-filing

Taxpayers who think that the use of e-filing will provide benefits for them, so many taxpayers will use e-filing in carrying out their tax obligations, especially in filling SPT. With e-filing, taxpayers will feel helped because they can fill out SPT anywhere and anytime. For busy taxpayers, the use of e-filing will be very beneficial. E-filing will also provide time effectiveness for taxpayers. Taxpayers will always use e-filing every time they fill out their SPT because they already know the benefits of e-filing. The use of e-filing can help taxpayers work in tax reporting. The more taxpayers who use eFiling because of the benefits it gets, the higher the compliance of taxpayers' interest in using e-filing (Putra *et al.*, 2020). Perceived usefulness is defined as a measure where the use of technology is believed to be beneficial for every individual who uses it (Desmayanti, 2012). Persepsi usefulness a significant positive effect on the intensity of the behaviour in the use of eFiling (Susanto,2011). Based on the description above, hypothesis 3 can be formulated, namely:

Hypothesis 3: Perceived usefulness positive effect on e-filing

Effect of Perceived Ease the interest of using E-filing

Ease of use is defined as a level or state in which a person believes that using a particular system is not needed any effort (free of effort), or in other words, these technologies can be easily understood by the user. The ease which leads to the individual believes that using

the system does not require much effort. This perceived convenience will have an impact on behaviour, namely the higher a person's perception of the ease of using the system, the higher the level of information technology utilization. (Amijaya, 2010)

The higher the taxpayer's trust in the ease of using e-filing, the higher the use of e-filing. This will increase the interest of taxpayers, especially in reporting their annual tax returns. Taxpayers who think that e-filing is easy to use, taxpayers will feel happy to use it because they can use it according to their needs. The interaction between taxpayers and e-filing is clear and easy to understand so that taxpayers find it easy to fill out the SPT. With e-filing, they don't need to take a long time to fill out the SPT, so many taxpayers will use e-filing which will increase taxpayer compliance. The higher the perception of the ease of using e-filing, the more taxpayers will use it, which will increase the interest of taxpayers (Putra *et al.*, 2020). Based on the description above, hypothesis 4 can be formulated, namely:

Hypothesis 4: Perceived ease has a positive effect on e-filing.

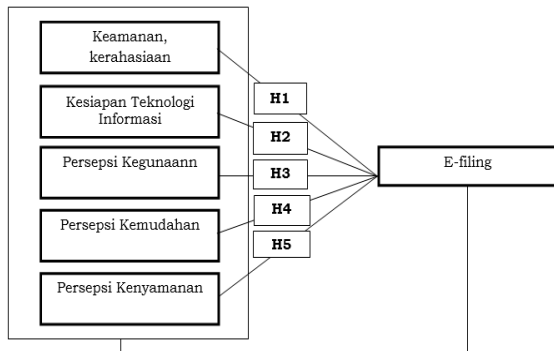
The Effect of Perceived Convenience on the interest in using E-filing

One cannot define or measure comfort with certainty. Comfort tends to be measured by the level of discomfort. We cannot know the level of comfort another person feels directly or by observation but must ask the person directly how comfortable they are, usually using terms such as somewhat uncomfortable, annoying, very uncomfortable, or worrying. The e-Filing system can make taxpayers not need to queue at the SPT data delivery location. SPT reporting through e-Filing can be sent directly to the DGT database as long as *it is* connected to the internet. This can make taxpayers more comfortable in carrying out their tax obligations. (Devina and Waluyo, 2016)

There is a difference in perceived comfort where users feel that using e-filing is more comfortable than the manual. The use of e-filing can increase time and cost efficiency compared to manual tax reporting. Another benefit *is* that the time required to verify the submitted tax reporting files is relatively shorter than conventional ones (Pramestiet *al.*, 2020). Based on the description above, hypothesis 5 can be formulated, namely:

Hypothesis 5: Perceived ease has a positive effect on e-filing

Figure 1: Framework



III. RESEARCH METHOD

This research was conducted on individual taxpayers who are registered at the Tax Office (KPP) Pratama Denpasar Timur. The data collection technique used a questionnaire to 100 individual taxpayers. The data analysis technique used multiple regression and significance test.

IV. RESULTS AND DISCUSSION

The data testing process was carried out by applicable procedures. Validity and reliability analysis. The results of data processing are seen from:

1. F Statistic Test Results

**Table 1
statistical Test
ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	240,230	5	48,046	74,515	.000 ^a
Residual	60,610	94	.645		
Total	300,840	99			

a. Predictors: (Constant), Security and Confidentiality, Usefulness of Information Technology, Perception of Usability, Perception of Convenience, Perception of Convenience

b. Dependent Variable: *E-filing*

Based on the results of the F statistical test in Table 1, it can be explained that H0 is rejected because of the level significance of less than 0.050 and F count (74.515) is greater than F table (2.29). This means that security and confidentiality, technological readiness information, perceived usefulness, perception easiness and convenience perceptions together have a positive and significant effect on taxpayers' interest in using e-filing at the Pratama East Denpasar Tax Office (KPP). This is consistent with research which proves that perceptions of security and confidentiality, perceptions of information technology usefulness, perceived

usefulness, perceived convenience, and perceptions of convenience together influence the behaviour of taxpayers in using e-filing (Salim *et al.*, 2013). While the results of the T statistical test can be explained as follows.

2. T Statistic Test Results

Table 2

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)		-638		1.016			
KeamananKerahasiaan	.185	.361.029			-628	.532	3,623
KesiapanTeknologi Informasi	.213	.064	.368	.078	1,901	.351	.276
Persepsi Kegunaan	.490	.449	.020	.249	2,168		288
Persepsi Kemudahan	.267	.280	.041	.235	1,879		388
Persepsi Kenyamanan	.386	.036	.041	.288	1,936		414

a. Dependent Variable: *E-filing*

The Effect of Security and Confidentiality on the behaviour interest of taxpayers using e-filing

The results of the research on the first hypothesis resulted in a count of 1.901 > table 1.658 with a significance level of 0.029 less than 5% (0.05). This means that partially, *Security and Confidentiality* has a significant effect on the behaviour of individual taxpayers to use e-filing at the Pratama Denpasar Timur Tax Office (KPP). This shows that if the *security and confidentiality* of e-filing are getting better, in this case, guaranteed, then the behaviour interest of taxpayers to use the system will also be higher.

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. While confidentiality is the practice of exchanging information between a group of people, it can be as much as one person and hiding it from other people who are not members of the group (Desmayanti, 2012). These results are supported by research which states that *security and confidentiality* have a significant positive effect on the intensity of behaviour in the use of e-filing (Desmayanti, 2012). The results of other studies indicate that *security and confidentiality* perceptions do not have a significant effect on taxpayers' interest in using e-filing. (Devina and Waluyo, 2016)

The effect of Information Technology Readiness on the behaviour interest of taxpayers using e-filing

The results of the research on the second hypothesis resulted in an at-value count of 0.368 <table 1.658 with a significance level of 0.078 less than 5% (0.05). This means that partially Information Technology Readiness has an insignificant effect on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). This shows that whether or not the readiness of information technology in e-filing does not affect the behaviour interest of taxpayers to use the system. Technology readiness can be seen from various aspects, namely the availability of an internet connection, good *software and hardware* facilities which are a means of using e-Filing. Information technology readiness also affects the progress of individual mindsets, meaning that the more prepared individuals are to accept new technology, it means that the individual's thinking is more advanced to be able to adapt to technology that is increasingly developing. If taxpayers have these aspects and can accept developments in information technology with the emergence of e-filing as a means of reporting their taxes, taxpayers will tend to use e-filing in fulfilling their tax obligations (Desmayanti, 2012). These results are supported by research which states that technological readiness does not affect the use of e-filing (Salim *et al.*, 2013). However, other studies conclude that technology Readiness Information has a significant positive effect on behaviour e-filing. (Desmayanti, 2012)

The effect of perceived usefulness on the behaviour interest of taxpayers using e-filing.

The results of the research on the third hypothesis resulted in an at-value count of 2.168 >table 1.658 with a significance level of 0.020 <5% (0.05). This means that partially usefulness perceptions have a significant influence on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). This shows that the perceived usefulness of the better, in this case, the taxpayer believes that using e-filing can make tax

administration easier, so the interest in the behaviour of taxpayers to use the system is getting higher.

Taxpayers who think that the use of e-filing will provide benefits for them, so many taxpayers will use e-filing in carrying out their tax obligations, especially in filling out SPT. With e-filing, taxpayers will feel helped because they can fill out SPT anywhere and anytime. For busy taxpayers, the use of e-filing will be very beneficial. E-filing will also provide time effectiveness for taxpayers. Taxpayers will always use e-filing every time they fill out their SPT because they already know the benefits of e-filing. The use of e-filing can help taxpayers work in tax reporting. The more taxpayers who use eFiling because of the benefits it gets, the higher the compliance of taxpayers' interest in using e-filing (Putra *et al.*, 2020). These results are supported by research which concludes that perceived usefulness has a significant positive effect on the intensity of behaviour in the use of e-filing among taxpayers in Semarang (Desmayanti, 2012). However, other studies suggest that perceived usefulness does not influence e-filing use. (Salim *et al.*, 2013)

The Effect of Ease of Perception on the behaviour interest of taxpayers using e-filing

The results of the research on the fourth hypothesis resulted in at-count of 1.879 > table 1.658 with a significance level of 0.041. This means that partially Ease of Perception has a significant influence on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). This shows that the perception of ease of use is getting better, in this case, the taxpayer has no difficulty using e-filing, so the interest in the behaviour of taxpayers to use the system is getting higher.

The higher the taxpayer's trust in the ease of using e-filing, the higher the use of e-filing. This will increase the interest of taxpayers, especially in reporting their annual tax returns. Taxpayers who think that e-filing is easy to use, taxpayers will feel happy to use it because they can use it according to their needs. The interaction between taxpayers and

e-filing is clear and easy to understand so that taxpayers find it easy to fill out the SPT. With e-filing, they don't need to take a long time to fill out the SPT, so many taxpayers will use e-filing which will increase taxpayer compliance. The higher the perception of the ease of using e-filing, the more taxpayers will use it, which will increase the interest of taxpayers (Putra *et al.*, 2020). These results are supported by research which concludes that the perception of ease has a significant positive effect on the intensity of behaviour in the use of e-filing among taxpayers in Semarang (Desmayanti, 2012). This perceived convenience will have an impact on behaviour, namely the higher a person's perception of the ease of using the system, the higher the level of information technology utilization. (Amijaya, 2010)

The effect of perceived comfort on the behaviour interest of taxpayers using e-filing.

The results of the research on the fifth hypothesis resulted in a count of 1.936 > table 1.658 with a significance level of 0.036 < 5% (0.05). This means that partially the perceived convenience has a real influence on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). This shows that the perception of convenience that is getting better in this case the taxpayer is more comfortable using e-filing in tax management, so the interest in the behaviour of taxpayers to use the system is getting higher. One cannot define or measure comfort with certainty. Comfort tends to be measured by the level of discomfort. We cannot know the level of comfort another person feels directly or by observation but must ask the person directly how comfortable they are, usually using terms such as somewhat uncomfortable, annoying, very uncomfortable, or worrying. The e-Filing system can make taxpayers not need to queue at the SPT data delivery location. SPT reporting through e-Filing can be sent directly to the DGT database as long as *it is* connected to the internet. This can make taxpayers more comfortable in carrying out their tax obligations (Devina and Waluyo, 2016). These results are supported by research which states that

there are differences in perceived comfort where users feel that using e-filing is more comfortable than manual. The use of e-filing can increase time and cost efficiency compared to manual tax reporting. Another benefit is that the time required to verify the submitted tax reporting files is relatively shorter than conventional ones (Pramestiet *al.*, 2020).

V. CONCLUSION, LIMITATIONS OF RESEARCH, AND RECOMMENDATIONS

The conclusion based on the results and discussion that the First, the indicators Security and Privacy, Technology Readiness Information, Perceived Usefulness, Perceived Ease and Perceived Leisure simultaneously significant effect in increasing interest in the behaviour of individual taxpayers to use e-filing at the Tax Office (KPP) Pratama Denpasar Timur, Second, indicators of Security and Confidentiality, Perception of Usability, Perception of Ease, and Perceptions of Convenience have a significant effect on the behaviour of individual taxpayers to use e-filing at the Tax Service Office (KPP) Pratama East Denpasar. Meanwhile, the indicator of Information Technology Readiness has no significant effect on the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP). Third, the Perceived Usefulness indicator has the most dominant influence in increasing the behaviour interest of individual taxpayers to use e-filing at the Pratama East Denpasar Tax Service Office (KPP).

The limitation of this research is the limited sample use due to Article 34 of Law Number 6 of 1983 concerning General Provisions and Tax Procedures as amended several times, most recently by Law Number 16 of 2009 which explains that Taxpayer data is protected by law. - Laws and officials are prohibited from informing taxpayer data to other parties. Suggestions that can be given for further research are the need to add other variables that may affect the interest in using e-filing, for example, the experience of using information technology. In this study, information technology readiness does not have a significant effect on the interest of taxpayers, so it needs to be studied further with different objects

whether they give the same or different results. Then for the management of the East Denpasar Tax Service Office (KPP), *it is better if in the application of e-filing it is necessary to pay attention to the indicators of Security and Confidentiality, Perception of Usability, Perception of Ease, and Perception of Convenience because based on the results of this study these indicators have a significant effect on the interest of taxpayers using e-filing.*

VI. RESEARCH CONTRIBUTION

The results of this study can contribute to the academic field, namely for further researchers to be able to develop future research related to indicators that affect the behaviour of taxpayers using e-filing. This research can also be used as a guide in improving e-filing services so that *it is more attractive to taxpayers.*

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