



The Effect Of The Implementation Of The E-Filing System, E-Biling, E-Spt And Tax Sanctions On The Compliance Of Individual Taxpayers Registered At The Pratama KPP Of Bengkulu Two

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ABSTRACT

This study aims to look at the effect of the application of the e-filing system, e-billing, e-spt and tax sanctions on the compliance of individual taxpayers registered at Kpp Pratama Dua. This study uses quantitative methods of primary data, data collection methods using questionnaires. The population in this study were all individual taxpayers registered at KPP Pratama Bengkulu Dua which amounted to approximately 83,059 people. This study uses purposive sampling technique. The sample used in this study amounted to 399 individual taxpayers as respondents. The calculation is obtained from the Slovin Formula calculation formula. The data analysis technique uses SPSS 26 (Statistical Product & Services Solution). The results showed that e-filing has a positive effect on individual taxpayer compliance, e-billing has a positive effect on individual taxpayer compliance, e-spt has a positive effect on individual taxpayer compliance and tax sanctions have a positive effect on individual taxpayer compliance.

INTRODUCTION

Taxpayer compliance is very important for the country. Taxes are the largest source of state revenue. Therefore, the management of tax revenue must be done properly and accurately. Taxes, according to Law No.28 of 2007, are mandatory contributions to the state owed by individuals or entities that are compelling based on law, with no direct reward, and are used for state purposes for the greatest prosperity of the people (Taslim et al., 2023).

Taxpayer compliance is very important to increase state revenue. However, there are still many taxpayers who have not complied with their tax obligations. Based on data from the Directorate General of Taxes (DGT), the level of taxpayer compliance in Indonesia is still relatively low, which is around 60% of the total taxpayers. Taxpayer compliance in Indonesia, especially in

Bengkulu, is still relatively low. Data from the Directorate General of Taxes shows that only around 60% of total taxpayers comply with their tax obligations. This has an impact on state losses and hampers development. Taxpayer awareness of the importance of tax compliance is still low. Many taxpayers do not understand the consequences of not complying with their tax obligations, so it is necessary to increase awareness and understanding of tax compliance.

In 2022 taxpayers registered at the tax service office (KPP) Pratama Bengkulu Dua are approximately 60,000 taxpayers and on April 1, 2022 the number of taxpayers who have reported the annual SPT is approximately 32,000 taxpayers, which means that as many as 28,000 taxpayers have not reported the annual SPT, and in 2024 the number of taxpayers registered at KPP Pratama Bengkulu Dua is 83,059, this means that the number of taxpayers at KPP Pratama Bengkulu Dua has increased by 23,059 individual taxpayers. On March 3, 2024 the number of taxpayers who have reported the annual SPT is 25,766 taxpayers in the KPP Pratama Bengkulu Dua area, this means that 57,293 taxpayers have not reported the annual SPT. Compliance of individual taxpayers is decreasing and this means that there are still many taxpayers who have not reported their tax obligations and there are also still many taxpayers who are not fully compliant in reporting annual tax returns. Taxpayers still do not properly understand electronic taxation systems such as e-Filing, e-Billing, and e-SPT. This lack of understanding causes difficulties in reporting tax returns and making tax payments electronically.

In addition, this research is in line with the Technology Acceptance Model (TAM), which is a model developed from the Theory of Reasoned Action (TRA). This model is considered to estimate user acceptance of technology based on several factors, such as (1) Perceived Effectiveness, which is a person's belief that using technology can improve their work performance; (2) Perceived Ease of Use, which is a person's belief that using technology can improve, (3) Attitude Toward Used, which includes a person's opinion about something and their desire to use it, (4) Desire to Use Behavior is the tendency to continue using technology, (5) Real use is a person's pleasure to use a system that is easy to use and can increase productivity (Fadilah & Sapari, 2020).

In research conducted by Nasrun & Adil, (2022), H.Novimilldwiningrum, (2022), (Putri & Junaidi, 2023) which states that the use of E-filing has a positive influence on taxpayer compliance, the better the use of e-filing, the higher the level of taxpayer compliance. And in research conducted by Arifin & Syafii, (2019) which shows that the application of e-filing has no effect on individual taxpayer compliance.

Research conducted by (Pradnyana & Prena, 2019) H.Novimilldwiningrum, (2022) states that the application of the e-Billing system has a positive effect on individual taxpayer compliance. In research conducted by Wahyudi, (2021) states that the e-billing system has no effect on individual taxpayer compliance.

In research conducted by Harlim, (2019) and Subkhi Mahmasani, (2020) said e-SPT has a positive effect on tax compliance. In research conducted by Rizky Pebrina & Amir, (2020) and Mahpudin & Ikhsan, (2022) which states that the application of e-SPT has no effect on taxpayer compliance.

According to research conducted by (Nasrun & Adil, 2022) and Putri & Junaidi, (2023) states that the application of tax sanctions has a positive and significant effect on taxpayer compliance, the higher the tax sanctions, the higher the level of taxpayer compliance. And in research conducted by Fadilah & Sapari, (2020) stated that the application of tax sanctions has no effect on taxpayer compliance.

Based on the explanation above, researchers are interested in conducting research with the title The effect of the application of the e-filing system, e-billing, e-spt and tax sanctions on the compliance of individual taxpayers registered at Kpp Pratama Dua. this study aims to analyze the effect of the application of the e-Filing system, e-Billing, e-SPT, and tax sanctions on the compliance of individual taxpayers registered at KPP Pratama Dua.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model is an information systems theory that aims to explain how users understand and use information technology. The Technology Acceptance Model comes from the Theory of Reasonable Action (TRA), which predicts user acceptance of technology based on two factors: perceived usefulness of technology and perceived benefits (E. N. Sari & Hermanto, 2016).

The Technology Acceptance Model (TAM), developed from the Theory of Reasoned Action (TRA), is thought to predict user acceptance of technology based on several factors. These factors include: (1) Perceived Usefulness, which is a person's belief that using technology can improve their work performance; (2) Perceived Ease of Use, which is a person's belief that using technology can improve their work performance; and (3) Views on Use, a pro or con attitude towards something or a person's intention to use it or not use it. (4) The desire to use technology is called desire-to-use behavior. (5) Real use, or real use, is a person's pleasure to use a system that is easy to use and can increase productivity (Fadilah & Sapari, 2020).

Theory of Planned Behavior (TPB)

Theory of Planned Behavior developed by (Ajzen, 1991) is a psychological theory that bases its premise on the belief that humans are logical beings and use information methodically to benefit themselves. This theory emphasizes that a person's behavior is influenced by three main factors, namely: (1). Subjective Norm (Subjective Norm) is the opinion of close or important people who influence decisions in behavior and motivate individuals in the expectations of others, (2). Attitude is a belief in behavior that has been rationally evaluated against that behavior, (3). Perceived Behavior Control is an individual's feeling about the ease or difficulty he will experience in carrying out the behavior. This theory emphasizes the importance of individuals to consider the consequences or goals of their actions and whether the behavior to be carried out is considered normal or not (Shabrina et al., 2024).

The relationship between theory of planned behavior and this study is that taxpayers are required to have intentions and attitudes of trust in taxpayer compliance created from taxpayer beliefs about tax compliance by covering all relevant aspects and known, believed, and the experience of taxpayers with the application of applicable tax regulations. Taxpayer perceptions of tax compliance behavior can change. Attitudes towards tax compliance may be favorable or negative. Furthermore, the taxpayer's intention to obey or not follow the applicable rules and regulations is revealed.

Tax Compliance Model

The Tax Compliance Model developed by Allingham & Sandmo (1972) is an economic model that explains individual tax compliance behavior. This model focuses on the cost-benefit analysis of tax compliance and how individuals make decisions to comply or not comply with tax regulations. In this model, tax compliance is influenced by three main factors, namely compliance costs, tax penalties, and probability of detection. Compliance costs include time costs and administrative costs incurred by individuals to comply with tax regulations. Tax sanctions include the costs incurred by individuals if they do not comply with tax regulations, such as fines and penalties. Detection probability includes the likelihood that individuals who do not comply with tax regulations will be detected by tax authorities. Thus, this model can be used to explain how individuals make decisions to comply or not comply with tax regulations based on benefit-cost analysis (G.allingham, 2018).

Fiscal Psychology Theory

Fiscal Psychology Theory developed by Kirchler, (2007) is a theory that explains how psychological factors affect individual tax compliance behavior. This theory focuses on how individuals perceive taxes and how these perceptions influence their decisions to comply or not comply with tax regulations. In this theory, Kirchler explains that tax compliance is influenced by factors such as trust in government, tax fairness, and social norms. This theory can be used to explain how individuals make decisions to comply or not comply with tax regulations based on psychological factors.

Institutional Theory

Institutional Theory is a theory that explains how organizations and individuals are influenced by the norms, values, and rules that exist within their institutional environment. In the context of tax compliance, Institutional Theory can be used to explain how institutional factors such as trust in government, tax fairness, and social norms influence individual and organizational tax compliance behavior. This theory focuses on how institutions shape the behavior and decisions of individuals and organizations, and how this affects tax compliance (Amenta & Ramsey, 2005).

Deterrence Theory

Deterrence Theory developed by Becker (1968) is a theory that explains how individuals make decisions to commit or not commit illegal acts based on the calculation of costs and benefits. In the context of tax compliance, Deterrence Theory can be used to explain how tax penalties and probability of detection affect individual tax compliance behavior. This theory focuses on how individuals make decisions to comply or not comply with tax regulations based on the calculation of costs and benefits, and how effective tax sanctions can prevent individuals from committing illegal acts (Mendes, 2004).

Taxpayer Compliance

Taxpayer compliance is when taxpayers fulfill all their tax obligations and rights in paying taxes (Daeng & Mahmudi, 2022).

In a situation where taxpayers exercise their taxation rights and fulfill all their tax obligations, it is called taxpayer compliance. Actually, the published tax laws that regulate all taxpayer responsibilities and even the sanctions given will be optimal if the taxpayers themselves understand their duties and responsibilities as taxpayers (Beloan et al., 2019).

Implementation of E-Filing System

According to Haryaningsih & Juniwati, (2021) E-Filing is an electronic-based Annual Tax Return (SPT) and Notice of Extension of Annual Tax Return (SPT) to taxpayers submitted by accessing online and realtime on the website of the Directorate General of Taxes (<https://www.pajak.go.id/>).

The e-Filing system is a system that assists taxpayers in submitting their SPT in real time. Taxpayers feel that this system can make it easier for them to submit SPT because it can be done anywhere without having to come to the KPP or Kp2kp and queue, which will spend taxpayers' time. So that it can encourage taxpayers to tend to be obedient in terms of fulfilling their tax obligations (Wulandari, 2019).

E-filing as one of the tax modernization programs, is a form of e-government that aims to provide convenience in submitting tax returns with the hope of increasing individual taxpayer compliance. As for tax officials, this e-filing technology can facilitate them in database management because the storage of taxpayer documents has been computerized. The use of e-filing is carried out so that taxpayers can find it easier to report their SPT and create a more orderly and transparent tax administration (Maulana & Marismiati, 2021).

Implementation of E-billing System

This tax payment can be made through a taxation system in the form of an e-billing application that can be accessed by taxpayers. Billing System is a method of paying electronically using a Billing Code. E-billing is an electronic deposit letter which is a digital form or as a substitute for filling out a tax deposit letter (SSP) manually. This is stated in the Directorate General of Taxes Regulation Number PER-26 / PJ / 2014, Article 1 paragraph 1 concerning the Electronic Tax Payment System. Thus, taxpayers who will carry out the process of paying their taxes can use the online system through this e-billing, as an application to obtain a billing code used to pay taxes to the local DGT (Riyani & Yanto, 2023).

The existence of an e-billing system makes a sense of convenience and satisfaction felt by the community as users of the system. The purpose of the sense of convenience and satisfaction in using the e-billing system is expected to be able to make Corporate Taxpayer subjects who have not used the e-billing system can use it, and in using the system it is expected to be able to make Corporate Taxpayer subjects feel higher quality payments (Yusdita, 2017).

Implementation of E-SPT System

According to Law Number 28 of 2007, article 1 paragraph (11), notification letter (SPT) is a letter used by taxpayers to report the calculation or payment of taxes, tax objects or non-tax objects, assets and liabilities in accordance with tax laws and regulations. Based on DGT Regulation Number PER-1/PJ/2014, which regulates how to send annual notification letters to Individual Taxpayers, electronic filling is a web application used to do Annual Tax Return instantly via the internet (Nurbaiti et al., 2016).

This electronic submission of SPT is an effort by the Directorate General of Taxes (DGT) to make it easier for taxpayers to report the amount of tax that must be communicated directly to the Tax Service Office (KPP). People can now pay taxes without having to come to the tax service office to fulfill their tax obligations in terms of calculating the amount of tax owed. Because all taxpayer documents are stored digitally, e-SPT technology makes it easier for tax officials to manage the data base (N. P. Sari et al., 2015).

Implementation of Tax Sanctions

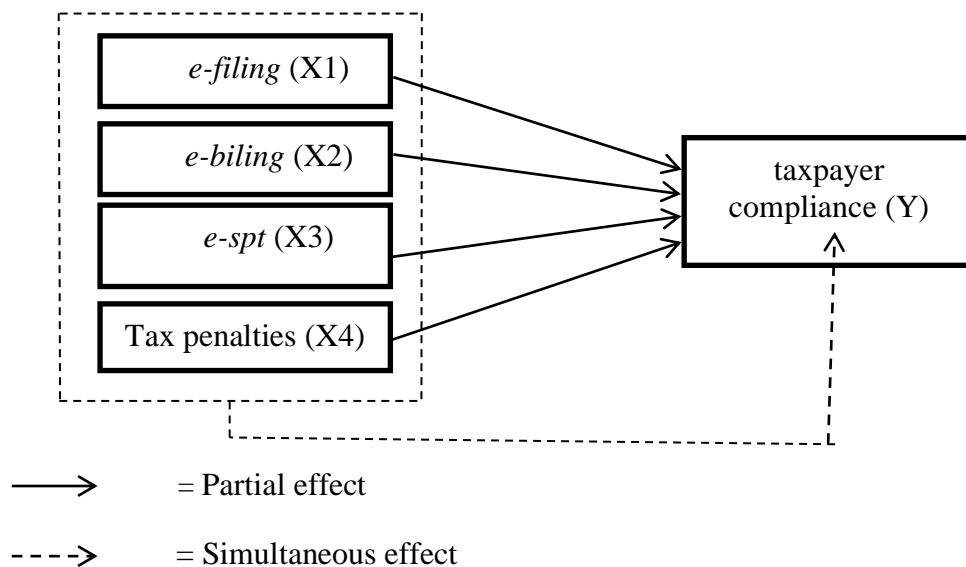
Tax sanctions are set out in the tax law as a guarantee. Tax sanctions are designed to help taxpayers comply with tax regulations. According to Law Number 28 of 2007 concerning General Provisions and Tax Procedures, there are two types of sanctions: administrative and criminal (Clarina Freshya Waruwu & Lorina Siregar Sudjiman, 2022).

Compulsory tax compliance can be influenced by a number of variables, such as their opinion about sanctions and their level of awareness, If someone does not comply with tax regulations, they must be subject to tax sanctions. The sanctions can be in the form of administrative sanctions, fines, or criminal sanctions.

In essence, tax sanctions are used to ensure that the party responsible for the tax fulfills its tax obligations. Therefore, understanding tax sanctions is very important for taxpayers so that they can understand the legal consequences of what they do or do not do (Nurasana Nurasana & Muhammad Rivandi, 2023).

Conceptual Framework

Figure 1



Hypothesis Development

Effect of E-Filing System on Taxpayer Compliance

Information Technology Theory explains that the use of information technology such as e-filing can improve the efficiency, speed, and timeliness of tax reporting. The benefits provided are (1) Ease of tax reporting (2) Time and cost savings (3) Increased taxpayer compliance (4) Reduction of reporting errors (5) Increased transparency and accountability.

The e-Filing system is an administrative system used to submit tax returns electronically. In research conducted by Nasrun & Adil, (2022), H.Novimilldwiningrum, (2022), (Putri & Junaidi, 2023) which states that the use of E-filing has a positive influence on taxpayer compliance, the better the use of e-filing, the higher the level of taxpayer compliance. And in research conducted by Arifin & Syafii, (2019) which shows that the application of e-filing has no effect on individual taxpayer compliance. Based on the description above, the hypothesis that can be formulated is as follows:

H1: The application of the e-filing system affects taxpayer compliance.

The Effect of E-Billing System on Taxpayer Compliance

Information Technology Theory explains that the use of information technology such as e-billing can increase transaction efficiency and speed. The benefits provided are (1) Ease of tax payment (2) Time and cost savings (3) Increased taxpayer compliance (4) Reduction of payment errors (5) Increased transparency and accountability.

According to the Regulation of the Director General of Taxes Number PER-11/PJ/2019, an electronic payment system using a billing code is defined as a tax payment method that uses a billing code after entering tax transaction data electronically. This code will be used as a tax payment code at bank tellers, post offices, ATMs, or online payment systems Fadilah & Sapari, (2020). Research conducted by (Pradnyana & Prena, 2019), H.Novimilldwiningrum, (2022) states that the application of the e-Billing system has a positive effect on individual taxpayer compliance. In research conducted by Wahyudi, (2021) stated that the e-billing system has no effect on individual taxpayer compliance. Based on the description above, the hypothesis that can be formulated is as follows:

H2: The implementation of the e-billing system affects taxpayer compliance.

Effect of E-SPT System on Taxpayer Compliance

Information Technology Theory explains that the use of information technology such as e-SPT can improve the efficiency, speed, and timeliness of tax reporting. The benefits provided are (1) Ease of tax reporting (2) Time and cost savings (3) Increased taxpayer compliance (4) Reduction of reporting errors (5) Increased transparency and accountability.

Based on (Regulation of the Director General of Taxes Number PER-01, 2016), the government's goal of developing e-SPT is to make it easier for taxpayers to report their taxes. Thus, with the convenience provided, taxpayers are more motivated to pay taxes Rizky Pebrina & Amir, (2020). In research conducted by Harlim, (2019) and Subkhi Mahmasani, (2020) said e-SPT has a positive effect on tax compliance. In research conducted by Rizky Pebrina & Amir, (2020) and Mahpudin & Ikhsan, (2022) which states that the application of e-SPT has no effect on taxpayer compliance. Based on the description above, the hypothesis that can be formulated is as follows:

H3: The application of the e-spt system affects taxpayer compliance.

The Effect of Tax Sanctions on Taxpayer Compliance

Legal Theory explains that tax sanctions must be in accordance with the principles of law and justice. To encourage the presence of taxes, sanctions that are burdensome for taxpayers are given. However, if taxpayers do not know much about tax sanctions, they may think that sanctions are not scary or burdensome, which can prevent non-compliance Andiani & Hidayat Mochtar, (2020). According to research conducted by Nasrun & Adil, (2022) and Putri & Junaidi, (2023) state that the application of Tax Sanctions has a positive and significant effect on taxpayer compliance, the higher the tax sanctions, the higher the level of taxpayer compliance. And in research conducted by Fadilah & Sapari, (2020) stated that the application of tax sanctions has no effect on taxpayer compliance. Based on the description above, the hypothesis that can be formulated is as follows:

H4: The application of tax sanctions affects taxpayer compliance.

METHODS

The type of research used in this research is quantitative research with a causal associative approach. The population used in this study is individual taxpayers registered at the Bengkulu Dua Primary Tax Service Office (KPP). The sampling technique in this study was purposive sampling.

The population in this study were all individual taxpayers registered at KPP Pratama Bengkulu Dua, which amounted to approximately 83,059 people. The sampling criteria in this study are as follows:

1. Taxpayers who are registered at the Bengkulu Dua Primary Tax Service Office (KPP).
2. Individual taxpayers who have reported the 2024 annual tax return.
3. Taxpayers who use e-filing, e-billing and e-spt in reporting and paying taxes.

The sample used in this study amounted to 399 individual taxpayers as respondents. The calculation was obtained from the Slovin Formula calculation formula.

RESULTS

This study uses primary data collected through questionnaires and distributed to research respondents. This study selected all individual taxpayers registered at KPP Pratama Bengkulu Dua, which amounted to approximately 83,059 people. After calculating the sample size using the slovin method, there were 399 samples. All returned questionnaires can be used in this study, as described in the following table:

Table 1 Questionnaire Receipt Details

Description	Total	Percentage
Questionnaires received	399	100%
Questionnaires that cannot be processed	0	0%
Total questionnaires that could be processed	399	100%

Source: Primary data processed 2024

Based on table 1, it is explained that the questionnaire was distributed as many as 399 sheets to respondents, the questionnaires distributed and returned as many as 399 sheets or 100% can be processed by researchers.

Test Validity Test Results**Table 2 Validity Test Results**

Variable	Item	Pearson Correlation	Sig.	Conclusion
<i>E-Filing</i>	EF1	0,783	0,00	Valid
	EF2	0,733	0,00	Valid
	EF3	0,725	0,00	Valid
	EF4	0,777	0,00	Valid
	EF5	0,764	0,00	Valid
	EF6	0,607	0,00	Valid
<i>E-Biling</i>	EB1	0,673	0,00	Valid
	EB2	0,615	0,00	Valid
	EB3	0,745	0,00	Valid
	EB4	0,679	0,00	Valid
	EB5	0,730	0,00	Valid
	EB6	0,604	0,00	Valid
E-SPT	ES1	0,580	0,00	Valid
	ES2	0,702	0,00	Valid
	ES3	0,684	0,00	Valid
	ES4	0,835	0,00	Valid
	ES5	0,784	0,00	Valid
	ES6	0,727	0,00	Valid
Sanctions Tax	SP1	0,778	0,00	Valid
	SP2	0,830	0,00	Valid
	SP3	0,813	0,00	Valid
	SP4	0,707	0,00	Valid
	SP5	0,611	0,00	Valid
	SP6	0,692	0,00	Valid
Taxpayer Compliance	K1	0,699	0,00	Valid
	K2	0,581	0,00	Valid
	K3	0,624	0,00	Valid
	K4	0,766	0,00	Valid
	K5	0,567	0,00	Valid
	K6	0,697	0,00	Valid

Source: Processed primary data 2025

Based on the above validity test, it can be concluded that all items used to determine the effect of the implementation of e-filing, e-billing, e-spt, and tax penalties on the compliance of individual taxpayers show a Pearson Correlation value > significance, which means that all instruments are valid for use.

Reliability Test Results

Table 3 Reliability Test Results

Variabel	Cronbach's Alfa	Description
<i>E-Filing</i>	0,826	Reliabel
<i>E-Biling</i>	0,759	Reliabel
E-SPT	0,815	Reliabel
Tax Penalties	0,833	Reliabel
Taxpayer Compliance	0,725	Reliabel

Source: Primary data processed in 2025

Table 3 shows that the reliability test results obtained a Cronbach's Alpha of more than 0.60, which means that all variables are reliable.

Hypothesis Test Results

The analytical testing technique used to test the hypothesis in this study was multiple linear regression analysis to analyze the effect of independent variables, namely e-filing, e-billing, e-spt, and tax penalties, on the dependent variable, namely individual taxpayer compliance.

Table 4 Multiple Linear Regression Analysis Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.161	.390		13.222	.000
	<i>E-Filing</i>	.145	.019	.192	7.794	.000
	<i>E-Biling</i>	.205	.029	.259	7.039	.000
	E-SPT	.183	.020	.247	8.950	.000
	Tax Penalties	.331	.023	.401	14.301	.000

a. Dependent Variable: Taxpayer Compliance

Source: Processed primary data 2025

Based on Table 4.8 above, the multiple linear regression equation can be formulated as follows:

$$Y = 5.161 + 0.145 X_1 + 0.205 X_2 + 0.183 X_3 + 0.331 X_4$$

From this regression equation, it can be seen that:

1. The constant value is positive at 5.161. This indicates that if the variables e-filing, e-billing, e-spt, and tax penalties are considered constant or unchanged, the compliance value of individual taxpayers will remain at 5.161.
2. The regression coefficient for the e-filing variable is positive at 0.145. This means that if the e-filing variable is considered constant, the compliance value of individual taxpayers is 0.145 for every increase in e-filing.

3. The regression coefficient for the e-billing variable is positive at 0.205. This means that if the e-billing variable is considered constant, the compliance value for individual taxpayers is 0.205 for each increase in e-billing.
4. The regression coefficient of the e-spt variable is positive at 0.183. This means that if the e-spt variable is considered constant, the compliance value of individual taxpayers is 0.183 for each increase in e-spt.
5. The regression coefficient of the tax penalty variable is positive at 0.331. This means that if the tax penalty variable is considered constant, the compliance rate of individual taxpayers is 0.331 for every increase in the tax penalty variable.

Testing The Coefficient Of Determination

Table 5 Coefficient Of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.943 ^a	.890	.889	.84567
a. Predictors: (Constant), Tax Penalties, E-SPT, E-FILING, E-BILING				
b. Dependent Variable: Taxpayer Compliance				

Source: Processed primary data 2025

Table 6 shows an adjusted R square of 0.889. This means that 88.9% of the dependent variable of individual taxpayer compliance can be explained by the independent variables, namely e-filing, e-billing, e-spt, and tax penalties. The remaining 11.1% is explained by other variables outside the scope of this study.

F-test

Table 6 F-test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2275.874	4	568.969	795.591	.000 ^b
	Residual	281.770	394	.715		
	Total	2557.644	398			
a. Dependent Variable: Taxpayer Compliance						
b. Predictors: (Constant), Tax Penalties, E-SPT, E-Filing, E-Billing						

Source: Processed primary data 2025

In Table 6 the calculated F value is 795.591 with a significance level of 0.000 or less than 0.05. This means that there is a significant influence of the variables e-filing, e-billing, e-spt, and tax penalties that can predict the variable of individual taxpayer compliance.

T-Test**Table 7 T-Test Results**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.161	.390		13.222	.000
	<i>E-Filing</i>	.145	.019	.192	7.794	.000
	<i>E-Biling</i>	.205	.029	.259	7.039	.000
	E-SPT	.183	.020	.247	8.950	.000
	Tax Penalties	.331	.023	.401	14.301	.000
a. Dependent Variable: Taxpayer Compliance						

Source: Processed primary data 2025

Based on Table 7 it can be explained that the results of the t-test are as follows:

1. E-filing (X1) has an effect on the compliance of individual taxpayers (Y). Since the calculated t-value is 7.794 and the significance level is $0.000 < 0.05$, it is concluded that the e-filing variable has a positive effect on individual taxpayer compliance, which is proven to be accepted.
2. E-billing (X2) has an effect on individual taxpayer compliance (Y). Based on the t-value of 7.039 and the significance level of $0.000 < 0.05$, it is concluded that the e-billing variable has a positive effect on individual taxpayer compliance, which is proven to be accepted.
3. E-SPT (X3) affects individual taxpayer compliance (Y). Based on the t-value of 8.950 and the significance level of $0.000 < 0.05$, it is concluded that the e-SPT variable has a positive effect on individual taxpayer compliance, which is proven to be accepted.
4. Tax penalties (X4) affect individual taxpayer compliance (Y). Based on the t-value of 14.301 and the significance value of $0.000 < 0.05$, it can be concluded that the tax penalty variable has a positive effect on individual taxpayer compliance.

DISCUSSION**The Effect Of E-Filing On Tax Compliance Among Individual Taxpayers**

The first hypothesis (H1), which states that e-filing affects tax compliance among individual taxpayers, has been empirically proven. Based on the results of multiple linear regression analysis, the e-filing variable has a t-value of 7.794 and a significance value of $0.000 < 0.05$. This indicates that H1 is accepted, meaning that e-filing has a positive effect on individual taxpayer compliance.

Taxpayers consider the e-filing system to be easy to use, fast, cost-effective, and environmentally friendly. Therefore, e-filing enables individual taxpayers to easily report their tax returns and can influence the improvement of individual taxpayer compliance. The results of this study support the theory used, namely the Technology Acceptance Model (TAM), which states that there are two factors that predominantly influence the acceptance of technology, namely the usefulness and ease of use of the technology (Wahyudi, 2021). E-filing is part of the modernization of the tax system, which has the ability to influence the level of taxpayer compliance. According to the Technology Acceptance Model (TAM) theory, TAM is a model used to project and understand the factors that influence the use of computer technology (Karmila, 2016). Then, according to the Theory of Planned Behavior (TPB), the ease of access and use of

the e-filing system can increase perceived behavioral control, which ultimately strengthens taxpayers' intention to fulfill their tax obligations in a timely and correct manner.

This study is in line with Sulistyori ni et al., (2017), Pradnyana & Prena, (2019), Harlim, (2019), Fadilah & Sapari, (2020), Novimilldwiningrum & Hidajat, (2022) and Nasrun & Adil, (2022), Putri & Junaidi (2023), who also found that e-filing has a positive and significant effect on taxpayer compliance. The better the use of e-filing, the higher the level of taxpayer compliance.

The Effect Of E-Billing On Tax Compliance Of Individuals

The second hypothesis (H2), which states that e-billing affects the tax compliance of individuals, has been empirically proven. Based on the results of multiple linear regression analysis, the e-billing variable has a t-value of 7.039 and a significance value of $0.000 < 0.05$. This indicates that H2 is accepted, meaning that e-billing has a positive effect on individual taxpayer compliance.

E-billing, which helps taxpayers manage tax payments in terms of benefits, is part of the modernization of the taxation system. The implementation of e-billing is also a modernization of the taxation system that allows computer technology to influence tax compliance. The Technology Acceptance Model (TAM) is the model used in this study to examine the factors influencing the use of computer technology (Karmila, 2016). Furthermore, according to the Theory of Planned Behavior (TPB), attitudes, subjective norms, and perceived control over behavior determine an individual's intention to behave. E-billing increases taxpayers' perceived control because this system provides ease of access and convenience in the tax payment process, thereby encouraging compliance behavior.

This study is in line with Sulistyori ni et al., (2017), Harlim, (2019), Pradnyana & Prena, (2019), Novimilldwiningrum & Hidajat, (2022) who stated in their research that e-billing has a positive effect on the compliance of individual taxpayers.

The Effect Of E-SPT On Tax Compliance Of Individual Taxpayers

The third hypothesis (H3), which states that E-SPT affects the tax compliance of individual taxpayers, has been empirically proven. Based on the results of multiple linear regression analysis, the E-SPT variable has a t-value of 8.950 and a significance value of $0.000 < 0.05$. This indicates that H3 is accepted, meaning that E-SPT has a positive effect on individual taxpayer compliance.

The Directorate General of Taxes has created an application system, or software, called e-SPT, to help taxpayers submit their tax returns. This application service is considered more efficient, enabling taxpayers to easily fulfill their tax obligations. E-SPT is much easier and more beneficial than manually filling out annual tax returns for individual taxpayers. Calculation errors can be avoided. This is due to the fact that a highly trusted website positively influences taxpayer compliance in tax payments. After filling out the tax return through e-SPT, taxpayers then submit their annual tax returns through e-Filing. This is very helpful for taxpayers because they do not need to visit the tax office to submit their returns, and submissions can be made anywhere and anytime as long as they do not exceed the specified deadline (Supriatiningsih, 2023).

This is in line with the Technology Acceptance Model (TAM), which states that technology adoption is influenced by perceptions of its benefits and ease of use. Taxpayers who feel that e-SPT simplifies the tax reporting process and reduces administrative burdens are more likely to report their tax returns on time and accurately. The results of this study can also be explained through the Theory of Planned Behavior (Ajzen, 1991), in which the e-SPT system provides convenience and control in the tax reporting process, thereby strengthening taxpayers' perception of behavioral control. A positive attitude toward the convenience and efficiency of reporting through e-SPT encourages an increase in taxpayers' intention to comply with their tax reporting obligations.

This study is in line with Sulistyori ni et al., (2017) and (Kirana, 2017) Harlim, (2019) in his study stated that E-SPT has a positive effect on the compliance of individual taxpayers.

The Effect Of Tax Sanctions On The Compliance Of Individual Taxpayers

The fourth hypothesis (H4), which states that tax sanctions influence individual taxpayer compliance, is empirically proven. Based on the results of multiple linear regression analysis, the tax sanction variable has a t-value of 14.301 and a significance value of $0.000 < 0.05$. This indicates that H3 is accepted, meaning that the tax penalty variable has a positive effect on individual taxpayer compliance.

Tax penalties have a positive effect on individual taxpayer compliance, meaning that the higher the tax penalty, the higher the tax compliance. Tax penalties can increase awareness of tax rights and obligations. If taxpayers believe that penalties will increase costs, they will comply with tax payments. The government uses tax penalties to encourage taxpayers to pay taxes and to take action against those who do not (Rusyidi, 2018).

The Technology Acceptance Model (TAM) is more commonly used in the context of technology system adoption, but this theory is also relevant in explaining how the application of sanctions integrated with electronic reporting and payment systems, such as e-filing or e-billing, can improve compliance. When tax technology systems display sanction information clearly and in real time, this reinforces the perception of benefits and supports compliance efficiency. Thus, the existence of sanctions communicated through an accessible and user-friendly system will further increase taxpayers' awareness of the need to comply. This is explained through the Theory of Planned Behavior (Ajzen, 1991), where the threat of sanctions can influence taxpayers' perception of behavioral control. With strict sanctions in place, taxpayers feel compelled to be more careful and responsible in fulfilling their tax obligations. Additionally, subjective norms also play a role, where social pressure and fear of a negative image due to non-compliance further strengthen the intention to comply.

This study aligns with Rizky Pebrina & Amir (2020), Nasrun & Adil (2022), Taslim et al. (2023), and Putri & Junaidi (2023), who in their research stated that tax sanctions have a positive and significant influence on taxpayer compliance. The higher the tax penalty, the higher the level of taxpayer compliance.

CONCLUSION

This study aims to determine the impact of e-filing, e-billing, e-spt, and tax penalties on the compliance of individual taxpayers. Based on the data collected and the tests conducted, the following conclusions can be drawn:

1. E-filing (X1) has an effect on the compliance of individual taxpayers (Y). This is evident from the t-value of 7.794 and the significance value of $0.000 < 0.05$, leading to the conclusion that the e-filing variable has a positive effect on the compliance of individual taxpayers.
2. E-billing (X2) affects the compliance of individual taxpayers (Y). Based on the t-value of 7.039 and the significance value of $0.000 < 0.05$, it can be concluded that the e-billing variable has a positive effect on the compliance of individual taxpayers.
3. E-SPT (X3) affects individual taxpayer compliance (Y). Based on the t-value of 8.950 and the significance level of $0.000 < 0.05$, it is concluded that the e-SPT variable has a positive effect on individual taxpayer compliance, which is proven to be accepted.
4. Tax penalties (X4) affect individual taxpayer compliance (Y). Based on the t-value of 14.301 and the significance value of $0.000 < 0.05$, it can be concluded that the tax penalty variable has a positive effect on individual taxpayer compliance.

LIMITATION

Based on the research results, the researcher has several recommendations to offer, as follows:

1. Further research is recommended to use different research methods.
2. Further research is expected to expand the survey area or use a different sample from this study, so that the research results are more likely to be generalized.
3. Use a longer time frame and a larger sample size, so that the research results can be generalized and obtain more respondents.

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