

# The Impact of E-Tax System Utilization on Taxpayers' Compliance During the Pandemic: Tax Incentives as a Moderator

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**Abstract:** This study analyzes the impact of e-tax system utilization of taxpayers' compliance during the pandemic with tax incentives as a moderator. The research data are collected by distributing questionnaires to 100 taxpayers as the respondents. We analyze the data using the descriptive quantitative method (the multiple linear regression and moderated regression analysis). The findings suggest the positive effect of e-tax system on taxpayers' compliance. Further, tax incentives strengthen the impact of e-tax system utilization of taxpayers' compliance. Our results inform tax authorities about e-tax system and tax incentives.

**Keywords:** E-tax System Utilization, Tax Incentives, Taxpayers' Compliance

## 1 Introduction

Many countries experienced economic crises due to coronavirus disease (Covid-19) in 2020, including Indonesia [1]. Accordingly, the Indonesian government has provided various facilities to the public, especially taxpayers, to pay tax obligations digitally and issued tax incentives through Minister of Finance Regulation No. 44/PMK.03/2020 to improve taxpayers' compliance [2].

The Covid-19 pandemic greatly affects the use of information technology that enables digitalized tax activities [1]. The technology is labeled as e-system, including e-registration, e-SPT, e-filing, and e-billing [3]. The pandemic also halts the face-to-face interactions between taxpayers and tax officials, inhibiting taxpayers from being informed of new tax regulations [2]. Tax incentive issues are one less known regulation by taxpayers [4]. Digitalized tax services receive a lukewarm public reaction because they are considered less understandable [5].

Taxpayers should fulfill their tax obligations responsibly and consciously. Tax compliance refers to taxpayers' behavior in fulfilling their obligations according to existing tax rules [6]. The government's role in socializing tax regulations is crucial in minimizing taxpayers' lack of knowledge in fulfilling their tax obligations [7]. Rapid technological developments have facilitated service innovations during the pandemic to enable taxpayers to access tax-related information through various channels [8].

Nawangasasi *et al.* [9] reveal that taxpayers' pre-tax return compliance in using e-tax returns is greater than their post-tax return one. According to Suhardi [10], the public considers e-system less beneficial and even more cumbersome because of document requirements. This argument is supported by Supriyati [11] who documents that tax officials'

service quality affects taxpayers' compliance. E-tax system arguably offers transparency, increased efficiency in tax administration, and cost reduction for tax administration and taxpayers [12]. The government seeks to utilize the e-system more optimally by issuing various regulations related to tax incentives to improve taxpayers' compliance during the pandemic, including final government-borne income tax (article 21), MSMEs' final government-borne income tax, construction service final income tax, the exemption of final import income tax (article 22), the 30% reduction of income tax (article 25), and accelerated VAT restitution [2].

Several scholars have investigated the impact of the e-tax system on taxpayers' compliance with mixed results. For example, Said & Aslindah [13] demonstrate that the e-tax system affects taxpayers' compliance. The results support Yunita Sari & Jati [8] and Setiawan *et al.* [14] who observe that modern tax administration systems based on e-system affect taxpayers' compliance. However, the findings contradict Umar & Masud [12] who document that e-tax system does not affect taxpayers' compliance in developing countries. Nawangsasi *et al.* [9] also reveal no increase in taxpayers' compliance after the implementation of e-filing (online tax return submission).

Using e-tax systems as a substitute for face-to-face services increases taxpayers' compliance. Better e-system implementation will improve taxpayers' compliance [15]. Tax incentives as a control mechanism strengthen the impact of e-system on taxpayers' compliance because they enable taxpayers to fulfill their obligations during the pandemic [16]. Tax incentives also moderate the influence of e-system on taxpayers' compliance because they encourage the public to participate in the formal economy through easier payment facilities, more relaxed deadlines for taxpayers with certain gross turnover, and better payment systems [17]. The findings exhibit inconsistent results because of other determining factors. The differences motivate us to investigate the impact of e-system utilization in the pandemic on taxpayers' compliance with tax incentives as the moderating variable.

Many taxpayers have not sufficiently understood the e-tax system's benefits in generating tax information sources. The e-system implementation during the Covid-19 pandemic is crucial because it facilitates taxpayers without direct face-to-face interactions. This study seeks to analyze the impact of e-system implementation during the pandemic on taxpayers' compliance with tax incentives as the moderating variable. E-system and tax incentives potentially improve taxpayers' compliance in fulfilling their tax obligations because they offer taxpayers reliable and trustworthy tax information. Theoretically, this study empirically informs the impacts of the use of the e-tax system and tax incentives on taxpayers' compliance during the pandemic. Besides, this study advises taxpayers to comply with tax regulations and not avoid taxes. Meanwhile, this study also offers practical implications by informing taxpayers of the benefits of e-system and tax incentives. We also advise the government to evaluate e-system and tax incentive-related regulations.

## **2 Literature Review**

### **2.1 The E-Tax System**

The e-tax system reforms the conventional tax administrative system by providing ease of use and optimizing tax administrative processes [18]. This system includes e-registration, e-tax filing, e-filing, and e-billing that rely on electronic devices and procedures [15]. The e-system designed by the Directorate General of Taxation is effective when it improves

taxpayers' knowledge and desire to perform their obligations (Bagus *et al.*, 2019). The e-system aims to maximize tax revenues, improve service quality, provide better public services, enhance fairness, improve public servants' competence and professionalism, and reduce tax fraud [13]. According to Ramdani [19], Alfarisi and Mahpudin [20], Bagus *et al.* (2019), and Syafitri & Rosharlianti [21], this e-system offers numerous benefits through faster and more flexible tax processes.

## 2.2 Tax Compliance

Tax compliance refers to taxpayers' willingness to act accordingly to tax administration and regulations without law enforcement [22]. Meanwhile, compliance represents obedience to existing rules to achieve certain objectives, including tax submission, reporting, and payment. More tax-dependent countries arguably consider tax compliance crucial [23], and they need to improve tax compliance to improve tax targets and eventually public welfare [24]. In this respect, tax service quality likely affects taxpayers' compliance, and better and more accountable tax service quality affects taxpayers' willingness to fulfill their tax obligations [25].

Most governments rely on tax revenues, and they need to maximize taxpayers' active roles. Taxpayers' awareness is crucial in improving taxpayers' compliance due to their importance in tax revenues [26]. Tax compliance can be divided into two types: formal and material compliance [27]. Formal compliance refers to the condition in which taxpayers fulfill their tax obligations according to tax regulations, including tax calculation, payments, and reporting. Meanwhile, material compliance refers to the condition in which taxpayers are willing to report tax-related information and act cooperatively in tax administrative processes [28].

## 2.3 Tax Incentives

Tax incentives represent tax facilities for taxpayers by reducing tax tariffs to improve their compliance [29]. The Minister of Finance Regulation No. 23/PMK.03/2020 stipulates tax incentives by stating that final income tax rates are borne by the government, given that taxpayers submit realization reports as their responsibility [30]. The government has socialized tax regulations concerning tax incentives to print and electronic media to attract taxpayers and improve their tax compliance [1]. Taxpayers' knowledge of tax regulations likely motivates them to comply with and use the regulations [29].

## 2.4 Hypothesis Development

Taxpayers who calculate, pay, and report their tax obligations through an e-system will save their costs and minimize their mobility because they do not have to visit local tax officials that enable them to perform their tax obligations anywhere and anytime through the internet [31]. In this respect, the government innovates continuously to improve their tax services to facilitate taxpayers fulfill their tax obligations. Hence, the e-tax system arguably improves taxpayers' compliance in fulfilling tax obligations [32]. Kania *et al.* [15] indicate that e-tax system implementation, including e-registration, e-filing, e-tax returns, and e-billing, positively affects taxpayers' compliance. Pebrina & Hidayatulloh [33], Bagus *et al.* (2019), and Said & Aslindah [13] also observe that the e-tax system positively affects taxpayers' compliance. Mulyati & Ismanto [34] demonstrate that e-filing (users' perception, security, and IT as the proxies) positively affects taxpayers' compliance. Based on the above arguments, we propose the following hypothesis:

H1= E-tax system positively affects taxpayers' compliance.

The government offers reduced tax tariffs (tax incentives) and better tax services (electronic system) to improve taxpayers' compliance [35]. Tax socialization through tax incentives is thus crucial to motivate taxpayers to fulfill their tax obligations [36]. Reduced tax tariffs and e-system tax services arguably enhance taxpayers' awareness of fulfilling their tax obligations during economic slowdowns [37]. Tax incentives arguably strengthen the impact of e- system utilization of taxpayers' compliance [1]. This argument is in line with the fact that an electronic tax payment system, supported by tax relaxation through tax incentives, will encourage taxpayers to fulfill their tax obligations [38]. Dwitrayani [32] and Afuan [39] document that e-system implementation positively affects taxpayers' compliance. E-system positively affects taxpayers' compliance with tax tariffs and motivates tax compliance (Kualitas *et al.*, 2020). Reduced tax tariffs offer greater tax fairness and ease tax administration, which will also increase taxpayers' compliance [40]. Based on the above argument, the following is our second hypothesis:

H2= Tax incentives strengthen the impact of e-tax system on taxpayers' compliance

## 2.5 Model

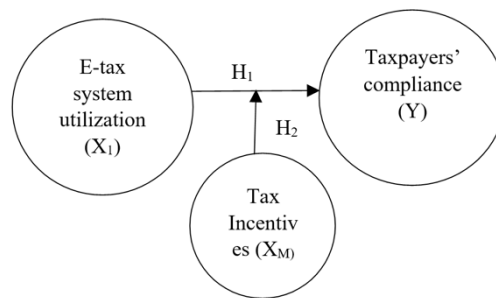


Fig. 1. Research Framework

## 3 Method

This study is a descriptive and quantitative analysis focusing on tax incentives' role in moderating the association between the e-tax system and taxpayers' compliance during the pandemic. Descriptive quantitative research seeks to explain the phenomenon in quantitative figures (Hamka *et al.*, 2018). Our primary data is generated from Salatiga local tax office. In particular, we distribute the questionnaires to the respondents [41]. Our population is taxpayers registered at the Salatiga local tax office (256,127 taxpayers). We generate the research sample using non-probability sampling (convenience sampling method). The following Slovin formula determines the sample number:

$$n = \frac{N}{1 + (e)^2}$$

where:

- n = sample size
- N = population size
- E = tolerable error percentage in sample selection

The formula produces 100 taxpayers as the research sample. We generate the research data through observation and distributing the questionnaires to the respondents, and the questionnaire produces numeric and measurable data.

We use multiple linear regression to analyze the data [42]. This study also tests the interaction hypothesis using the moderated regression analysis (MRA) to investigate the effect of the moderating variable in affecting the strength of the effect of the dependent variable on the independent variable [43]. In particular, moderated regression seeks to analyze whether tax incentives moderates the impact of e-system on taxpayers' compliance during the Covid-19 pandemic. We use the SPSS (Statistical Product and Service Solution) to analyze the data.

## 4 Result and Discussion

Table 1 below informs that the compliance variable's minimum (maximum) value is 9 (36) with a mean value of 16.24. Meanwhile, the minimum (maximum) value of e-system utilization is 16 (62), with a mean value of 29.04. Lastly, the minimum (maximum) value of tax incentives is 7 (28), with a mean value of 13.26. Thus, all respondents have positive values. We then run the validity and reliability to ensure that our data can be processed further.

**Table 1.** Descriptive Statistics

	<b>N</b>	<b>R</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Dev</b>
E-system utilization	100	46	16	62	29.04	7.201
Taxpayers' compliance	100	27	9	36	16.24	4.008
Tax incentives	100	21	7	28	13.26	3.314
Valid N (listwise)	100					

Source: primary data, processed (2022)

The table suggests that all of our research instruments are valid because  $r_{stat} > r_{table}$  ( $r_{stat} > 0.195$ ) with a significance value of 0.05 or 5%. Our data is also reliable because the Cronbach's alphas for all variables are greater than  $r_{table}$  (Cronbach's  $\alpha > 0.95$ ). We then run the classical assumption test on the data. The analysis reveals that our data is normally distributed and exhibit no multicollinearity and heteroskedasticity problems.

In particular, this study uses the p-p plot graphic to demonstrate that the data is scattered around the diagonal line and follows the line, implying that the data is normally distributed. The multicollinearity test shows that all tolerance values and VIF scores are above 0.1 and below 10. Hence, our data has no multicollinearity problem.

This study uses the multiple regression analysis method for the first hypothesis and moderated regression analysis (MRA) for the second one. The following table presents the results of the moderated regression analysis.

**Table 2** Hypothesis Testing

<b>Panel A. Results for Model 1</b>					
Model	Unstd Coeff		Std. Coef	t	Sig.
	B	Std. Err	Beta		

(Constant)	2.102	1.003		2.095	0.039
E-system utilization	0.299	0.049	0.537	6.05	0
Tax incentives	0.411	0.107	0.34	3.83	0
a. Dependent Variable: Taxpayers' compliance					
<b>Panel B. Results for Model 2</b>					
(Constant)	9.788	2.753		3.555	0.001
E-system utilization	0.079	0.088	0.142	0.903	0.369
Tax incentives	-0.099	0.2	-0.082	-0.495	0.622
E-system utilization*tax incentives	0.014	0.005	0.785	2.98	0.004
a. Dependent Variable: Taxpayers' compliance					

Source: primary data, processed (2022)

Table 2 above indicates that the significance value of the tax incentives variable is below 0.01, and the interaction variable has a significance value of 0.004. Hence, the tax incentives variable is a quasi-moderator in which it interacts with the predictor (the independent variable) and at the same time acts as the independent variable.

This study also uses the coefficient of determination as shown in the following table:

**Table 3.** Coefficient of Determination (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798 <sup>a</sup>	0.637	0.633	2.428

a. Predictors: (Constant), E-system utilization

Source: primary data, processed (2022)

The adjusted r square value is 0.633, suggesting that the e-system utilization variable explains 63.3% of the variation of the tax compliance variable. The F value of the regression analysis is presented in the following hypothesis:

**Table 4.** The Results of F-test (Simultant)

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1012.611	1	1012.611	171.799	.000b
Residual	577.629	98	5.894		
Total	1590.240	99			

a. Dependent Variable: Taxpayers' compliance

b. Predictors: (Constant) E-system utilization

Source: primary data, processed (2022)

The table indicates that the F-stat value is 171.799 with a significance value of 0.000

(<0.05). Thus, e-system utilization significantly affects taxpayers' compliance.

#### 4.1 Discussion

The first hypothesis (H1) predicts that e-tax system utilization positively affects taxpayers' compliance. Our findings empirically support the hypothesis. E-system enables taxpayers to save costs by not going to local tax offices and improving their efficiency in tax administration. The government has also socialized e-system utilization to taxpayers, as indicated by respondents who mention that they can use e-system anywhere and anytime given they are connected. Furthermore, e-system is understandable, offers more accurate and complete calculations, is practical, and satisfying (especially during the Covid-19 pandemic), improving taxpayers' compliance. Our findings are consistent with Kania et al. [15] and Hibatulwassi et al. [44] who document that e-system utilization positively affects taxpayers' compliance because the system facilitates them to process tax administration.

The second hypothesis (H2) predicts that tax incentives strengthen the impact of e-tax system implementation on taxpayers' compliance. The results empirically support the hypothesis. Lower tax rates help taxpayers fulfill their tax obligations, and easier tax reporting systems help them fulfill their tax obligations timely. Hence, tax incentives strengthen the impact of e-system utilization of taxpayers' compliance. Our results support Saputra et al. [22] who suggest that tax incentives aim to improve compliance through computerized tax payment systems. The systems improve taxpayers' efficiency and effectiveness in tax administration.

## 5 Conclusion

This study demonstrates the positive impact of e-tax system on taxpayers' compliance, and tax incentives strengthen the impact. The results suggest that e-system and tax incentives are crucial during the pandemic to improve taxpayers' compliance. Compliance can be further improved by evaluating the e-system implementation and tax incentives-related tax regulations. Meanwhile, the government still lacks socialization and training on the latest tax regulations that will arguably help taxpayers understand the latest tax system and rates. E-tax system utilization, strengthened by tax incentives, will arguably facilitate taxpayers in terms of services, document submission, late-fine payments, tax reduction, more accurate information, payments, and reporting.

This study has a limited sample number due to the Covid-19 pandemic and only uses one independent variable and one moderating variable. Hence, we advise future studies to enlarge the sample size to produce more accurate results and add other independent variables.

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