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Original Research Article

Effects of Taxpayer Behavior Moderation on Taxes Reporting Systems

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Abstract

The purpose of this research is to examine the factors that influence the application of the electronic tax filing system (e-filing) of taxes in the order of adaptation of policies by the developing government wherein Indonesia relies on a self-assessment system (SAS) which implements voluntary compliance by taxpayers. Using the theory of planned behavior, the technology acceptance model (TAM) as a theoretical basis, this study looks at the effects of taxpayer compliance (TC), perceived usefulness of function (PU), taxpayer satisfaction (US), and taxpayer behavior (BI) in Indonesia in single study. This study is cross-sectional and correlational. Data were collected through a questionnaire survey of 298 taxpayers. Data were analyzed using Statistical Package for Social Sciences. This study is cross-sectional and correlational. Data collected through a questionnaire survey of 298 taxpayers. Data were analyzed using Statistical Package for Social Sciences. The results show that taxpayer satisfaction, perceived usefulness of taxpayers functions, and behavior contribute to tax compliance by 25.25%, that taxpayer satisfaction and taxpayer behavior are significant predictors of tax compliance and taxpayer behavior strengthens the moderating relationship between taxpayer satisfaction and tax compliance. At the same time, the perception of the usefulness of the function does not have a significant value on tax compliance. Given that this study was cross-sectional, monitoring changes in behavior over time was not possible. The results are helpful for policymakers and taxpayers in Indonesia. To the researchers knowledge, this is the first study to examine the contribution of perceived usefulness of function, taxpayer satisfaction, and taxpayer behavior of taxpayer compliance.

Keywords: E-filing, information systems success models, technology acceptance models, tax.

INTRODUCTION

In the modern era, the taxation system can carry out various functions for a government. The tax system can be used not only to collect revenue but also as a mechanism to enforce policies (Alley & James, 2006). As a result, non-compliance not only affects the amount of revenue collected but also affects the implementation of government policies. The issue of tax compliance becomes more critical when the main source of government funding comes from the tax system and the amount of tax collected on a self-assessment system (SAS) which requires voluntary compliance.

To improve taxpayer compliance, the Directorate General of Taxes always strives to optimize services so that it is expected to increase public awareness and desire to become taxpayers, one of which is by carrying out tax reforms, namely utilizing information and communication technology by implementing an e -filing system. Through the Decree of the Director-General of Taxes Number Kep-88 / PJ / 2004 in May 2004, the e-filling product was officially launched. Precisely on January 24, 2005, at the Presidential Office, the President of the Republic of Indonesia together with the Directorate General of Taxes launched an e-filling or electronic filing system product. E-filling is a service for filling and submitting Taxpayer Returns conducted electronically through a real-time online system to the Directorate General of Taxes via the internet on the Directorate General of Taxes website or through Application Service Providers appointed by the Directorate General of Taxes.

The issue of tax compliance becomes more critical when the main source of government funding comes from the tax system and the amount of tax collected on a self-assessment system (SAS) that requires voluntary compliance (Alley & James, 2006). The complexity of the tax system, high compliance costs, loopholes and tax exemptions that are considered

unfair, lack of integrity of tax officials due to poor salary structures, inadequate law enforcement, the poor performance of the government on the spending side, and corruption are examples of features of the public finance system. in developing countries that make tax compliance particularly disruptive (Islam, 2001; Bird, 2004).

The concept of tax compliance itself needs to be clarified before exploring the issue of tax compliance. Several definitions of tax compliance have been put forward from previous research, such as voluntary compliance with the letter and spirit of tax law (Alley & James, 2006); timely voluntary payment of discrepancies between the actual tax payable and the amount reported to the tax authorities and timely filing of tax returns accurately following the law and settles any tax payable without further enforcement (Singh, 2003).

Filing system for submitting tax return forms. Perceived usefulness functions as the strongest predictor for usage behavior when more individuals believe that technology can improve their job performance (Venkatesh et al., 2003). Minh et al., (2016), revealed that service quality and taxpayer satisfaction are important antecedents of customer loyalty and satisfaction.

Because non-compliance with tax laws has many consequences, one way to overcome the problem of non-compliance is to understand the factors that cause people to comply or not comply with tax laws (Zeidi et al., 2017) including taxpayer satisfaction (User satisfaction), the perceived usefulness of the function and the behavior of the taxpayer (Behavioral intentions). Mustapha (2013) suggests the need for improvement in the implementation of online e-Filing to ensure that the system is under taxpayer satisfaction and the need for socialization for taxpayers to increase the level of e-Filing usage. Guzel et al., (2016) stated that the service of the Tax Authority affects the taxpayer compliance variable with the taxpayer satisfaction variable. Minh et al., (2016), revealed that service quality and taxpayer satisfaction are important antecedents of customer loyalty and satisfaction.

Ashori et al., (2015) Taxpayers' perception of e-Filing is influenced by the way they identify the usefulness of the e-filing system, namely the perception of usability. Perceived functional usability has also been examined concerning the system's ability to improve performance, productivity, and effectiveness. The importance of the perceived usefulness of functions has been well discussed in various fields (Ashoori et al., 2015; Mustapha, 2013). The perception of the usefulness of the function shows the perception of taxpayers about the usefulness of electronic use. tax payment system (e-filing). Perceptions of usability have been empirically verified by researchers regarding the adoption of new technologies. Previous research has shown that the perceived usefulness of the function has a significant positive effect on taxpayer behavior (Carter et al., 2011). This shows that the number of taxpayers who use e-filing can be increased by improving performance in tax filing. The filing system for submitting tax return forms is believed to function as the strongest predictor of usage behavior when more individuals believe that technology can improve their job performance (Venkatesh et al., 2003).

LITERATURE REVIEW

Technology Acceptance Theories

Theories about technology adoption have evolved over time and there are many theories of knowledge about technology adoption. Leading theories about technology adoption include Theory of Perceived Risk, Theory of Reasoned Action by Fishbein & Ajzen (1975), Technology Acceptance Model - TAM by Davis, Bagozzi & Warshaw (1989).

Technology Acceptance Model (TAM)

Of the available technology adoption models, this study is guided by the Technology Acceptance Model (TAM) developed by Davis et al., (1989). TAM was preferred because it was compatible with the self-reported study scenario and intention to use it. Legris, Ingham & Collerette (2003) TAM has predictive validity for self-reported intended uses and uses and has been shown to be a theoretical model to help explain and predict information technology user behavior. In addition, the TAM framework is also one of the most widely used theoretical frameworks in explaining individual acceptance behavior towards information systems such as tax filing. TAM is a good theoretical tool for understanding why technology is adopted and tracking how external variables influence beliefs, risks, attitudes, and intentions to use (Park, 2009).

Theory of Reasoned Action (TRA)

The Technology Acceptance Model (TAM) is an information system theory that models how users receive and use technology. This theory is an adaptation of Theory of Reasoned Action developed by Fishbein and Ajzen (1975). Davis et al., (1989) further developed a similar model - the Technology Acceptance Model (TAM) - with special application to the prediction of Information Systems (IS) acceptance. TAM replaces many of the attitude measures of Theory of Reasoned Action with two measures of technology acceptance - ease of use and usability - as suggested by the results of empirical findings (Legris, Ingham & Collerette, 2003). According to Davis (1989) users are motivated to use the system by two main factors: perceived usefulness, and perceived ease of use.

Tax Compliance

Tax compliance is a significant problem for many tax authorities, and it is not an easy task to persuade taxpayers to comply with tax requirements

even though 'tax laws are not always appropriate' (James and Alley, 2004). The exact meaning of tax compliance has been defined in various ways. For example, Andreoni, Erard, and Feinstein (1998) state that tax compliance must be interpreted as the willingness of taxpayers to comply with tax regulations to obtain a country's economic balance.

Perceived Usefulness

Perception of functional usefulness is the extent to which a person believes that using a particular technology will improve their job performance (Davis, 1989).

User Satisfaction

Pratt (2008), Heikal et al., (2014) revealed that the behavior of users and system personnel is needed in system development; this is related to the understanding and perspective of system users.

Behavioral Intentions

The implementation of a system and information technology cannot be separated from behavioral aspects related to system development for individual and organizational problems as system users, so the system must be user-oriented.

HYPOTHESIS

The Technology Acceptance Model (TAM) developed by Davis et al. (1989). TAM was preferred because it was compatible with the self-reported study scenario and intention to use it. Legris, Ingham & Collerette (2003) TAM has predictive validity for self-reported intended uses and uses and has been shown to be a theoretical model to help explain and predict information technology user behavior. TAM is a good theoretical tool for understanding why technology is adopted and tracking how external variables influence beliefs, risks, attitudes, and intentions to use (Park, 2009). Theory of Reasoned Action with two measures of technology acceptance - ease of use and usability - as suggested by the results of the empirical findings (Legris, Ingham & Collerette, 2003). According to Davis (1989) users are motivated to use the system by two main factors: perceived usefulness, and perceived ease of use.

Ming et al., (2005) examined the use intentions, attitudes, perceptions and considerations of tax practitioners' compliance with the e-Filing system. Ramoo (2006) understands the determinants of perceived ease of use among taxpayers who use e-Filing and to understand the role of ease of use on the intention to use e-Filing. Internet-based applications to be studied using DeLone and McLean's updated information system success model (Wang and Liao, 2007). System quality has a partial effect on user satisfaction because two of the four dimensions of system quality show a significant relationship with user satisfaction (Islam, 2012).

H1: Satisfaction of taxpayers (US) has a positive relationship with tax compliance (TC)

IT that is considered useful in improving task performance tends to increase taxpayer satisfaction and is likely to be used again in the future (Calisir and Calisir (2004) found support for functional usability positively influences its integrity by examining users of enterprise resource planning (ERP) systems). Perceptions of higher function usability positively influence the decision to continue using IT (Calisir and Calisir, 2004) to help improve performance.In this study, perceptions of function utility are defined as the extent to which users find online tax filing systems useful in tax reporting.

The updated model was found to be a useful framework for examining IT success with success being determined by the characteristics of information, systems, and service quality (Petter et al., 2008). These characteristics capture the relevance, usability, reliability, functionality and support provided

H2: Perceived usefulness of function (PU) is positively related to tax compliance (TC)

In particular, TAM shows that the dimensions of information quality, system quality, and service quality affect the level of taxpayer satisfaction and taxpayer behavior (DeLone and McLean, 2003); whereas, TAM found the perceived usefulness of the function influenced taxpayer behavior (Davis, 1989). Hussein et al., (2011) argued that users of online tax filing systems will be more satisfied when the online tax filing system provides quality information, service quality, and is functional, reliable, relevant, easy to use, and useful.

H3: Taxpayer (IB) behavior strengthens the relationship between taxpayer (US) satisfaction with tax compliance (TC)

TAM shows that the perceived usefulness of the function has a positive effect on taxpayer behavior. Studies show that taxpayer behavior is a strong indicator of future efiling adoption (Suki and Suki, 2011). This means that the more satisfied the user is with the efiling, the more likely it is that they will continue to use it. The behavior of online taxpayers will be influenced by their level of satisfaction with the efiling system. Taxpayer behavior is defined as an individual's intention to adopt tax filing online. More specifically, online taxpayers who are very satisfied with their experience with the system are likely to continue using it.

H4: Taxpayer (IB) behavior strengthens the relationship between perceived usefulness of function (PU) on tax compliance (TC)

RESEARCH METHODOLOGY

This study is a research that uses questionnaires and is based on the time horizon using a cross-section study, namely research conducted where data is only taken once, in a period, to answer research questions or research hypotheses.

The Variables Measurement

Tax compliance is described as necessary for increasing revenue, building public trust (Slemrod, 2019). The tax system is part of the compliance view defined as a set of rules, regulations, and procedures (Siglé, 2018). The level of satisfaction (US) is about the condition and level of maintenance of adequate facilities desired by the user (Grum, 2017), while Syakura. (2017) assessed that functional performance, maintenance, and regular schedules, in addition to indoor/outdoor quality and user perceptions, also affect user satisfaction levels.

Calisir and Calisir (2004) found that perceived usefulness by users had a positive effect on online use, suggesting that online service is more effective. The way of delivering socialization is one of the critical factors that affect the benefits felt by users in using electronics (Azmi et al., 2016). Behavior is the result of ethical and unethical decision-making processes (Vijayasarathy, 2004). While it is possible to distinguish between ethics and morality in discussing ethical (and unethical) behavior, the terms ethics and morality usually used interchangeably (Rifat et al., 2019).

No	Variable	Quest.
1.	Tax Compliance (TC) (Kirchler, 2007; Loo, 2006; Siglé, 2018; Palil, 2019)	TC 1-21
2.	User Satisfaction (US) (Hussein et al., 2011; Udo and Bagchi, 2011; Syakura; 2017; Grum, 2017)	US 1-3
3.	Perceived Usefulness (PU) (Calisir and Calisir, 2004; Petter et al., 2008; Azmi et al, 2016; Siglé, 2018)	PU 1-4
4.	Behavioral Intentions (BI) (Vijayasarathy, 2004; Suki and Suki, 2011, Rifat et al, 2019)	BI 1-3

RESULTS AND DISCUSSION

Respondent Profile

The results of data processing show that the respondents in this study are most female taxpayers, the most age range is 20-30 years, the most education is bachelor one, all respondents have TIN, EFIN and efiling users, and have the most work experience 3-5 years In detail, the demographic data of the respondents are presented in the table below:

Description	n-Respondent	%
Total Respondent	**298**	
Gender		
Man	127	43%
Woman	171	57%
Age		
20 - 30 Years	156	52%
31 - 40 Years	131	44%
41- 50 Years	6	2%
> 50 Years	5	2%
Education		
Diploma (D3)	3	1%
Bachelor degree)	215	72%
Master (S2)	80	27%
TIN ownership		
Yes	298	100%
Not	0	0%
EFIN Ownership		
Yes	298	100%
Not	0	0%
Efiling User		
Yes	298	100%

Not	0	0%
Work experience		
1-2 years	6	2%
3-5 years	129	43%
6 -10 Years	119	40%
> 10 Years	44	15%

Descriptive statistics

Skewness and Kurtosis are measures to see whether each data is normally distributed or not. Skewness measures the skewness of the data, and kurtosis measures the peak of the data distribution. Normally distributed data have skewness values close to zero (0) and Kurtosis close to three (3). The output results in the table above the required conditions are met so that it can be concluded that the data for each mass variable is normally distributed and obtained from 298 respondents.

	TC	**US**	**PU**	**BI**
Mean	84.97	13.02	16.24	13.02
Median	85.00	13.00	17.00	13.00
Maximum	103.00	15.00	20.00	15.00
Minimum	62.00	9.00	6.00	8.00
Std. Dev.	8.98	1.56	3.44	1.71
Skewness	-0.21	-0.43	-1.23	-0.63
Kurtosis	2.954	2.63	3.92	2.61
Observations	298	298	298	298

The results of the descriptive statistics in the table above produce the mean and standard deviation to summarize the observed data; according to Field (2009) and Sadress et al., (2019), the mean represents the summary data, and the standard deviation shows how well the mean represents the data. The average value for the tax compliance variable (TC) is 84.97, while the standard deviation is 8.98. This means that, on average, taxpayers have tax compliance to some extent. The mean and standard deviation of taxpayer satisfaction (US), perceived usefulness of function (PU), and behaviour of taxpayers (IB) are 13.02, 16.24, 13.02 and 1.56, 3.44, 1.71.

Correlation analysis results

The correlation matrix shown in table reveals that taxpayer satisfaction (US), perceived usefulness of function (PU), taxpayer behaviour (IB) and tax compliance (TC) have a significant correlation. This correlation shows that the higher the taxpayer's satisfaction, the usefulness of the function and behaviour of the taxpayer, the more it shows the tax compliance carried out by the taxpayer.

Pearson's Correlation analysis was conducted to measure the strength of the linear relationship between research variables and denoted by r. The Pearson's Correlation coefficient, r, can take a range of values from +1 to -1. A value of 0 indicates that there is no relationship between the two variables. Values greater than 0 indicate a positive relationship; that is, as the value of one variable increases, so does the value of the other variable. Values less than 0 indicate a negative relationship; that is, when the value of one variable increases, the value of the other variable decreases.

Variabel	**TC**	**US**	**PU**	**BI**
TC	1			
US	0.2792**	1		
p-value	0.00			
PU	0.1253	0.3178**	1	
p-value	0,21	0,02		
BI	0.4208**	0.2002**	0.0669	1
p-value	0.00	0.00	1.73	

The results in Table show that there is a significant positive relationship between taxpayer satisfaction (US) and tax compliance (TC) (r= 0.2792**, p<.01). This means that every positive change in taxpayer satisfaction in using the efiling system is associated with positive changes in tax compliance and thus provides support for H1, which states that taxpayer satisfaction (US) is positively related to tax compliance (TC). Furthermore, there was no significant positive relationship between perceived usefulness of function (PU) and tax compliance (TC) (r= 0.1253, p>.01). This shows that each function presented in the efiling has not been maximized in increasing system adoption to increase compliance.

Thus, H2 which states a positive relationship between perceived function use and tax compliance is not supported. Taxpayer behaviour (IB) strengthens the relationship between taxpayer satisfaction (US) and tax compliance (TC) (r=0.2002**, p<.01). So that any positive change in taxpayer satisfaction in using the efiling system that is influenced by the behaviour of taxpayers who accept or use it well is associated with positive changes in tax compliance and thus provides support for H3. Finally, the behaviour of taxpayers (IB) weakens the relationship between perceived usefulness of function (PU) and tax compliance (TC) (r= 0.0669**, p>.01). This means that any positive change in taxpayer behavior is not supported by the perception of using the efiling function to improve tax compliance and therefore, H4 is not supported.

DISCUSSION OF RESULTS

Regression models were run to determine the extent to which taxpayer satisfaction (US), perceived usefulness of function (PU) and taxpayer behavior (IB) could predict tax compliance (TC). The highest predictor variable is 25.25% (Adjusted R2 = 0.252557). adjusted R Squared gives an idea of how well the model generalizes the research variables, and each researcher wants the Adjusted R Squared value to be the same as or close to R Squared (Field, 2009). Considering that the predictor variables used in this study only explained 25.25%, other predictors were not included in the study.

H1: Taxpayer satisfaction (US) has a significant positive relationship with tax compliance (TC)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
US	1.600728	0.319905	5.003769	0.0000***
C	64.12407	4.197309	15.27742	0.0000
R-squared	0.077990	F-statistic		25.03771
Adjusted R-squared	0.074875	Prob(F-statistic)		0.000001

***** Significant at 1 percent level**

H2: Perceived usefulness of function (PU) is not significantly positively related to tax compliance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
PU	0.327403	0.150617	2.173750	0.0305
C	79.65896	2.500344	31.85920	0.0000
R-squared	0.015713	F-statistic		4.725189
Adjusted R-squared	0.012387	Prob(F-statistic)		0.030516

***** Significant at 1 percent level**

H3: The behaviour of taxpayers (IB) strengthens the relationship between taxpayer satisfaction (US) and tax compliance (TC)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	61.62119	28.47819	2.163803	0.0313
US	9.329817	2.194481	4.251492	0.0000
BI	10.05147	2.163117	4.646753	0.0000
US*BI	0.621921	0.165627	3.754961	0.0002***
R-squared	0.252557	F-statistic		33.11365
Adjusted R-squared	0.244930	Prob(F-statistic)		0.000000

***** Significant at 1 percent level**

H4: The behaviour of taxpayers (IB) weakens the relationship between perceived usefulness of functions (PU) and tax compliance (TC)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	34.07766	14.78957	2.304168	0.0219
PU	1.426584	0.910943	1.566052	0.1184
BI	3.625138	1.150825	3.150034	0.0018
PU*BI	0.091938	0.070664	1.301065	0.1943
R-squared	0.191237	F-statistic		23.17272
Adjusted R-squared	0.182984	Prob(F-statistic)		0.000000

***** Significant at 1 percent level**

According to these results, taxpayer satisfaction and taxpayer behavior in adopting an electronic tax system to achieve tax compliance are significant predictors. Based on the Technology Acceptance Model (TAM) and Theory of Reasoned Action, it can be said that taxpayer satisfaction and taxpayer behaviour towards the electronic tax system increase tax compliance in Indonesia. Taxpayers evaluate the electronic system as beneficial, for example, saving time, improving performance, making work easier and safer to translate into tax compliance. This is supported by the findings (DeLone and McLean, 2003) that TAM shows the dimensions of information quality, system quality, and service quality affect the level of taxpayer satisfaction and taxpayer behaviour. Another finding shows that taxpayer behaviour is a strong indicator of the future adoption of efiling (Suki and Suki, 2011). This means that the more satisfied users are with efiling, the more likely they will continue using it. The behaviour of taxpayers who pay online taxes will be influenced by their level of satisfaction with the efiling system. System quality has a partial effect on user satisfaction because two of the four dimensions of system quality show a significant relationship with user satisfaction (Islam, 2012).

These results can also explain the findings (Calisir and Calisir, 2004), suggesting that higher perceptions of functional usefulness positively influence the decision to continue using IT and IT success, which is determined by the characteristics of information, systems, and service quality (Petter et al., 2008). Of course, this can be seen from the characteristics of taxpayers in Indonesia who feel that the Technology Acceptance Model (TAM) and Theory of Reasoned Action have not been able to pay attention to the perception of the usefulness of the function (PU) of taxpayers in general. That there may still be taxpayers who feel that the taxation service information presented by the DGT is not socialized, lack of ease of use, there are still problems in using online services, maybe server errors or frequent repairs so that the taxpayer does not maximally accept the good intentions that are actually offered by the DGT to taxpayers.

CONCLUSION

This study aims to determine the satisfaction of taxpayers (US), perceptions of usefulness of functions (PU) and behaviour of taxpayers (IB) towards the electronic tax system in order to see tax compliance (TC) in Indonesia. This was achieved through a questionnaire survey of 298 respondents. The results showed that taxpayer satisfaction, perceived usefulness of the function and behavior of taxpayers contributed to tax compliance by 25.25%. Overall, the findings of this study have important satire for academics, practitioners and regulators. For academics, these findings contribute to the existing literature on tax compliance by documenting that taxpayer satisfaction and taxpayer behaviour are significant predictors of tax compliance.

For the Government, this finding is essential so that the tax authorities can improve their tax administration policies. Revenue authorities should focus on increasing the use of the electronic tax system and ensuring that there is further training of taxpayers on the importance of tax compliance. The tax authorities need to ensure that all businesses eligible to pay taxes are registered, and a mechanism to identify unregistered businesses is established by the tax authorities. Tax penalties must be introduced and enforced on tax violators to compel taxpayers to comply with tax laws. Taxpayers need to ensure that they comply with tax laws, and this is possible if the necessary infrastructure such as computers and qualified personnel are available.

SUGGESTION

Like other studies, this study is not without limitations. Given that this study is cross-sectional, it is impossible to monitor changes in respondent behaviour over time. However, the results are useful and can be generalized to Indonesian taxpayers. Further research can investigate other antecedents of tax compliance, given that this study's antecedents only accounted for 25.25% of the variance of tax compliance.

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