Tax Service Quality and Digital Tax Implementation for MSME Tax Compliance in Surabaya

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Abstract

This study aims to determine the effect of e-Registration, e-Filing, e-Billing, and Tax Service Quality for MSME (Micro, Small, and Medium Enterprises) Tax Compliance in Surabaya. This study uses multiple linear regression model with a total sample of 150 MSMEs in Surabaya. The results obtained are e-Registration, e-Filing, e-Billing, and tax service quality have a positive effect on tax compliance. This is because taxpayers find it easy to report their taxes with the e-system and also feel good service from tax officials. The findings in this study result in tax compliance with the application of e-Registration, e-Filing, e-Billing, and tax service quality due to the fact that taxpayers are more assisted by system changes in tax reporting. Conversely, this study supports attribution theory which explains that taxpayers can be influenced by their social environment in acting and behaving.

Keywords: e-Billing, e-Filing, e-Registration, Tax Compliance, Tax Service Quality

Introduction

As of the start of 2023, the Directorate General of Taxes (DGT) has documented that taxpayer compliance remains elevated. This conclusion is derived from data collected as of February 28, 2022, which indicated that 5.32 million taxpayers had submitted tax returns for the 2022 tax reference. The number of taxpayers has increased by 23.4% while on February 28, 2021 it was only recorded at 4.3 million. Based on DGT records, there are 15.87 million taxpayers who have reported (83.2% compliance rate). Compared to the data obtained in 2021, the compliance rate has decreased, while in 2020, there were 15.97 million compliance rate (84.07% compliance rate) (Sopiah, 2023). Over half of the expansion in Indonesia's Gross Domestic Product (GDP) was attributed to MSMEs, which constituted the largest contributor to tax revenue (Sedyastuti, 2018).

Farouq (2018) asserts that the efficacy of tax collection is contingent upon the mobility of taxpayers, which makes taxpayer compliance a critical factor. Not only tax collection but also a series of existing procedures and administration need to be followed with clear and elegant services. Complying with one's tax obligations is a difficulty that taxpayers encounter. A significant number of taxpayers evade their tax responsibilities. Public adherence to tax service agencies will be impacted by the insufficient responsiveness exhibited by tax service officers. This causes taxpayers who have confusion and often have no desire to fulfill their tax obligations (Efriyenti, 2018).

Therefore, supporting causes in order to ensure that they fulfill their tax obligations is essential. One such system is the tax e-Registration system, also referred to as electronic tax registration. It functions as a self-registration system for taxpayers and provides a means to modify taxpayer information, as well as verify and revoke their status as a PKP. The taxpayer does so by using an online system that is available in the DGT service, and is connected online (Susilo & Syahdan, 2022).

Apart from e-Registration at the DGT, there is also e-Filing which is another e-System. The implementation of e-Filing, which has been developed in collaboration with

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the Directorate General of Taxes, will undoubtedly facilitate individuals' ability to fulfill their SPT responsibilities in a timely and digital manner, according to Wahyudi (2021). Putra & Marsono (2020) posit that the implementation of e-Filing will yield advantages for taxpayers, including streamlined SPT compliance procedures that are expedited, cheaper, and more effective. The next e-system is e-Billing, this electronic system described in the Directorate General of Taxes Regulation Number PER-05/PJ/2017 is a way for taxpayers to pay their taxes through an electronic system by providing a billing code. In this billing code there is an identification number, the identification number aims for taxpayers to pay certain payments. The billing code can be paid by taxpayers through banks or post office.

Transmitter compliance is contingent upon the tax service quality rendered, excluding the electronic system. Extremely pronounced is the impact of tax service quality, as taxpayers who are having difficulty fulfilling their obligations will find it much simpler to work with tax officials who provide excellent service. With the assistance, guidance, and preparing the needs needed by taxpayers, this will certainly have a big influence on the taxpayers themselves (Atarwaman, 2020). Comparing the expectations we have of a customer with the performance that is evaluated of the service provider is one way to determine the tax service quality, according to Astina and Setiawan (2018). That way, to improve tax compliance, the quality of existing services needs to be considered so that the image of tax services quality will be good and taxpayers will feel satisfied.

Theoretical Review and Hypotheses

Attribution Theory

According to Harvey & Weary (1984), attribution theory explains how we can determine factors and goals related to individual behaviour. This theory also explains the dominant external or internal factors, whether internal or external. What is meant by internal are things that are influenced by individual attitudes, traits and characters, while external are influenced by pressures or circumstances that have an impact on behaviour (Romadhon & Diamastuti, 2020).

According to Brand et al. (2019), this attribution theory is a situation where individuals are influenced by the behavior of the social environment or a person, including internal or external attribution. The source of a person's compliance with tax laws is within himself, but other people or groups can influence him (Karolina & Noviari, 2019). Researchers take attribution theory because researchers will conduct empirical studies to determine the effect of e-Registration, e-Filing, e-Billing, and Tax Service Quality on Taxpayer Compliance in Micro, Small, and Medium Enterprises in Surabaya.

Tax Compliance

The theory of tax compliance, according to Yasa & Prayudi (2019), is a state in which a taxpayer has satisfied all of his tax responsibilities and exercised all of his tax rights. Furthermore, this taxpayer has demonstrated self-awareness and compliance in fulfilling his tax responsibilities in adherence to established regulations. Tax compliance is an obligation that must be fulfilled by taxpayers based on taxpayer perceptions and the influence of taxpayer satisfaction with government services (Yasa & Prayudi, 2019).

Tax compliance can be defined in a multitude of ways, including as the willingness and capacity of taxpayers to adhere to relevant tax regulations, in addition to situational factors that dictate specific time periods and locations (Nartey, 2023). There are several characteristics of taxpayers that can be said to be in accordance with the regulations, namely not being late in paying taxes and not having arrears such as underpayments so that there is no need for inspection by the DGT, careful investigation, warnings or threats as well as the application of legal and administrative sanctions (Musimenta et al., 2017). Several indicators of taxpayer compliance, according to Twum et al. (2020), include the

fulfillment of all tax obligations, the absence of tax arrears, and the accurate and timely calculation, payment, and reporting of taxes. Additionally, it can be classified as either material or formal.

Implementation of e-Registration

DGT has established an online service system known as e-Registration which facilitates the registration of taxpayers and PKP (Taxable Entrepreneurs). This online service by modifying the system from manual to through a system with data connected to the Directorate General of Taxes (Ramdani, 2019). E-Registration is intended for a person who will register taxpayers, either an individual or an organizations. This system itself is separated online and offline, including the system used which has a function to be a tool to carry out online registration, which is used as a process for registering taxpayers. Directly: Several of the goals of this electronic registration system are to facilitate the registration, deletion, and modification of information by taxpayers from any location. Moreover, it offers services that are more gratifying. The following are the services rendered by the Directorate General of Tax within this system: providing services for taxpaters to register, providing services for taxpayers to be confirmed as PKP, providing services for data changes and deletion of taxpayers, providing services for revocation as PKP, providing services for NPWP deletion applications, and providing services for applications for revocation of PKP confirmation (Ramdani, 2019).

Implementation of e-Filing

Electronic filing (e-Filing) is a real-time, online system for submitting SPT. Put simply, by utilizing the services of an application service provider authorized by the Directorate General of Taxes, taxpayers are able to electronically submit their tax returns. Real time indicates that confirmation from the Directorate General of Taxes can be acquired at that moment if the SPT data, which has been completely and accurately filled out, has been transmitted electronically. Online refers to the ability of taxpayers to report taxes via the internet from any location and at any time (Ramdani, 2019).

Implementation of e-Billing

Reviewing the Regulation of the Director General of Taxes Article 1 paragraph (3) PER-05/PJ/2017, the DGT e-Billing system is an electronic tax payment system that aims to issue and manage billing codes managed by the DGT and also the part managed by the electronic state revenue system. In addition to supporting the existing tax collection system, the e-Billing system enables taxpayers to make autonomous tax payments and maintains a reputation for truthfulness in tax reporting (Rahmawati & Apriliasari, 2021). The e-billing system, accessible via the website of the Directorate General of Taxes, can be utilized to streamline and expedite the data entry process for processing payments and deposits within the state; prevent or minimize the likelihood of human error in the recording of payment or deposit information performed by bank or post officers; facilitate alternative channels for payment and deposit; and grant taxpayers access to the system.

Tax Service Quality

According to Atarwaman (2020) that tax services are a form of service provided by tax officials who provide tax service quality in serving the community in terms of taxpayer payments, and overseeing the community so that the implementation of taxpayer with the aim of making mandatory tax payments, not only that, tax officials also serve taxpayers to the maximum. This is to ensure that WP's tax obligations are not subject to any confusion.

Tax officers are expected to possess comprehensive knowledge and comprehension of tax regulations, service quality, and perspectives on the tax system so as to effectively promote tax compliance and awareness. According to Zahrani & Mildawati (2019), services in the tax sector are very important, especially in fulfilling their tax obligations. A satisfactory form of service is one of the causes in providing satisfaction to taxpayers. This may be the result of taxpayers developing a more favourable perception of the tax payment process in direct proportion to the tax service quality granted by tax officials. Non-compliance or hesitancy on the part of taxpayers to adhere to the proper tax payment procedure may result from tax officers providing substandard or unsatisfactory tax service quality.

Tax Compliance in the Context of Electronic Registration, Electronic Filing, and Electronic Billing

Larasati & Noviari (2020) state that the development of e-Registration practices for the better will lead to increased awareness to register themselves by the public, if the application of e-Registration does not received good development, it can lead to a decrease in the willingness to pay taxes to carry out self-registration as taxpayers by the public. In the interim, research conducted by Ramdani indicates that electronic registration improves taxpayer compliance. Based on Ramdani's research, it can be explained that taxpayers utilize e-Registration media as a tool for registration, changing taxpayers results and revocation of PKP.

H₁: The application of e-Registration has a positive effect on Tax Compliance.

E-Filing has a positive and statistically significant impact on tax compliance, according to studies by Dwitrayani (2020) and Ersania & Merkusiwati (2018). Taxpayers are able to utilize the e-System's e-filing media to file their tax returns; as a result, the process is streamlined, secure, and expedient, and inconsistencies in the tax return information submitted by taxpayers are reduced.

H₂: The application of e-Filing has a positive effect on Tax Compliance.

According to research by Larasati & Noviari's research (2020), electronic invoicing systems have a subtantial and positive impact on tax compliance. The e-biling system may indeed offer taxpayers a level of convenience during the tax payment procedure, notwithstanding the fact that they will not be required to visit the Tax Service Office in person. This can be caused because e-billing uses a payment process using a billing code.

H₃: The application of e-Billing has a positive effect on Tax Compliance.

The Effect of Service Quality on Tax Compliance

According to a prior study by Larasati & Noviari (2020), tax compliance is positively impacted by the efficacy of tax services. The desire of taxpayers to be cognizant of their tax payer responsibilities and obligations will be stimulated by fiscal stewards who provide a sense of contentment and solace. It can be inferred that an increase in the level of service rendered by tax authorities to the community corresponds to a greater consciousness regarding the necessity of fulfilling one's tax obligations.

In a study conducted by Pebrina & Hidayatulloh (2020), findings were consolidated with prior research that established a positive correlation between tax compliance and the quality of tax services. Taxpayers can place considerable trust in tax authorities, which enables them to exert a substantial influence.

H₄: The application of tax service quality has a positive effect on Tax Compliance.

Research Methodology

Research Population and Sample

The population in this study were all MSMEs registered as taxpayer in Surabaya with a sample of 200 MSMEs in Surabaya, then 50 MSMEs did not meet the requirements in this study so that the total sample used by researchers was 150 MSMEs.

A sample is the portion of the population that satisfies criteria that are comparable to those of the entire population. The individuals comprising the sample for this investigation were selected utilizing the Purposive Sampling Method (Ghozali, 2021). Direct primary sources of information respondents answer through questionnaires that have been distributed online to taxpayers who conduct MSMEs with the following criteria: respondents used are all MSMEs that already have an Taxpayer Identification Number (NPWP); the respondents business is located in Surabaya; the respondents business has been established for at least 2 years; and the respondents business has gross income below 4.8 M per year.

Hypothesis Testing

Hypothesis testing in this study was carried out using multiple linear regression models with the following equations:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + \beta 4 X4 + \mathcal{E} \tag{1}$$

Description:

Y	= Tax Compliance
α	= Constant
$\beta 1, \beta 2, \beta 3$ dan $\beta 4$	= Regression coef
X1	= e-Registration
X2	= e-Filing
X3	= *e-Biling*
X4	= Quality of Tax Service
Ɛ	= *Standard error*

Results and Discussion

Overview of Research Objects

MSMEs in the city of Surabaya that satisfy the criteria for the research comprise the data for this study. The data were collected in accordance with the research criteria through the use of purposive sampling. A cohort of 150 MSMEs was utilized, comprising the subsequent characteristics.

Tabel 1. Data Sample

Descreption of Criteria	Data Sample
Total population of MSMEs	190
MSMEs that do not have NPWP	(7)
MSMEs that have never used e-Registration, e-Filing, and e-Billing	(15)
MSMEs that have not been established for more than 2 years	(14)
Gross Income in a year below 4.8 M	(4)
Total Data Sample	150

Measurement Model Test Results

Validity and dependability assessments were performed in the process of determining the results of the measurement model evaluations. In defining the variables utilized in the study, a validity test is employed to ascertain the sound a set of queries appended to the questionnaire. Based on the r-count values for each query of each variable that exceed the significance threshold of 0.05, the validity test results for both the independent and dependent variables indicate that the data in this study are considered valid.

As each item's r-count value exceeded the critical value from the r table (0.160), the validity test for this study concluded that all items were satisfactory. The e-Registration variable shows the highest number in question 5 of 0.832. The e-Filing variable shows the highest number in question 1 of 0.849. The e-Billing variable shows the highest number

in question 1 of 0.855. The tax service quality variable shows the highest number in question 4 of 0.835. Tax Compliance variable shows the highest number in question 2 of 0.850. So frim the existing results all items are valid because they have been tested for validity using pearson correlation.

Following the completion of the validity test, the reliability test is conducted. Based on the assessed outcomes, it can be concluded that all variables exhibit reliability, as evidenced by the Cronbach's alpha values surpassing 0.6. Cronbach's alpha for the e-Registration variable is 0.901. As a consequence, the e-Registration variable can be deemed reliable. On the e-Filing variable, Cronbach's alpha is 0.879 with this result the e-Filing variable is reliable. On the e-Billing variable Cronbach's alpha is 0.890 with these results the e-Billing variable is reliable. On the tax service quality variable Cronbach's alpha of 0.901 with this result the tax service quality variable is reliable. Cronbach's alpha for the tax compliance variable is 0.901. As a consequence, the tax compliance variable can be considered reliable.

Classical Assumption Test Results

This paper performed several classical assumptions tests. They are normality test and multicollinearity test, which are displayed in Table 2 and Table 3 respectively.

Tabel 2. Results of Normality Tests

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150.00000000
Normal Parameters	Mean	0.00000000
	Std. Deviation	1.68456959
Most Extreme Differences	Absolute	0.06200000
	Positive	0.06200000
	Negative	-0.05200000
Kolmogorov-Smirnov Z		0.06200000
Asymp. Sig. (2-tailed)		0.20000000

The purpose of conducting this test in Table 2 is to determine whether the data exhibits a normal distribution. Given that the Kolmogorov-Smirnov significance value is 0.200 and the obtained results are greater than 0.05, it is possible to conclude that the obtained results have been generated normally at that level of significance.

Multicollinearity and Heteroscedasticity Test

The values of the independent variable with VIF values below 10 and tolerance value above 0.1 are displayed in Table 3. The results of this test indicate that each independent variable does not exhibit any intercorrelation. Thus, it is possible to conclude that the regression model passed this evaluation.

Tabel 3. Results of Multicollinearity and Heteroscedasticity Tests Results

Variabel Penelitian	Tolerance	VIF	t	Sig.
e-Registration	0.331	3.019	0.340	0.734
e-Filling	0.361	2.622	-0.031	0.976
e-Billing	0.394	2.537	0.426	0.671
Tax Service Quality	0.389	2.570	-0.400	0.690

By examining heteroscedasticity, one can determine whether or not variances in a regression model are unequal. To demonstrate that this test is feasible using the Glejser method. The significance value on the independent variable ≥ 0.05. That way, the conclusion from these results is that heteroscedasticity does not occur but homoscedasticity occurs.

Hypothesis Test Results

It can be concluded that the obtained F value of 99.779 is greater than the critical F value of 2.434 from the F table. Furthermore, the significance value of 0.000 indicates that the F value is less than 0.05. Thus, it can be stated that the Tax Compliance variable is significantly impacted by the independent variables simultaneously.

Tabel 4. Hypothesis Test Results

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1163.845	4	290.961	99.779	0.000
Residual	422.828	145	2.916		
Total	1586.673	149			

Model	t	Significant	Information
e-Registration	3.631	0.000	H_1 accepted
e-Filling	3.254	0.001	H_2 accepted
e-Billing	3.052	0.030	H_3 accepted
Tax Service Quality	3.821	0.000	H_4 accepted

Model	R	R^2	Adjusted R. Square	Std. Error of the Estimate
1	0.856	0.734	0.726	1.708

The purpose of the t test is to determine whether the dependent or independent variable, in this case tax compliance, is statistically significant. To conduct the t test, the t count is compared to the t table value of 1.976. Based on the t count > t table results, it can be concluded that all four independent variables exert an impact on the dependent variable. Since the value of the independent variable is less than 0.05, it can be inferred that these factors significantly impact the tax compliance of MSME taxpayers.

The t-test of 3.631 for the effect of e-Registration on Tax Compliance was significant at 0.00%. Consequenty, e-Registration notably impacts tax compliance in micro, small and medium enterprises (MSMEs) in a positive way. Based on the findings of this study, H_1 can be supported.

The examination of the relationship between e-Filing and Tax Compliance yielded a t-value of 3.254, surpassing the critical value form the t table (1.976), with a significance level of 0.001. Conclusion, the positive effect of e-filing on tax compliance among MSMEs has been established. This suggests that the second hypothesis, positing that e-filing positively impacts tax compliance among MSMEs, is supported and that this impact is statistically significant.

The analysis of the impact of e-Billing on tax compliance yielded a t-statistic of 3.052, with a significance level of 0.03. Thus, H_3, which states that e-Billing has a significant and positive impact on tax compliance among MSMEs, is validated.

The significance level for the test of the relationship between tax service quality and tax compliance was 0.000, and the resulting t-value was 3.821. This demonstrates that H_4, which states that the attitude of taxpayers has a substantial impact on tax compliance in MSMEs, is supported.

At 0.734, the R Square value indicates that the independent variables account for 73.4% of the variance in Tax Compliance; the remaining 26.6% is attributable to extraneous variable that were not considered in this research.

Discussion

The results of these tests show that e-Registration has an effect on Tax Compliance for MSME taxpayers. Thus, hypothesis one (H1) is accepted because people feel a positive influence from the existence of e-Registration. The first hypothesis test results show that e-Registration has a favorable and significant impact on Tax Compliance. This means that the usefulness of e-Registration is accompanied by high tax compliance. MSME

actors in Surabaya support the existence of the e-System in order to make it easier for taxpayers to carry out their tax obligations. This is in line with the results of Ramdani's research (2019), namely e-Registration has a positive effect on Tax Compliance. Thus, it can be concluded that taxpayers feel the benefits of e-Registration media as a means to register as a taxpayer, changes to taxpayer data, and so on. In addition, the use of e-Registration also supports attribution theory which states that compliance in oneself or on internal factors for understanding the existing taxation rules in Indonesia.

The results of the T test concluded that the significance value of e-filing ≤ 0.05. The result of the test, that e-filing has an effect on tax compliance. Thus, hypothesis two (H_2) is accepted based on what the public feels about the positive effect of e-filing. The results of the second hypotesis test show that e-filing has a positive and significant impact on tax compliance. This can be interpreted that along with the implementation of good e-filing, it will further increase taxpayer compliance. Taxpayers will become more compliant if they use e-filing because the operation process is easy, so that the presence of e-filing makes taxpayers spend less. This is in line with the results of Dwitrayani's research (2020) and Ersania & Merkusiwati (2018) shows that e-filling has a positive effect on tax compliance. The study also states that taxpayers feel the benefits of e-filing media as a means of submitting tax returns, so that it can be used safely, quickly in order to minimize errors in filling out taxpayer tax returns. In addition, the use of e-filing also supports attribution theory which states that compliance is in oneself or in internal factors for understanding the existing taxation rules in Indonesia.

The results of the T test concluded that the significance value of e-filing ≤ 0.05. The results of these tests indicate that e-billing has an effect on tax compliance in MSMEs. Thus, hypothesis three (H_3) is accepted because people feel a positive influence from e-billing. The results of the third hypothesis test show that e-billing has a positive and significant impact on tax compliance. This can be interpreted that along with the implementation of good e-billing, it will further improve taxpayer compliance. Taxpayers will become more compliant if they use e-billing because it provides convenience to taxpayers in the payment process, so that the presence of e-billing makes it more effective and efficient. This is in line with the results of research by Larasati & Noviari (2020) and Safitri et al. (2021), e-billing has a positive effect on tax compliance. Thus, tax compliance for MSME taxpayers will increase along with better e-billing implementation because e-billing provides taxpayers with convenience in paying their taxation. In addition, the use of e-billing also supports attribution theory which states that compliance in oneself or on internal factors for understanding the existing taxation rules in Indonesia.

Based on the results of the T test, it can be concluded that the significance value of tax service quality is more than 0.05. The results of these tests indicate the effect of tax service quality on tax compliance of MSME taxpayers. Thus, hypothesis four (H_4) is accepted because people feel a positive influence from the quality of tax services. The results of the fourth hypothesis test show that tax service quality has a positive and significant impact on tax compliance. This can be interpreted that along with the implementation of good tax service quality, it will further increase taxpayer compliance. Taxpayers will become more compliant with the existence of good and maximum performance from the fiscal service, so that good service will certainly increase tax compliance in taxpayers. This is in line with the results of research by Pebrina & Hidayatulloh (2020), that the quality of tax services has a positive influence on taxpayer compliance. Thus, it can be concluded that the impact provided by the fiscal servant is quite influential on tax compliance itself because good fiscal services will give trust to taxpayers. In addition, the use e-filing also supports attribution theory which states that external factors also affect taxpayer compliance through the facilities offered by the tax authorities.

Conclusions and Recommendations

This study was conducted to determine the effect of e-Registration, e-Filing, e-Billing, and Tax Service Quality on Tax Compliance. In the existing results conducted using a

sample of MSME taxpayers in Surabaya with several criteria, that MSMEs carry out tax compliance which is indicated by positive results. This also shows that MSMEs, especially in Surabaya, already have an awareness of the importance of taxes for the development and progress of the country.

In addition, the government also provides support for MSMEs in carrying out their tax obligations. This is shown by providing technological facilities, namely the growing e-system, tax service by telephone, and tax service offices. The government also often conducts socialization to MSMEs with its business development system program which helps MSMEs calculate, pay and report their taxes.

The implications in this study are in accordance with attribution theory where the attitude of taxpayers will be formed on what they feel and receive from benefits, treatment and services. That way, of course, tax payers will feel these benefits which will increase compliance with their taxation.

There are limitations in the study, namely the use of MSME samples only in the city of Surabaya. Therefore, future research can expand the MSME sample used, for example MSMEs in Java Island. Future researchers can also add other variables related to digital tax implementation.

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