

THE EFFECT OF M-PAJAK AND E-FORM USE ON MSMEs' TAX COMPLIANCE IN PEMATANG SERAI VILLAGE, LANGKAT REGION

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Abstract: *The tax administration reform carried out by the Directorate General of Taxes is an effort to optimize its services so that taxpayers are not reluctant to carry out their obligations, so as to increase taxpayer compliance. M-Pajak and E-Form are types of tax administration reforms launched by the Directorate General of Taxes with the aim of making it easier for taxpayers to obtain tax services that are more personal and fast and for income tax reporting that can be used by MSMEs in carrying out their tax obligations. This study aims to test whether the use of M-Pajak and the use of E-Form affect the compliance of UMKM taxpayers in Pematang Serai Village, Langkat Region. This research approach is quantitative using the survey method, where the author distributes questionnaires for data collection as well as the data analysis techniques used in this study, including descriptive statistics and multiple linear regression methods with the Classical Assumption Test, t-test, F-test, and D-test. The results of this study indicate that the use of M-Pajak and the use of E-Form both partially and simultaneously affect taxpayer compliance.*

Keywords: *Taxpayer Compliance, Use of M-Pajak, Use of E-Forms*

Introduction

One of the main sources of state revenue, which is used to fund state spending and other activities like supporting national development, is taxation. Thus, it is anticipated that tax revenues will keep rising yearly. MSMEs make up one of the real economic sectors, and they are the main source of tax revenue. Small, Micro, and Medium-Sized Enterprises (MSMEs) are defined as productive businesses owned by individuals and/or individual business entities that meet the criteria for micro businesses as regulated in this Law, according to Law Number 20, Article 1, Paragraph 1 Concerning Small, Micro, and Medium-Sized Enterprises (2008). Both the total number of MSME businesses in Indonesia and their GDP are increasing year over year. The MSME GDP more than doubled from 2010 to 2017. In Indonesia, there are currently over 62.9 million MSME units operating in a variety of industries. MSMEs make up almost 99.9% of all enterprises in Indonesia. In addition to GDP and business units, MSMEs' investment value also rose quickly, by 963 to be precise, between 1999 and 2013. MSMEs made up 58.18% of all investments as of 2018. Hanung Harimba Rochman, the minister of cooperatives and SMEs, claimed that although MSMEs contributed more than 60% of the country's GDP, only 2 trillion dollars had been paid in taxes as of 2021 (Tommy 2022). The compliance of the taxpayers themselves is one of the issues that contributes to the poor contribution of MSMEs to tax revenues. Tax revenue increases with higher taxpayer compliance; conversely, when taxpayer compliance is low, tax revenue and state treasury both decline.

The M-Pajak application, an android taxation that, according to (DDTC 2022), has nine features, one of which is recording MSME turnover, has been released as part of DJP's efforts to reform tax administration in order to increase MSME taxpayer compliance. This app aims to make it simpler for taxpayers to obtain tax services that are more individualized, quicker, and for reporting income tax that can be used by MSMEs in carrying out their business. According to recent research on digital bookkeeping and recording, (Sinarwati et al. 2019) claim that using a mobile-based accounting application can deliver precise, quick, and timely information, as well as increase effectiveness and cost efficiency for obtaining financial reports that contain business financial information, support good decision-making, and boost manager knowledge. According to (Suryani et al. 2021), Android-based accounting software can boost business efficiency and productivity, operate more quickly, store data more securely, and generate accounting information that is clearer, more comprehensive, and more accurate.

DJP has an E-Form reporting system in addition to the M-Pajak application that it is currently launching. Because it doesn't require a constant internet connection, this approach is ideal for MSMEs and makes it simpler for taxpayers to submit SPT (Mazmur, Christi, and Setiyono 2022). According to (Suwardi 2020), the varied use of e-forms, the variable use of mediated e-forms, the variable convenience of filling out e-forms, the variable utility of e-forms, and the variable socializing of the Directorate General of Taxation all have a major impact on taxpayer compliance. According to research (Prakoso and Mildawati 2019), taxpayer compliance is unaffected by how useful people think the system is. Although perceptions of ease of use and attitudes toward use have a big impact on taxpayer compliance. This is because there will be a healthy interaction between the user and the e-Form system if the user has a positive attitude and is simple to use.

Literature Review

Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM)

The "theory of planned behavior" is a hypothesis used to forecast a person's behavior, claim (Wikamorys, D. A., & Rochmach 2017). For determining how someone intends to act, this theory makes two key assumptions: the individual's attitude toward the activity, and subjective norms. The TPB theory explains why a specific taxpayer intends to fulfill his tax obligations, including filing and paying taxes. Taxpayers who comply with their obligations now have faith and optimism that the taxes they pay to the state treasury office will be used wisely to ensure that everyone prospers equally as a result of the modernization of the tax administration system (Suwardi 2020).

The Technology Acceptance Model (TAM) is a widely accepted hypothesis regarding the use of information technology systems that is frequently used to explain why different people accept using different technologies. There are five constructs in TAM to explain the behavior of computer users (Davis, F.D. 1986). Perceived utility and convenience are two of the five characteristics that influence whether a system is deemed acceptable or not. Perceived utility and convenience are two of the five characteristics that influence whether a system is deemed acceptable or not. The taxpayer's compliance with reporting the SPT will increase if they believe that the M-Pajak system and the E-Form are simple to use and will aid in submitting the SPT. On the other hand, if they believe that they are difficult to use and serve no purpose, their compliance with reporting the SPT will decrease.

MSME Income tax

Government Regulation Number 23 concerns regulations regarding income tax on income from businesses obtained by taxpayers who have a certain gross turnover (2018). This tax regulation replaces Government Regulation Number 46 Year (2013), which addresses the application of final income tax (PPH) for micro, small, and medium-sized businesses (MSMEs), specifically regarding the reduction of the final PPH tax rate from 1% to 0.5% subject to a GDP limit of not more than 4.8 billion in a single tax year. But in 2021, the President of the Republic of Indonesia officially signed Law (UU) Number 7 Year (2021) concerning the Harmonization of Tax Rules, also known as the HPP Law, which was put into effect in accordance with the values of equity, clarity, efficiency, benefit, and national interest. The most recent MSME income tax regulations exclude businesses that meet specific requirements from paying income tax. When specific requirements are met, MSME private taxpayers with a gross turnover of 500,000,000 or less are exempt from income tax or pay a 0% rate. MSME taxpayers who use the PPH PP 23/2018 rates would consequently pay less income tax.

Taxpayer Compliance

"Tax compliance can be described as a condition in which the taxpayer performs all of his tax duties and utilizes his tax rights," writes (Pohan 2017). "Tax compliance" is a notion that deals with a person's willingness to behave in accordance with laws, regulations, and tax administration without completing the enforcement stages, according to (Lois et al. 2019). The following are signs of taxpayer compliance in accordance with Law No. 16 of (2009) Governing General Provisions and Tax Procedures: conformity with registration, conformity with tax due calculations and payments, compliance with filing tax forms and paying back taxes.

M-Pajak

The following are some of the features of M-Pajak, a mobile taxation application, which aims to make it simpler for taxpayers to obtain tax services that are more individualized, quick, and for income tax reporting. Mandatory profile details Taxes, Details about the due date for unpaid taxes, which can also serve as a reminder to make sure taxpayers pay their taxes on time, details on where to find the nearest tax service office, E-billing, tracking Small sales, Certification of Taxpayer Status (KSWP), Ease of Preparing Fiscal Statements (SKF), and Certificates for the Usage of PP23/2018 Information regarding Tax Regulations Still in Effect (DDTC 2022).

E-Form

(Suwardi 2020) defines an e-form as an electronic SPT form that is stored as a file with the.xfdl extension and may be completed offline using a specialized form viewer program called IBM Viewer. Since IBM Viewer is not installed by default on all computers, taxpayers must first download it from the e-filing page. There is a new format that does not utilize the.xfdl file format, referred to as e-form PDF. The taxpayer downloaded an electronic SPT form in PDF format, which can be opened using Adobe PDF Reader. According to (Aprilia 2021), the advantages of using e-Forms are as follows: Independence: An internet connection is only needed when uploading the annual SPT to the Directorate General of Taxes server. This means that during the editing or filling process, you don't need to depend on an internet network connection. Documents downloaded by taxpayers are in .pdf format and opened using Adobe PDF Reader. has a data import feature via CSV for tabular data such as lists of proof of withholding and others. Tokens can be sent via email and OTP SMS. There is NPTN and PBK validation when submitting a database for taxpayers who want to have a database (files) for the annual SPT made because there are "Print" and also "Save" menus on the taxpayer's computer.

Method

This study uses the survey method with an associative design and a quantitative approach, with the authors distributing questionnaires to gather data. Purposive sampling was used as a sample collection technique for this study in Pematang Serai Village, Tanjung Pura District, Langkat Regency, North Sumatra Province (Sugiyono, 2019). The purposive sampling strategy was cited as a sampling method that requires some thought. Operating in Pematang Serai Village, Langkat Regency, with a gross turnover of little more than 4.8 billion in a tax year, is one of the factors taken into account.

35 individuals who met the aforementioned requirements made up the study's sample. Several linear regression techniques are used in the data analysis, including the validity and reliability tests, the traditional assumption test, t-tests, F-tests, and D-test.

Result and Discussion

Multiple Linear Regression

Test Results for Validity

The purpose of the validity test is to assess the degree of agreement between the data reported by the researcher and the data that actually happens on the object. The determination of whether an object is valid or invalid, according to (Sugiyono 2019). The question item is legitimate if the r_{count} exceeds the r_{table} . The question item is considered invalid if $r_{count} < r_{table}$. SPSS is used to calculate the algorithm. The findings of the statement item validity test are as follows:

Table 1:
Test Results for Validity

No Item	Variabel	Corrected Item Total Correlation	R _{tabel}	Keterangan
1	Use of M-Pajak (X1)	0,709	0,3338	Valid
2		0,684	0,3338	Valid
3		0,694	0,3338	Valid
1	Use of E-Form (X2)	0,616	0,3338	Valid
2		0,729	0,3338	Valid
3		0,733	0,3338	Valid
1	MSMEs	0,428	0,3338	Valid
2		0,701	0,3338	Valid
3		0,731	0,3338	Valid
4	Taxpayer Compliance (Y)	0,731	0,3338	Valid

Source: data processed 2023

Each variable in the table above has a value of $r_{count} > r_{table}$, indicating that the queries for that variable have been deemed valid.

The Results for Reliability

A questionnaire is deemed reliable if the respondent's responses remain constant or steady over time. The following are the findings of reliability test calculations based on each variable for testing this with Cronbach's alpha, where the Cronbach's alpha number is > 0.60 (Sugiyono 2019):

Table 2
The Results for Reliability

No	Variabel	Cronbach Alpha	Kriteria	Keteraangan
1	Use of M-Pajak (X1)	0,908	0,6	Reliabel
2	Use of E-Form (X2)	0,873	0,6	Reliabel
3	MSMEs Taxpayer Compliance (Y)	0,935	0,6	Reliabel

Source: data processed 2023

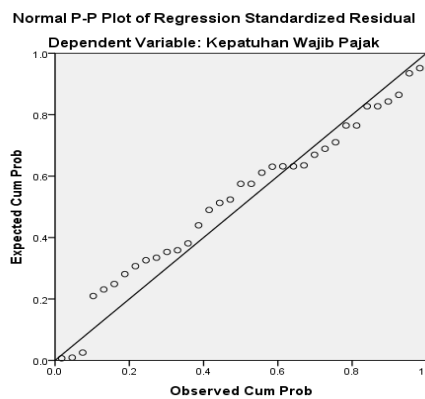
According to the table above, each variable's Cronbach Alpha score is higher than 0.60. As a result, it is claimed that the respondents' responses based on these variables are trustworthy, allowing for the use of these variables' questionnaires in study.

Classic Assumption Test

Normality test

The normality test checks for a normal distribution of the leftover variable in the regression model. The technique is a graphical analysis tool by looking at the probability plot, where you can see the distribution of points (data) on the diagonal line of the typical P-Plot chart (Ghozali 2018). These are the outcomes of the normalcy test:

Figure 1



Source: data processed 2023

As can be seen from Figure 1.1, the distribution of the data points on the diagonal axis of the normal P-Plots chart enables one to draw the conclusion that the data is normally distributed and thus satisfies the necessary requirements and normality assumptions.

Multicollinearity Test

This test will decide whether the regression model identified a correlation between the independent factors. The independent variables in a decent regression model shouldn't be correlated in any way, such as TOL > 0.10 or a VIF value of 10 (Ghozali 2018). The outcomes of the multicollinearity test are as follows.

Table 3
Multicollinearity test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Use of M-Pajak	.287	3.481
	Use of E-Form	.233	4.289

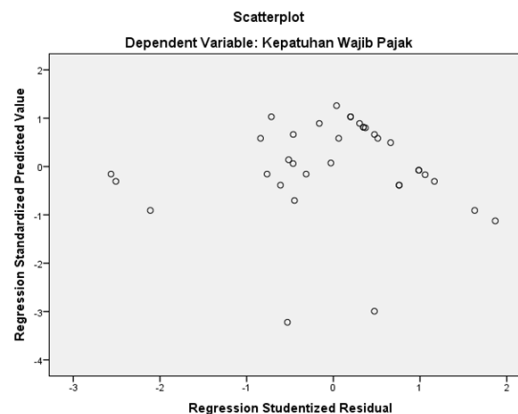
Source: data processed 2023

It can be inferred from the table of the multicollinearity test findings that there is no multicollinearity between the independent variables where the independent variable has a TOL value > 0.10 or a VIF value of 10.

Heteroscedasticity Test

This test is used to check whether the regression model's residuals from different observations have different amounts of variation. Nothing occurs in terms of heteroscedasticity if there is no discernible pattern and the points are dispersed above and below the number 0 on the Y axis (Ghozali 2018).

Figure 2
Heteroscedasticity Test



Source: data processed 2023

It is evident from the heteroscedasticity test findings in Figure 2 that there is no heteroscedasticity in the points that are evenly spaced above and below the value 0 on the Y axis and where there is no discernible pattern.

Discussion

The Effect of the Use of M-Pajak on Taxpayer Compliance

A partial analysis of this study's findings regarding the impact of using M-Pajak on taxpayer compliance reveals that the hypothesis is accepted because the t_{count} value for the usefulness variable M-Pajak is -2.699 and the t_{table} is -2.042 with $\alpha = 5\%$ known to be 0.049. The M-Pajak usefulness Tax's is decreasing, which suggests that taxpayer compliance is also decreasing, according to the negative number of t_{count} . This is clear from the goal of M-Pajak, which is to make it simpler for taxpayers to obtain tax services that are more individualized and swift, as well as for reporting income taxes that MSMEs can use to fulfill their tax responsibilities. This benefit can refer to the amount or size of the profit made by taxpayers using the e-filing system or application when submitting yearly tax returns (Wangsa and Harahap 2020).

According to (Sinarwati et al. 2019), who conducted research on digital bookkeeping or recording, using a mobile-based accounting application can deliver accurate, quick, and timely information as well as increase effectiveness and cost efficiency to obtain financial reports that contain business financial information, can help make the right decisions, and can increase manager knowledge. According to (Ria 2018), financial reporting using the Android Financial Application on smartphones of MSME owners in the Mekarsari area of Depok has demonstrated to facilitate business transactions, including purchases, sales, accounts payable, payment of operating expenses, and others, making financial reports on Android-based smartphones simple to use whenever. This system's real-time knowledge facilitates faster and more effective operation.

The Effect of the Use of E-Forms on Taxpayer Compliance

The research hypothesis was said to be partly accepted based on the earlier research findings. The use of the electronic document has a big impact on how well taxpayers comply.

Where the e-form utility variable's t_{count} is 2.634 and its t_{table} is 2.042, and where $\alpha = 5\%$ is understood to be 0.013. As a result, t_{count} has a significance value of 0.013 and is higher than t_{table} ($2.634 > 2.042$).

The findings of this discussion are also consistent with research (Suwardi, 2020), which demonstrates that the E-Form Usability variable has an impact on taxpayer compliance. This research rejects the findings of research (Prakoso & Mildawati, 2019), which show that perceptions of the system's utility have no bearing on taxpayer compliance.

The Effect of the Use of M-Pajak and the Use of E-Form Together on Taxpayer Compliance

As can be seen from the findings of the ANOVA (Analysis of Variance) test, where it is known that F_{count} is greater than F_{table} ($3.961 > 2.69$), H_0 is rejected, the Simultaneous Test (F-test) results in this study indicated that the hypothesis was accepted. With a relationship level of 25.8%, it can be concluded that the variables Use of M- and Use of E-Form together have a significant impact on UMKM Taxpayer Compliance in Pematang Serai Village, Langkat Regency, with 74.2% of the explanation coming from factors not considered in this study.

M-Pajak and E-Form are applications and systems that are expected by DGT to provide convenience, comfort, and satisfaction in their services to taxpayers. This is in line with the theory put forth by TAM (Davis, F.D. 1986) according to which perceived usefulness and convenience are the two factors that decide whether a system is deemed acceptable or not. Taxpayer compliance in reporting SPT will increase for taxpayers who believe the M-Pajak system and e-form are simple to use and that doing so will help them submit their SPT; however, taxpayer compliance in reporting SPT will decrease for taxpayers who believe the M-Pajak system and e-form are challenging to use and useless.

Conclusion

The following can be deduced from research on the impact of M-Pajak and the use of E-Forms on MSME taxpayers in Pematang Serai Village, Langkat Regency, with a sample size of 35 people, based on the findings of the research and debate that have been mentioned previously: With a t_{count} less than the t_{table} ($-2.699 \leq -2.042$) and a significance value of 0.049, the use of M-Pajak significantly affects user compliance negatively and vice versa (smaller than 0.05). With a t_{count} higher than the t_{table} ($2.634 \geq 2.042$) and a significance value of 0.013, the utility of the E-Form significantly influences taxpayer compliance in the favor and vice versa (smaller than 0.05). And based on the description of the findings above and the limitations in this study, several recommendations are made for future researchers, including growing the sample size, broadening the field of study, or expanding the subject of study and including additional variables like satisfaction level, security, and confidentiality in addition to the preparedness of digital technologies, whether it be from system quality or quality of information, and so on.

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