

Research.

The Moderating Effect of Taxpayer Awareness on the Effect of Implementing E-Filing and E-Billing on MSME Taxpayer Compliance

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Abstract. *This research purposes to determine the effect of implementing e-Filing and e-Billing on MSME Taxpayer Compliance with Taxpayer Awareness as a moderating variable. This research uses primary data by distributing it to taxpayers who have NPWP and own MSMEs in Jabodetabek. The number of respondents who were sampled and filled in completely was 115 respondents. The research model uses multiple linear regression analysis. The research results show that the implementation of e-Billing has a significant positive effect on MSME taxpayer compliance. The implementation of e-Filing does not have a significant negative effect on MSME taxpayer compliance, but it does have a significant negative effect on taxpayer compliance with a significance rate of 10%. The positive effect of implementing e-Billing on MSME taxpayer compliance decreases when taxpayer awareness increases. With a significance rate of 10%, the negative effect of implementing e-Filing on MSME taxpayer compliance decreases when taxpayer awareness increases.*

Keywords: *Implementation of e-Filing, Implementation of e-Billing, Taxpayer Compliance, Taxpayer Awareness*

INTRODUCTION

Taxes contribute greatly to the country's foreign exchange. Tax is a mandatory contribution for every taxpayer that is owed to the state, is mandatory without direct compensation, and is purposeed at the welfare of the people (Saputri & Rahayu, 2021). Taxes have an important role in matters relating to development and state interests, as well as being a source of funding for state expenditure (BAKEUDA, 2021). According to data from the realization of the 2022 APBN, the realization of tax revenues until October 2022 reached IDR 1448.2 trillion or 97.5% of the realized APBN target (Ministry of Finance of the Republic of Indonesia, 2022). Large tax contributions encourage the government to maximize tax revenues in order to restore national economic activity.

In collecting income tax, Indonesia applies a self-assessment system, where taxpayers are given full power in determining the amount of tax they owe, as well as paying and reporting it to the Tax Service Office (KPP). This is crucial because realizing tax compliance requires high awareness. Taxpayers are required to calculate the tax they owe independently, be honest in fulfilling their obligations, and understand the applicable tax regulations. High awareness and compliance with taxes can make a big contribution to the state in optimizing the amount of state revenue.

The Micro, Small and Medium Enterprises sector also contributes to economic growth in Indonesia. According to data from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, in 2022 MSMEs will contribute 60.5% to GDP (Limanseto, 2022) so that MSMEs have a role in tax revenue and contribute to state income. According to data submitted by Mr. Hestu Yoga Saksama as Public Relations officer of the Directorate General of Taxes, there are only 2.3 million

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MSMEs that pay taxes out of the 67 million recorded (Ardiwijaya & Fahria, 2022). This condition illustrates that MSME taxpayers are still unaware of how to fulfill their tax obligations.

Taxpayer compliance is closely related to the amount of tax received by the state, taxpayer compliance will be directly proportional to the amount of tax received by the state (Ardiwijaya & Fahria, 2022). According to Waluyo (2020). Tax compliance is a taxpayer's actions to exercise tax rights and fulfill tax obligations. The level of taxpayer compliance can be measured by looking at the extent to which they submit periodic and annual tax returns (SPT). Therefore, the country will receive more taxes if more taxpayers report their tax returns correctly and on time.

The condition of the tax administration system is a component that effects the level of taxpayer compliance. According to Dwitrayani (2020) the condition of the tax administration system effects the level of taxpayer compliance, so improvements to the tax administration system are needed to increase taxpayer compliance. Previous research revealed that the use of electronic tax systems has a considerable impact on the tax compliance of Small and Medium Enterprises (SMEs) in Uganda (Sadress et al., 2019). The Directorate General of Taxes made an innovation by modernizing the electronic-based tax administration system. It is hoped that the innovations conducted by the Directorate General of Taxes will increase taxpayer compliance and the amount of tax they will receive. This innovation also makes it easier for taxpayers to fulfill their tax obligations.

The e-filing system is known as a way to report Tax Returns (SPT) online via the official website of the Directorate General of Taxes. The e-billing system is an electronic receipt system that uses payment codes as one of its components. According to previous research, the use of e-filing and e-billing systems can effect MSME taxpayers' compliance with their tax obligations. Dwitrayani Research (2020); Saputri & Rahayu (2021) stated that e-filing and e-billing have a positive and significant effect on MSME taxpayer compliance. However, in contrast to research by Ardiwijaya & Fahria (2022), e-filing does not have a significant impact on MSME taxpayer compliance, while e-billing greatly effects MSME taxpayer compliance.

According to Rizki & Farina (2022) taxpayer awareness is defined as the condition of someone who has free knowledge and understanding of taxation. According to Atarwaman (2020), tax awareness refers to conditions where taxpayers have knowledge, understanding and conduct tax obligations voluntarily without any pressure. Taxpayer awareness is reflected in the taxpayer's desire to comply with their tax obligations. To increase the level of taxpayer compliance requires high awareness from taxpayers. Perdana & Dwirandra's research (2020) explains that taxpayer awareness has a quite large and positive impact on taxpayer compliance. This is also supported by research conducted by Karlina & Ethika (2020) stating that there is a relationship between taxpayer awareness and taxpayer compliance. But in contrast to research by Rizki & Farina (2022) which states that taxpayer awareness does not effect MSME taxpayer compliance. The level of taxpayer compliance in reporting and paying taxes is positively correlated with the level of taxpayer awareness. The less awareness taxpayers have, the lower their level of compliance will be.

According to the above phenomenon that the realization of tax revenues has not reached 100% and is also supported by the results of previous research which are still inconsistent, the purpose of conducting research is to examine the effect of the use of e-filing and e-billing on MSME taxpayer compliance and the role of taxpayer awareness. in strengthening the effect of the use of e-filing and e-billing on MSME taxpayer compliance. This research focuses on MSMEs in the Jabodetabek area.

Formulation of the Problem

According to the background explained previously, the problem formulation that will be discussed is:

1. Does the use of e-Filing effect MSME taxpayer compliance in JABODETABEK?
2. Does the use of e-Biling effect MSME taxpayer compliance in JABODETABEK?
3. Can taxpayer awareness moderate the effect of the use of e-Filing on MSME taxpayer compliance in JABODETABEK?
4. Can taxpayer awareness moderate the effect of the use of e-Billing on MSME taxpayer compliance in JABODETABEK?

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LITERATURE REVIEW

Technology Acceptance Model (TAM)

TAM explains the use of information technology systems and individual positive responses to the use of information technology systems. TAM was first introduced by Fred Davis in 1986, then expanded by Venkatesh & Davis in 1996. According to research, namely (Putra Agniveda & Supadmi, 2019) there are 3 factors that effect system use, namely (1) Perception of Usefulness, (2) Perception of Ease, (3) Desire to Use. TAM theory can be relevantly used to explain how the use of e-filing and e-billing impacts taxpayer compliance.

Taxpayer Compliance

Tax compliance is the behavior of taxpayers in fulfilling their tax obligations and exercising their tax rights. Taxpayer compliance according to Rahayu in Susilo & Syahdan (2022) is the obedience shown by taxpayers in fulfilling their tax obligations in accordance with applicable tax provisions. The amount of tax received by the state is directly proportional to taxpayer compliance. The higher the tax compliance, the greater the amount of state revenue. Tax compliance is classified into 2 categories, namely: (1) Formal Compliance, relating to taxpayers having fulfilled their tax obligations in accordance with the Law and (2) Material Compliance, relating to taxpayers fulfilling their obligations by calculating and remitting the amount of their tax.

E-Filing

The E-Filing system is a way to report SPT online via the official website of the Directorate General of Taxes. The requirement to be able to use e-filing is to have an e-fin. Electronic Filing Identification Number is a unique number. Taxpayers can report SPT via e-filing which can be accessed online on the official website of the Directorate General of Taxes.

E-Billing

According to the Directorate General of Taxes Regulation Number PER-26/PJ/2014, the E-Billing system is an electronic receipt system using payment codes. The billing code is a tax payment identification code consisting of 15 digits. By using e-Billing the payment process becomes faster and more accurate because it is managed using a system, making it easier for taxpayers to pay their taxes.

Taxpayer Awareness

Taxpayer awareness is the condition of someone who understands the obligation to pay taxes without any coercion. According to Atarwaman (2020) tax awareness is defined as the condition of taxpayers understanding, comprehending and implementing tax regulations voluntarily and without pressure. Taxpayer awareness is related to the taxpayer's willingness to pay taxes voluntarily.

RESEARCH METHODS

Data collection in this research was conducted using primary data, namely by distributing questionnaires via Google Form to MSME taxpayers who live in JABODETABEK. The data will be tested using the MRA (Moderated Regression Analysis) method. The sampling technique used in this research was purposive sampling with the criteria (1) Owning an MSME, (2) Domiciled in JABODETABEK, (3) Using e-Filing and e-Billing. According to the research problem, research objectives and hypothesis development that have been explained, a research framework was prepared which formulated that the independent variable in this research was the implementation of e-Filing and e-Billing, the dependent variable in this research was MSME taxpayer compliance. Taxpayer awareness as a moderating variable. The following equation is formulated as follows:

$$KWPU = \alpha + \beta_1PEF + \beta_2PEB + \beta_3KSD + \beta_4 (PEF*KSD) + \beta_5 (PEB*KSD) + \varepsilon$$

Description:

KWPU = MSME Taxpayer Compliance

α = Constant

β_1, β_2 = Regression Coefficients

PEF = Implementation of E-Filing

PEB = Implementation of E-Billing

KSD = Taxpayer awareness

ε = Error

This research uses a Likert scale as a research measurement scale, consisting of four points. Number 1 indicates Strong Disagree (STS), number 2 indicates Disagree (TS), number 3 indicates Agree (S), number 4 indicates Strong Agree (SS).

Table 1 Operational Definition of Variables

Research Variable	Measurement
Taxpayer Compliance (KWPU) Rynandi et al., (2020)	Indicators of taxpayer compliance are, (1) Taxpayers have NPWP, (2) Submission and reporting of tax returns on time, (3) Do not have tax arrears, (4) It is hoped that the calculation of the tax due is correct, (5) Payment of tax due on time, (6) Does not violate tax provisions
Implementation of E-Filing (PEF) Aprianto et al., (2019)	The indicators in the e-Filing system are, (1) Speed in reporting SPT, (2) Making it easier to fill out SPT, (3) Effectiveness in reporting SPT.
Implementation of E-Billing (PEB) Saputri & Rahayu, (2021)	Indicators in the e-Billing system are, (1) Accuracy in tax calculations, (2) Ease of paying taxes, (3) Speed of tax payments, (4) Filling out tax deposit letters.
Taxpayer Awareness (KSD) Sudiarto, (2020)	Indicators of taxpayer awareness are, (1) Understanding tax provisions and laws, (2) Understanding the role of tax as state financing, (3) Understanding that tax obligations must be conducted in accordance with applicable regulations, (4) Conducting calculations, payments, and reporting its own taxes voluntarily, (5) Calculation, payment and reporting of taxes in accordance with applicable regulations.

HYPOTHESIS

The Effect of Implementing E-Filing on MSME Taxpayer Compliance

The Directorate General of Taxes developed a reporting system called e-Filing purposeed at making it easier for every taxpayer to report SPT. E-Filing can be accessed online via the official website of the Directorate General of Taxes. This system is expected to make taxpayers feel comfortable and satisfied, so that it can increase taxpayer compliance with their tax obligations.

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The higher the use of the e-Filing system, the greater the taxpayer compliance. Research conducted by Susilo & Syahdan (2022) revealed that the implementation of e-Filing increases MSME taxpayer compliance. This is also supported by Dwitrayani's (2020) research which reveals that e-Filing has a positive impact on MSME taxpayer compliance. With the implementation of e-Filing, it is hoped that it will be able to increase MSME taxpayer compliance.

H₁ : The implementation of e-Filing has a positive effect on MSME taxpayer compliance

The Effect of Implementing E-Billing on MSME Taxpayer Compliance

E-Billing is an electronic tax payment system using a billing code. E-Billing makes the payment process faster and more accurate and reduces paper use because it is managed using a system, making it easier for taxpayers to pay their taxes. Research conducted by Saputri & Rahayu (2021) shows that the implementation of e-Billing has a positive impact on MSME taxpayer compliance. This is also supported by research by Susilo & Syahdan (2022) that the use of e-Billing has a positive effect on MSME taxpayer compliance. With e-Billing, it is hoped that it can increase taxpayer compliance in fulfilling their obligations.

H₂ : The implementation of e-Billing has a positive effect on MSME taxpayer compliance

Taxpayer Awareness Moderates the Effect of E-Filing Implementation on MSME Taxpayer Compliance

When using the e-Filing system, taxpayers must be aware of fulfilling their tax obligations. If taxpayers do not have awareness, then using the e-Filing system will not have any impact on the ease, comfort and satisfaction in reporting SPT which is expected to increase the level of taxpayer compliance. With taxpayer awareness, it is hoped that taxpayers will be willing to use the electronic reporting system, because taxpayer awareness helps the electronic reporting system run effectively and efficiently and encourages taxpayers to use the system provided by the Directorate General of Taxes.

H₃ : Taxpayer awareness moderates the effect of implementing e-Filing on MSME taxpayer compliance

Taxpayer Awareness Moderates the Effect of E-Billing Implementation on MSME Taxpayer Compliance

Fast and accurate electronic tax payment services, known as electronic payment systems, purpose to provide taxpayers with comfort and convenience in the tax payment process. Taxpayer awareness helps the electronic payment system run effectively and encourages taxpayers to comply with the tax payment process. Tax payments cannot be made through the e-Billing system if the taxpayer is not aware of their obligations.

H₄ : Taxpayer awareness moderates the effect of implementing e-Billing on MSME taxpayer compliance

RESULTS AND DISCUSSION

Validity Test

The validity test is used to determine the validity of a questionnaire. A questionnaire is considered valid if the questions or statements reflect the aspects intended to be measured. Valid research results show that the research object data and the data collected are consistent (Sugiyono, 2019)

Table 2 Validity Test Results for e-Filing Variables (PEF)

Statement Items	R Count	R Table	Remarks
PEF1	0.676	0.1555	Valid
PEF2	0.590	0.1555	Valid
PEF3	0.675	0.1555	Valid

PEF4	0.497	0.1555	Valid
PEF5	0.712	0.1555	Valid

Source: IBM-SPSS Statistics 25

According to the results of table 2, it can be concluded that all statements from the e-Filing (PEF) variable used have valid criteria because the calculated r value is greater than the r table.

Table 3 Validity Test Results for e-Billing Variables (PEB)

Statement Items	R Count	R Table	Remarks
PEB1	0616	0.1555	Valid
PEB2	0.625	0.1555	Valid
PEB3	0.741	0.1555	Valid
PEB4	0.355	0.1555	Valid
PEB5	0.782	0.1555	Valid

Source: IBM-SPSS Statistics 25

According to the results of table 3, it can be concluded that all statements from the e-Billing (PEB) variable used have valid criteria because the calculated r value is greater than the r table.

Table 4 Validity Test Results for Taxpayer Compliance (KWPU)

Statement Items	R Count	R Table	Remarks
KWPU1	0.247	0.1555	Valid
KWPU2	0.391	0.1555	Valid
KWPU3	0.338	0.1555	Valid
KWPU4	0.389	0.1555	Valid
KWPU5	0.598	0.1555	Valid
KWPU6	0.592	0.1555	Valid
KWPU7	0.665	0.1555	Valid

Source: IBM-SPSS Statistics 25

According to the results of table 4, it can be concluded that all statements from the Taxpayer Compliance (KWPU) variable used have valid criteria because the calculated r value is greater than the r table.

Table 5 Validity Test Results for Taxpayer Awareness (KSD)

Statement Items	R Count	R Table	Remarks
KSD1	0.484	0.1555	Valid
KSD2	0.444	0.1555	Valid
KSD3	0.470	0.1555	Valid
KSD4	0.327	0.1555	Valid
KSD5	0.409	0.1555	Valid
KSD6	0.562	0.1555	Valid
KSD7	0.461	0.1555	Valid

Source: IBM-SPSS Statistics 25

According to the results of table 5, it can be concluded that all statements from the Taxpayer Awareness (KSD) variable used have valid criteria because the calculated r value is greater than the r table.

Reliability Test

Reliability testing was conducted with the purpose of finding out how consistent respondents were in responding to statements. According to Ghozali (2016:47) in Dwitrayani (2020) if an individual's response to questions is consistent over time, the questionnaire is considered reliable. Reliable research results, if the research is conducted by people and at different times, the test results remain the same. In simple terms, the reliability test shows the reliability of the questionnaire in a research.

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Table 6 Reliability Test Results

No.	Variable	Cronbach's Alpha	Item Indicator	Remarks
1	e-Filing	0.830	5	Reliable
2	e-Billing	0.822	5	Reliable
3	Taxpayer Compliance	0.744	7	Reliable
4	Taxpayer Awareness	0.737	7	Reliable

Sumber: IBM-SPSS *Statistics 25*

According to the test results in table 6, it can be concluded that the e-Filing variable has a Cronbach's Alpha value of 0.830 (above the value of 0.70), which means it is reliable. The e-Billing variable has a Cronbach's Alpha value of 0.822 (above 0.70), which means it is reliable. The Taxpayer Compliance variable has a Cronbach's Alpha value of 0.744 (above the value of 0.70), which means it is reliable. The Taxpayer Awareness variable has a Cronbach's Alpha value of 0.737 (above the value of 0.70), which means it is reliable.

Hypothesis Test

Before the data is processed using IBM-SPSS Statistics 25, the data has passed the classic assumption test, resulting in the following data:

Moderated Regression Analysis Test

Moderated Regression Analysis is a special application of regression that is obtained from the absolute difference of the independent variables.

Table 7 MRA test results

Model		Unstandardized Coefficients		Standardized Coefficients Beta	
		B	Std. Error	t	Sig.
1	(Constant)	.212	18.448	.012	.991
	T_PEF	-1.737	.950	-1.481	.070
	T_PEB	2.494	1.029	2.253	.017
	T_KSD	.826	.763	.855	.281
	Interaction_PEFKSD	.073	.037	2.339	.054
	Interaction_PEBKSD	-.094	.041	-2.951	.023

a. Dependent Variable: T_KWPU

According to the MRA test results in table 7, the moderated regression equation values are created according to the regression coefficients as follows:

$$KWP = 0.212 - 1.737PEF + 2.494PEB + 0.826KSD + 0.073(PEF*KSD) - 0.094(PEB*KSD)$$

The Moderated Regression Analysis (MRA) equation that has been formed will be explained as follows:

1. The constant value in this research after moderation is 0.212, which means that without the independent variables including the implementation of e-Filing and e-Billing, Taxpayer Compliance is 0.212.

2. The regression coefficient value is -1,737 in the implementation of e-Filing, indicating that, if there is an increase of one unit in the variable implementing e-Filing, taxpayer compliance will decrease by 1,737 because the coefficient value is negative
3. The regression coefficient value is 2,494 for the implementation of e-Billing, indicating that, if there is an increase of one unit in the e-Billing implementation variable, taxpayer compliance will increase by 2,494 because the coefficient value is positive
4. The regression coefficient value is 0.073 in the Interaction of Implementing e-Filing with Taxpayer Awareness, indicating that, if there is an increase of one unit in the interaction variable, taxpayer compliance will increase by 0.073 because the coefficient value is positive
5. The regression coefficient value is -0.094 in the interaction of e-Billing Implementation with Taxpayer Awareness, indicating that, if there is an increase of one unit in the interaction variable, taxpayer compliance will decrease by 0.094 because the coefficient value is negative.

Determination Coefficient Test

According to Ghazali (2016:95) in Dwitrayani (2020), the coefficient of determination test is used to evaluate how well the model can explain the variance of the dependent variable. In simple terms, this test determines how much the independent variable contributes to the variation in the dependent variable.

Table 8 Determination Coefficient Test Results

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.533	.284	.250	2.26915

According to the R test results in table 10, the Adjusted R Square value is 0.250, meaning that taxpayer compliance is effected by independent variables including the implementation of e-Filing and e-Billing by 0.250 or 25% and the remaining 75% is effected by other variables outside this research.

F Test

The F test is to find out whether all independent variables effect the dependent variable. To find out whether the model used in the research is appropriate, do it with a significant level ($\alpha = 5\%$ or 0.05). If the significant value is below 0.05 then the model used is appropriate (Saputri & Rahayu, 2021)

Table 9 F Test Results

<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	218,414	5	43,683	8,484	,000
	Residual	550,949	107	5,149		
	Total	769,363	112			

- a. Dependent Variable: T_KWPU
- b. Predictors: (Constant), Interaksi_PEBKSD,T_PEF,T_KSD,T_PEB,Interaksi_PEFKSD

According to the F test results in table 9, it can be seen that the significant value is $0.000 < 0.05$. This means that the regression model can be used to determine the effect of the variables Implementing e-Filing and Implementing e-Billing on MSME Taxpayer Compliance and Taxpayer Awareness as variables that can moderate

T Test

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The purpose of the T test is to determine the individual effect of the independent variable on the dependent variable. The criterion in the T test is a comparison of significant values ($\alpha = 5\%$ or 10%) with the results of data processing. If the sig value is below 0.05, then the independent variable significantly effects the dependent variable. If the sig value is above 0.05 and below 0.1 then the independent variable significantly effects the dependent variable. Conversely, if the sig value is above 0.1 then the independent variable does not significantly effect the dependent variable (Saputri & Rahayu, 2021).

According to the T test results in table 7, the following hypothesis test results are obtained:

- a. The variable implementing e-Filing has a significant value of $0.070 > 0.05$, meaning that implementing e-Filing does not have a significant negative effect, but $0.070 < 0.10$ so that implementing e-Filing on MSME taxpayer compliance has a significant negative effect on taxpayer compliance. The results are inconclusive, because the data shows different results from the hypothesis.
- b. The e-Billing Implementation variable has a significant value of $0.017 < 0.05$, which means that the implementation of e-Billing has a significant positive effect on MSME taxpayer compliance. Thus, it can be concluded that the implementation of e-Billing has a significant positive effect on Taxpayer Compliance.
- c. The interaction variable between the implementation of e-Filing and taxpayer awareness has a significant $0.054 > 0.05$, but $0.054 < 0.10$, so the taxpayer awareness variable significantly effects and moderates the relationship between the variable implementing e-Filing and taxpayer compliance. The negative effect of e-Filing on taxpayer compliance will decrease when tax awareness increases. So the taxpayer awareness variable can moderate the relationship between the e-Filing implementation variable and taxpayer compliance
- d. The interactive variable between the implementation of e-Billing and taxpayer awareness has a significant value of $0.023 < 0.05$, which means that the variable taxpayer awareness has a significant effect but does not moderate the relationship between the variable implementing e-Billing and taxpayer compliance. The positive effect of e-Billing on taxpayer compliance will decrease when taxpayer awareness increases. So the taxpayer awareness variable cannot strengthen the relationship between the e-Billing implementation variable and taxpayer compliance.

The Effect of Implementing E-Filing on MSME Taxpayer Compliance

The implementation of e-Filing does not have a significant negative effect on MSME taxpayer compliance. This explains that the e-Filing system has no effect because it indicates there is a lack of understanding in using the e-Filing system. However, the implementation of e-Filing has a significant negative effect on MSME taxpayer compliance with a significance rate of 10%. The system developed by the Directorate General of Taxes for reporting SPT via e-Filing has not been running effectively, the benefit of having an e-Filing system is that it provides effectiveness and convenience in reporting tax obligations. This is in line with the research results of Ardiwijaya & Fahria (2022) which revealed that the e-Filing system has no significant effect on MSME taxpayer compliance, while this research is not in line with the results of Dwitrayani's (2020) research that e-Filing has a positive effect on MSME taxpayer compliance in Denpasar.

The Effect of Implementing E-Billing on MSME Taxpayer Compliance

The implementation of e-Billing has a significant positive effect on MSME taxpayer compliance so that H2 is accepted. The higher the implementation of e-Billing, the more it will effect the level of taxpayer compliance. The e-Billing system provides effectiveness in paying taxes, taxpayers only need to create a billing code by inputting the type of tax and type of deposit, making it easier and saves time in making tax payments. This is in line with research results (Dwitrayani, 2020) which reveal that the e-Billing system has an effect on taxpayer compliance, while this research is not in line with the research results of Fadilah (2020) and Wahyudi (2021) that e-Billing has no significant positive effect on mandatory compliance. tax.

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According to the test results in table 7, it shows that the taxpayer awareness variable can moderate or strengthen the relationship between the implementation of e-Filing and taxpayer compliance, which means that H3 is accepted. This shows that the negative effect of e-Filing on taxpayer compliance will decrease when tax awareness increases. This shows that awareness makes MSME players understand the easy benefits of using e-Filing in their tax reporting.

Taxpayer Awareness Moderates the Implementation of E-Billing on MSME Taxpayer Compliance

According to the test results in table 7, it shows that the taxpayer awareness variable is unable to strengthen the relationship between the implementation of e-Billing and taxpayer compliance, which means that H4 is rejected. This shows that the positive effect of e-Billing on taxpayer compliance will decrease when taxpayer awareness increases. This condition is caused by taxpayers understanding that e-Billing is a way to pay taxes, but taxpayers are unable to master the technological system and still consider it complicated, so this is a reason for reluctance to use the e-Billing system. So taxpayers choose to hand over to other parties to take care of their taxation.

CONCLUSIONS AND RECOMMENDATIONS

According to the results of research regarding the effect of implementing e-Filing and e-Billing on MSME taxpayer compliance who live in Jabodetabek. It can be concluded that as follows:

1. The implementation of e-Filing does not have a significant negative effect on MSME taxpayer compliance. However, it has a significant negative effect on MSME taxpayer compliance with a significance rate of 10%. This shows that the e-Filing system is not running effectively.
2. The implementation of e-Billing has a significant positive effect on MSME taxpayer compliance. This shows that the higher the implementation of e-Billing, the more it will effect the level of taxpayer compliance.
3. Taxpayer awareness is able to moderate the implementation of e-Filing on taxpayer compliance. This shows that awareness makes MSME players understand the benefits of using e-Filing in their tax reporting.
4. Taxpayer awareness is unable to moderate the implementation of e-Billing on taxpayer compliance. This shows that awareness has not been able to strengthen because taxpayers are reluctant to use the e-Billing system.

A limitation in the research is that the number of respondents was only 115 people, which is of course still relatively small to reflect the actual situation. Collecting data through questionnaires sometimes does not represent the actual opinions of respondents, this occurs because there are differences in the assumptions and understanding of each respondent. Suggestions for further research: Researchers can conduct research in a wider scope with sufficient time so that better data can be obtained and the analysis results will be much sharper and more accurate with the actual conditions and it is hoped that this will be able to add a wider population and add other independent variables. which is able to provide more accurate and significant results on tax compliance.

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