EFFECTIVENESS OF USING E-FILING ON IMPROVING INDIVIDUAL TAXPAYER COMPLIANCE WITH MASTERY OF INFORMATION SYSTEMS AS A MODERATING VARIABLE

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Abstract

The development of a country depends on how much tax can be collected by the government to finance the running of the government. Taxpayer compliance to pay and report taxes has been widely studied. One of the variables that can increase taxpayer compliance is the use of e-filing to report taxes. Some studies have found that e-filing can increase individual taxpayer compliance, while other studies have the opposite result. This study includes the variable mastery of information systems as a moderating variable that strengthens the effect of e-filing on individual taxpayer compliance. This research was conducted by distributing 100 questionnaires to Individual Taxpayers at the Pekalongan City Tax Office. Research variables were tested using the Partial Least Square method with the SmartPLS 3.0 application. The results show that the e-filing variable has a significant positive effect on individual taxpayer compliance. The results of the second hypothesis indicate that the information system mastery variable does not moderate the effect of e-filing on individual taxpayer compliance. This may be because the tax office has succeeded in educating taxpayers about using e-filing.

Keywords: E-filing, Mastery of Information Systems, Individual Taxpayer Compliance

Abstrak

Maju tidaknya suatu negara tergantung dari seberapa besar pajak yang dapat dipungut oleh pemerintah untuk membiayai jalannya pemerintahan. Kepatuhan wajib pajak untuk membayar dan melaporkan pajak telah banyak dipelajari. Salah satu variabel yang dapat meningkatkan kepatuhan wajib pajak adalah penggunaan e-filing untuk melaporkan pajak. Beberapa penelitian menemukan bahwa e-filing dapat meningkatkan kepatuhan wajib pajak orang pribadi, sedangkan penelitian lainnya memberikan hasil sebaliknya. Penelitian ini memasukkan variabel penguasaan sistem informasi sebagai variabel moderasi yang memperkuat pengaruh e-filing terhadap kepatuhan wajib pajak orang pribadi. Penelitian ini dilakukan dengan menyebarkan 100 kuesioner kepada Wajib Pajak Orang Pribadi di Kantor Pelayanan Pajak Kota Pekalongan. Variabel penelitian diuji menggunakan metode Partial Least Square dengan aplikasi SmartPLS 3.0. Hasil penelitian menunjukkan bahwa variabel e-filing berpengaruh positif signifikan terhadap kepatuhan wajib pajak orang pribadi. Hasil pada hipotesis kedua menunjukkan bahwa variabel penguasaan sistem informasi tidak memoderasi pengaruh e-filing terhadap kepatuhan wajib pajak orang pribadi. Hal ini mungkin disebabkan kantor pajak telah berhasil mengedukasi wajib pajak dalam menggunakan e-filing.

Kata kunci: *E-filing, Penguasaan Sistem Informasi, Kepatuhan Wajib Pajak Orang Pribadi.*

INTRODUCTION

The development of a country depends on how much tax can be collected by the government to finance its operations. Tax revenue in Indonesia in 2018 was IDR 1,315.9 trillion; in 2019, it was IDR 1,332.1 trillion. In 2020, it was IDR 1,285.2 trillion, while in 2021, it reached IDR 1,547.8 trillion, and in 2022, it reached IDR 1,717.8 trillion. In general, it can be seen that tax revenues in Indonesia have increased, even though in 2020 they decreased due to the COVID-19 pandemic.

The increase in Indonesia's tax revenues in the last 5 years has sufficiently increased optimism about reducing the state budget deficit. If you look at the deficit in the Indonesian state budget in 2018, it was IDR 269.4 trillion, while in 2019 it experienced a deficit of IDR 296.0 trillion, in 2020 it reached 6.14 percent of GDP, or IDR 947.7 trillion, in 2021 it was IDR 775.1 trillion, and in 2022 it was IDR 464.3 trillion. The phenomenon of the state budget deficit can be overcome by increasing tax revenues. Increasing tax revenue is closely related to increasing taxpayer compliance in paying and reporting taxes.

There is an increasing trend in tax revenues in Indonesia, indicating that taxpayers are increasingly obedient in carrying out their obligations to the state. The same thing also happened in Pekalongan City, to be precise, at the Pekalongan City Primary Tax Service Office. At the Pekalongan City Tax Office, there is an increase in the number of taxpayers every year; this data can be seen in Table 1 below:

Table 1. Individual Taxpayers Registered at Pekalongan City Tax Office

Taxpayers Registered	Years		
	2020	2021	2022
Corporate Taxpayers	6.690	7.531	9.910
Non-Employee Taxpayers	19.385	27.000	36.914
Employee Taxpayers	77.403	81.383	84.646
Total Taxpayers	103.478	115.915	130.470

Source: Primary data, 2023

Table 1 shows the increase in the number of taxpayers from 2020 to 2022, both individual taxpayers and corporate taxpayers. Increasing public awareness of the need to become taxpayers is a good thing in the government's efforts to increase tax revenues to reduce the state budget deficit.

Increasing taxpayer compliance in Indonesia can be seen by increasing tax revenues from year to year and increasing individual taxpayers in Pekalongan City on a small scale. This is still far away when compared to other countries. In 2022, Indonesia's tax ratio is 10.4% (dtdc.com, 2022), which is still below the countries in ASEAN, even Timor Leste. Especially if you look at the tax ratio data for countries in Europe (2021) such as Denmark (46.1%),

France (45.5%), and Belgium (42%), Of course, the Directorate General of Taxation still has a lot of homework to do. This phenomenon is the background of this research.

Many factors can increase taxpayer compliance with paying and reporting their taxes. One of them is the ease of reporting taxes through the e-filing system and e-SPT. E-filing can be used online by directly filling out the form provided at *djponline.pajak.go.id.* Meanwhile, e-SPT can also be done offline and, after completion, sent via the website. E-filing and e-SPT make it easier for taxpayers to report their taxes online without having to go to the Tax Service Office. Another advantage of e-filing is that it is paperless, so it can reduce the cost of paper and stationery usage. Both also make work more flexible because it can be done wherever and whenever there are no days off. Taxpayers can access it using a laptop, tablet, or personal computer. This convenience can increase taxpayer compliance with reporting their taxes. This is in accordance with the Theory of Task and Technology Fit (TTF). TTF explains the extent to which technology helps individuals do their jobs (Goodhue and Thompson, 1995). Technology is an individual's tool to complete their tasks.

A person can be said to be obedient if he has carried out and fulfilled all his tax obligations. One of the obligations that must be fulfilled is to be able to calculate and pay their taxes correctly and report a tax return (SPT) to the tax office where they are registered (Mardiasmo, 2016). The problem in

this study is regarding individual taxpayer compliance. One way to increase taxpayer compliance is by facilitating tax administration. The Directorate General of Taxes made a change in the form of modernizing tax reporting and payment with an online-based e-filing and e-billing system. According to Juliyana, H., & Herliansyah, Y. (2021), the usefulness felt by taxpayers when using e-filing helps taxpayers in reporting taxes. Taxpayers can feel the usefulness of the information system so they continue to use it. For this reason, the Fiscus must always maintain good quality information systems. Technological advances continue to create a system that is useful and makes things easier for taxpayers and useful for the tax authorities to achieve state revenue targets to build a more advanced nation and state.

Some studies show that e-filing increases individual taxpayer compliance, but some have the opposite result. According to Adik Diantini et al. (2018), Ida Bagus Putra and Gine Das Prena (2019), Syamsul Bahri Arifin and Indra Syafii (2019), I Ketut Yudana (2020), Jaka Maulana and Marimiati (2021), and Nazilatul K. and Susanti (2021), e-filing has a significant positive effect on increasing tax compliance. Several other studies regarding the effectiveness of e-filing in increasing tax compliance have had different results. According to Kartika Ratna Handayani and Sihar Tambun (2016), Muhammad Nurchamid and Dewi Sutjahyani (2018), Syamsul Bahri and Indra Syafii (2019), and Nense Wulan Sari (2021), the e-filing variable has a positive but

not significant effect on taxpayer compliance. In fact, according to Syamsul Bahri and Indra Syafii (2019), the effect of e-billing, e-filing, and tax audit variables on tax compliance is only 3%, and 97% of the other influences come from other variables not included in their research.

Everyone's ability to operate information systems is different. Some people master information systems by being able to operate computers, Excel, e-mail, the internet, and applications, but some others experience difficulties in operating them. According to Bella Fadhilah and Rachmawati Meita (2018) mastery of the internet can increase the tendency to use e-filing. By mastering a good information system, it is hoped that it will make it easier for taxpayers to use e-filing, thereby increasing tax compliance. It is therefore expected that the IS mastery variable can strengthen the effect of e-filing on taxpayer compliance at Pekalongan City KPP.

Pekalongan City is a city on the north coast of Java Island. In 2022, Pekalongan City Tax Office received an award from the Directorate General of Taxes with the first rank for compliance with tax payments (www.pajak.com). This is what underlies this research conducted in Pekalongan City, namely to see how far the application of e-filing can increase taxpayer compliance to report their taxes.

From the description of the background that has been described above, the title of the research is *"Effectiveness of E-Filing on Increasing Individual Taxpayer Compliance with Mastery of Information Systems as a Moderating Variable (Empirical Study at the Pratama Tax Service Office in Pekalongan City)"*.

The problem statements in this study are : (1) Does the effectiveness of e-filing affect the increase in individual taxpayer compliance at the Pekalongan City Tax Office? (2) Can Mastery of Information Systems moderate or strengthen the relationship between the application of the e-filing system to taxpayer compliance registered at the Pekalongan City Tax Office?

LITERATURE REVIEW

Taxpayers

Taxpayers are tax subjects who fulfill objective and subjective requirements. Objective requirements are conditions relating to tax targets or tax objects. Meanwhile, subjective requirements are conditions related to tax subjects (Pudyatmoko, 2009). Therefore, taxpayers are individuals or entities that act as taxpayers, tax collectors, or those who have tax rights and obligations under the provisions of tax laws and regulations.

Taxpayer Compliance

Compliance is a regulation stating that taxpayers carry out their tax rights and fulfill their tax obligations. According to Rahman (2010), there are two types of compliance, namely: 1. Formal compliance, namely a regulation that is under the tax law 2. Material compliance, namely material compliance in accordance with the contents of the tax law, in formal compliance

According to the Internal Revenue Service, tax compliance is defined as "a compliance system that relies on citizens to report their income freely and voluntarily, calculate their tax obligations correctly, and report their tax returns on time" (Raihana & Pope, 2014). Therefore, individual taxpayer compliance is the compliance of someone who already has tax obligations (having a tax ID Number/NPWP) to calculate, pay, and report their taxes correctly and on time.

Several theories can explain tax compliance. The Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA). According to Ajzen (1991), TPB is a theory that explains that a person's behavior is strongly influenced by the intention of the individual himself towards a behavior (behavioral intention). A condition in which a person has his desire to behave so that he is sure that by behaving he will find results for his behavior.

Individual taxpayer compliance is influenced by many factors. One of these factors is the ease of reporting and paying taxes. In this case, the Director General of Taxes has facilitated tax administration with the e-filing application. The easier it is for individual taxpayers to report their taxes, the more likely it is that it will increase the intention and behavior of taxpayers to pay and report their taxes.

Another theory that can explain taxpayer compliance is the Theory of Task and Technology Fit (TTF). According to Goodhue and Thompson (1995), TTF explains the extent to which technology helps individuals do their jobs. More specifically, TTF is the relationship between task requirements, individual capabilities, and technology functionality. Technology is an individual's tool to complete their tasks.

According to Goodhue and Thompson (1995), technology has a positive impact on individual performance and is used if IT capabilities match the tasks the user must perform. Goodhue developed a task-technology suitability measure consisting of 8 factors: quality, location capability, authorization, compatibility, ease of use/training, timeliness of production, system reliability, and relationship with users.

According to Pratama Putra, D., & Padriyansyah. (2019) performance will increase when technology provides the right features and support associated with the task. Example: e-billing and e-filing systems which function as a means of paying & reporting taxes can help taxpayers pay and report taxes online and in real time. According to him, the quality of the e-filing system has a significant positive effect on the level of taxpayer satisfaction. This will have a positive influence on taxpayers to carry out their obligations as taxpayers.

The Directorate General of Taxes made a change in the form of modernizing tax reporting and payment with an online-based e-filing and e-billing system. With this system, it is hoped that it can increase taxpayer compliance in carrying out its tax activities.

E-Filing

E-filing is a periodic or annual tax return where the form is in electronic form and the method of delivery is electronic in the form of digital data that can be submitted directly to the Directorate General of Taxes through an application service provider company (Risky, Handayani, and Prasetya, 2015).

According to Ajzen (1991), TPB is a theory that explains that a person's behavior is strongly influenced by the intention of the individual himself towards a behavior (behavioral intention). A situation where a person has his desire to behave so that he believes that by behaving he will find results for his behavior. One of the factors that influence individual taxpayer compliance is the ease of reporting and paying taxes. In this case, the Director General of Taxes has facilitated tax administration with the e-filing application. The easier it is for individual taxpayers to report their taxes, it will further increase the intention and behavior of taxpayers to pay and report their taxes.

Indonesia adheres to a self-assessment system, so it is important to increase voluntary tax compliance, not coercion. Voluntary tax compliance can be increased using social psychological variables, for example, procedural fairness, trust in tax authorities, and religiosity (MW. Sholih, 2020). The e-filing variable can increase taxpayer compliance to report their taxes. This is because, with the existence of an e-filing system, taxpayers have the convenience of filling out SPT whenever and wherever they are without having to come to the tax office. This e-filing system is also

paperless, so it saves on stationery expenses. This convenience can increase individual taxpayer compliance.

This is also in accordance with the Theory of Task and Technology Fit (TTF) where the extent to which technology helps individuals do their jobs (Goodhue and Thompson, 1995). This convenience is expected to increase the compliance of individual taxpayers to report their taxes.

According to Saptono, P.B., et. Al. (2023), perceived service quality of e-filing services and perceived reduction in attendance costs have a positive effect on users' willingness to comply with tax regulations. This means that the better the e-filing system, the more tax compliance will increase.

According to Darmayasa et al. (2020), e-filing and the role of tax volunteers have a positive and significant effect on individual taxpayer compliance. According to Adik Diantini et al. (2018), Ida Bagus Putra and Gine Das Prena (2019), Syamsul Bahri Arifin and Indra Syafii (2019), I Ketut Yudana (2020), Jaka Maulana and Marimiati (2021), and Nazilatul K. and Susanti (2021), e-filing has a significant positive effect on increasing tax compliance.

In line with the research above, the first conjecture in this study is:

Hypothesis 1: *E-filing* has a significant positive effect on increasing individual taxpayer compliance.

Mastery of Information Systems

According to Suprihadi (2021), Information systems are a combination of information technology and the activities of people who use this technology to support operations and management. When interpreted broadly, the term information system is often used to refer to interactions that occur between people, algorithmic processes, technology, and data.

According to Ismail (2009), knowledge of information systems consists of knowledge of Microsoft Word, spreadsheets, databases, email, the internet, and computer application programs. Therefore, mastery of IS includes the ability to operate existing applications on personal computers along with the ability to operate the internet and its supporting applications.
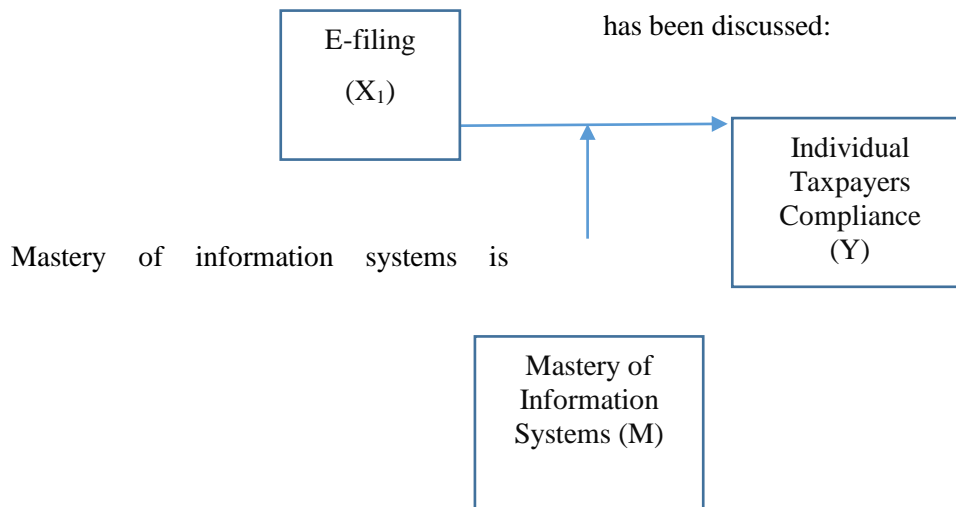
According to Motwani (2015), the use of e-filing is strongly influenced by perceived convenience and usefulness. Meanwhile, according to Ibrahim (2014), the use of e-filing can save individual taxpayers time for those who are experienced in operating it. Meanwhile, for those who are laid off, it will take more time. This is a gap that arises from the implementation of e-filing. This means that the application of e-filing can increase taxpayer compliance for those who can operate it, but it tends to be meaningless for those who are laypeople. Several studies explain that e-filing has a significant positive effect on increasing tax compliance (Adik Diantini et al., 2018; Ida Bagus Putra and Gine Das Prena, 2019; Syamsul Bahri Arifin and Indra Syafii, 2019; I Ketut Yudana, 2020; Jaka Maulana and

Marimiati, 2021; and Nazilatul K. and Susanti, 2021). While several other studies have the opposite result. According to Kartika Ratna Handayani and Sihar Tambun (2016), Muhammad Nurchamid and Dewi Sutjahyani (2018), Syamsul Bahri and Indra Syafii (2019), and Nense Wulan Sari (2021), the e-filing variable has a positive but not significant effect on taxpayer compliance. In fact, according to Syamsul Bahri and Indra Syafii (2019), the effect of e-billing, e-filing, and tax audit variables on tax compliance is only 3%, and 97% of the other influences come from other variables not included in their research.

In this case, the ability to operate e-filing can be measured using IS mastery. For those who master information systems, of course, it will be easy to report their SPT using e-filing. Conversely, for individual taxpayers who are not familiar with information systems, it will be difficult for them to access e-filing. This is because accessing e-filing requires information system capabilities. For example, when creating an e-filing account, taxpayers must have an email to confirm the e-fin number. To complete e-filing, taxpayers must also be able to access the internet. Likewise, to fill out e-SPT, taxpayers must run the e-SPT application or operate Ms. Excel. Therefore, taxpayers who are less familiar with information systems, whether in the form of applications or websites, will find it difficult to access e-filing, e-billing, or e-SPT. This difficulty can certainly reduce the level of tax compliance. On the other hand, taxpayers who master information systems will find e-filing very

helpful, because it is easy to report tax returns anywhere and anytime in real time.

According to Bella Fadhilah and Rachmawati Meita (2018) mastery of the internet can increase the tendency to use e-filing. By mastering a good information system, it is hoped that it will make it easier for taxpayers to use e-filing, thereby increasing tax compliance.

compliance. This leads to the second hypothesis in this study:

Hypothesis 2: Mastery of Information Systems moderates (strengthens) the effect of implementing e-filing on individual taxpayer compliance.

The following is a theoretical framework that was developed based on the literature that has been discussed:

Mastery of information systems is expected to be a moderating variable that will strengthen the effect of e-filing on taxpayer

Figure 1. Theoretical Thinking Framework
Source: Processed Primary Data, 2023.

METHODOLOGY

This study aims to empirically prove the effect of the independent variable (e-filing) on the dependent variable (tax compliance of individual taxpayers) with the moderating variable (mastery of information systems). The stages of implementation in this study began with collecting primary data by surveying the Pekalongan City Tax Office. The next stage is making criteria according to the research variables in the survey results. After being categorized and assessed, a sample is determined, which will then be tested. The

predetermined sample is then tested and analyzed with various appropriate tests.

After the results of the analysis are interpreted, a conclusion is drawn about whether the hypothesis in this study is proven or not. The model test tool uses a structural equation model test (Structural Equation Model, or SEM) using Smart PLS 3.0 software. In the PLS method, two testing models are carried out, namely the measurement model and the structural model. In the measurement model, validity and reliability tests are carried out. For the

structural model, hypothesis testing is carried out using the probability value generated by the bootstrapping procedure.

The population in this study were individual taxpayers at Pekalongan City Tax Office City, and it was carried out using the "purposive sampling method". Sampling by purposive sampling with several criteria :

1. Individual Taxpayers at Pekalongan City Tax Office.

2. Respondents have used e-filing to report their taxes.

In addition, the research respondents were also randomly selected without discriminating based on certain categories of age, gender, ethnicity, or religion. Data collection was carried out offline through printed questionnaires and questionnaires using Google Forms.

The population in this study corresponds to the number of registered individual taxpayers at the Pekalongan City Tax Office, namely 36,914 non-employee individual taxpayers and 84,646 employee taxpayers. In this study, the sample used was 100 individual taxpayers. The sample size of 100 respondents has exceeded the minimum number of samples that must be met according to the requirements (Hair et al., 2009).

Variable Operational Definitions

There are three variables in this study:

1. Dependent Variable (Y)

According to Sugiyono (2017), the dependent variable is a variable that is influenced by the independent variable. Individual taxpayer compliance is the dependent variable in this study. According to Rahman (2010), Compliance is a regulation stating that taxpayers carry out their tax rights and fulfill their tax obligations. This means that individual taxpayer compliance is taxpayer compliance to fulfill their tax obligations and rights such as calculating, paying, and reporting taxes.

Tax compliance indicators are measured using indicators developed by Sri Wulandari (2021), including:

a) Register as a taxpayer voluntarily by making a tax ID number.

b) Report tax returns in accordance with the provisions of the applicable laws and regulations.

c) Calculate and pay the tax payable correctly and on time.

d) Never be late in reporting taxes (tax returns).

e) Never thought of reducing the amount of tax paid.

2. Independent Variable

According to Sugiyono (2017), Independent variables are variables that affect the dependent variable. E-filing is the dependent variable in this study. According to Risky, Handayani, and Prasetya (2015), *E-filing* is a periodic or annual tax return where the form is in electronic form and the method of delivery is electronic in the form of digital data that can be submitted directly to the Directorate General of Taxes through an application service provider company. The e-filing variable can be measured by

the indicators developed by Nense Wulan Sari (2021) in the form of ease in compiling, reporting, and completing data in the SPT, clarity of information, and speed in reporting the SPT.

3. Moderation Variable

According to Sugiyono (2017), a moderating variable is a variable that strengthens the relationship between the independent variable and the dependent variable. Mastery of the information system is the moderating variable in this study.

Moderation variables are measured using indicators developed by Ismail (2009) in the form of:

a) Can operate Microsoft Word well.

b) Able to operate Microsoft Excel well.

c) Can operate the Internet properly.

d) Can send and receive email properly.

e) Can operate almost all applications that are on the personal computer well.

f) Understand the database.

The study used a questionnaire to measure respondents' perceptions of 17 (seventeen) research indicator items using a "Likert scale" in the form of answers: strongly disagree (SD), disagree (D), neutral (N), agree (A), strongly agree (SA) ". The score for SD is 1, D = 2, N = 3, A = 4, and SA = 5.

RESULT AND DISCUSSION

In data analysis using the SEM-PLS approach. The first stage is to confirm the measurement model, to assess the validity and reliability of latent variables. The second stage is to test the structural model.

Validity and reliability test results

The evaluation of validity in this study used convergent validity and discriminant validity. According to Hair et al. (2009), to assess convergent validity, the loading factor value must be greater than 0.7 and the average variance extracted (AVE) value must be greater than 0.5.

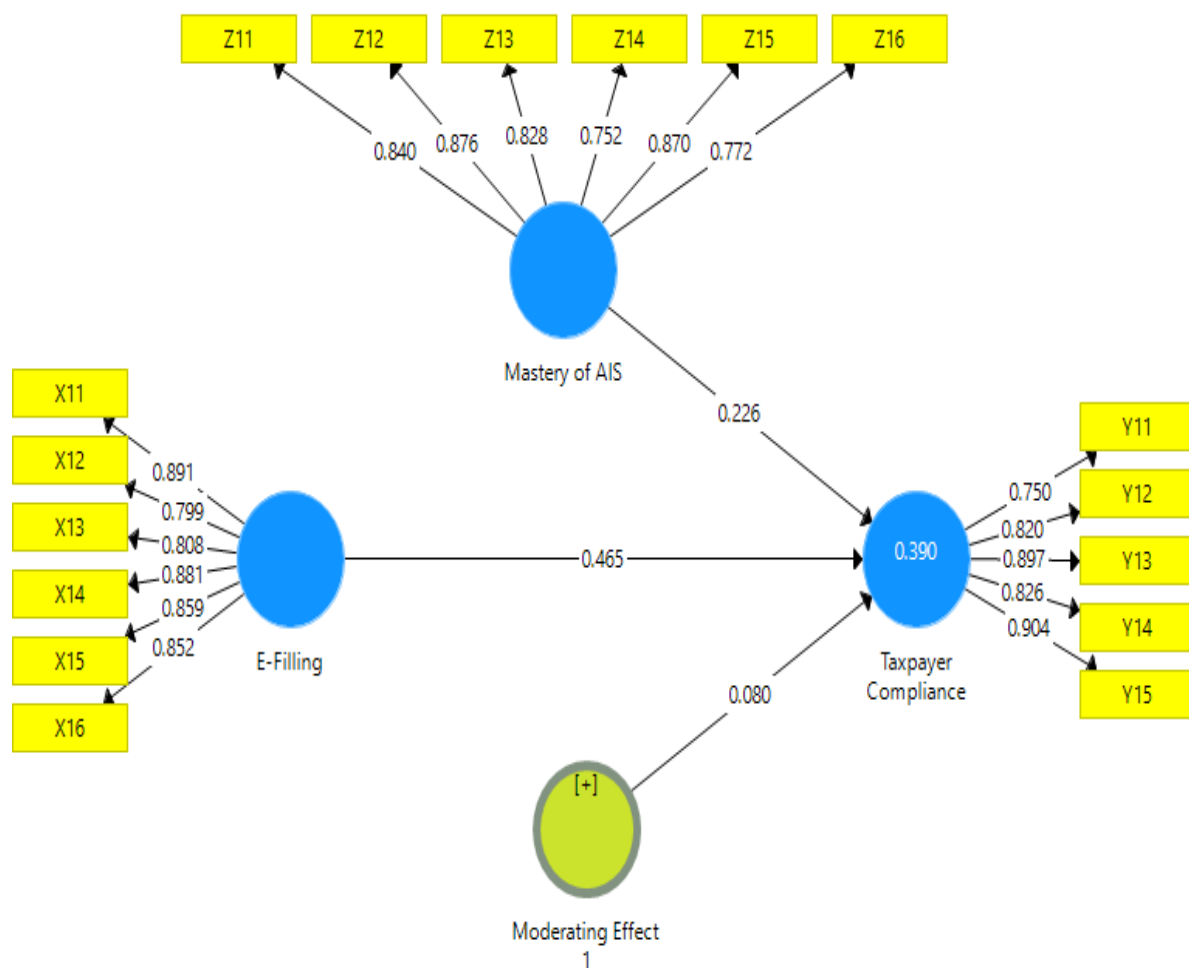Figure 2 shows the model results from calculations with the SmartPLS:

Figure 2. The Model Passes the Validity and Reliability Tests
Source: Processed Primary Data, 2023.

To find out the results of the reliability test, it can be seen from the values of Cronbach's alpha and composite reliability. According to Hair et al. (2009), a reliable construct has a value greater than 0.7. By running the PLS algorithm, these values can be obtained. Figure 2 shows that if all loading factors are > 0.70, then convergent validity is met.

Apart from using the loading factor, convergent validity values can also be seen using the AVE value. Table 2 below shows the average variance extracted (AVE) values:

Table 2. Output latent variable coefficient Results

	E-Filing	Mastery of IS	Taxpayer Compliance
Average Variance Extracted	0,721	0,680	0,708

Source: Processed Primary Data, 2023.

Table 2 above shows that the AVE values of the three variables are above 0.5, which means that convergent validity is fulfilled.

Next is the discriminant validity test. Following are the results of cross-loading each item in Table 3:

Table 3. Cross Loading Value

| Indic. | Load. value to another construct | | | | Info |
	E-Fil	Mast. of IS	Mod. Effect	TP Compl.	
E-fil* Mast IS	-0.041	0.251	1.000	0.106	Meet
X11	0.891	0.424	-0.061	0.516	Meet
X12	0.799	0.508	0.148	0.442	Meet
X13	0.808	0.407	-0.017	0.368	Meet
X14	0.881	0.474	-0.021	0.538	Meet
X15	0.859	0.478	-0.085	0.547	Meet
X16	0.852	0.429	-0.139	0.521	Meet
Z11	0.406	0.840	0.203	0.343	Meet
Z12	0.501	0.876	0.185	0.385	Meet
Z13	0.451	0.828	0.175	0.449	Meet
Z14	0.321	0.752	0.305	0.282	Meet
Z15	0.475	0.870	0.230	0.486	Meet
Z16	0.448	0.772	0.175	0.425	Meet
Y11	0.448	0.272	0.095	0.750	Meet
Y12	0.417	0.422	0.122	0.820	Meet
Y13	0.582	0.429	0.022	0.897	Meet
Y14	0.446	0.476	0.154	0.826	Meet
Y15	0.541	0.452	0.073	0.904	Meet

Source: Processed Primary Data, 2023.

Discriminant validity test by looking at the cross-loading value of each construct item against the construct, which must be greater than the correlation of other construct items. In Table 3, it can be seen that all indicators meet the criteria of discriminant validity, namely having a value above the other latent variables.

Next, a reliability test was carried out using Cronbach's alpha and composite reliability values, as shown in Table 4 below:

Table 4. Construct Reliability Test Results and AVE

	E-Filing	Mastery of IS	Taxpayer Compliance
Composite Reliability	0.939	0.927	0.923
Cronbach's Alpha	0.923	0.906	0.896

Source: Processed Primary Data, 2023.

The results of the calculations in Table 4 show that the composite reliability value for all constructs is above 0.70. It can also be seen that Cronbach's alpha value for all latent variables has a value above 0.6. This means that the reliability of all research instruments has been fulfilled properly. Composite reliability values above 0.80 can be classified as having high reliability.

Hypothesis Test Results

To see whether the hypothesis test results are accepted or not, you can see the probability value. If the probability value is less than 0.05, it means that there is a significant influence between the variables.

The results of bootstrapping calculations using the SmartPLS 3.0 application can be seen in Table 5:

Table 5. Bootstrapping Test Results

Model	Path Coef.	P-Value	Significance
(H1) EF -> TC (b1)	0.465	0.000	Significant
(H2) ME -> TC (b2)	0.080	0.447	Not Significant

Source: Processed Primary Data, 2023.

Table 5 shows that **hypothesis 1 is accepted** because it has a P-value below 0.05. This means that the e-filing variable has a significant positive effect on the individual taxpayer compliance variable.

In hypothesis 2, it shows that the P-value is 0.447, far above 0.05, so **hypothesis 2 is rejected.** The moderating role of mastery of the IS variable is positive but not significant for taxpayer compliance. The results of this study confirm that the application of mastery of information systems is not appropriate as a moderating variable. This could be because the government has succeeded in educating taxpayers or it could also be because taxpayers can pay consultants to complete their tax obligations.

Discussion

The Influence of E-Filing on Increasing Individual Taxpayer Compliance.

Based on the bootstrapping test results using the SmartPls 3.0 application, shows that the p-value is below 0.05. This shows that there is a significant positive effect of the e-filing variable on individual taxpayer compliance. Figure 2 above also shows that the R-Square value of the individual taxpayer compliance variable is 0.390. According to Chin (1998), the R-Square value is said to be moderate if the value is between 0.33 and 0.67. This means that the e-filing variable has an influence of 39% on individual taxpayer

compliance. The remaining 61% is explained by other variables not examined by this study.

These results have strengthened the research of Adik Diantini et al. (2018), Ida Bagus Putra and Gine Das Prena (2019), Syamsul Bahri Arifin and Indra Syafii (2019), I Ketut Yudana (2020), Jaka Maulana and Marimiati (2021), and Nazilatul K. and Susanti (2021) at where the e-filing variable has a significant positive effect on individual taxpayer compliance. This also follows the TPB theory where a person has his desire to behave so that he believes that by behaving he will find results from his behavior. Taxpayers who have had the convenience of using e-filing will be more obedient in reporting their taxes.

The Effect of Mastery of Information Systems in Moderating (Strengthening) the Effect of E-Filing Variables on Individual Taxpayer Compliance.

Based on the bootstrapping test results using the SmartPls 3.0 application, the p-value is above 0.05 or 0.447 to be exact. This shows that the variable of mastery of the information system strengthens the effect of the e-filing variable on individual taxpayer compliance but not significantly. This means that hypothesis 2 is rejected. This could be because most individual taxpayers can operate information systems so there are no difficulties in operating e-filing, or it could also be because taxpayers can pay consultants to complete their tax obligations. So the information system mastery

variable cannot strengthen the effect of e-filing on individual taxpayer compliance.

This can also be caused by inaccurate sampling. An example is that the sample in this study is mostly young people who have been able to operate information systems. The sample taken is also only 100 taxpayers so there is a possibility that it cannot represent the entire population. Future research can choose a sample using a purposive sampling method, where the senior generation is also involved as a respondent.

Another possibility that the IS mastery variable cannot moderate the effect of e-filing on individual taxpayer compliance is that the tax office has been successful in educating taxpayers about using e-filing. However, errors may occur in sampling. This can happen because one of the visitors to the tax office could be a tax consultant who arranges other people's taxes. So it is certain that the tax consultant masters matters regarding taxation.

CONCLUSION AND SUGGESTIONS

Based on the research results, it can be concluded:

1. Tax compliance is a very urgent matter to be realized. This is because taxes are a buffer for the establishment of a country. The tax target that is met will ensure the smooth running of the government. This is because most of the Indonesian state budget comes from taxes paid by the public. Considering that the number of tax officers in Indonesia is limited, the government must continue to improve voluntary tax compliance. This can be realized by improving tax administration so that it is easier for taxpayers to pay and report their taxes.

2. There is a significant positive effect of the e-filing variable on individual taxpayer compliance at the Pekalongan City Tax Office. This means that hypothesis 1 is accepted.

3. The IS variable is included as a moderator variable for the effect of e-filing on individual taxpayer compliance. The results of data processing using SmartPLS 3.0 show that the IS mastery variable strengthens the effect of the e-filing variable on individual taxpayer compliance not significantly. This means that hypothesis 2 is rejected.

Research Limitations and Suggestions

The following are some research limitations and suggestions for future research:

1. At the time of filling out the questionnaire, some respondents answered carelessly. This is why it is important to make the questionnaire as easy as possible to understand. Many respondents were not comfortable using the Google form; therefore, a hardcopy questionnaire was also provided.

2. There is a possibility of inaccurate sampling. An example is that the sample in this study is mostly young people who are already able to operate information systems. The sample taken was also only 100 taxpayers so there is a possibility that it cannot represent the entire population. Future research can select a sample using a

purposive sampling method, where the senior generation is also involved as a respondent.

3. Other errors can occur in sampling. This can happen because visitors to the tax office may be tax consultants who take care of other people's taxes. So it is certain that the tax consultant masters matters related to taxation. It is better if further research sorts the respondents strictly.

4. It is hoped that further research will expand the research population by increasing the number of tax offices studied. This research cannot be generalized because it only uses one city as a research location and has a minimal sample.

5. Future researchers can add other variables that can explain individual taxpayer compliance.

6. The implication of this research for the tax authorities regarding the variable of information system mastery is that the tax authorities should always maintain the existing e-filing system so that it is well-maintained and easy to access. This is because taxpayers no longer experience difficulties in accessing e-filing. It is proven in this research that mastery of information systems does not significantly strengthen the influence of e-filing on tax compliance. So, the focus that must be carried out is to monitor and improve the system periodically and, if possible provide a complaint service if the system experiences problems. This will ensure e-filing user satisfaction and will increase taxpayer

compliance.

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