

## Factors Influencing E-Filing Usage Among Indonesian Taxpayers: A Technology Acceptance Model (TAM) Theory Approach

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### ARTICLE INFO

*Keywords:* Perceived Usefulness, Tax Understanding, Social Factors, Information Technology Readiness, Use of E-Filing

*Received :* 5 January

*Revised :* 13 January

*Accepted:* 25 February

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### ABSTRACT

The research is designed to investigate the impact of perceived usefulness, tax understanding, social factors, and information technology readiness on the utilization of e-filing among individual taxpayers registered at KPP Pratama North Cikarang. The study's population comprises individual taxpayers registered at KPP Pratama North Cikarang, with a sample of 100 respondents selected through random sampling based on the Slovin formula. Employing a quantitative approach, the research gathered data by distributing questionnaires to taxpayers and employed multiple linear regression for data analysis. The findings indicate that perceived usefulness, tax understanding, social factors, and information technology readiness positively and significantly influence the adoption of e-filing. Collectively, these factors impact the use of e-filing by individual taxpayers registered at KPP Pratama North Cikarang

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## **INTRODUCTION**

The effective functioning of the government necessitates substantial financial resources for national development, particularly in developing countries like Indonesia. These funds are derived from contributions made by the public in the form of taxes. Taxes serve as essential financial instruments for the state, contributing to the state treasury by established tax laws. They function as tools to regulate and implement government policies, particularly in the realms of social and economic affairs (Sulistyorini, 2019).

Every citizen, whether an individual or corporate taxpayer, is obligated to comply with tax payments. In a bid to enhance taxpayer compliance, the government has adopted the self-assessment system. This system entrusts taxpayers with the responsibility to voluntarily register, compute, deposit, and report their tax obligations. In cases where disparities arise from the examination results, the authorized officer has the discretion to issue either a Tax Collection Letter (STP) or a Tax Assessment Letter (SKP) (Sulistyorini, 2019).

In accordance with tax legislation, specifically Law No. 28 of 2007 Article 2 paragraph (1), Indonesia currently operates under the Self-Assessment System. This system instills confidence in taxpayers to independently calculate, deposit, and report their taxes. To facilitate taxpayers in their tax return reporting, the Directorate General of Taxes has issued a regulation allowing for the electronic submission of tax returns or extension notifications through e-filing. The specific procedures for submitting annual tax returns for individual taxpayers using Form 1770S or 1770SS through e-filing are outlined in Directorate General of Taxes Regulation Number 01/PJ/2014 (Dewi, 2019).

With the rapid advancement of technology, there is a need for a more efficient and effective tax reporting system to facilitate taxpayers. In line with this, the Director General of Taxes (DGT) has introduced the e-filing system through Director General of Taxes Regulation NUMBER PER-01/PJ/2017. This online and real-time system aims to simplify the tax reporting process, potentially increasing the participation of registered taxpayers. The introduction of e-filing eliminates the need for taxpayers to wait in queues at tax service offices, enhancing effectiveness and efficiency. Despite the benefits of computerized tax return reporting, the socialization of e-filing for taxpayers has not been fully optimized and sustained. Consequently, the awareness and utilization of e-filing among taxpayers remain limited (Natalia dkk., 2019)

According to (Widyadinata & Toly, 2014), the purpose of e-filing is to improve the level of service for the public by providing facilities for reporting SPT with electronic media using the internet to taxpayers. This can also help reduce costs and the time that is needed for each taxpayer so that they can process, prepare, and be able to report SPT correctly to the tax office and also on time.

According to information from the Directorate General of Taxes (DGT) information system, the e-filing submission of annual individual income tax returns for the fiscal years 2015-2018 has shown an increase compared to the corresponding period in the previous years. This indicates a growth in the submission of individual income tax returns through e-filing. Concurrently, there

has been a decrease in manual submissions of individual income tax returns during the same period when compared to the previous years.

Table 1. Annual Income Tax Return Receipt for Individual Tax Year 2015-2018

Indicator	2015	2016	2017	2018
Tax Ratio*	13,2%	14,2%	14,6%	15,2%

The table above, based on data from the Directorate General of Taxes of the Ministry of Finance (DGT Kemenkeu), indicates that in 2018, there were 42 million registered taxpayers, with 18 million utilizing e-filing for tax reporting. This means that 42.85 percent of taxpayers opted for e-filing in 2018, marking an increase from 35 percent in 2017. The percentage of SPT reporting through e-filing witnessed continuous growth from 2015 to 2018, with increments of 28.57 percent from 2015-2016, 50 percent from 2016-2017, and 77.77 percent from 2017-2018. However, the total e-filing users until 2018 remained below 50 percent of registered taxpayers.

The Directorate General of Taxes (DGT) of the Ministry of Finance mandates online tax reporting through e-filing for income tax (PPH) and value-added tax (VAT) returns, effective April 1, 2018, as per Regulation of the Minister of Finance (PMK) No. 9/PMK.03/2018. This amendment, released on January 26, 2018, modifies PMK Number 243/PMK.03/2014 on Tax Return.

The new regulation stipulates that taxpayers must utilize recognized e-filing channels for submission, eliminating the direct submission of electronic document formats to the Tax Office. Dody Herawan, Head of the LTO IV Primary Tax Office of the Directorate General of Taxes of the Ministry of Finance, clarified that the obligation to report via e-filing applies to income tax returns under Article 21/26 or periodic tax returns like employee payroll deductions. However, for the reporting of Annual Income Tax Return Article 25, not later than March 31, e-filing is recommended but not mandatory. Failure to use e-filing for income tax returns under Article 21/26 and VAT is considered as non-submission to the state.

Despite the mandatory regulation, there are still challenges in the widespread adoption of e-filing. Some taxpayers find the computerized system confusing and difficult, citing a lack of understanding in operating e-filing. Additionally, the overall ability of taxpayers to use e-filing remains limited, and there are varying perceptions among taxpayers regarding its utility. Perception, being the process of interpreting sensory impressions to give meaning to the environment, influences decisions based on individual information and viewpoints (Lizkayundari & Kwarto, 2018).

Taxpayer perspectives on e-filing are influenced by advancements in current technology. Therefore, it is crucial to understand the perceptions of utility, tax comprehension, social factors, and technological readiness concerning the adoption of e-filing. This study focuses on taxpayers registered at KPP Cikarang Selatan.

Perceived usefulness is a measure by which the use of technology is believed to bring benefits to each individual who uses it (Wahyuni dkk., 2015). If

taxpayers feel that the use of e-filing can improve tax reporting performance, increase the effectiveness of tax reporting, simplify tax reporting, and increase productivity in carrying out their tax obligations, they will always and willingly use e-filing in the future because it has features that help taxpayers report taxes. Research conducted by (Devina & Waluyo, 2016) shows that there is a positive and significant influence between the perceived usefulness variable and the use of e-filing. This research is supported by (Lizkayundari & Kwarto, 2018), which shows that perceived usefulness has a positive and significant effect on interest in using e-filing. However, research conducted by (Wahyuni et.al, 2015) shows different results, namely that perceived usefulness does not affect behavioral intensity when using e-filing.

Tax understanding is a way or process of studying carefully to understand and gain as much knowledge as possible. This statement about tax understanding can also be interpreted as meaning that a taxpayer must understand taxes and how to calculate, fill out, and report tax returns. So the perception of tax understanding can influence taxpayers to use e-filing when reporting annual tax returns. Research conducted by (Pradnyana, 2019) and (Zahrani & Mildawati, 2019) shows that tax understanding has a positive effect on taxpayer compliance. The results of this study are different from research conducted by (Wiratan & Harjanto, 2018), which shows that tax understanding does not affect taxpayer compliance.

Information technology readiness means that individuals in this case are ready to accept existing technological developments, including the emergence of an e-filing system. Information technology readiness can be seen from various aspects, namely the availability of internet connections, good software and hardware facilities, which are a means of using e-filing, and the ability of human resources to use information technology. Research conducted by (Anam dkk., 2020) and (Daryatno, 2017) which shows that there is a significant influence between the variables of perceived readiness for information technology and the use of e-filing. In contrast to research conducted by (Wiratan & Harjanto, 2018) which shows that information technology readiness has no effect on the use of e-filing.

## TINJAUAN PUSTAKA

### Technology Acceptance Model (TAM)

The theory pertinent to information technology usage is known as the Technology Acceptance Model (TAM), initially formulated by Davis (1989). TAM is widely employed to elucidate and forecast the behavior of information technology users. Derived from the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975), TAM is centered on an individual's perception influencing their attitude and behavior. This model predicts user acceptance of technology based on perceived usefulness and perceived ease of use. Perceived usefulness is the user's confidence that system usage will enhance performance, while perceived ease of use pertains to the user's confidence in the system's ease of use and learnability. Therefore, TAM's two variables explain user behavior as users acknowledge the benefits and ease of use, influencing their acceptance of information technology (Natalia et.al, 2019).

So it can be said that TAM is an analysis model to determine user behavior for technology acceptance. According to Natalia et.al, (2019), TAM represents an information system theory outlining how users adopt and utilize technology. Within TAM, two pivotal factors influencing users when adopting a new information system are identified as follows:

- a. Perceived Ease of Use: As articulated by Davis (1989), "ease" signifies "freedom from difficulty or great effort." Additionally, "perceived ease of use" is defined as "the degree to which a person believes that using a particular system would be free of effort." When applied to information systems, this implies that users perceive the system as user-friendly, requiring minimal effort and devoid of challenges. This encompasses the ease of aligning the information system with users' preferences. Davis's (1989) research findings indicate that perceived ease effectively elucidates users' reasons for system adoption and acceptance.
- b. Perceived Usefulness: In Davis (1989), "the degree to which a person believes that using a particular system would enhance his or her job performance" encapsulates perceived usefulness. This pertains to users' belief that employing the library information system will enhance their performance, outlining the system's benefits across various aspects. Therefore, in the perception of usefulness, a belief is formed to guide decision-making on whether to adopt an information system. The underlying assumption is that if users believe the system is beneficial, they will likely adopt it; conversely, disbelief may lead to non-adoption.

### Hipotesis

#### The Effect of Perceived Usefulness on E-Filing Usage

A person's initial familiarity and enjoyment in using e-filing contribute to their perception of its usefulness. As individuals become more accustomed to e-filing, they start to recognize its benefits. Hence, it can be inferred that as an individual taxpayer's perceived usefulness of the e-filing system strengthens, their willingness to utilize the e-filing facility for reporting tax obligations also increases (Devina & Waluyo, 2016). The perceived usefulness, in the context of users, is associated with the system's productivity, effectiveness, and its utility for comprehensive tasks. Therefore, continuous enhancement of the system's

usefulness by the Directorate General of Taxes (DGT) is crucial, as it fosters increased adoption of e-filing and encourages other taxpayers who haven't used e-filing to adopt the system. The more taxpayers perceive e-filing as beneficial for boosting productivity, the more likely they are to persist in its usage. This aligns with the findings of Devina & Waluyo's (2016) research, affirming that perceived usefulness positively influences the use of e-filing. In summary, the hypothesis derived from this understanding is as follows:

H1: Perceived usefulness has a positive and significant impact on the use of e-filing.

### **The Effect of Tax Understanding on E-filing Usage**

The presence of tax understanding significantly impacts taxpayer compliance, emphasizing the importance of taxpayers possessing a comprehensive grasp of tax regulations. A robust comprehension of taxation is pivotal for fostering compliance, as taxpayers are expected to navigate and adhere to tax regulations effectively. Hardiningsih (2017) underscores the significance of understanding, portraying it as a crucial step taken by taxpayers to familiarize themselves with existing tax regulations. It involves gaining insight into tax laws, calculation methods, and the procedures for completing and submitting tax returns. The perception of tax understanding plays a pivotal role in motivating taxpayers to opt for e-filing when fulfilling their annual tax obligations. As taxpayers' understanding of taxation elevates, so does their likelihood of complying with the use of e-filing.

This correlation finds support in the research conducted by Zahrani & Mildawati (2019) and Pradnyana (2019), both asserting that tax understanding positively influences taxpayer compliance. In light of this discussion, the formulated hypothesis is as follows:

H2: Tax understanding has a positive and significant effect on the use of e-filing.

### **The Effect of Social Factors on E-filing Usage**

Social factors encompass the extent to which an individual perceives the influence of others in encouraging them to adopt a new system. Within an organizational context, the success of information systems usage is often determined by social factors. Lie and Sadjarto (2013) elucidate that social factors encompass various elements such as friendships, family ties, superiors, coworkers, and more, which collectively contribute to motivating taxpayers to embrace e-filing. This implies that taxpayers' inclination to use e-filing is influenced by the encouragement received from friends, colleagues, and family, thereby shaping their interest in adopting e-filing.

The greater the impact of encouragement in favor of e-filing use, the stronger the taxpayer's inclination toward e-filing. This viewpoint finds validation in the studies conducted by Syaninditha & Setiawan (2017) and Hardika and Ernawati (2018), both asserting that social factors exert a positive influence on e-filing adoption. Summarily, the formulated hypothesis is stated as follows:

H3: Social factors have a positive and significant effect on the use of e-filing.

### **The Effect of Information Technology Readiness on E-Filing Usage**

Taxpayer information technology readiness denotes an individual's preparedness to embrace contemporary technological advancements, particularly the introduction of an e-filing system. This readiness is intertwined with the progression of an individual's mindset, signifying that a more tech-savvy individual, who readily adapts to technological developments, possesses a more advanced mindset (Pradnyana, 2019).

The utilization of e-filing in the future is contingent on several factors, including a robust internet connection, well-equipped software and hardware, and a technologically literate workforce. With these components in place, taxpayers are more likely to consistently and willingly employ e-filing due to its features that facilitate tax reporting (Devina & Waluyo, 2016). Therefore, the higher the level of information technology readiness, the greater the propensity for taxpayers to adopt e-filing.

This assertion finds affirmation in the research conducted by Anam et.al (2020) and Daryatno (2017), both asserting that information technology readiness exerts a positive impact on e-filing adoption. To synthesize, the formulated hypothesis is as follows:

H4: Information Technology Readiness has a positive and significant effect on the use of e-filing.

### **The Effect of Perceived Usefulness, Tax Understanding, Social Factors, and Information Technology Readiness on E Filing Usage**

Devina & Waluyo (2016) research demonstrates a positive correlation between perceived usefulness and the adoption of e-filing. Similarly, Daryatno (2017) asserts that perceived usefulness contributes positively to the utilization of e-filing. Zahrani & Mildawati (2019) study reveals a positive impact of tax understanding on taxpayer compliance. Syaninditha & Setiawan (2017) research suggests that social factors positively influence the adoption of e-filing.

Anam et.al (2020) research argues that information technology readiness positively influences e-filing adoption. Drawing from these findings, it is apparent that there are commonalities in the outcomes of previous studies with Daryatno (2017) research, indicating that perceived usefulness, tax understanding, social factors, and information technology readiness collectively exert a significant impact on e-filing adoption. Consequently, it can be inferred that perceived usefulness, tax understanding, social factors, and information technology readiness collectively play a significant role in the adoption of e-filing. Subsequently, the following hypothesis can be posited:

H5: Perceived usefulness, tax understanding, social factors, and technology readiness together have a significant effect on the use of e-filing.

## METHODOLOGY

In this study, the statistical analysis employed multiple linear regression analysis. This analytical method assesses the correlation between two or more independent variables and a dependent variable. The primary objective of multiple linear regression analysis is to gauge the strength of the relationship among the variables involved. The independent variables in this analysis encompass perceived usefulness, tax understanding, social factors, and information technology readiness. The dependent variable under consideration is the utilization of e-filing. The model for the multiple linear regression analysis employed in this study is outlined as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$$

Description:

Y = use of e-filing

$\alpha$  = constant

$\beta_1 \beta_2 \beta_3 \beta_4$  = regression coefficient

X1 = perceived usefulness

X2 = tax understanding

X3 = social factors

X4 = information technology readiness

e = error

## RESEARCH RESULT

### Multiple Linear Regression Analysis

In this investigation, multiple regression analysis is employed due to the presence of more than one independent variable. The purpose of this analysis is to assess the impact of the independent variables – namely, perceived usefulness, tax understanding, social factors, and information technology readiness – on the utilization of e-filing.

Table 2. Multiple Linear Regression Analysis

Variable	B Value
Constant	9.477
X1	0.732
X2	0.472
X3	0.152
X4	0.191

Source: Processed Data, 2023

Based on the multiple linear regression equation provided, the interpretation is as follows:

1. Constant Value ( $\alpha$ ) = 9.477

This signifies that if the independent variables (perceived usefulness, tax understanding, social factors, and information technology readiness) are set to zero, the value of Y (e-filing usage) will be 9.477.



2. Coefficient X1 = 0.732

The perceived usefulness regression coefficient is positive, specifically 0.732. This implies that for each 1-point increase in perceived usefulness, the utilization of e-filing is expected to increase by 0.732.

3. Coefficient X2 = 0.472

The tax understanding regression coefficient is positive, amounting to 0.472. This indicates that with every 1-point increase in tax understanding, the usage of e-filing is projected to increase by 0.472.

4. Coefficient X3 = 0.152

The regression coefficient of social factors is positive, standing at 0.152. This suggests that for every 1-point increase in social factors, the use of e-filing is anticipated to increase by 0.152.

5. Coefficient X4 = 0.191

The regression coefficient of information technology readiness is positive, recorded as 0.191. This signifies that for every 1-point increase in information technology readiness, the utilization of e-filing is predicted to increase by 0.191.

**Hypothesis Test**

*Statistical Test t (partial)*

The t Statistical Test or Partial Test is employed to indicate the extent of the influence of each independent variable separately in elucidating the variance in the dependent variable (Ghozali, 2018). The criteria for the t test are assessed through the t and sig columns. If the sig value is <0.05, it indicates that the association between the independent variable and the dependent variable is considered significant or influential.

Table 3. Statistical Test (partial)

Variable	Sig Value	Description
X1	0.000	Affected
X2	0.017	Affected
X3	0.049	Affected
X4	0.033	Affected

Source: Processed data, 2023

*F Statistical Test (Simultaneous)*

The F Significance Test, or Simultaneous Test, is utilized to ascertain whether there is an interplay between independent variables or not. This test assesses whether, as a whole or simultaneously, the independent variables collectively impact the dependent variable. The criteria for the F/Simultaneous Test are determined by the sig column, where a sig value ≤ 0.05 signifies that the connection between the independent variables together or simultaneously is deemed significant or influential (refer to Table 4), indicating a simultaneous and significant impact (Sarjono, 2013).

Table 4. Statistical Test F (Simultaneous)

Model	Sig	Description
Regression	0.000	Affected together

Source: Processed data (2023)

The inference drawn from the outcomes of the F statistical test indicates that the significance value of 0.000 is less than 0.05. This signifies that the independent variables, namely perceived usefulness, tax understanding, social factors, and information technology readiness, collectively exert a simultaneous influence on the utilization of E-Filing.

*R<sup>2</sup> Determination Coefficient Test*

The R<sup>2</sup> Coefficient of Determination test is employed to assess the extent to which the independent variable contributes to the dependent variable. The examination of the determinant coefficient (R<sup>2</sup>) is visible in the adjusted R square column (Ghozali, 2018).

Table 5. Test Coefficient of Determination R<sup>2</sup>

Adjusted R Square	Description
0.232	The effect of independent variables simultaneously or together was 33.7%.

Source: Processed data (2020)

Derived from the determinant coefficient examination (R<sup>2</sup>), the adjusted R square stands at 0.232, signifying 23.2%. This implies that variations in e-filing utilization can be impacted by the independent variables—namely perceived usefulness, tax understanding, social factors, and information technology readiness. Conversely, the remaining 76.8% (100% - 23.2%) is subject to the sway of other variables or factors beyond the confines of this study.

**DISCUSSION**

This research is a study that analyzes the effect of perceived usefulness, tax understanding, social factors, and information technology readiness on the use of e-filing registered at KPP Pratama Cikarang Selatan.

**The Effect of Perceived Usefulness on E-Filing Usage**

The results of the hypothesis 1 test, as presented in Table 3, reveal that the t value for the perceived usefulness variable (X1) is 4.122 with a significance level of 0.000. Since the calculated t value of 4.122 exceeds the t table value of 1.98447, and the significance level of 0.000 is lower than the significant probability  $\alpha = 0.05$ , Ho is rejected, and Ha1 is accepted. Consequently, it can be concluded that perceived usefulness exerts a positive and significant influence on the utilization of e-filing by individual taxpayers registered at KPP Pratama Cikarang Selatan. An increase in the perceived usefulness level corresponds to a higher rate of e-filing adoption among taxpayers.

This research is in line with research conducted by (Devina & Waluyo, 2016) and (Dewi, 2019) which proves that perceived usefulness has a positive and significant effect on the use of e-filing.

#### **The Effect of Tax Understanding on E-Filing Use**

The outcomes of hypothesis 2 testing, as displayed in Table 3, indicate that the t value for the tax understanding variable (X2) is 2.434 with a significance level of 0.017. Given that the calculated t value of 2.434 surpasses the t table value of 1.98447, and the significance value of 0.017 is less than the significant probability  $\alpha = 0.05$ ,  $H_0$  is rejected, and  $H_{a1}$  is accepted. Hence, it can be concluded that tax understanding yields a positive and significant impact on the utilization of e-filing among individual taxpayers registered at KPP Pratama Cikarang Selatan. A higher level of tax understanding corresponds to an increased adoption of e-filing among taxpayers.

This research is in line with research conducted by (Zahrani & Mildawati, 2019) and (Pradnyana, 2019) which proves that tax understanding has a positive and significant effect on the use of e-filing.

#### **The Effect of Social Factors on the Use of E-Filing**

Based on the results of hypothesis 3 testing as presented in Table 3, the t value for the social factor variable (X3) is 1.987 with a significance level of 0.049. Given that the calculated t value of 1.987 exceeds the t table value of 1.98447, and the significance value of 0.049 is less than the significant probability  $\alpha = 0.05$ ,  $H_0$  is rejected, and  $H_{a1}$  is accepted. Therefore, it can be asserted that social factors exhibit a positive and significant impact on the utilization of e-filing among individual taxpayers registered at KPP Pratama Cikarang Selatan. A heightened level of social factors correlates with an increased adoption of e-filing among taxpayers.

This research is in line with research conducted by (Syaninditha & Setiawan, 2017) and (Natalia dkk., 2019) which proves that social factors have a positive and significant effect on the use of e-filing.

#### **The Effect of Information Technology Readiness on the Use of E-Filing**

The outcomes of hypothesis 4 testing are delineated in Table 3, indicating a t value of 2.158 for the information technology readiness variable (X4) with a significance level of 0.033. Given that the computed t value of 2.158 exceeds the t table value of 1.98447, and the significance value of 0.033 is lower than the significant probability  $\alpha = 0.05$ ,  $H_0$  is dismissed, and  $H_{a1}$  is acknowledged. Consequently, it can be concluded that information technology readiness manifests a positive and significant influence on the utilization of e-filing among individual taxpayers enlisted at KPP Pratama Cikarang Selatan. An elevated level of information technology readiness corresponds to an increased use of e-filing among taxpayers.

This research is in line with research conducted by (Anam dkk., 2020) and (Daryatno, 2017) which proves that information technology readiness has a positive and significant effect on the use of e-filing.

#### **Perceived Usefulness, Tax Understanding, Social Factors, and Information Technology Readiness**

The outcomes of hypothesis 5 testing, as presented in Table 4, reveal a t value of 3.161, coupled with a significance level of 0.002. Given that the calculated t value of 3.161 surpasses the t table value of 1.98447, and the significance value of 0.002 is

less than the significant probability  $\alpha = 0.05$ ,  $H_0$  is rejected, and  $H_{a4}$  is embraced. Consequently, it can be asserted that the variables of perceived usefulness, tax understanding, social factors, and information technology readiness collectively exert a substantial impact on the utilization of e-filing. The heightened levels of perceived usefulness, tax understanding, social factors, and information technology readiness correlate with an increased utilization of e-filing.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on the findings and discussion of the empirical study on the Perceived Usefulness, Tax Understanding, Social Factors, and Information Technology Readiness influencing the utilization of E-Filing at KPP Pratama Cikarang Selatan, the following recommendations are proposed:

1. For the Tax Service Office, Pratama Cikarang Selatan:
  - a. The Directorate General of Taxes and ASP are encouraged to simplify the features of the e-filing reporting process, making it more user-friendly. This would address the perception among individual taxpayers at KPP Pratama Cikarang Selatan that e-filing is currently perceived as complicated.
  - b. Streamlining the e-filing reporting method further is recommended, eliminating the need for individual taxpayers to visit KPP directly. This adjustment aims to address the perception of some taxpayers who view e-filing as less effective.
2. For Taxpayers:

Taxpayers are encouraged to proactively seek information regarding the taxation system, particularly the procedures involved in fulfilling tax obligations through the E-Filing system. This increased awareness would contribute to a better understanding and utilization of E-Filing for tax reporting purposes.

## **ADVANCED RESEARCH**

- a. Introducing additional variables beyond perceived usefulness, tax understanding, social factors, and information technology readiness that could influence the adoption of E-Filing among taxpayers. This may include factors like system quality, information quality, and other relevant aspects.
- b. Broadening the research scope by increasing the sample size or extending the study to include individual entrepreneur taxpayers and/or corporate taxpayers. This expansion aims to provide a more authentic, precise, and insightful portrayal of the subject matter, contributing to a more comprehensive understanding of the factors influencing E-Filing usage.

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