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# The Impact of E-SPT, E-Filing, E-Billing, and Taxpayer Attitude Toward Tax Compliance on Individual Taxpayers of Micro, Small, and Medium Business in Surabaya

## The Impact of E-SPT, E-Filing, E-Billing

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### Abstract

The purpose of this study is to examine the conceptual framework of the impact of e-SPT, e-Filing, e-Billing, and Taxpayer Attitudes on Micro, Small, and Medium-Sized Enterprise (MSMEs) Taxpayers in Surabaya. Using a sampling technique, a survey was used to conduct the quantitative investigation. The survey was administered to 241 private MSMEs in Surabaya, and the results were evaluated using multiple regression analysis in SPSS. According to the findings of this study, e-SPT, e-filing, e-billing, and Taxpayer Attitudes have substantial effects on taxpayer compliance. Additionally, this research can help existing electronic tax reporting systems become more efficient and productive. This study also supports the Theory of Planned Behavior, which asserts that when taxpayers believe in creating positive things, they will behave obediently, and the Technology Acceptance Model, which asserts that the adoption of information technology will explain taxpayers' attitudes toward the acceptance of information technology (e.g., e-SPT, e-Filing, and e-Billing).

**Keywords:** e-SPT, e-Filing, e-Billing, Taxpayer Attitude, Tax Compliance

### Introduction

During the first half of 2022, the Directorate General of Taxes collected 1,275,03 trillion IDR in taxes. This tax acquisition equals the cumulative percentage of tax realization of 78.91% of the tax revenue objective set in PERPRES No. 98 of 2022. The main source to this tax revenue is Micro, Small, and Medium-Sized Enterprises (MSMEs) in Indonesia, which account for more than half of the increase in Gross Domestic Product (GDP) (Sedyastuti, 2018). Micro, Small, and Medium-Sized Enterprises (MSMEs) businesses will contribute 61% of Indonesia's gross domestic product in 2022. The contribution of SMEs to taxes in Indonesia is quite valuable, given that the number of SMEs continues to expand each year (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2022).

Taxpayer compliance is a method of tax collection that requires timely disclosure of all taxable income and payment of all tax obligations without waiting for the relevant authorities to take action. Generally speaking, taxpayer compliance entails adherence to the Tax Law of the country that collects the tax. The government aims to boost taxpayer compliance through the tax authority by instructing taxpayers on utilizing the computerized tax system to change attitudes and promote future taxpayer compliance (Night & Bananuka, 2019). The research is also by the DGT's work plan to realize state revenue and taxpayer compliance, in which tax revenue increases proportionally to the number of law-abiding residents (Guerra & Harrington, 2018).

According to Musimenta et al. (2017), a person or business is compliant if it registers as a taxpayer, submits all the required tax reports, and meets all tax obligations. In addition, a person or business is considered non-compliant if it fails to file its tax return by the deadline, exaggerates its tax deductions, understates its revenue, or does not pay taxes by the due date.



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Therefore, it is vital to building a technology that meets taxpayers' needs so that the process of reporting and paying taxes can be conducted without difficulty. This technological milestone is the Directorate General of Taxes' introduction of e-SPT, e-filing, and e-billing (Herlina & Murniati, 2022).

According to the DGT, e-SPT is a notification letter with an attachment in a digital format that makes it easier for taxpayers to calculate and pay taxes by the applicable law. (Widjaja & Siagian, 2017). As part of a modernized tax administration system, this e-SPT is an application that aids taxpayers in submitting their tax returns online to the tax office promptly, precisely, and accurately.

As part of the continuous effort to modernize the tax system, E-Filing aids taxpayers in drafting and submitting SPT reports to the DGT. Implementing electronic filing for taxpayers affects the quality of tax administration services. According to a report by Dwitrayani (2020), e-filing can resolve MSME taxpayer compliance issues. The rise in taxpayer compliance results from the successful adoption of the electronic filing system and vice versa.

According to Regulation No. PER-05/PJ/2017 issued by the Director General of Taxes, the billing system is a method for electronically paying taxes using a billing code. The billing system assigns this code to particular taxpayer payments or deposits. The billing code is used to pay taxes electronically through a bank or a perception post. However, owing to a lack of quality in the e-billing system, Lailiyah and Sebayang (2020) observed inefficient results between e-billing and tax compliance.

How taxpayers carry out their responsibilities also affects tax compliance. A decent taxpayer attitude tends to affect compliance growth (Karwur et al., 2020). Furthermore, the taxpayer's motivation to do more increases if the regulations and incentives supplied by institutions are beneficial (Pampel et al., 2019). Heriyah (2020) stated that a taxpayer's attitude affects tax compliance favorably, indicating that taxpayer compliance increases according to the taxpayer's attitude and determination. Consequently, the mentality of MSMEs' taxpayers influences their tax compliance.

In light of these circumstances, the authors identify that there are still many MSMEs in Surabaya whose annual revenue exceeds the Taxable Income (PKP) threshold but must still declare their income tax by payment. Therefore, the author wishes to investigate "The Influence of e-SPT, e-Filing, e-Billing, and taxpayer attitude toward tax compliance on micro, small, and medium-sized enterprises (MSMEs) in Surabaya."

## **Theoretical Review and Hypothesis**

### ***The Planned Behavior Theory (TPB)***

TPB is a fundamental perspective on how an individual perceives positive and negative stimuli-responses (Ajzen, 1991). For instance, if a taxpayer feels that paying taxes will result in beneficial outcomes, he or she will behave faithfully, and this disposition will shape one's intentions. The TPB claims behavioral, normative, and control beliefs determine human behavior (Bosnjak et al., 2020). According to Ajzen's (1991) Theory of Planned Behavior (TPB), there are three types of beliefs that govern human behavior: first, behavioral beliefs link behavior with the outcomes of that behavior; second, normative beliefs, individuals' views, whether they agree or disagree, are influenced by referents (e.g., parents, spouse, friends, and others); and third, control beliefs, an individual's perception of the presence or absence of circumstances that encourage or discourage the behavior. For instance, fewer inhibiting factors and more retaining factors contribute to the perception of the ability to perform the behavior. In this instance, the perception of control over the behavior will be more excellent, making its execution easier.

### ***Technology Acceptance Model (TAM)***

Davis (1989) was the originator of the Technology Acceptance Model. TAM is an extension of the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (TPB) (Ajzen, 1985, 1991). This theory is used as a guide to comprehend and investigate user behavior in the context of information systems. In addition, TAM theory serves as a standard for other theories that are more useful for predicting intentions and acceptance of technology. For example, according to Pamuji (2020), the long-term survival of a technology depends on two essential factors. First, Perceived Usefulness reflects the degree to which the utilization of technology is anticipated to enhance performance. Second, Perceived Ease of Use describes how individuals believe that using technology may reduce their workload.

When people believe that information technology provides significant support, it does not require excessive effort to complete a task; they exhibit convenience characteristics (Pamuji, 2020). This theory is used to explain the determinants of information technology adoption as well as other elements of technology use, as well as user attitudes toward information technology adoption. (Sainang & Aji, 2021).

### ***Application of e-SPT***

e-SPT is a DGT-provided application for filling out SPT by the Director General of Taxes Regulation PER-21/PJ/2013. PMK No. 9/PMK.03/2018 describes how to complete e-SPT. Furthermore, HPP Act No. 7/2021 applies if MSMEs have employees and must deduct Income Tax (PPh) 21 from salaries, honoraria, wages, allowances, and other payments with names connected to work, services, and activities for domestic taxpayers' businesses. Completion of the SPT must be accurate, exhaustive, and transparent, as defined: First, Actual, which means writing, calculating, and applying tax laws and regulations based on the facts; Second, Complete, which means covering all information relating to tax objects and other information that must be submitted in conjunction with the SPT; and Third, Transparent, which means it must include the origin of the object or other things that must be included in the SPT.

### ***Application of e-Filing***

E-Filing services are now available to assist taxpayers in electronically filing their Annual SPT, which was formerly sent directly to tax offices. According to Article 59, paragraph (1) of Government Regulation 82 of 2012, e-filing is a manifestation of the electronic system required for public services. E-filing is a method for reporting network-specific SPTs managed by the Director General of Taxes, PER-02/PJ/2019 Regulation Number. Utilizing the e-filing program to report SPT has some advantages, including the following: The SPT can be submitted at any time promptly and securely; there is no price for submitting the SPT; hence, it is less expensive because of the use of a computer system, calculations are performed with greater precision, and they are filling out the SPT using a wizard to make filling out the SPT easier. In addition, because of the validation method used during SPT completion, taxpayers always supply accurate information and reduce paper usage, which is environmentally friendly and unnecessary to transmit more documentation. However, the situation is different if the tax office asks through an Account Representative (AR).

### ***Application of e-Billing***

Article 1, paragraph 3 of PER-05/PJ/2017 of the Statute of the Director General of Taxes stipulates that the DGT billing system is an electronic tax payment system for presenting and maintaining DGT billing codes, as well as an electronic state revenue system. The e-billing system (e-billing) was created to supplement the existing tax-collecting system, enabling individuals to make payments independently and retain their tax reporting

accuracy (Rahmawati & Apriliasari, 2021). The Directorate General of Taxes deemed the following electronic billing system applications to be acceptable: simplifying and easing the public's completion of forms for state revenue payment and deposit, reducing or eliminating the potential for human error when Perception Bank/Post employees record payment or deposit information, offering a straightforward approach for paying taxes using alternative payment and deposit methods, giving taxpayers access to monitor payments from tax deposits, and giving taxpayers flexibility in recording deposit data.

#### *Taxpayer's' Attitude*

According to Hartono (2007), attitude is the determination of a person's beliefs regarding his or her positive or negative feelings when asked to engage in a particular behavior. Meanwhile, according to Lubis (2010), the taxpayer's attitude refers to the view of the taxes and taxation systems. The taxpayer's philosophy also reflects the perspective of tax spirit. A high level of taxpayer awareness, assuming that paying taxes is not a burden but an obligation and responsibility as a citizen, allows taxpayers to comply voluntarily with taxation (Susyanti & Anwar, 2020). Tax transparency refers to whether the information is accessible to the general public so that they can see how much of their tax money is spent on regular expenses and state development (Ramadhanty, 2020). Individuals support the actions taken by the government if they are considered trustworthy and produce positive results. However, individuals need more trust to help their government take action (Rudolph, 2009). Taxpayers who believe that obeying taxes will positively impact them tend to comply with taxation and vice versa (Karolina & Noviari, 2019).

#### *The Effect of e-SPT on Tax Obligation*

According to Alfarisi and Mahpudin (2020), using e-SPTs has a positive and substantial effect on tax compliance. This conclusion is congruent with the findings of Setiawan (2018), who made a similar assertion. This study describes an e-SPT as an online or real-time SPT payment tool with unique design elements. Consequently, an increase in e-SPT users indicates tax compliance. In addition, according to the East Denpasar KPP, another study by Adnyana & Yuesti (2020) found that the e-SPT system substantially affected taxpayer compliance. Therefore, implementing e-SPTs will likely increase taxpayer compliance, which cannot be separated from the DGT's obligation to promote e-benefits e-SPTs.

In contrast, Cahyani and Subaeti (2019) found in a survey conducted at the Bengkulu Main Tax Service Office that the implementation of the SPT e-program does not have a significant impact on taxpayer compliance due to the lack of socialization provided by DGT to taxpayers, which makes it difficult for taxpayers to apply e-SPT. Consequently, the technology Acceptance Model (TAM) is used to investigate the factors influencing the acceptance of e-SPTs, thereby increasing taxpayer compliance. Again, previous research findings can be used to develop hypotheses.

H1: e-SPT positively impacts Tax Compliance

#### *The Impact of e-Filing on Tax Compliance*

According to Arifin and Syafii (2019), although the DGT filed Annual Individual Tax via e-filing to promote convenience, the deployment of e-filing at KPP Pratama Polonia Medan had little Effect on tax compliance.

This result contradicts a recent study by Ersania and Merkusiwati (2018), who concluded that e-filing at the KPP Denpasar Timur had a statistically significant and positive effect on individual tax compliance. Furthermore, Dwitrayani (2020) suggests that e-filing positively impacts the tax compliance of MSME actors. This study employs the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) to investigate the factors that

encourage using an e-filing system to increase taxpayer compliance. The following hypothesis is formulated based on the findings of the preliminary research:

H2: e-filing positively impacts Tax Compliance

#### *The Impact of e-Billing on Tax Compliance*

According to Safitri et al. (2021), e-billing affects tax compliance. In contrast, Hardiningsih et al. (2019) report that implementing an electronic billing system did not affect tax compliance. Therefore, the usability of e-billing system services is a factor that influences tax compliance and determines taxpayer adoption of this system. Lailiyah and Sebayang (2020) found that e-billing could be more effective in addressing tax compliance issues. The Technology Acceptance Model is a theory utilized to examine this phenomenon (TAM). According to the Technology Acceptance Model (TAM), usability is essential for taxpayer acceptance of the e-billing system, which increases taxpayer adherence to the tax payment procedure. Based on the findings of this study, the following research hypotheses were developed.

H3: e-billing positively impacts Tax Compliance

#### *The Impact of Taxpayer Attitude on Tax Compliance*

According to Maharriyyan et al. (2021), the attitudes and behavior of taxpayers affect taxpayer compliance based on trust or confidence in the taxpayer, including everything that is known, experienced, and trusted by the taxpayer. Tax compliance produces sound output based on an individual's highly positive attitude. However, a positive or negative assessment of taxpayers' trust emerges. When the taxpayer obeys tax compliance, the taxpayer will feel that this obedience will have a good impact so that the taxpayer will behave obediently.

According to the findings of a study by Karolina and Noviari (2019) on the KPP Pratama East Denpasar, an individual's mentality is believed to impact tax compliance significantly. This study is supported by additional evidence compiled by Dianartini and Diatmika (2021) that indicates attitudes have a positive and substantial impact on tax compliance. There is a significant relationship between taxpayer attitudes and tax compliance as a component of taxpayer feelings, which requires taxpayers to adhere to tax regulations. Consequently, a taxpayer's submission demonstrates a positive attitude toward tax payments. As a consequence, TPB is one of the causes of behavioral intention. We propose the following hypotheses in light of this explanation:

H4: Taxpayer Attitude influences Tax Compliance positively

## **Research Methodology**

### *Population and Research Sample*

This study's population consists of Micro, Small, and Medium-Sized Enterprises (MSMEs) registered in Surabaya and registered as individual taxpayers. The sampling method used was systematic. To obtain a purposeful sample, researchers will select subsets of the population based on particular criteria and other factors. For example, (1) respondents must be MSMEs who already have NPWP, (2) the respondent's business must be based in Surabaya, and (3) the respondent's business must be at least two years old.

### *Definition of Operations and Variable Measuring*

This study's dependent variable is Tax Compliance, while the independent variables are e-SPT, e-Filing, e-Billing, and Taxpayer Attitudes. Each of these characteristics will be analyzed in depth in the following section: The e-SPT scores range from 1 (Strongly Disagree) to 5 (Strongly Agree) on a five-point Likert scale (Strongly Agree). Employed

indicators are practical, straightforward to record data, straightforward to fill out, straightforward to calculate, improve data security, and facilitated reporting (Setiawan, 2018). The e-Filing method employs a five-point Likert scale, with a scale of one corresponding to "Strongly Disagree" and a scale of five corresponding to "Strongly Agree." The following are the metrics: Ease of reporting SPT via e-filing, simplicity of completing SPT, cost-effectiveness and environmental friendliness, and reduced inconvenience (Herlina & Murniati, 2022). The calculation for e-Billing uses a five-point Likert scale, with a scale of 1 representing "Strongly Disagree" and a scale of 5 representing "Strongly Agree." Indications include easing data entry, making payments more accessible, and collecting fees or deposits (Herlina & Murniati, 2022). The calculation for Taxpayer Attitude employs a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). As indicators, actual tax payments, transparent tax utilization, perceptions of tax system benefits, and contributions to the state are applied (Susyanti & Anwar, 2020). The Tax Compliance calculation uses a five-point Likert scale, with a scale of 1 corresponding to "Strongly Disagree" and five corresponding to "Strongly Agree." Compliance to get NPWP, compliance in completing notification letters (SPT), sustaining payments, and reporting are the employed metrics (Susyanti & Anwar, 2020).

### *Hypothesis Testing*

This work used the moderated regression analysis (MRA) model to evaluate hypotheses.

With the following equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon \dots \dots \dots (1)$$

Explanations:

- Y = Tax Compliance
- $\alpha$  = Constant
- $\beta_1, \beta_2, \beta_3$  dan  $\beta_4$  = Regression coefficient
- X1 = e-SPT
- X2 = e-Filing
- X3 = e-Billing
- X4 = Taxpayer Attitude
- $\epsilon$  = Standard error

## **Results and Discussion**

### *Measurement Model Test Results*

Validity and reliability tests were used to evaluate the outcomes of the examination of the measurement model. First, a validity test is employed to examine a questionnaire's list of questions for identifying the research variables. The validity test results for the variables e-SPT, e-Filing, e-Billing, Taxpayer Attitudes, and Tax Compliance indicate that the r-count value on each question for each variable is more significant than 0.05, indicating that the data in this study are valid (Table 1).

**Table 1.** Results of Validity Tests with Pearson Correlation

	<b>Pearson Correlation</b>	<b>Significant</b>
X1.1	0,676**	0,000
X1.2	0,784**	0,000
X1.3	0,856**	0,000
X1.4	0,839**	0,000
X1.5	0,803**	0,000
X1.6	0,726**	0,000
X2.1	0,594**	0,000

X2.2	0,758**	0,000
X2.3	0,786**	0,000
X2.4	0,731**	0,000
X2.5	0,753**	0,000
X2.6	0,635**	0,000
X2.7	0,590**	0,000
X3.1	0,493**	0,000
X3.2	0,768**	0,000
X3.3	0,785**	0,000
X3.4	0,690**	0,000
X3.5	0,691**	0,000
X3.6	0,548**	0,000
X4.1	0,798**	0,000
X4.2	0,815**	0,000
X4.3	0,793**	0,000
X4.4	0,813**	0,000
X4.5	0,781**	0,000
Y.1	0,832**	0,000
Y.2	0,901**	0,000
Y.3	0,896**	0,000
Y.4	0,838**	0,000
Y.5	0,754**	0,000

Reliability Tests ensure the accuracy of measurements taken at each time point. Cronbach's Alpha assesses the reliability test; thus, replies must not vary excessively over time (Hair et al., 2014); hence, responses must not fluctuate excessively over time. Therefore, Cronbach's Alpha is more significant than 0.6, indicating that all the data on the research variables are reliable, as shown in Table 2.

**Table 2.** Results of Reliability Tests on Research Variables

Research variable	Cronbach's Alpha	Information
e-SPT (X1)	0,909	Reliable
e-Filing (X2)	0,894	Reliable
e-Billing (X3)	0,899	Reliable
Taxpayer Attitude (X4)	0,883	Reliable
Tax Compliance	0,884	Reliable

### *Classical Assumption Test Results*

#### *Normality Test*

**Table 3.** Results of Normality Tests

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		200
Normal Parameters	Mean	0,0000000
	Std. Deviation	1,40883654
Most Extreme Differences	Absolute	0,077
	Positive	0,077
	Negative	-0,062
Kolmogorov-Smirnov Z		1,094
Asymp. Sig. (2-tailed)		0,183

One-Sample Kolmogorov-Smirnov Test is a statistical measurement instrument utilized for normalcy tests. This test aims to evaluate if the distribution between the dependent,

independent, or both variables in the regression model is standard. Variables with a typical distribution will have significance if their value is more significant than 0.05. In Table 3, for instance, the p-value is 0.183, more significant than 0.05. As a result, it demonstrates that all variables have a normal distribution.

*Multicollinearity Test*

**Table 4.** Results of Multicollinearity Tests

Research Variable	Tolerance	VIF	Result
e-SPT (X1)	0,497	2,014	Non-Multicollinearity
e-Filing (X2)	0,399	2,508	Non-Multicollinearity
e-Billing (X3)	0,429	2,333	Non-Multicollinearity
Taxpayer Attitude (X4)	0,389	2,571	Non-Multicollinearity

The objective of the multicollinearity test is to identify correlations between independent variables. Multicollinearity is computed by incorporating each variable's tolerance and VIF values into the calculation. Table 4 shows that the tolerance results are statistically significant, and the VIF value is less than 10. Because these two conditions are satisfied, this study lacks multicollinearity symptoms.

*Heteroscedasticity Test*

**Table 5.** Heteroscedasticity Test Results

Research Variable	t	Sig.
e-SPT (X1)	-1,354	0,177
e-Filing (X2)	-0,285	0,776
e-Billing (X3)	0,109	0,914
Taxpayer Attitude (X4)	-1,563	0,12

Heteroscedasticity enables the examination of variance dissimilarities in a regression model. To demonstrate that this test can be conducted using the glejzer approach. This test determines the value of Sig. It must be more than 0.05 to declare inequity in this investigation. Each variable in Table 5 has a significance level greater than 0.05; therefore, this regression model exhibits inequality.

**Hypothesis Test Results**

*The F Hypothesis Test*

**Table 6.** Hypothesis Test Results F

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1180,841	4	295,21	145,744	0,000
	Residual	394,979	195	2,026		
	Total	1575,82	199			

The hypothesis is accepted if the investigation yields an F count > F table and the resulting p-value is less than 0.05. In table 6, for example, the F hypothesis test reveals that the estimated F value is 145.744, which is significantly more significant than the F table value of 2.42 with a significance level of 0.000, which indicates that it is less than 0.05.



**Table 7.** Hypothesis Test Results in t

Model	t	Significant	Information
e-SPT	2,122	0,035	H1 accepted
e-Filing	2,013	0,046	H2 accepted
e-Billing	2,084	0,038	H3 accepted
Taxpayer Attitude	10,735	0,000	H4 accepted

The t-test determines the significance of the independent or dependent variable, Tax Compliance. The t-test was conducted by comparing Table 7's t Count to the t table (1,65271). Table 7 presents the results of the t count > t table. The four independent variables have been determined to affect the dependent variable. e-SPT, e-Filing, e-Billing, and Taxpayer Attitude have p-values of less than 0.05. Therefore, these variables substantially impact the Tax Compliance of individual MSME taxpayers.

Testing the influence of e-SPT on Tax Compliance yielded a t-count of 2.122 and a significance level of 3.5%. Consequently, e-SPT has a significant and favorable effect on Tax Compliance for individual MSME taxpayers. Accordingly, H1 is acceptable in light of the supplied evidence.

Testing the Effect of e-Filing on Tax Compliance yields a t count of 2.013, which is significantly greater than the t table (1.65277), and a significance level of 0.046 0.05. E-Filing is, therefore, demonstrably detrimental to Tax Compliance for individual MSME taxpayers. This indicates that the second hypothesis, which states that e-Filing has a positive effect on Tax Compliance for individual MSME taxpayers, has been verified and has a substantial effect.

We are examining the Effect of electronic billing on tax compliance, producing a t-count of 2.084 and a statistically significant value of 0.038. Consequently, H3 demonstrated that e-Billing has a positive impact and a substantial influence on Tax Compliance for individual MSME taxpayers.

Testing the Impact of taxpayer opinions on Tax Compliance yielded a t-value of 10.735 and a significance level of 0.000. Therefore, this indicates that Hypothesis H4, which asserts that the taxpayer's perspective has a significant effect on Tax Compliance among individual MSME taxpayers, has been proven.

e-SPT, e-Filing, e-Billing, and the taxpayer's mentality positively and significantly impact Tax Compliance for individual MSME taxpayers in Surabaya.

#### *Test of Coefficient of Determination*

**Table 8.** Test Results for The Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R. Square	Std. An error in the Estimate
1	0,866	0,749	0,744	1,423

The test's purpose, also known as the coefficient of determination, is to determine how well the regression model can explain the dependent variable. In this study, there are four independent variables. Consequently, the adjusted R-square value is assessed. Table 8 displays the adjusted R-square value of 0.744, which indicates that the independent variable influences the dependent variable by 74.4% and that the remaining components have a 25.6% effect.

#### *Discussion*

This research examines the Effects of e-SPT, e-Filing, and e-Billing on Individual MSME Taxpayers in Surabaya, as well as their Attitudes Towards Tax Compliance. The t-test is used to test the hypothesis. The results of testing the first hypothesis demonstrate that e-SPT

has a substantial and positive effect on tax compliance. This suggests that the volume of e-SPT reporting corresponds to a high degree of tax compliance. Therefore, individual MSME practitioners in Surabaya promote SPT reporting in electronic form (e-SPT) since e-SPT is practicable and can facilitate taxpayers' ability to record reporting, compute the tax payable, and submit annual SPT. According to the findings of Alfarisi & Mahpudin (2020), Adnyana & Yuesti (2020), and Setiawan (2018), e-SPT has a substantial impact on tax compliance, such that the successful deployment of e-SPT will enhance the probability of taxpayers complying with their tax responsibilities.

The study's conclusion that tested the second hypothesis indicates that E-Filing significantly and positively affects taxpayer compliance. Implementing efficient e-filing will boost individual taxpayers' tax compliance. In addition, taxpayers will be more compliant when utilizing e-Filing due to the ease of operation; hence, taxpayers experience fewer expenditures when using e-Filing. This refers to the research of Dwitrayani (2020) and Ersania & Merkusiwati (2018), which indicates that e-Filing benefits tax compliance. E-Filing also supports the Theory Acceptance Model (TAM), which claims that society can accept technological advancements (e-Filing) to promote tax compliance.

Examining the connection between electronic billing and tax compliance reveals a statistically significant positive relationship between the two variables. This is consistent with Safitri's research (2021) conclusions, which revealed that e-Billing enhances tax compliance. Consequently, the increased use of e-Billing will boost the tax compliance of individual MSME taxpayers. Furthermore, because e-Billing is simple to use, taxpayers may pay their taxes more promptly, accurately, and efficiently. In addition, it has been demonstrated that using e-Billing supports the Theory Acceptance Model (TAM), which predicts that tax compliance will increase if the e-Billing system is implemented.

According to the results of the fourth hypothesis test, the significance value is 0.000, and the resulting t-count value is 10.735, indicating a more significant impact than the t-table value of 1.65271. The results of testing the independent variables significantly and positively affect tax compliance. This is consistent with Karolina and Noviari's (2019) argument that taxpayers' attitudes impact tax compliance. In addition, taxpayers' attitudes toward tax compliance are governed by the government's tax incentive scheme, which will accompany a rise in taxpayer compliance (Pradnyani & Jati, 2021). In the research of Romadhon & Erlina (2020), incentives are distributed equitably, showing that taxpayers are treated consistently by the government and are not ensnared by self-interest. These results are also consistent with the Theory of Planned Behavior, which asserts that taxpayers would assume that appropriate incentives provide tax relief.

### **Conclusion**

This study examined the influence of e-SPT, e-Filing, e-Billing, and taxpayer attitudes toward tax compliance on micro, small, and medium-sized enterprise (MSMEs) taxpayers in Surabaya. According to this study, individual micro, small, and medium-sized enterprises (MSMEs) carry out tax compliance using e-SPT, e-Filing, e-Billing, and taxpayer attitudes. Furthermore, these findings suggest that individual MSMEs will continue to maintain a positive reputation and comply with their income tax responsibilities in the future.

In addition, there is support from the government, which provides technological facilities and conveniences that continue to develop and improve. Finally, remember that the government often socializes existing technology so that individual MSMEs can be well-assisted in paying and reporting their taxes.

### **Implication**

This study implies that individual taxpayers' attitudes are usually formed on what is felt or received from benefits, treatment, and service. Therefore, taxpayers who have experienced these benefits will have a positive and obedient attitude toward their taxation.

### Limitation

The weakness of this research is that it only used individual MSME samples from Surabaya. As a result, future studies can employ a larger sample of individual MSMEs, such as those in East Java or Java Island. Another drawback of this study is the inability to prolong the questionnaire distribution period and to add independent and control factors to make the findings more exact and accurate.

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