

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach



Nurul Mauliza¹, Iskandar Muda², Robert Sibarani³

^{1,2,3}University of North Sumatra

ABSTRACT: E-filing and e-form are considered as online tools that may be utilized as an alternative for taxpayers to report their annual tax returns. These two applications are expected to be used as the right solution for taxpayers to carry out their tax obligations during the Covid-19 pandemic. Reporting of the Annual Individual Income Tax Return at Regional Office of Directorate General of Taxes of North Sumatra I in 2021 was found to increase by 16.13% compared to 2020. However, in the preliminary survey results, the taxpayers were found tending to queue at the Tax Service Office to report the Annual Tax Return manually. Referring to this phenomenon, this study was conducted to identify the behavior of individual taxpayers towards the use of e-filing and e-forms in the submission of the Annual Tax Return. This study was classified as a qualitative study with a naturalistic model. This interpretive study was carried out by using a phenomenological approach. 12 Individual Taxpayers were involved in this study as participants, which were determined through criterion sampling technique. The data of this study were collected by means of the natural setting method with observation techniques, in-depth interviews, and literature study. The collected data were then analyzed by using data analysis techniques of phenomenological study according to Creswell with the assistance of NVivo 11 plus software through the stages of analysis, including data input, coding, exploration, visualization, and presentation. The results showed that e-filing and e-form information systems, which tend to have complexities in terms of procedures and various features in data entry in Annual Tax Return reporting, were found to be capable of creating lazy behavior of taxpayers in the submission of the Annual Tax Return. The complexity faced by taxpayers tended to be caused by a complete lack of knowledge of the use of e-filing and e-form information systems. This was caused by the lack of socialization distributed to individual taxpayers by the DGT. Nevertheless, taxpayers were still found to be reporting their Annual Tax Return, out to avoid tax penalties.

KEYWORDS: Behavior, Individual Taxpayer, E-Filing, E-Form, Annual Tax Return Submission

INTRODUCTION

In the course of time, tax reform is likely to be carried out in Indonesia, specifically by changing the tax collection system from an official assessment system to a self-assessment system. Regarding to this self-assessment system, the Directorate General of Taxes (DGT) has launched e-filing and e-form as online applications for reporting Annual Individual Income Tax Return and Value Added Tax (VAT). As of April 1, 2018, the Ministry of Finance has also demanded the use of e-filing services, thereby achieving transparency and eliminating Corruption, Collusion and Nepotism (CCN) practices. As stated by Haryaningsih & Abao (2020), e-filing and e-form systems in Annual Tax Return reporting are implemented with the aim of facilitating the public to pay taxes without attending the Tax Service Office (TSO) to submit their Annual Tax Return (ATR) data. The ease and simplicity of the process in tax administration through the systems of e-filing and e-form are expected to be capable of increasing the compliance of taxpayers.

Referring to the results of a study conducted by Suhardi & Laksito (2020), the application of e-filing was found to provide a positive influence on taxpayer compliance in the Tax Service Office of Pratama Semarang Gayamsari area. These results are in line with the study by Indah & Setiawan (2020), which reported that the implementation of the e-filing system had a positive and substantial effect on individual taxpayers' compliance, because the e-filing system was capable of providing convenience for taxpayers in carrying out their tax obligations.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

In Medan, Regional Office of Directorate General of Taxes of North Sumatra I is divided into nine Tax Service Offices. Having regard to the results of the researchers' initial survey by means of secondary data collection methods on March 22, 2021 in a press release number: SP-06/WPJ.01/2021, it was found that the percentage of annual tax return reporting in 2021 at the Regional Office of Directorate General of Taxes of North Sumatra I was amounted to 173,777 annual tax returns, with tax revenue of Rp. 2.83 trillion. The revenue performance of the Regional Office of Directorate General of Taxes of North Sumatra I for 2021, from the 2021 target to 30 April 2021 of Rp 19.48T, had succeeded in realizing Rp 5.41T or 27.75%. Furthermore, the compliance rate for reporting the Annual Individual Income Tax Return as of April 30, 2021 was recorded at 287,693 Annual Individual Income Tax Returns, which have been reported both online and manually. When compared with the same period last year, the compliance rate for the Annual Individual Income Tax Return in 2021 has been found to grow by 16.13%, where in the first quarter of 2020, the reported Annual Individual Income Tax Return was amounted to 247,729 Annual Tax Returns.

Even though e-filing and e-form have been implemented, the payment and reporting of annual tax returns in a manual way is still likely to be encountered at the Regional Office of Directorate General of Taxes of North Sumatra I. In fact, the government has stipulated policies related to restrictions on public physical activity during the Covid-19 pandemic since 2020 to 2021. Online applications such as e-filing and e-form should be capable of being used as a solution for individual taxpayers in reporting their annual tax returns via online, without violating policies of the government. However, crowds and long queues of taxpayers who intend to pay and report their annual tax returns tend to be found at the Regional Office of Directorate General of Taxes of North Sumatra I, even though strict health protocols have been implemented in the office area, and tax volunteers from students have been added to assist in reporting the tax returns.

Regarding to this phenomenon, it shows that the significant increase in tax reporting is not caused by the use of online systems of Annual Tax Return, either through e-filing and e-form, because if e-filing and e-form have been utilized by individual taxpayers, there should be no more crowd activity during the reporting process of Annual Tax Return. Moreover, there is no need for additional volunteers to assist individual taxpayers in the reporting process of Annual Tax Return. Readiness to use information technology is capable of influencing the interest of taxpayers to become technology users. The success of the e-filing and e-form programs can be indicated by the level of effectiveness of the application in eliminating the factors that provide influence on the level of taxpayer compliance in reporting or submitting their Annual Tax Return (Suhardi & Laksito, 2020). In this matter, e-filing and e-form are defined as an information technology innovation product that is intentionally provided to facilitate taxpayers in obtaining rights and fulfilling their tax obligations. However, researchers are still likely to encounter many obstacles related to individual taxpayers' behavior towards the use of e-filing and e-form in submitting Annual Tax Return. Therefore, this study was conducted with the aim of identifying individual taxpayers' behavior towards the use of e-filing and e-forms in the submission of the Annual Tax Return. The results of this study are expected to succeed in helping the Government and DGT to evaluate weaknesses in the Annual Tax Return reporting system by using e-filing and e-form, which causes taxpayers to still perform manual reporting. Consequently, the government in the future is expected to be capable of developing better systems and regulations for submitting Annual Tax Return, especially for individual taxpayers.

METHOD OF THE STUDY

This study was classified as a qualitative study with a naturalistic model, carried out from April to October 2021. This interpretive study was carried out by using a phenomenological approach, specifically an approach to find, identify and explore actions, daily habits and actions performed by participants (Creswell, 2016). 12 Individual Taxpayers were involved in this study as participants, which were determined through criterion sampling technique. The criteria for the participants include: participants who have a NPWP, domiciled in the city of Medan, experienced firsthand situations related to the study topic (involved in reporting Annual Tax Return, either online or manually), and able to describe the phenomena that have been encountered.

The data of this study were collected by means of the natural setting method with observation techniques, in-depth interviews, and literature study. This method was carried out in the following stages: 1) Describing personal experiences with the phenomena being studied; 2) Creating a list of important questions and statements; 3) Taking the important statements and then grouping them into meaning units or themes; 4) Writing a textual description of the participants' experiences; and 5) Describing the structural description. The collected data were then analyzed by using data analysis techniques of phenomenological study according to Creswell with the assistance of NVivo 11 plus software through the stages of analysis, including data input, coding, exploration, visualization, and presentation.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

RESULTS OF THE STUDY

Demographic Characteristics of Participants

The selected participants in this study were classified as taxpayers registered at the Tax Service Offices of Medan Timur, Medan Barat, and Medan Petisah. The characteristics of the participants will be presented in Table 1 below:

Table 1: Demographic Characteristics of Participants

Participants	Sex	Age (Year)	Employment	Length of Work (Year)
P-1	M	41	Principal	17
P-2	W	27	Entrepreneur	4
P-3	W	29	Private Employee	2
P-4	M	28	Operator of PLTU	4
P-5	M	25	Private Employee	2
P-6	W	26	SPV	2
P-7	M	27	Administrative Staff	10
P-8	W	27	Administrative Staff	9
P-9	M	32	Entrepreneur	6
P-10	W	28	Teacher	5
P-11	W	27	Private Employee	3
P-12	W	30	Honorary of Local Government Agencies	4

Source: Data of the Study, 2021.

Most of the participants involved in the study were female, amounted to 7 people (58.33%). In addition, 4 participants were mostly 27 years old, and 3 participants were found to have worked for 4 years. Referring to the documentation data for Annual Tax Return of individual taxpayers' report at the Regional Office of Directorate General of Taxes of North Sumatra I until June 30, 2021, it was found that 305,536 individual taxpayers out of a total of 420,001 individual taxpayers had reported their Annual Tax Return both manually and electronically. Thus, the number of Individual Taxpayers who had reported their Annual Tax Returns at this regional office had reached 72.75 percent until Semester I of 2021, and Taxpayers who had not reported their Annual Tax Return were found as many as 114,465 or reaching 27.25 percent.

Results of Data Analysis

The data in this study were analyzed by utilizing NVivo to show a description of the various conditions faced by participants in the use of e-filing and e-form information systems. The results would be indicated by percentage coverage, comparison, word cloud, project maps

1. Percentage Coverage

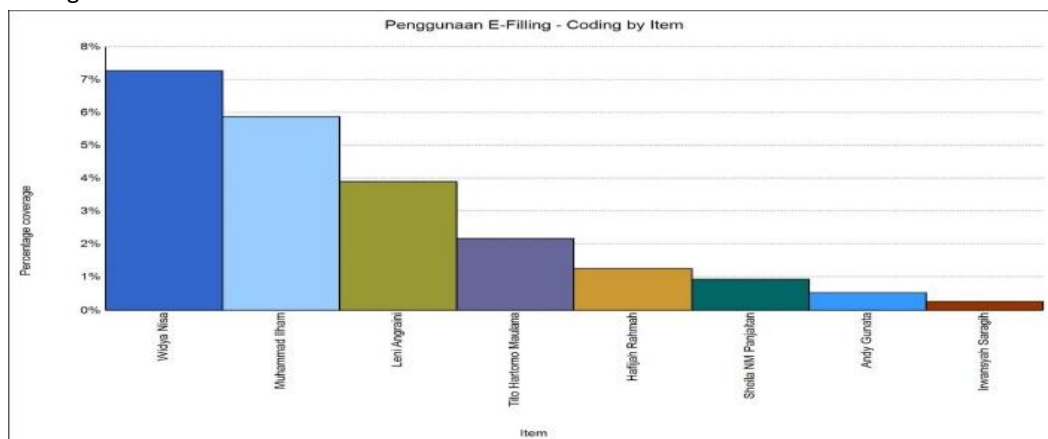


Figure 1: Diagram of the Use of E-filing

Source: NVivo 11 Plus Data Processing, 2021

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

Referring to the percentage coverage of the use of e-filing as presented in Figure 1 above, only 8 out of 12 participants chose to use the e-filing information system.

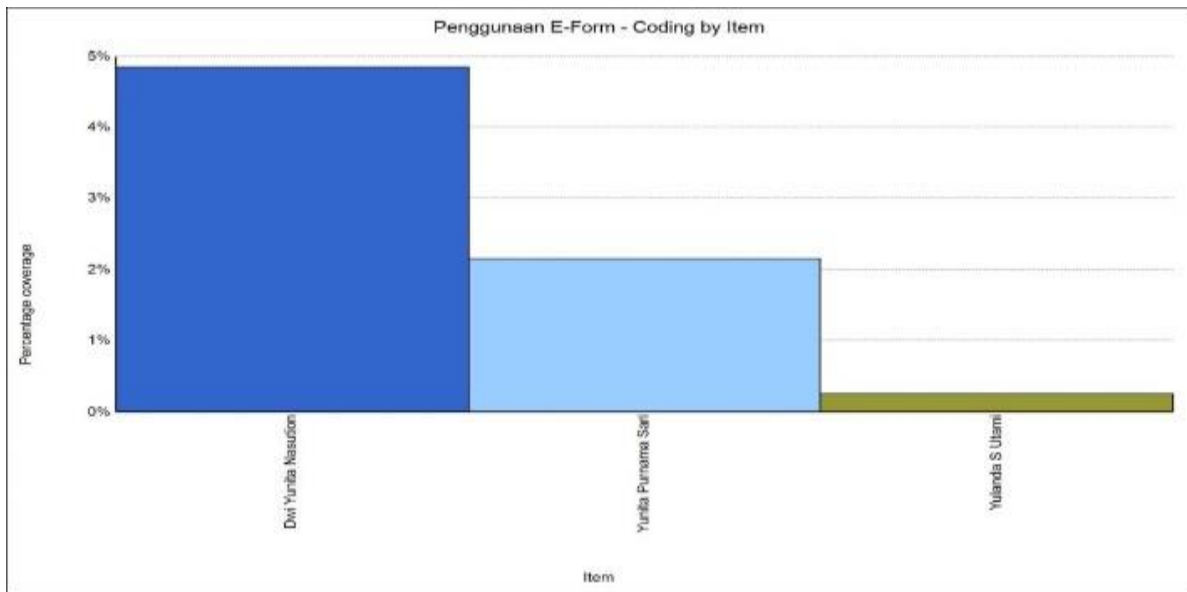


Figure 2: Diagram of the Use of the E-form

Source: NVivo 11 Plus Data Processing, 2021

Based on Figure 2 above, the percentage coverage of using e-forms only indicates 3 out of 12 participants who choose to use the e-form information system.

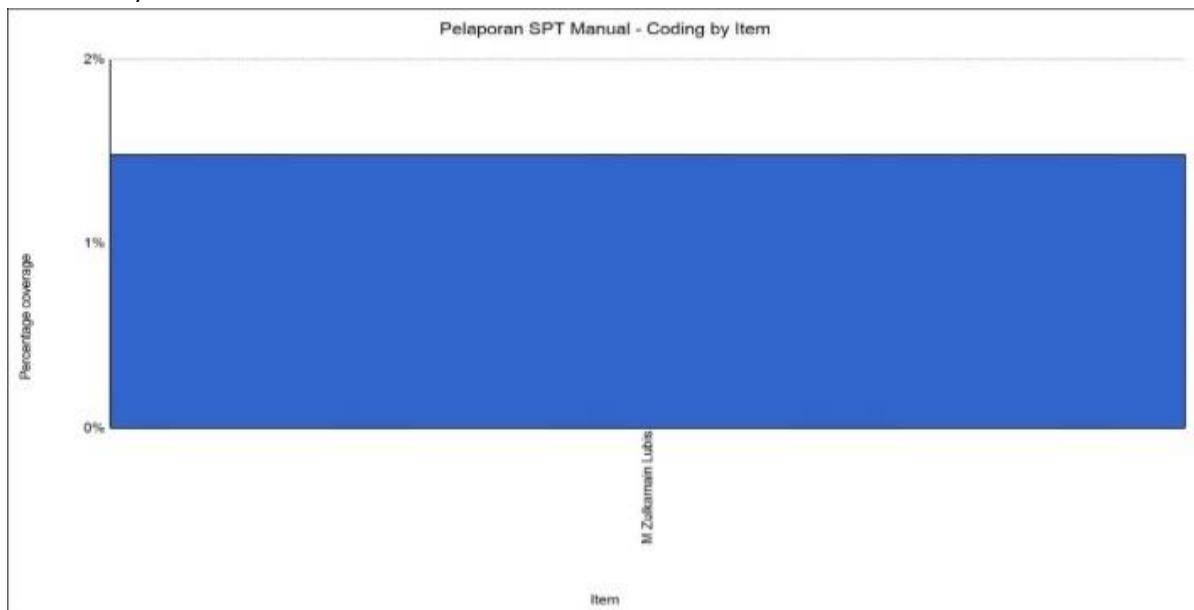


Figure 3: Diagram of the Use of Manual Reporting of Annual Tax Return

Source: NVivo 11 Plus Data Processing, 2021

Having regard to Figure 3, the percentage coverage shows that only 1 participant out of 12 participants chose to use Annual Tax return reporting manually.

2. Comparison

Comparison is commonly regarded as a feature of NVivo, which is capable of generating comparison diagrams to compare two types of the same data in an item-analysis project, for example information contained in data sources, nodes or cases.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

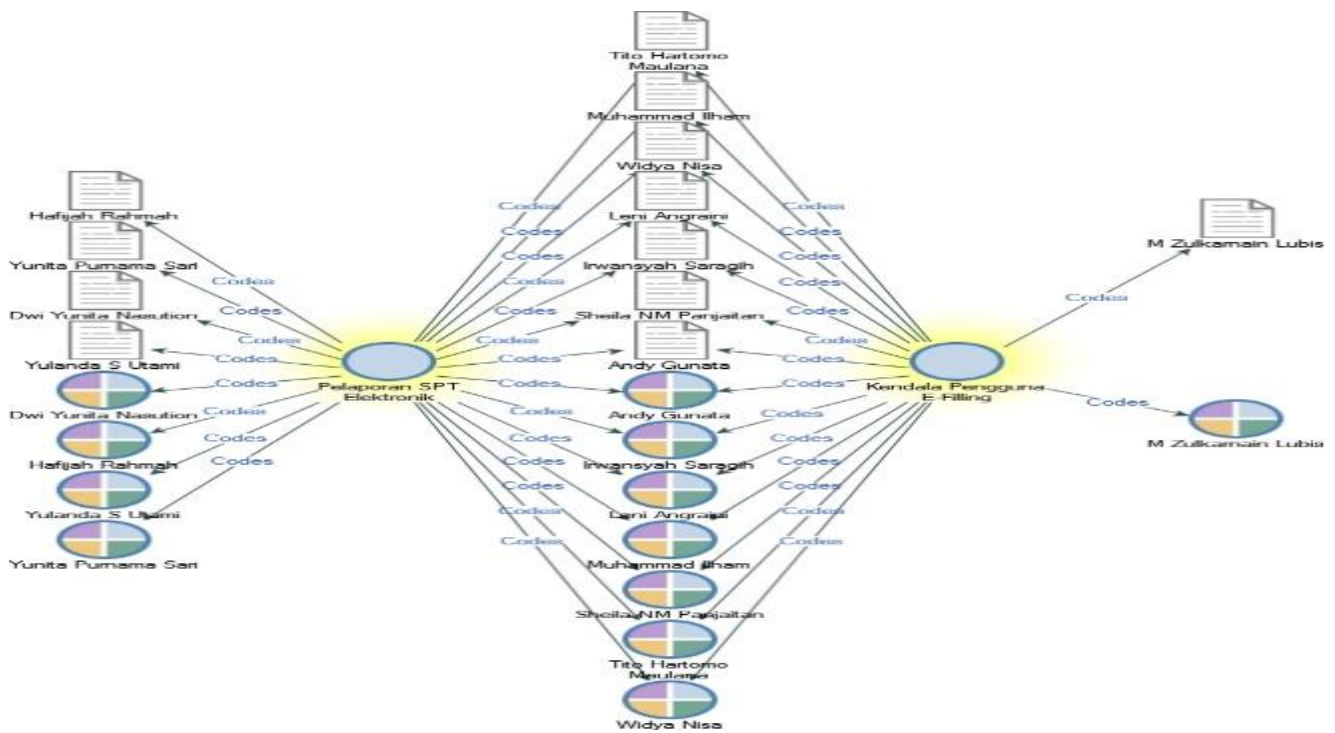


Figure 4: Comparison of Electronic Annual Tax Return Reporting and E-filing Constraints.
Source: NVivo 11 Plus Data Processing, 2021

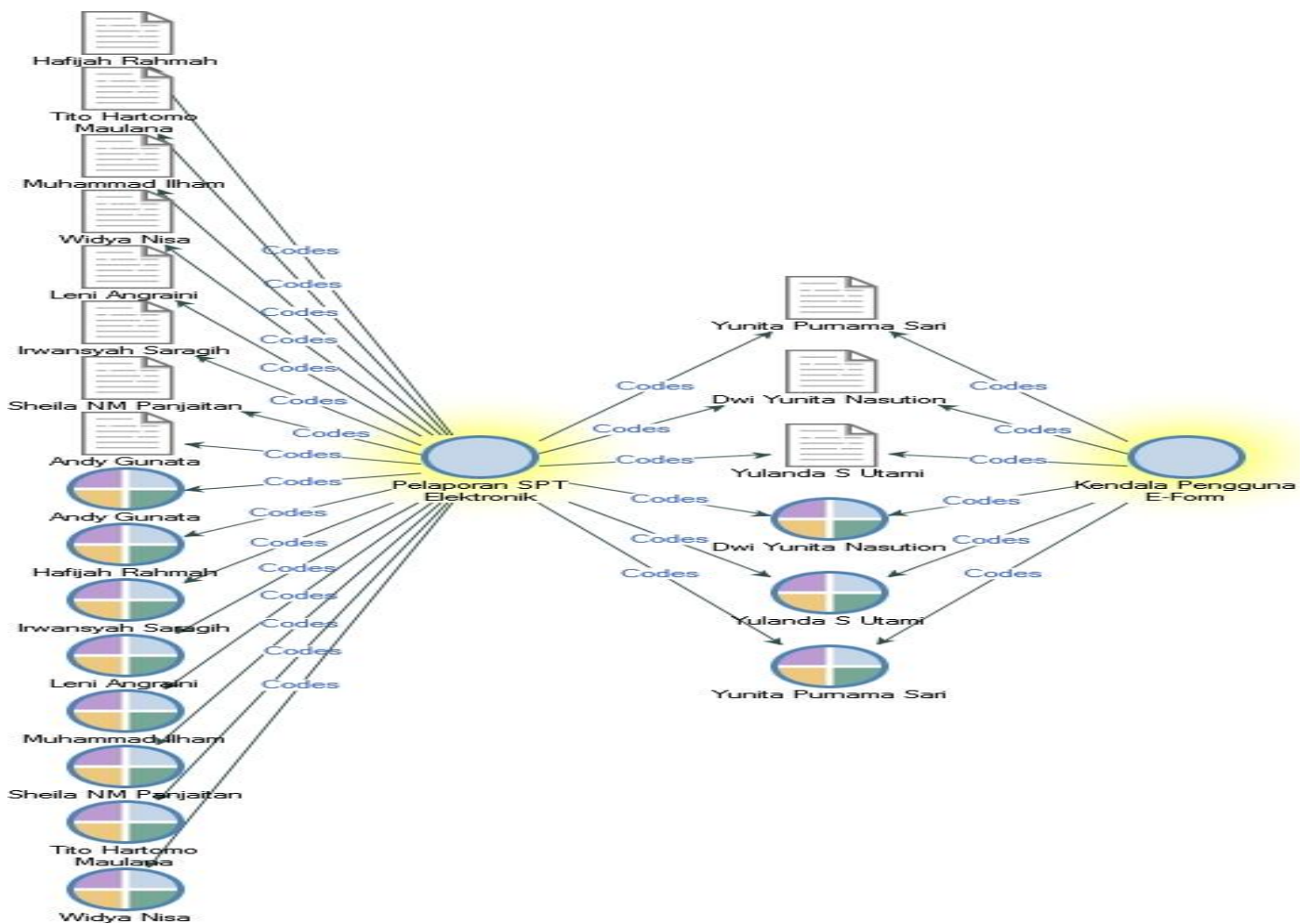


Figure 5: Comparison of Electronic Annual Tax Return Reporting and E-form Constraints
Source: NVivo 11 Plus Data Processing, 2021

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

Referring to the comparison results in Figures 4 and 5, eleven participants were found to have reported Annual Tax Return electronically, and seven of them had expressed obstacles in the use of e-filing, while three others revealed various obstacles found in the use of e-form. Moreover, one participant had also stated the problems in using e-filing, and that participant did not use electronic Annual Tax Return reporting.

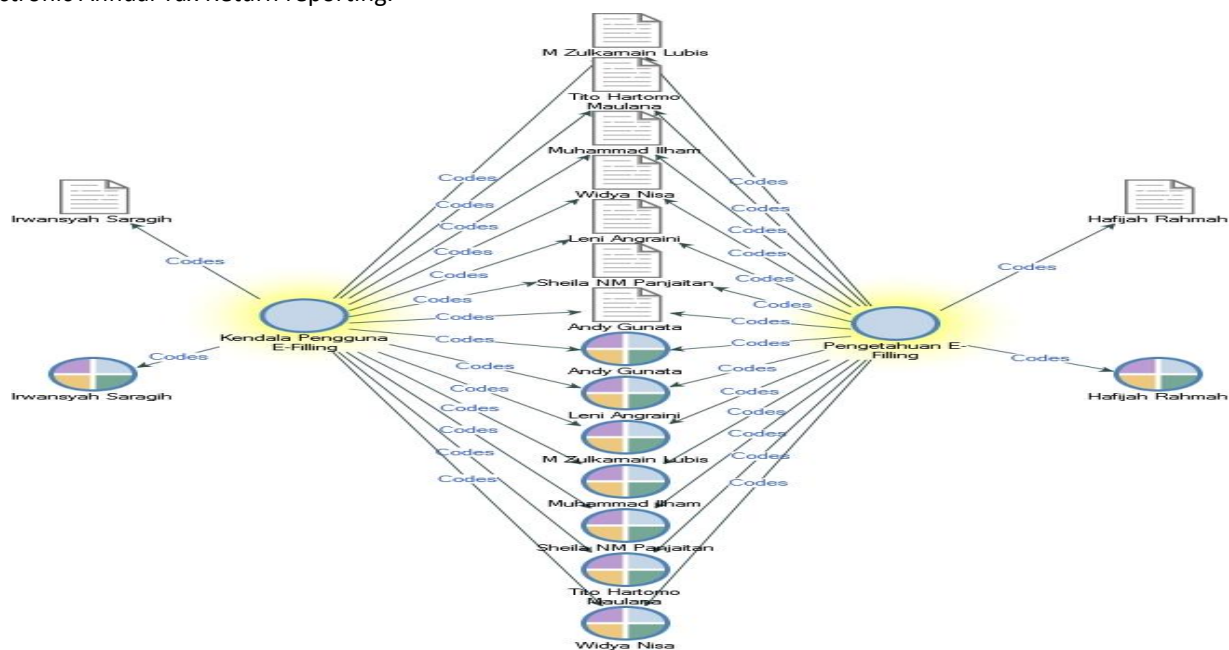


Figure 6: Comparison of E-filing Constraints and E-filing Knowledge
Source: NVivo 11 Plus Data Processing, 2021

Based on Figure 6 above, nine participants seemed to provide statements regarding constraints in the use and knowledge of e-filing. Seven of the participants stated various obstacles in using e-filing and obtaining e-filing knowledge. Moreover, only one participant gave a statement regarding the obstacles to using e-filing, and one other participant only gave a statement regarding e-filing knowledge.

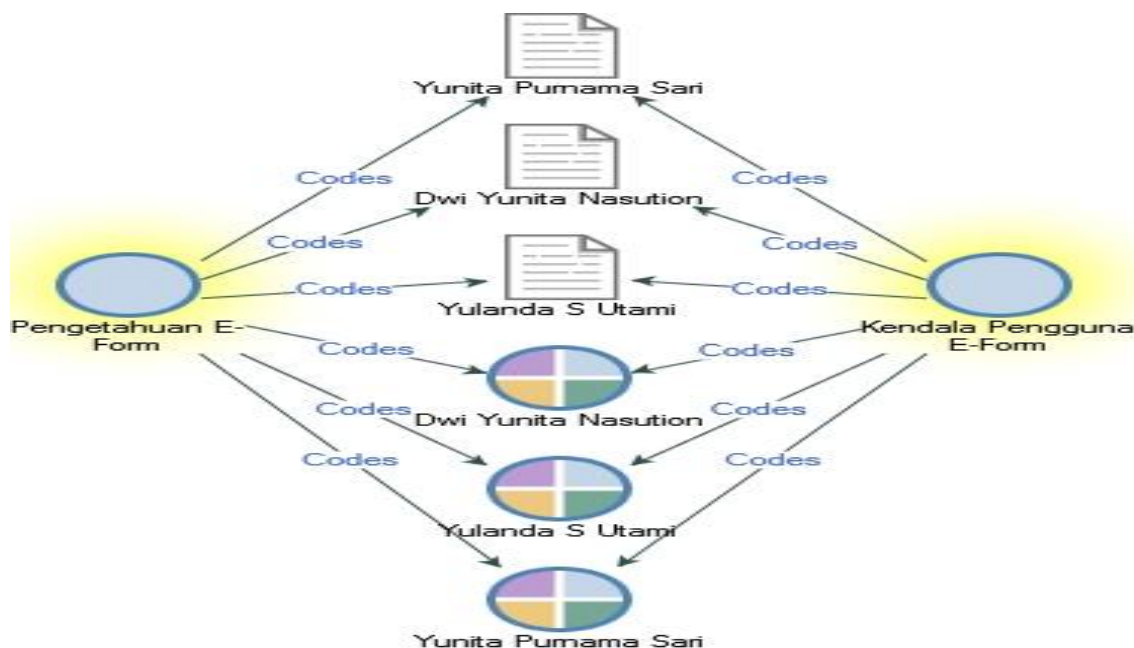


Figure 7: Comparison of E-form Constraints and E-form Knowledge
Source: NVivo 11 Plus Data Processing, 2021

Referring to the results of the analysis in Figure 7, three participants were found to provide the same statements regarding the constraints in using e-forms and obtaining e-form knowledge.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

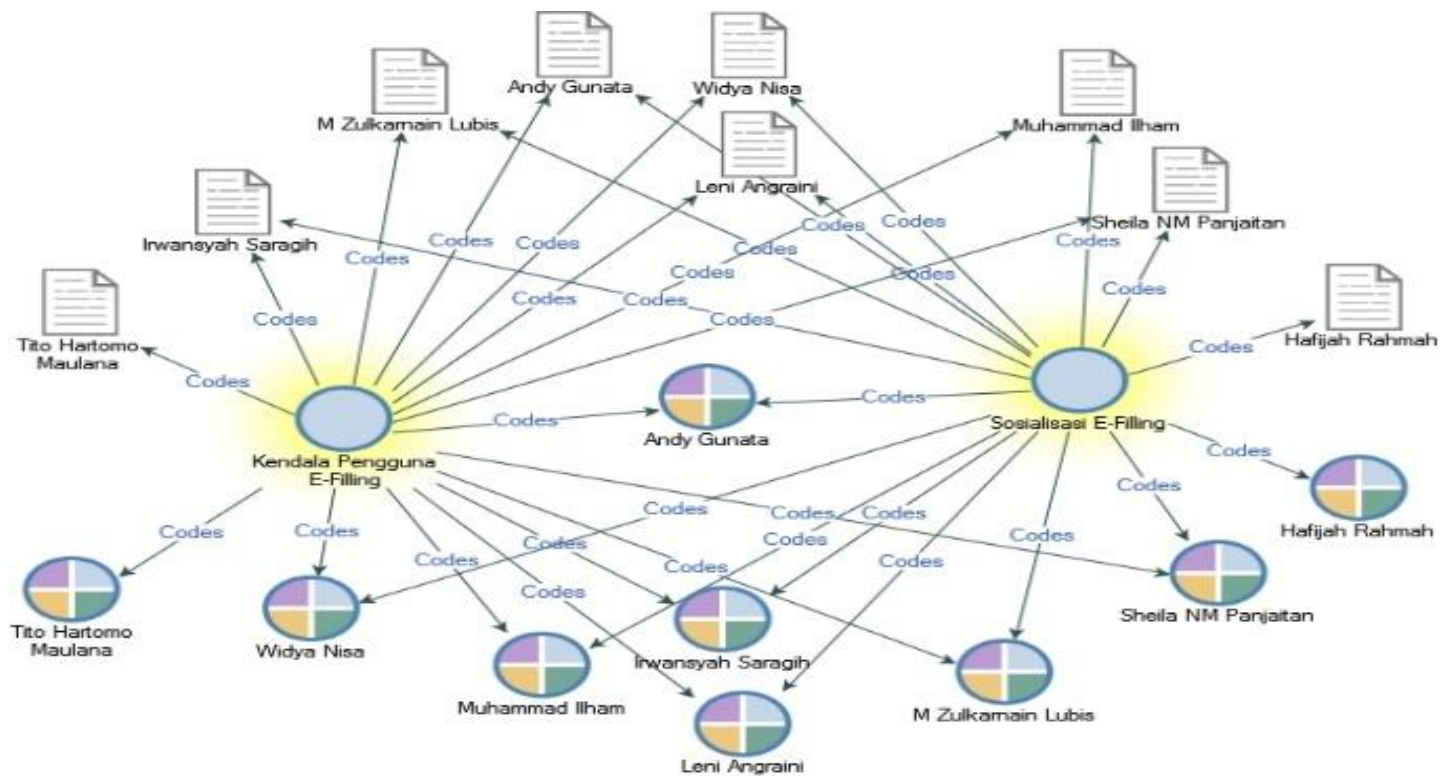


Figure 8: Comparison of E-filing Constraints and E-filing Socialization

Source: NVivo 11 Plus Data Processing, 2021

Based on Figure 8, the results of the analysis show that nine participants had provided statements regarding the obstacles found in the use of e-filing and e-filing socialization. Seven of the participants gave the same statement regarding the obstacles to using e-filing and e-filing socialization. In addition, only one participant revealed the obstacles faced when using e-filing, and one other participant only gave a statement regarding the socialization of e-filing.

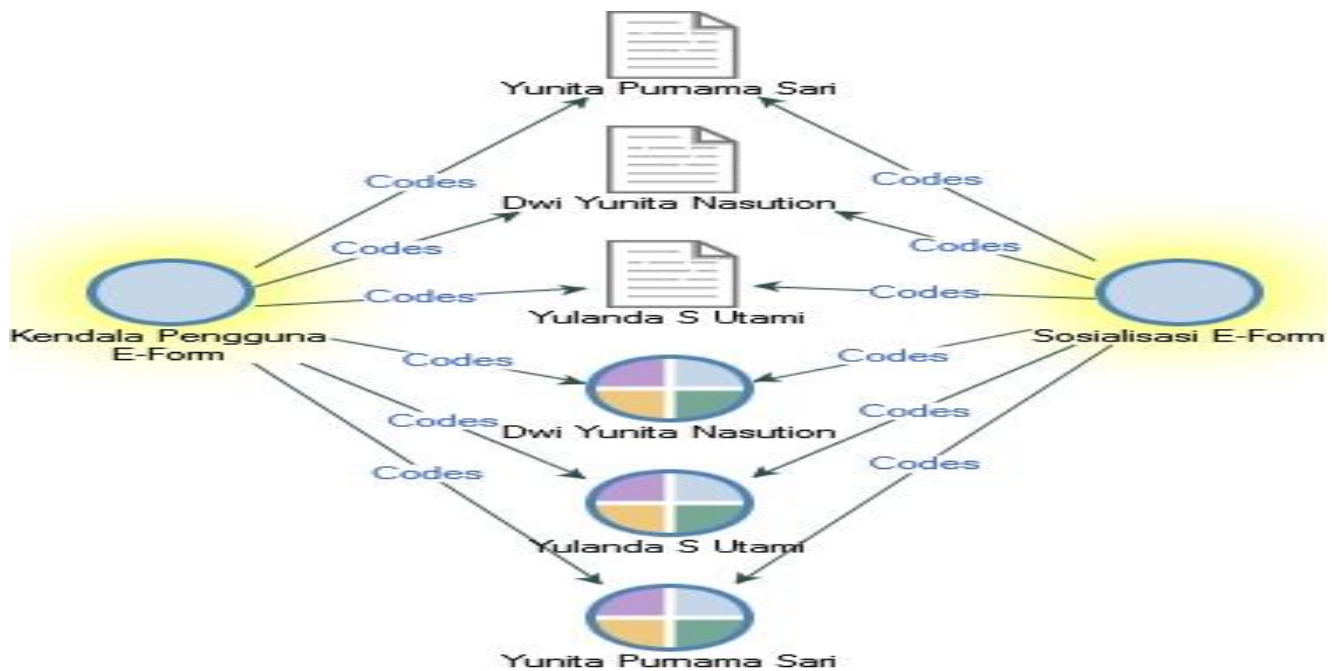


Figure 9: Comparison of E-form Constraints and E-form Socialization

Source: NVivo 11 Plus Data Processing, 2021

Having regard to Figure 9, three participants have provided the same statement regarding the constraints of using e-forms and e-form socialization.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

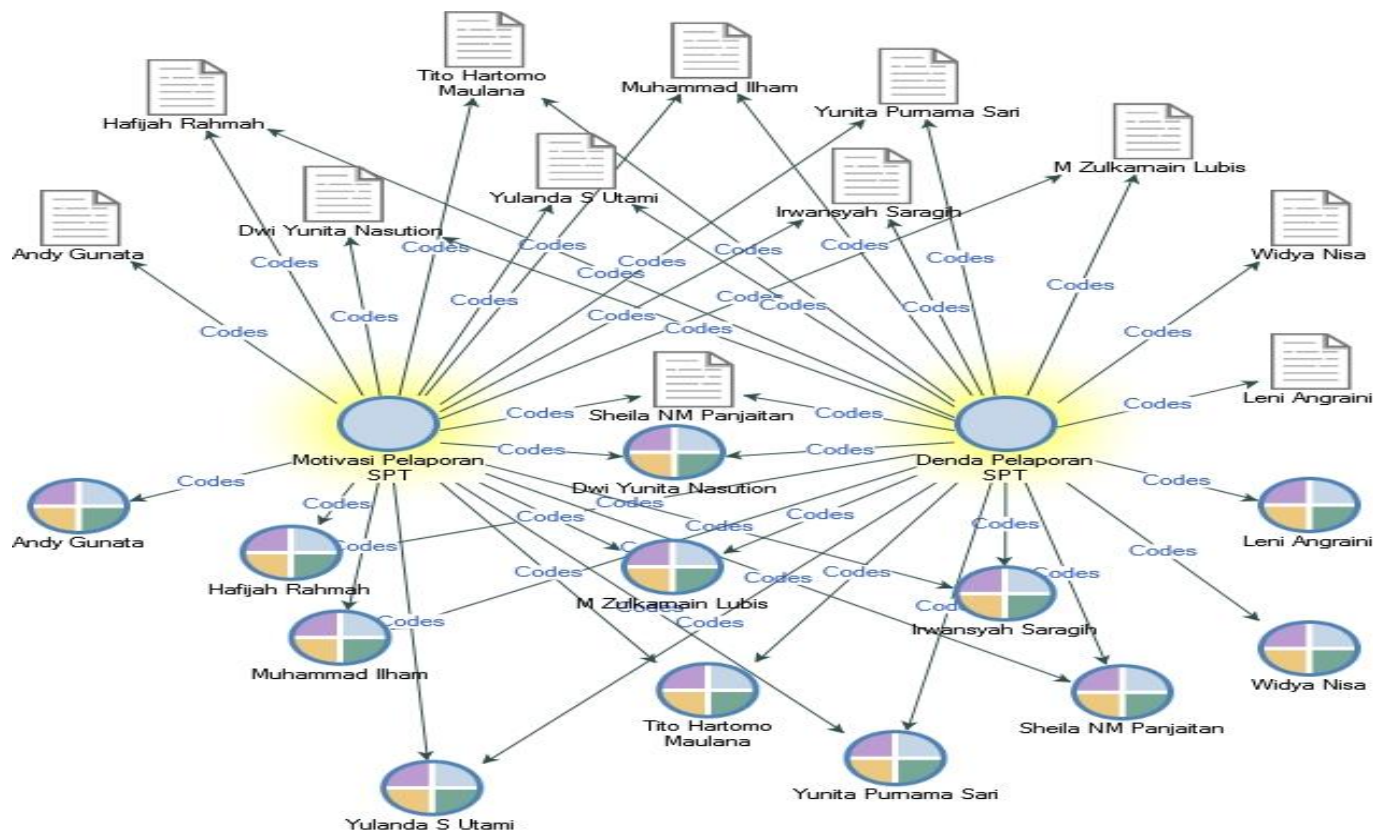


Figure 10: Comparison of Annual Tax Return Reporting Motivations and Annual Tax Return Reporting Fines
Source: NVivo 11 Plus Data Processing, 2021

Based on Figure 10, nine participants were found to express the same statement regarding the motivations for reporting the Annual Tax Return, and also the fines in the Annual Tax Return reporting. However, two participants only expressed one of the two statements being compared. Where, one participant only expressed a statement regarding the motivations for reporting the Annual Tax Return, and one other participant only disclosed statements regarding Annual Tax Return reporting fines.

3. Word Cloud

Subsequently, the researchers used the word cloud feature on NVivo to identify the words most frequently expressed by the participants and some of the documents that were coded. Moreover, the output of Word Cloud has been obtained as follows:



Figure 11: Word Cloud
Source: NVivo 11 Plus Data Processing, 2021

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

4. Project Maps

The last feature used in this study is maps, which aims to visualize the data in a map form of images or maps.

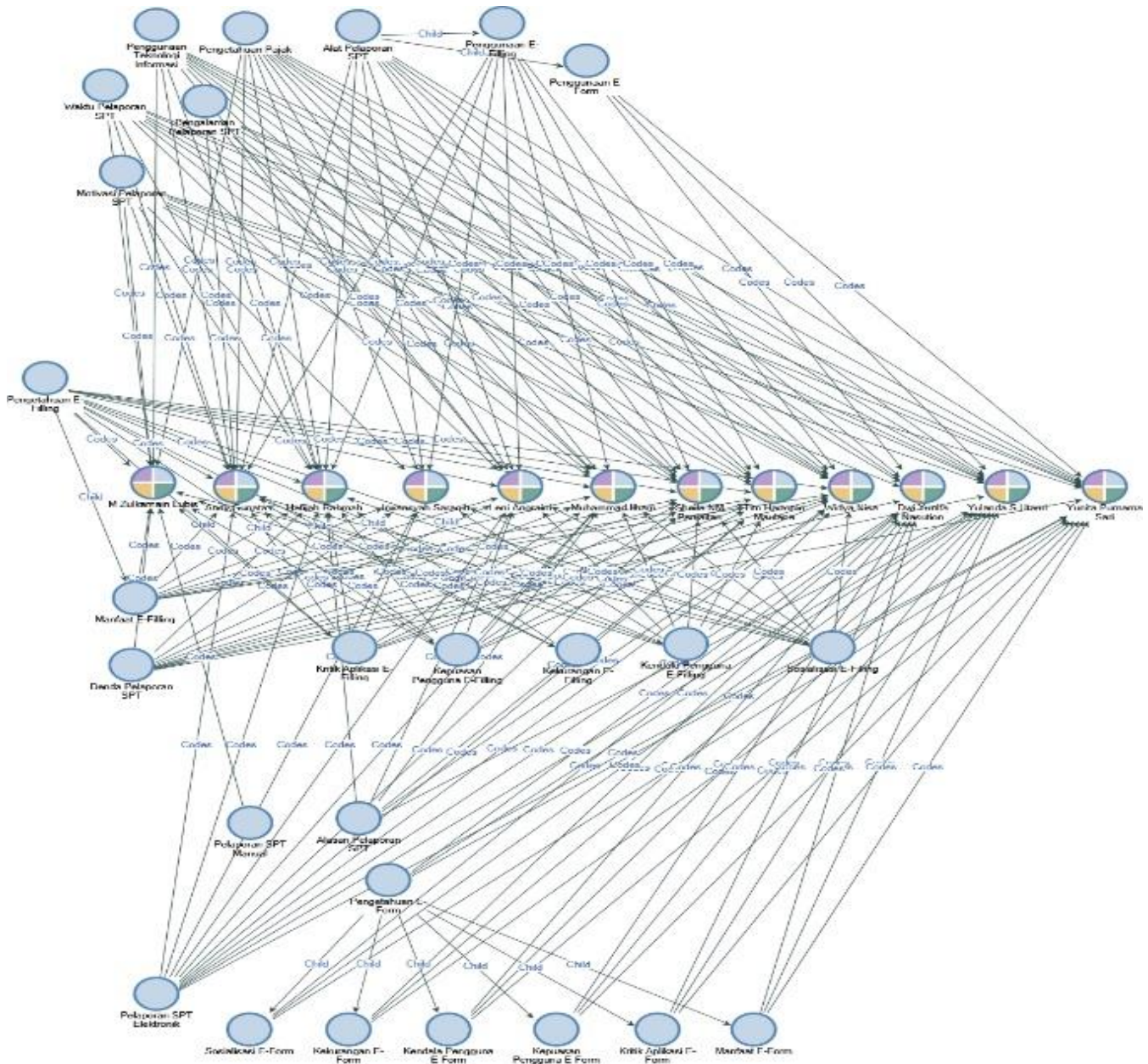


Figure 12: Data Visualization by Using Project Maps

Source: NVivo 11 Plus Data Processing, 2021

Project map has commonly defined as a graphic representation of various items that have been created in the study. In this stage, the researchers created an analysis map from coding, cases, and related source data to display the data process flow and the relationship between each data, that had been carried out from beginning to end. Based on Figure 12, twelve participants had been identified to state various obstacles related to the use of e-filing and e-form information systems in submitting Annual Tax Return.

DISCUSSION

The Use of E-filing and E-form by Individual Taxpayers in the Submission of the Annual Tax Return at the Regional Office of Directorate General of Taxes of North Sumatra I

An e-system in taxation is specifically designed to provide positive impacts for Taxpayers, such as providing convenience, lower compliance costs, and time savings in carrying out tax obligations. Nevertheless, the limited ability to use technology by taxpayers and the availability of internet networks are considered as obstacles to the success of an e-system (Matasik & Tangdialla, 2020).

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

Referring to individual taxpayers' use of e-filing and e-form in submitting Annual Tax Return at the Regional Office of Directorate General of Taxes of North Sumatra I, it was found that many people likely did not understand on how to use this information system. As stated by several individual taxpayers who participated in this study, there were various levels of complexity found from the e-filing and e-form information systems, the lack of socialization provided by the Tax Service Office, and the unequal distribution of information, as well as punishments in the form of highly fines, demanding taxpayers to report their taxes even if they do not understand the tax system. Thus, even though e-filing and e-form have been implemented, taxpayers feel inclined to think that they must also continue to visit the Tax Service Office, in order to obtain direct answers on issues that they did not understand in Annual Tax Return reporting.

In the interview, P-1 revealed that it was better for them to attend directly to the Tax Service Office to obtain complete and clear information, specifically for the elderly taxpayers. P-1 also stated that the e-filing and e-form applications should be simplified more. Besides that, the Tax Service Office is advised to conduct socialization to the public, because most of the people do not understand deeply about the use of these application. In line with P-1, P-3 also regarded that the use of e-filing and e-form applications was very difficult to master and the system was often found with errors, thereby causing P-3 to be dissatisfied with the development of these applications.

Referring to data visualization by using Project Maps on Nvivo, it was found that all participants had provided feedback regarding the obstacles faced by them in the use of e-filing or e-form information systems. Based on this matter, e-filing and e-form used by individual taxpayers in submitting Annual Tax Return still likely to be constrained, especially for elderly taxpayers. Based on the characteristics of the participants involved in this study, there were participants with the highest age of 41 years, and with educational and occupational backgrounds, that are very closely related to the use of information technology. Referring to this background, the taxpayers should no longer experience any problems in using information systems, such as e-filing and e-forms in submitting Annual Tax Return. However, the facts tend to show that many obstacles were encountered in the use of these information systems. This was due to the lack of socialization held by the Tax Service Office to taxpayers regarding the online version of Annual Tax Return reporting. The results of this study are in line with the study carried out by Haryaningsih & Abao (2020), which concluded that one of the factors that provided an influence on the attitude of the people of Pontianak City, who were still less likely to pay taxes, was the lack of information from the government to the people.

Level of Complexity

A system that is easy to learn, controllable, flexible, easy to use, and clear and understandable, is considered as an indicator of ease that may influence the behavior of users of the system. However, this is contrary to the conditions experienced by taxpayers who were involved as participants in this study. P-9 was found to have tried to learn on how to use an e-filing application, but he then gave up, because he did not understand the next steps for using the application. Consequently, P-9 preferred to report Annual Tax Return manually, because it was considered more effective and less complicated. P-9 was a 32 year old participant with a Bachelor of Computer education background. Based on these characteristics, P-9 should be very familiar with the use of information systems. However, this participant was still likely to find difficulties in using information systems, such as e-filing and e-forms, and preferred to use manual reporting.

The results of this study are consistent with the study conducted by Cahaya (2021), which reported that the use of e-filing at Tax Service Office of Pratama Surabaya Karangpilang had not been capable of increasing public compliance with Annual Tax Return reporting, because taxpayers had not been able to use the e-filing application. Furthermore, the study of Matasik & Tangdialla (2020) concluded that e-system renewal did not provide any effect on the tax reporting compliance ratio, which was caused by internet network constraints and the inability of taxpayers to use the system. Taxpayers likely found it difficult and perceived that annual tax returns reporting via online was very complicated.

Perception of easiness is capable of providing impact on behavior. The higher a person's perception of the easiness of using the system, the higher the level of utilization of the information technology. Moreover, if someone perceives that an information system is easy to use or not difficult to understand, then he/she will likely use it (Noviandini, 2012).

This level of complexity was also faced by other participants, such as P-2, P-5, and P-7. For users who are using e-filing and e-forms for the first time, they are required to initially obtain an e-fin, which is used to access e-filing and e-forms. Participants tended to complain that e-fin was a complicated problem. Moreover, they were not provided with education regarding all procedures for using this application. Based on the results of the analysis by using NVivo in the Comparison figures, taxpayers who reported their Annual Tax Return by using e-filing or e-forms were often faced with various obstacles in using the information system. On the other hand, these obstacles had also resulted in one of the twelve participants preferring to report manually.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

Fairly high level of complexity is capable of leading to Taxpayers having dependent behavior/not being able to be independent in carrying out the implementation of tax reporting. Consequently, these taxpayers prefer to use third parties in using e-filing and e-form information systems in their annual tax return reporting. This was also expressed by P-12, who was actively engaged in assisting taxpayers in the annual tax return reporting process by means of e-filing and e-form information systems. P-12 explained that taxpayers, especially elderly taxpayers, would likely have problems accessing the application. Moreover, the data needed to access this application tends not to be stored. Therefore, the workshop is highly expected to be held by the tax office according to P-12.

The level of complexity perceived by the taxpayers in using the e-filing and e-form information systems will result in dependent, spoiled and not independent behavior and continue to depend on the help of others. Moreover, if the person being addressed is reluctant to help them again, it will be difficult for taxpayers to solve their own problems. Consequently, the taxpayers will then decide to disobedience in carrying out their tax obligations (Cahaya, 2021).

Information Equity

Equitable distribution of information provided by the Tax Service Office was also considered capable of influencing the behavior of individual taxpayers in reporting Annual Tax Return. In interviews conducted in this study, ten participants revealed that there was an inequality in the information given to them. The results of data analysis by using NVivo as presented in the Comparison figure of E-filing and E-form Constraints and Socialization also indicates that all participants who used the e-filing or e-form information system stated that they were not given any socialization or information related to the e-filing and e-form information systems.

This inequality of information would further lead to social inequality. This social gap will likely provide an influence on the response of taxpayers in carrying out their tax obligations. The results of the study by Hassan et al., (2021) concluded that the perception of justice was significantly capable of mediating morals, modesty and behavior as well as obedience. Regarding to this matter, if taxpayers are dissatisfied because of social inequality, then they may not comply with their tax obligations, even though they are the taxpayers with high morale. Moreover, Ay et. al, (2021) stated that taxpayers who receive information regarding the implementation of their tax obligations will likely show active behavior to carry out their tax obligations, even though this is indicated by the tax authority. Meanwhile, taxpayers who do not receive Information related to tax reporting obligations will likely show passive behavior, because they feel that they do not have any responsibility regarding their tax obligations.

The results of this study are in line with Purwono et al. (2021), who found three main obstacles in the implementation of e-filing as a form of public policy to improve taxpayer compliance, namely (1) socialization that was not evenly distributed to taxpayers, (2) taxpayers who did not able to use the internet and, (3) Long queues to obtain e-fin.

Tendency to Avoid Sanctions

The imposition of tax penalties as stated in Article 38 of the General Tax Provisions and Procedures Law is considered quite burdensome for individual taxpayers, thereby creating a tendency for taxpayers to take a conservative position without violating the applicable tax provisions. As stated by all participants, this could be a boomerang for them, because it will lead to the imposition of administrative sanctions and fines, if the participants are late in reporting their Annual Tax Return. Consequently, these administrative sanctions and fines will become a motivation for taxpayers in performing their tax obligations. Similar to NVivo's results in the Comparison between Annual Tax Return reporting motivations and Annual Tax Return reporting fines, all participants agreed that their intention to report taxes was due to the element of avoiding tax administration sanctions in the form of fines. This result is in line with the study by Indah & Setiawan (2020), which found that tax sanctions provided a positive effect on individual taxpayer reporting compliance. The stricter the sanctions given, the more encourage taxpayers to fulfill their tax obligations, thus, compliance is required to increase.

Tax sanctions are imposed to increase taxpayer compliance in carrying out their tax obligations. The imposition of sanctions that burden taxpayers aims to provide a deterrent effect, thereby creating tax compliance. Contribution of the funds originating from the taxpayers is defined as significant income and has a broad meaning for the development of the country. According to Siregar (2017), efforts to increase taxpayer awareness to pay taxes are highly required to be carried out, because it is already stated in the core regulations, and the imposition of criminal sanctions related to taxation should be enforceable. This means that taxpayers who are afraid of administrative fines are considered a positive thing for the Directorate General of Taxes (DGT) in increasing taxpayer awareness in their tax obligations. Moreover, Rahmayanti & Prihatiningtias (2020), also stated that tax sanctions can be used as a solution for taxpayers who violate tax regulations. These implications could be indicated in the attribution, which explains that the behavior of taxpayers in complying with taxes is influenced by two factors, namely external factors (penalties/fines and tax audits) and internal factors (taxpayer awareness).

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

Moral Perception in Tax Compliance

Empirically, tax morale has been shown to be effective in increasing voluntary compliance in both developed and developing countries (Gunawan et.al., 2014). Various surveys, specifically by Afrobarometer, Latinobarometro, and Asiabarometer also showed that tax morale is highly influenced by satisfaction with public services, trust in government, and perceptions of corruption. For individual taxpayers, tax morale is strongly influenced by age, education level, gender, religiosity, and trust in the government. Especially for individual taxpayers in developing countries, public services and the quality of administration carried out by the tax authorities play a much more significant role. Strategies to improve tax morale for individual taxpayers include tax education activities, improving the quality of tax administration, particularly related to the ease of implementation of tax obligations, and linking tax revenues and state expenditures. Referring to the results of the interviews, participants explained that socialization related to the use of e-filing and e-form information systems was considered insufficient. Furthermore, three participants said they had not received any socialization.

Having regard to the results of data processing by means of NVivo based on the Comparison figure of constraints and knowledge of taxpayers, all participants expressed the same problem related to the constraints they have, which was caused by their level of knowledge in e-filing and e-form information systems. Taxpayers tended not to fully understand the procedures for using e-filing and e-form, which was caused by the absence of tax education related to the use of e-filing and e-form information systems in submitting Annual Tax Return. Therefore, the taxpayers did not perceive the ease of using this information systems. This further resulted in taxpayers being dissatisfied with services provided by Tax Service Office and Directorate General of Taxes, and accordingly provided an influence on their tax morale.

Taxpayers' satisfaction with public services carried out by Tax Service Office and taxpayers' trust in the government were considered to affect individual taxpayers' compliance through tax morals (Andini & Rahmiati, 2020). If the service of Tax Service Office is less likely to be optimal, this will result in lower interest of taxpayers to use these information systems. Therefore, taxpayers expect an intense and equitable socialization through a personal approach. Therefore, it is easier for taxpayers to understand the procedures for using the e-filing and e-form information systems in submitting Annual Tax Return.

This shows that voluntary use of the e-filing application had an influence on behavioral intentions in reporting Annual Tax Return. The level of use of e-filing and e-form information systems which tends to be difficult will be capable of increasing the tendency of taxpayers to report Annual Tax Return manually. Moreover, inefficient manual reporting will also lead to non-compliance with tax reporting obligations.

CONCLUSION AND IMPLICATION

Conclusion

E-filing and e-form information systems, which tend to have complexities in terms of procedures and various features in data entry in Annual Tax Return reporting, were found to be capable of creating lazy behavior of taxpayers in the submission of the Annual Tax Return. The complexity of the information systems was also often found by taxpayers aged 30 years and over. In addition, the complexity faced by taxpayers tended to be caused by a complete lack of knowledge of the use of e-filing and e-form information systems. This was caused by the lack of socialization distributed to individual taxpayers by the DGT. Nevertheless, taxpayers were still found to be reporting their Annual Tax Return, even by asking for help from other people or asking for direct assistance to the Tax Service Office. Taxpayers' compliance in the submission of Annual Tax Return tended to be carried out to avoid tax penalties.

Implications

The results of this study indicated that the e-filing and e-form information systems had proven to be useful and efficient for use in reporting Annual Tax Return, especially for Individual Taxpayers. Through these systems, taxpayers would be capable of reporting their taxes without having to bother coming to the Tax Service Office. These two systems were considered very capable of providing assistance to taxpayers during the pandemic, so that the rules for implementing restrictions on community activities (PPKM) would not interfere with taxpayers in fulfilling their Annual Tax Return reporting obligations. Referring to the results of the interview, taxpayers were found to have difficulties in using the e-filing and e-form information systems, because they were not provided with information related to reporting procedures by using these information systems. Consequently, taxpayers should visit the Tax Service Office to ask for help from the Tax Service Office officials in the process of using e-filing and e-form. This was considered able to reduce the efficiency of these information systems. Therefore, DGT should be capable of conducting intensive and equitable socialization as well as taking a special approach (personal approach) to educate taxpayers personally. By conducting these efforts, taxpayers will be facilitated in using e-filing and e-form information systems in the submission of the Annual Tax Return independently, without having to attend to the Tax Service Office, just to ask for help from tax officials.

An Analysis of Individual Taxpayers' Behavior on the Use of E-Filing and E-Form in Submitting Annual Tax Return by Implementing a Phenomenological Approach

REFERENCES

- 1) Andini, M., & Rahmiati, A. 2020. Tax Moral and Compliance of Individual Taxpayer. *Journal of Security and Sustainability Issues*, 10(10), 426-437.
- 2) Ay, M., Humta, H., & Ghafourzay, H. 2021. Examining the Effect of Tax Understanding and Tax Awareness on Taxpayer Compliance in Kabul-Afghanistan. *Third Sector Social Economic Review*, 56(1), 148-162.
- 3) Cahaya, E. N. 2021. Use of the E-filing System as a Compliance Action for Individual Taxpayer Annual SPT Reports at KPP Pratama Surabaya Karangpilang. *Equity: Jurnal Akuntansi*, 1(2), 54-64.
- 4) Creswell, Jhon W., 2016. *Research Design : Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran*, 4^{ed}. Jakarta: PT Elex Media Kumpotindo, Gramedia.
- 5) Gunawan., Teddy., dkk. 2014. Taxpayer's Perception Regarding E-filing and Its Effect on the Compliance Level of Individual Taxpayers in Reporting Taxes. *Journal of Accounting and Finance Review*, 4(2), 615-622.
- 6) Haryaningsih. S., & Abao, A. S. 2020. Strategy for Formation of Taxpayer Attitudes in Realizing the Electronic Filing (E-filing) Program in Pontianak City with Understanding Towards the Digital Economy Era. *Journal of Administrative Reform: Scientific Journal for Realizing Civil Society*, 7(2), 145-149.
- 7) Hassan, I., Naeem, A., & Gulzar, S. (2021). Voluntary Tax Compliance Behavior of Individual Taxpayers In Pakistan. *Financial Innovation*, 7(1), 1-23.
- 8) Indah, N. P. I. P., & Setiawan, P. E. 2020. The Effect of Tax Awareness, Taxation Sanctions, and Application of E-filing Systems In Compliance With Personal Taxpayer Obligations. *American Journal of Humanities and Social Sciences Research*, 4(3), 440-446.
- 9) Matasik, A. L., & Tangdialla, R. 2020. Tax Compliance Post-Renewal of the Taxation E-system. *Journal of Economics, Business and Applied (JESIT)*. 1(1), 13-24.
- 10) Noviandini, N. C. 2012. The Influence of Perceived Usefulness, Perceived Ease of Use, and Taxpayer Satisfaction on the Use of E-Filing for Taxpayers in Yogyakarta. *Essay. faculty of Economics Universitas Negeri Yogyakarta*.
- 11) Purwono, M., Nahor, B., Fajri, R., Purwanto, S., Fahmi, I., & Saefudin, A. 2021. E-filing Information System Implementation Strategy as a Form of Public Policy in Improving Taxpayer Compliance in Indonesia. *Policy: Journal of Administrative Sciences*, 12(1), 134-148.
- 12) Rahmayanti, N. P., & Prihatiningtias, Y. W. 2020. Effect Of Tax Penalties, Tax Audit, And Taxpayers Awareness On Corporate Taxpayers' Compliance Moderated By Compliance Intentions. *International Journal of Research in Business and Social Science*, 9(2), 118-124.
- 13) Siregar, D. L. 2017. The Effect of Taxpayer Awareness and Tax Sanctions on Individual Taxpayer Compliance at the Batam Pratama Tax Service Office, *Jurnal Paidagogo*, 2(3), 119-128.
- 14) Suhardi, M. R., & Laksito, H. 2020. Implementation of the E-Filing System as a Mediator of the Relationship between Taxpayer Attitudes and Individual Taxpayer Compliance (KPP Pratama Semarang Gayamsari). *Diponegoro Journal of Accounting*, 9(4), 1-11.