



E-billing Technology and Tax Compliance Literature Review Study

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ABSTRACT: E-billing technology is a system used in making tax payments online. Tax compliance is an obligation of taxpayers to fulfill their tax obligations. This study aims to determine the application of E-billing technology to tax compliance. This research method is using a literature review. The results of the literature review show that E-billing technology is quite influential on tax compliance but there are still obstacles to using E-billing as a tool to pay taxes.

KEYWORDS: E-billing, tax compliance.

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I. INTRODUCTION

Taxes are funds obtained or obtained by the government, and are mandatory community contributions that are compelling in nature and do not get direct rewards. The importance of awareness for the public to pay taxes on time, therefore the Directorate General of Taxes continues to make ways to make it easier for people to pay their taxes.

The development of increasingly sophisticated technology can facilitate all activities that want to be carried out, with the existence of a technology work that previously took a long time to complete now only a matter of minutes can be completed. Technology is very helpful in any field in the world of work, especially in the field of taxation technology can be used very well in helping the Directorate General of Taxes to facilitate tax matters such as payment, reporting and so on.

Improving public services must be considered by the government, therefore utilizing technology can be one of the supporting factors to encourage good public services, especially in the field of taxation by implementing the use of E-billing as a step to increase tax compliance in paying community tax obligations (Lailiyah et al., 2019). The E-Billing system is a system created by the directorate general of taxes which will be useful to assist taxpayers in paying their taxes, of course with this system the directorate general of taxes hopes that people can pay their taxes in a timely manner.

However, the obstacle that arises is that E-billing cannot be used by all ages because E-billing is a system that must be accessed using the internet, computers and cellphones, so that taxpayers whose age is around 50 years are usually less familiar with using a technology. Because of the importance of the contribution of the directorate general of taxes in assisting and introducing the E-billing System whether through a socialization or there are other ways that can be used. This study aims to examine more deeply the E-billing technology on tax compliance.

II. LITERATUR RIVIEW

E-billing System technology is a system that issues a billing code for payment or deposit of state revenue electronically, without the need to make a manual deposit letter (SSP) (www.pajak.co.id). E-billing is an up-to-date administrative system that can efficiently help improve taxpayer compliance, E-billing is a way to pay taxes online or electronically using a 15-digit billing code. Taxpayers are required to create a billing code through customer service or bank tellers, billing services at KPP or KP2KP and application service providers. Payments can be made using internet banking, ATMs, or through bank tellers or post offices. E-billing came into effect or was used on July 1, 2016 (Anwar & Simanjuntak, 2021). According to (Bandiyono & Choirun, 2019) There are three benefits or advantages of implementing E-billing in paying taxes, namely:

1. easier, taxpayers do not need to queue in the tax payment process because they can be paid via ATM or internet banking.
2. faster, because with E-billing payments can be made remotely.
3. more accurate, the system on E-billing provides good direction when you want to make a payment so that there is little chance of errors in payment.

Tax compliance according to (Nurmatu, 2015 in Toding & Iqbal, 2020), compliance is a state of taxpayers to carry out their tax obligations. Based on the Minister of Finance regulation Number 39 / PMK.03 / 2018. Regarding Procedures for Preliminary Return of Excess Tax Payments, taxpayers are said to be compliant if they meet the following criteria:

1. Submitting notification letters (SPT) on time
2. Do not have tax arrears in all types of taxes, unless they have received permission to install or postpone tax payments.
3. The financial statements received an unqualified opinion for 3 (three) consecutive years from a public accountant or government financial supervision institution
4. Never been convicted of a criminal offense in the field of taxation in accordance with a court decision within the last 5 (five) years.

III. RESEARCH METHODOLOGY

The research method used is a thorough literature review to determine the relationship between E-billing Technology and tax compliance. this research uses previous literature ranging from 2016 - 2023. Literature search through (google scholar and garuda) with keywords relevant to the research objectives, namely "E-billing system" and "tax compliance". The articles collected were 30 articles but the researchers selected 15 articles that were considered more in line with the research objectives.

	Author	Title	Research Result
1	(Anwar & Simanjuntak, 2021)	Moderating Effect Of The Internet Understanding On The Relationship Between The E-Filling And <i>E-Billing</i> With Individual Taxpayer Compliance	The results of the study state that E-Filling and E-Billing affect the compliance of individual taxpayers at Kpp Pratama Surabaya Genteng. Conversely, Internet Understanding Does Not Moderate the Relationship between E-Filling and E-Billing on Individual Taxpayer Compliance at Kpp Pratama Surabaya Genteng.
2	(Lailiyah Et Al., 2019)	Effectiveness Of <i>E-Billing</i> System In Tax Payments For Taxpayers	The results of the study state that the effectiveness of the E-Billing system in tax payments for taxpayers at the Batang Tax Service Office through taxpayer research subjects who have used E-Billing independently is still less effective. This is due to the ineffectiveness of the success measures for the E-Billing system in terms of system quality which still often experiences interruptions and information that is still not good.

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3	(Ratnawati & Tah, 2021)	Perceived Effect Of Electronic Filling And Billing Systems For Lecturers As Researchs	The results of the study state that there is an influence on the use of E-Filling and E-Billing for lecturers in their role as researchers and taxpayers.
4	(Bandiyono & Choirun, 2019)	Services E-Filling And <i>E-Billing</i> To Increase Tax Compliance And Acceptance	The results of the study state that in general the E-Filling mechanism facilitates supervision from the service department and with the centralization of SPT data in one source will facilitate and speed up the SPT examination process, and the E-Billing mechanism is generally very helpful for taxpayers in carrying out their obligations to pay taxes. Because taxpayers are getting busier so they only have a little time, with the existence of E-Billing it is possible to pay taxes through ATMs or Internet Banking so there is no need to come to the bank or post office.
5	(Yp & Putra, 2022)	The Effect Of Tax Knowledge, Application Of <i>E-Billing</i> System And Understanding Of The Tri Nga Teachings	The results of the study state that taxation knowledge has a positive and significant effect on taxpayer compliance, the application of the E-billing system has a positive and significant effect on taxpayer compliance and understanding of the Tri Nga teachings (Ngerti, Ngroso, Nglakoni) has a positive and significant effect on individual taxpayer compliance.
6	(Shade & Adi, 2021)	The Effectiveness Rate Of Products Before And After The Use Of <i>E-Billing</i> Method	The results of the study state that the use of the E-Billing system has been able to increase the effectiveness of tax revenue at the North Makassar Primary Tax Service Office. Therefore, the hypothesis proposed in the study is accepted.
7	(Rokhman Et Al., 2023)	The Effects Of Government, <i>E-Billing</i> And E-Filling On Taxpayer Compliance: A Case Of Taxpayers In Indonesia	The results of the study state that the application of E-Government, E-Billing and E-Filling has a positive and significant effect on taxpayer compliance.
8	(Pradilatri Et Al., 2022)	The Influence Of The Implementation Of E-Filling And <i>E-Billing</i> On Individual Taxpayer Compliance With Tax Socialization And Understanding Of The Internet As Moderating Variables	The results of the study state that the application of the E-Filling and E-Billing systems has a positive effect on taxpayer compliance, tax socialization strengthens the relationship between the application of the E-Filling system and taxpayer compliance, tax socialization is not able to moderate the application of the E-Filling and E-Billing systems.
9	(Sulistiyorini Et Al., 2017)	The Effect of the Use of E- Registration, E-Billing, E-SPT, and E-Filling Administration Systems on Taxpayer Compliance (Study on Individual Mandatory at Dr. Moewardi Surakarta Hospital)	The results of the study state that the E-Registration, E-Billing, E-SPT and E-Filling administrative systems affect taxpayer compliance.
10	(Toding & Iqbal, 2020)	E-Billing, E-Filling and Compliance of Technology-Starved Taxpayers in Tana Toraja	The results of the study state that taxpayers who are categorized as technology illiterate remain compliant in fulfilling their tax obligations even though they face difficulties in running the E-Billing and E-Filling systems. The main difficulties include knowledge and the need for high-tech devices such as smartphones and computers, and internet networks.
11	(Ayem & Wahidah, 2022)	Factors Affecting the Use of Tax E-Billing Using the Technology Acceptance Model (TAM) in Umkm in the Special Region of Yogyakarta	The results of the study state that the use of E-Billing is easy to learn and control, can be accessed from anywhere, and is easy to use so that it helps taxpayers in the tax payment process. Based on the analysis also shows that the variables of usefulness, convenience, and acceptance of the use of E-Billing by UMKM

			actors in DIY are in the medium category.
12	(Dwitrayani, 2020)	The Effect of the Implementation of the E-Billing System, E-Filling System and Reduction of Final Income Tax Rates on Taxpayer Compliance of UMKM Actors in Denpasar City	The results of the study state that the application of E-Billing has a positive effect on taxpayer compliance of Umkm actors, the application of E-Filling has a positive effect on UMKM taxpayer compliance and the reduction in income tax rates has a positive effect on taxpayer compliance of UMKM actors.
13	(Wahyudi, 2021)	The Effect of E-Filling System Implementation, E-Billing System Implementation, Tax Incentive Policy on Individual Mandatory Compliance	The results of the study state that the application of the E-Filling system has a significant effect on taxpayer compliance, while E-Billing and tax incentives have no effect on individual taxpayer compliance.
14	(Putu <i>Et Al.</i> , 2016)	The Effect of Management Perceptions of the Advantages of E-Billing and E-SPT Implementation of Value Added Tax on Tax Compliance	The results of the study state that management perceptions of the advantages of implementing E-Billing and E-SPT value added tax have a positive effect on tax compliance.
15	(Nurchamid & Sutjahyani, 2018)	The Effect of the Implementation of the E-Filling System, E-Billing and Understanding of Taxation on Taxpayer Compliance at the Surabaya Tegalsari Primary Tax Service Office.	The results of the study state that the E-Billing system has no effect on taxpayer compliance at the Tegalsari Surabaya Pratama Tax Service Office (KPP).

IV. RESULT AND DISCUSSION

Research on E-billing technology and tax compliance has been widely carried out in this study selected 15 articles. Based on these previous studies, the majority of research results state that E-billing has an influence on increasing taxpayer compliance. (Putu et al., 2016) conducted research at KPP Pratama Badung Utara, with a total sample of 87 by distributing questionnaires where respondents consisted of business owners, heads of accounting and heads of tax departments. Based on the results of the study that management's perception of the advantages of implementing E-billing and e-STAT VAT has a positive effect on tax compliance, meaning that the better the implementation of E-billing and e-SPT VAT at the North Badung KPP will increase tax compliance. (Sulistiyorini et al., 2017) provide questions through a questionnaire given to all individual taxpayers (employees) at Dr. Moewardi Surakarta Hospital who have used online tax applications. The questionnaire was distributed as many as 70 to taxpayers (employees) and the returned questionnaires were 66 or around 94% and based on the test results of each variable, it can be concluded that the E-billing administration system has an effect on taxpayer compliance, meaning that E-billing can increase taxpayer compliance.

E-billing plays a role in increasing taxpayer compliance in paying their tax obligations, research conducted (Anwar & Simanjuntak, 2021) by providing a questionnaire and responded by 100 taxpayers. Research indicators for E-billing are: ease of tax payment, speed of tax payment and accuracy in calculating and submitting tax payment documents. The indicators used for taxpayer compliance are: compliance to register, compliance with re-remitting tax returns, compliance in calculating and paying taxes owed and compliance in paying arrears. So it can be concluded that E-billing has been able to facilitate, streamline time and also accuracy in calculating tax payments so that it can be a factor that causes taxpayer compliance to increase.

(Nurchamid & Sutjahyani, 2018) distributed questionnaires online and got 137 respondents, then only 100 respondents' answers were used as research data, so that 37 respondents' answers were declared invalid and the results of the study stated that E-billing had no effect on taxpayer compliance. This is supported by reporting data obtained from KPP Pratama Surabaya Tegalsari by looking at the ratio of e-filling and E-billing users that the level of reporting or payment through the billing system (online) is still low with a percentage of 17% of the total registered taxpayers of 22,335 people. Taxpayers still consider the system complicated in making payments online.

However, because E-billing is a technology-based system so that in its implementation there are still frequent obstacles or obstacles. (Lailiyah et al., 2019) examined the effectiveness of the E-billing system in tax payments for taxpayers at the Batang tax service office with the research subject of taxpayers who have used E-billing independently, the results showed that the use of E-billing is still less effective. This is due to the E-billing system which usually experiences information disruptions, and there are also internal constraints, namely regarding taxpayer resources such as technological capabilities and taxpayer awareness as well as external

constraints such as the occurrence of problematic servers or limited facilities and poor internet connections. Taxpayers who are stuttering technology have difficulty understanding E-billing, and also taxpayers who need a network or internet connection are also a problem in implementing E-billing. Especially in the Tana Toraja area, the general knowledge of taxation is still lacking, only limited to knowing when the time or limit of tax payment is so that they do not know better the E-billing system and prefer to use the manual system by coming directly to the Tax Office to pay their taxes (Toding & Iqbal, 2020).

V. CONCLUSION

This study aims to determine the effect of E-billing technology on tax compliance. E-billing technology is an online tax payment system. Based on studies conducted by several researchers, it is found that E-billing technology has not fully influenced in increasing taxpayer compliance. E-billing technology is quite helpful in making tax payments but there are still obstacles in its application, this is because it requires the internet to make tax payments through E-billing so that taxpayers who live in the area encounter difficulties and there is also a lack of understanding for taxpayers in making payments online. Therefore, it is advisable for the government or for the Directorate General of Taxes to provide education or socialization to introduce to the public so that they can use the E-billing system in their tax payments.

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