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# IMPACT OF E-FILING AND E-BILING ON TAX COMPLIANCE BEHAVIOR

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***Abstrak***

*Penelitian ini bertujuan untuk menganalisis pengaruh administrasi pajak digital, khususnya implementasi e-Filing dan e-Billing, terhadap kepatuhan wajib pajak di Kantor Pelayanan Pajak (KPP) wilayah Gubeng, Surabaya. Implementasi layanan perpajakan elektronik diharapkan dapat meningkatkan kepatuhan melalui kemudahan, transparansi, dan efisiensi yang lebih tinggi. Penelitian ini menggunakan pendekatan kuantitatif, dengan data primer yang dikumpulkan melalui kuesioner terstruktur yang disebarkan kepada wajib pajak orang pribadi dan badan yang terdaftar. Data dianalisis menggunakan regresi linier berganda untuk mengetahui pengaruh e-Filing dan e-Billing terhadap kepatuhan wajib pajak. Hasil penelitian menunjukkan bahwa baik e-Filing maupun e-Billing tidak berpengaruh secara signifikan terhadap kepatuhan wajib pajak. Temuan ini menunjukkan bahwa terdapat faktor lain, seperti tingkat pengetahuan perpajakan, efektivitas penegakan hukum, atau sikap wajib pajak, yang berperan lebih dominan dalam membentuk perilaku kepatuhan wajib pajak.*

***Kata Kunci:****, E-Biling, E-Filing, Kepatuhan Pajak, Sistem Administrasi Perpajakan*

***Abstract***

*This study aims to analyze the influence of digital tax administration, particularly the implementation of e-Filing and e-Billing, on taxpayer compliance at the Tax Office (KPP) in the Gubeng area of Surabaya. The implementation of electronic tax services is expected to enhance compliance through greater convenience, transparency, and administrative efficiency. This research employs a quantitative approach, utilizing primary data collected through structured questionnaires distributed to registered individual and corporate taxpayers. The data were analyzed using multiple linear regression to examine the impact of e-Filing and e-Billing on taxpayer compliance. The results indicate that neither e-Filing nor e-Billing has a statistically significant effect on taxpayer compliance. These findings suggest that other factors—such as tax knowledge, the effectiveness of law enforcement, or taxpayer attitudes—may play a more dominant role in shaping compliance behavior.*

***Keywords:*** *E-Biling, E-Filing, Tax Administration System, Taxpayer Compliance*

## 1. INTRODUCTION

Tax compliance remains a persistent challenge in many developing countries, including Indonesia. Despite various policy efforts, the level of taxpayer compliance has not always met expectations, posing a risk to the effectiveness of revenue collection and fiscal sustainability. One of the key obstacles is the complexity and inefficiency often associated with traditional tax administration processes, which can discourage taxpayers from fulfilling their obligations accurately and on time (Paroli, 2023).

In response to these challenges, governments around the world have turned to digital innovations to improve public service delivery, particularly in the area of taxation (Qadri & Darmawan, 2021; Waluyo, 2017). Indonesia has followed this trend by introducing electronic systems such as e-Filing and e-Billing, aimed at simplifying tax reporting and payment procedures. These digital tools are expected to increase transparency, convenience, and administrative efficiency, which in turn may enhance taxpayer compliance and boost state revenue (Defitri & Fauziati, 2018).

The Indonesian tax system operates on a self-assessment basis, placing the responsibility on taxpayers to accurately calculate, report, and pay their taxes (Dewi et al., 2022). While this system promotes taxpayer responsibility, it also necessitates a high level of compliance and understanding of tax obligations (Kemuning et al., 2022). To support taxpayers in fulfilling these responsibilities, the Directorate General of Taxes (DGT) has introduced digital platforms designed to facilitate easier and more efficient tax administration.

E-Filing allows taxpayers to submit their tax returns electronically, reducing the need for physical visits to tax offices and minimizing paperwork (Anwar & Simanjuntak, 2021). Similarly, e-Billing enables taxpayers to generate billing codes and make tax payments online, streamlining the payment process and reducing errors (Erdiansyah & Khoirunurrofik, 2021). These innovations are intended to enhance the convenience, accuracy, and timeliness of tax compliance.

Despite the availability of these digital tools, taxpayer compliance in Indonesia remains a concern. Studies have shown mixed results regarding the effectiveness of e-Filing and e-Billing systems in improving compliance rates. For instance, research by Kusumawardhani et al. (2023) and Mandasari (2024) indicates that while e-government initiatives, including e-Filing and e-Billing, have a positive impact on taxpayer compliance, other studies suggest that these systems alone may not be sufficient to significantly influence compliance behavior (Artika & Aisyah, 2023; Ramadhan et al., 2023).

In the context of Surabaya, the Gubeng Tax Office (KPP Gubeng) serves a diverse taxpayer base, including individuals and businesses with varying levels of digital literacy and access to technology. Understanding how the implementation of e-Filing and e-Billing affects taxpayer compliance in this specific setting is crucial for tailoring strategies to enhance compliance rates effectively.

Given the mixed findings in existing literature and the unique characteristics of the taxpayer population in KPP Gubeng, this study seeks to investigate the extent to which the implementation of e-Filing and e-Billing systems influences taxpayer compliance. Specifically, it aims to determine whether these digital tools have a significant impact on compliance behavior among taxpayers served by KPP Gubeng.

This research holds practical significance for tax authorities and policymakers by providing insights into the effectiveness of digital tax administration tools in enhancing compliance. Understanding the factors that influence taxpayer behavior in response to e-Filing and e-Billing systems can inform the development of targeted interventions to improve compliance rates. Additionally, the findings can contribute to the broader discourse on digital governance and its role in public administration, particularly in emerging economies like indonesian region.

By focusing on KPP Gubeng, this study offers a localized perspective that considers the specific challenges and opportunities associated with digital tax administration in Surabaya. The insights gained can serve as a reference for other tax offices with similar demographic and technological contexts, thereby supporting the broader goal of optimizing tax compliance through digital innovation.

## 2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### Technology Acceptance Model (TAM)

Davis (1989) introduced the Technology Acceptance Model (TAM), which is an extension of the Theory of Reasoned Action (TRA) (Hidayat et al., 2023)(Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (TPB) (Ajzen, 1985, 1991). TAM serves as a framework for understanding and investigating user behavior in the context of information systems (Saptono et al., 2023). Moreover, it functions as a benchmark for other theories that aim to predict technology acceptance and usage intentions. For example, according to Pamuji (2020), the long-term sustainability of a technology depends on two key factors. First, *Perceived Usefulness* reflects the extent to which the use of a technology is expected to enhance performance. Second, *Perceived Ease of Use* describes the degree to which individuals believe that using the technology will reduce their workload. Based on the TAM framework, if users perceive a technology as both beneficial and easy to use, they are more likely to adopt and continue using it. In other words, the two main factors—*Perceived Usefulness* (how beneficial the technology is) and *Perceived Ease of Use* (how easy it is to

use)—significantly influence an individual's decision to accept a technology. When both factors are perceived positively, the technology is more likely to be embraced. Conversely, if a technology is seen as difficult to use or lacking sufficient benefits, users are less inclined to adopt it. Therefore, the sustainability of a technology depends not only on its technical features but also on how users perceive its ease of use and usefulness.

TAM is especially pertinent to this study as it offers insight into the factors that shape taxpayers' acceptance of e-taxation systems. By examining how perceived usefulness and ease of use influence voluntary compliance, TAM facilitates a deeper understanding of taxpayer behavior and the factors driving their interaction with digital tax platforms (Kibona & Goyayi, 2025; Wulandari, 2021). Nonetheless, TAM has its limitations. Critics contend that it oversimplifies the multifaceted nature of technology adoption by failing to incorporate external factors such as social influence and cultural context, which play a crucial role in user acceptance (FakhrHosseini et al., 2024). In addition, TAM largely centers on individual-level determinants and tends to overlook organizational factors that may impact technology adoption.

**E-Filing and Tax Compliance**

The Technology Acceptance Model (TAM) suggests that the adoption of a new information system is primarily driven by two key factors: perceived ease of use and perceived usefulness. In the context of e-filing, perceived ease of use refers to the belief that the system is straightforward and enables taxpayers to submit their tax returns efficiently, without unnecessary effort or technical obstacles (Lukman et al., 2023). Perceived usefulness, on the other hand, indicates that taxpayers are more likely to continue using the system if they find it beneficial and trustworthy (Kusumawardhani et al., 2023). Conversely, if users encounter difficulties or doubt the system's reliability, they may hesitate to adopt e-filing, which can negatively impact their compliance with tax obligations (Aliah, 2020; Lukman et al., 2023).

Numerous empirical studies have validated the positive relationship between e-filing and taxpayer compliance. For instance, research by Kemuning et al. (2022) found that e-filing significantly enhances compliance, highlighting the role of digital tax systems in improving tax reporting behavior. Likewise, Rasyida & Badjuri (2025) demonstrated that e-filing has a strong and positive effect on compliance, further supporting the notion that digitalized tax processes contribute to higher compliance rates. In response, the Directorate General of Taxes has continued to enhance tax administration through user-friendly digital platforms aimed at increasing convenience and efficiency for taxpayers. As part of broader tax system reforms, e-filing facilitates faster, more efficient, and environmentally sustainable tax return submissions by minimizing paper use (Dewi et al., 2022). Based on both theoretical insights and empirical findings, the following hypothesis is proposed:

**H1: E-Filing affects on Tax Compliance**

**E-Biling and Tax Compliance**

The Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use play a critical role in shaping users' acceptance and satisfaction with e-billing systems. Perceived usefulness refers to an individual's belief that the system improves the efficiency of their decision-making processes (Ramadhan et al., 2023). When taxpayers view e-billing as beneficial, they are more inclined to adopt and consistently utilize the system (Feibiola Lolombulan et al., 2023). On the other hand, if they doubt the system's reliability, they may be reluctant to engage with it. Likewise, perceived ease of use pertains to the degree to which taxpayers believe that the e-billing system is straightforward and convenient. If the system is seen as user-friendly, taxpayers are more likely to continue using it; however, if they perceive it as difficult or complex, their likelihood of continued use decreases (FakhrHosseini et al., 2024; Syafitri et al., 2024).

Empirical evidence supports a positive correlation between e-billing and tax compliance. A study by (Mandasari, 2024) found that e-billing significantly improves tax compliance by reducing errors, lowering administrative burdens, and making tax payments more convenient. Moreover, e-billing is a key component of tax administration reform, aiming to streamline the payment process by eliminating long queues at bank counters and minimizing payment

discrepancies (Ramadhan et al., 2023). With proper implementation, e-billing is expected to foster higher levels of taxpayer compliance by simplifying procedures and improving accessibility. Based on this theoretical and empirical background, the following hypothesis is proposed:

**H2: E-Biling affects on Tax Compliance**

## 3. RESEARCH METHODS

This study employs a quantitative approach with an explanatory research design aimed at analyzing the influence of e-Filing and e-Billing on taxpayer compliance at the Gubeng Tax Office in Surabaya. Primary data were collected through questionnaires distributed to registered taxpayers at the Gubeng Tax Office who had previously used both e-Billing and e-Filing systems. The questionnaire utilized a Likert scale ranging from 1 to 5 to assess respondents' perceptions of the two systems, and a dummy scale was used to measure their level of tax compliance.

The research population comprised individual and corporate taxpayers registered at the Gubeng Tax Office. A total of 150 respondents were selected using purposive sampling. The criteria for sample selection included: (1) being an active taxpayer registered at the Gubeng Tax Office, (2) having used both the e-Filing and e-Billing systems at least once in the past two tax periods, and (3) being willing to complete the questionnaire in full. The Slovin formula was applied to determine the minimum sample size required. Data were analyzed using SPSS software through multiple linear regression analysis.

## 4. RESULTS AND DISCUSSION

### Respondent's Analysis

Table 1 presents the demographic profile of the respondents, categorized by gender and age groups. In terms of gender distribution, male respondents make up the majority of the sample, comprising 54.67% (n = 82), while female respondents account for 45.33% (n = 68). This indicates a relatively balanced gender composition, although with a slightly higher representation of male taxpayers in the dataset.

**Table 1. Respondent's Profile**

| | Sub-group | N | Percentage (%) |
|---|---|---|---|
| **Gender** | Male | 82 | 54.67 |
| | Female | 68 | 45.33 |
| **Age (years)** | 18-25 | 28 | 18.67 |
| | 26-35 | 67 | 44.67 |
| | 36-45 | 27 | 18.00 |
| | above 45 | 25 | 16.67 |

Regarding age distribution, the largest proportion of respondents falls within the 26–35 years age group, representing 44.67% (n = 67) of the total sample. This is followed by individuals aged 18–25 years, who constitute 18.67% (n = 28), and those in the 36–45 years age bracket, accounting for 18.00% (n = 27). Meanwhile, respondents aged above 45 years represent the smallest group, comprising 16.67% (n = 25) of the sample. These results suggest that the majority of taxpayers surveyed are in the early to mid-career stages of life, which may influence their familiarity and engagement with digital tax services such as E-Filing and E-Billing.

### Descriptive Analysis

Table 2 presents the descriptive statistics for the three main variables in this study: E-Filing (EF), E-Billing (EB), and Tax Compliance (TC), based on responses from 150 participants.The E-Filing variable demonstrates a minimum score of 17 and a maximum of 50, with a standard deviation of 4.837. This range indicates moderate variability in respondents' perceptions or usage levels of the E-Filing system, suggesting differing levels of experience or satisfaction with the digital platform.

Similarly, the E-Billing variable also shows a wide score distribution, ranging from 16 to 50, with a standard deviation of 5.300. The slightly higher standard deviation compared to E-Filing implies that responses related to E-Billing are more dispersed, reflecting greater heterogeneity in taxpayers' evaluations of the billing system's usefulness and ease of use.

In contrast, the Tax Compliance (TC) variable exhibits a narrower range, from 0 to 5, with a relatively low standard deviation of 1.206. This indicates that while some variation exists in the level of taxpayer compliance, the data is more tightly clustered around the mean, suggesting a degree of consistency in compliance behavior among the respondents. The limited spread of the TC scores also points

to the potential influence of factors beyond system usability or perceived benefit, such as personal values, enforcement mechanisms, or institutional trust.

**Table 2. Descriptive Statistics Results**

| Variables | N | Min | Max | SD |
|---|---|---|---|---|
| E-Filing (EF) | 150 | 17 | 50 | 4.837 |
| E-Biling (EB) | 150 | 16 | 50 | 5.300 |
| Tax Compliance (TC) | 150 | 0 | 5 | 1.206 |

**Validity and Reliability Tests**

Table 3 presents the measurement results for each latent construct, including E-Filing (EF), E-Billing (EB), and Tax Compliance (TC). These results reflect the internal consistency and convergent validity of the measurement model, as assessed through factor loadings, Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE).

Starting with the E-Filing construct, all ten indicators demonstrate acceptable factor loadings, ranging from 0.643 to 0.817, surpassing the minimum recommended threshold of 0.60 (Hair et al., 2019). This suggests that each item contributes meaningfully to the underlying construct. The construct's Cronbach's Alpha value is 0.669, slightly below the ideal 0.70 threshold, yet still acceptable in exploratory research. Meanwhile, the Composite Reliability (CR) reaches 0.845, indicating strong internal consistency. The AVE of 0.510 exceeds the 0.50 threshold, supporting the presence of adequate convergent validity.

**Table 3. Validity and Reliability Results**

| | Items | Loading | CA | CR | AVE |
|---|---|---|---|---|---|
| EF | EF1 | 0.652 | 0.669 | 0.845 | 0.510 |
| | EF2 | 0.643 | | | |
| | EF3 | 0.734 | | | |
| | EF4 | 0.685 | | | |
| | EF5 | 0.723 | | | |
| | EF6 | 0.692 | | | |
| | EF7 | 0.815 | | | |
| | EF8 | 0.773 | | | |
| | EF9 | 0.817 | | | |
| | EF10 | 0.647 | | | |
| EB | EB1 | 0.682 | 0.765 | 0.877 | 0.575 |
| | EB2 | 0.691 | | | |
| | EB3 | 0.673 | | | |
| | EB4 | 0.775 | | | |
| | EB5 | 0.741 | | | |
| | EB6 | 0.657 | | | |
| | EB7 | 0.654 | | | |
| | EB8 | 0.811 | | | |
| | EB9 | 0.759 | | | |
| | EB10 | 0.665 | | | |
| TC | TC1 | 0.776 | 0.905 | 0.829 | 0.604 |
| | TC2 | 0.712 | | | |
| | TC3 | 0.735 | | | |
| | TC4 | 0.642 | | | |
| | TC5 | 0.812 | | | |

For E-Billing, factor loadings range between 0.654 and 0.811, indicating good item reliability. The Cronbach's Alpha for the construct is 0.765, suggesting a good level of internal consistency. Composite Reliability is also high at 0.877, confirming the construct's reliability. Furthermore, the AVE of 0.575 suggests satisfactory convergent validity, meaning the items effectively capture the underlying concept of E-Billing.

Regarding the Tax Compliance construct, the five indicators exhibit strong loadings, ranging from 0.642 to 0.812. Cronbach's Alpha is high at 0.905, while the CR value is 0.829—both values reflecting excellent internal consistency. The AVE for Tax Compliance stands at 0.604, comfortably above the threshold and confirming strong convergent validity. These results indicate that the construct is well-represented by its items and reliably measured.

**Hypothesis Tests**

The structural model analysis investigates the effects of E-Filing (EF) and E-Billing (EB) on Tax Compliance (TC). However, the results reveal that neither variable demonstrates a statistically significant influence on taxpayer compliance. For the E-Filing construct, the analysis shows a path coefficient of 0.010, with a low *t*-statistic of 0.283 and a non-significant *p*-value of 0.777. This suggests that E-Filing, as perceived by respondents, does not significantly affect their tax compliance behavior. Thus, the proposed hypothesis that E-

Filing has a positive relationship with tax compliance is not supported. This finding may reflect that although E-Filing is widely used and promoted for convenience, it may not be sufficient on its own to motivate taxpayers to fulfill their obligations if other influencing factors—such as perceived fairness, trust in tax authorities, or enforcement—are lacking.

**Table 4. Regression Analysis**

| Model | | Coef. | t-stat | Sig. |
|---|---|---|---|---|
| 1 | Constant | 2.415 | 2.924 | 0.004 |
| | EF | 0.010 | 0.283 | 0.777 |
| | EB | 0.038 | 1.253 | 0.212 |
| Adj. R Square | | | 0.067 | |

Similarly, the path coefficient for E-Billing stands at 0.038, with a *t*-statistic of 1.253 and a *p*-value of 0.212, which also indicates a statistically non-significant relationship. Therefore, the hypothesis asserting that E-Billing positively affects tax compliance is not supported. This result may imply that while E-Billing potentially enhances transactional convenience and transparency, it may not be a decisive factor in determining whether taxpayers comply with their fiscal responsibilities. Other structural or psychological factors may play a more prominent role.

The Adjusted $R^2$ value of 0.067 indicates that the model explains only 6.7% of the variance in tax compliance, suggesting a relatively weak explanatory power. These findings imply that while digital tax services such as E-Filing and E-Billing are essential components of modern tax administration, their standalone influence on compliance behavior is limited. Future research may benefit from integrating psychological, contextual, or institutional variables to build a more robust explanatory model of taxpayer compliance.

**Discussion**

This study sought to explore the extent to which digital tax services—specifically E-Filing and E-Billing—affect taxpayer compliance. Contrary to widely held assumptions and previous empirical findings, our results indicate that neither E-Filing nor E-Billing has a statistically significant impact on tax compliance among registered taxpayers at KPP Gubeng Surabaya. This outcome challenges the dominant narrative within tax administration literature that posits technology as a key enabler of improved compliance (Kemuning et al., 2022; Syafitri et al., 2024; Wulandari, 2021).

The lack of a significant relationship between E-Filing and tax compliance may be attributed to contextual factors that extend beyond system accessibility and functionality. While E-Filing is often designed to facilitate ease, reduce bureaucratic barriers, and expedite reporting processes (Kibona & Goyayi, 2025; Oluka & Nomlala, 2021), our findings suggest that these improvements do not necessarily translate into enhanced taxpayer behavior. It is plausible that other deterrents, such as low tax morale, lack of trust in the tax authority, or limited digital literacy, dilute the intended effect of the system. Similar patterns have been observed in environments where technological readiness is uneven and taxpayer engagement with digital infrastructure remains passive or compliance-driven rather than voluntary (FakhrHosseini et al., 2024; Qadri & Darmawan, 2021).

Similarly, the absence of a significant effect from E-Billing on compliance points to the limitation of relying solely on digital platforms to cultivate voluntary taxpayer participation. While E-Billing systems are meant to simplify the payment process, minimize administrative burden, and reduce errors (Mandasari, 2024), such operational enhancements may not sufficiently address underlying behavioral or motivational factors that influence compliance. For instance, taxpayers may still perceive the tax system as opaque or burdensome, regardless of how convenient the payment mechanism becomes. Moreover, in regions where institutional trust and civic responsibility are weak, technological interventions may fall short unless complemented by broader systemic reforms.

This finding echoes a growing body of research which argues that digital solutions, while necessary, are not sufficient. Technology must operate within a supportive ecosystem that includes robust taxpayer education, transparent governance, and policies that address fairness and equity (Ezeife et al., 2021). Absent these elements, digital services risk being underutilized or perceived as superficial

administrative tools rather than instruments of genuine engagement.

These results also underscore the importance of reevaluating assumptions embedded in the Technology Acceptance Model (TAM). While TAM posits that perceived usefulness and ease of use drive user adoption, our findings suggest that these perceptions do not automatically lead to behavioral compliance. The effectiveness of E-Filing and E-Billing appears to be mediated by broader social, cultural, and psychological variables, including attitudes toward taxation, trust in authorities, and prior compliance behavior—elements not fully captured by TAM.

In light of these findings, we recommend that tax authorities not only continue to enhance the technical quality of their digital platforms, but also integrate behavioral insights into their policy frameworks. Strengthening taxpayer trust, improving institutional transparency, and promoting tax morale through education and consistent enforcement may be more instrumental in achieving sustainable compliance than technological sophistication alone.

## 5. CONCLUSION

This study aimed to examine the impact of E-Filing and E-Billing systems on taxpayer compliance, using a quantitative and explanatory approach. Based on the empirical findings, the study concludes that neither E-Filing nor E-Billing has a statistically significant effect on tax compliance. This result aligns with the Technology Acceptance Model (TAM), which suggests that perceived ease of use and perceived usefulness, while important, are not the sole determinants of behavioral intention or actual system use. In the context of taxation, taxpayer compliance is influenced not only by technological factors but also by psychological and contextual variables. This result suggests that ease of access and digital efficiency may not be sufficient to encourage compliance without additional motivational or contextual factors.

Despite offering important insights, this study has several limitations. First, the explanatory power of the model is relatively low, as indicated by the adjusted $R^2$ value of 0.067, suggesting that other variables not included in the model may play a more substantial role in determining taxpayer compliance. Second, the study relies solely on self-reported questionnaire data, which may be subject to social desirability bias or misreporting. Third, the sample is limited to individual taxpayers registered at KPP Gubeng Surabaya, potentially restricting the generalizability of the findings to other regions or taxpayer categories.

Future research is encouraged to broaden the analytical model by incorporating psychological, institutional, and socio-economic factors such as trust in tax authorities, perceived fairness of the tax system, tax morale, and enforcement mechanisms. Additionally, qualitative approaches such as interviews or focus group discussions could complement quantitative findings and provide deeper insights into the motivations behind taxpayer behavior. Expanding the geographic and demographic scope of the study may also enhance the robustness and generalizability of future findings.

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