Use of the E-Filing System by MSME Actors during the COVID-19 Pandemic

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ABSTRACT: This study aims to determine the effectiveness of e-filing system usage for MSME taxpayers in Indonesia during the COVID-19 pandemic. Community activities' restrictions on national scale cause taxation activities are also carried out online, including tax reporting accomplished by utilizing the e-filing system. The method used in this study is descriptive qualitative method with a literature study approach. Most of the literature data used is the implementation of e-filing system for MSME taxpayers during the COVID-19 pandemic in the year between 2020-2022. The results of the literature review showed that MSME taxpayers gave a positive response to the convenience and benefits provided by e-filing system. On the other hand, there are still MSME taxpayers who do not understand the system's operation, thus requiring further assistance and socialization from the tax authorities.

KEYWORDS: COVID-19, MSMEs, E-Filing, taxation activities.

I. INTRODUCTION

In 2019 there was a virus named COVID-19 that first appeared in Wuhan, China. This virus was confirmed and declared by WHO as a pandemic situation which eventually occurred in Indonesia, and even throughout the world. Various changes occurred as a result of the pandemic, such as sacrificing individual freedom, sustainable social disturbances, and loss of economic opportunities (Leung et al., 2020). The big impact of the pandemic can be seen especially in the taxation sector. At the beginning of 2020 when the pandemic began to enter Indonesian territory, data from the Central Statistics Agency showed that economic growth was expected to slowing down until it reached minus 2.41%, including tax sector revenues which were described as being eroded to IDR 388. trillion (Cheisviyanny, 2020). As the result, tax revenues and national income have decreased, national economic growth has slowed, also spending and financing have increased (Ramadhani & Sitorus, 2021). Taxpayer compliance in Indonesia has also decreased due to limited and undeveloped economic activities (Astuti et al., 2022). Tax is one of the sources of state revenue that has an important role to finance national development, improve people's welfare through the improvement and addition of public services, and reflects economic independence (Rachdianti et al., 2016). A study explains that there is a close relationship between tax revenue and economic growth in ASEAN countries including Indonesia. It is known that higher tax revenues can reduce the losses caused by the pandemic to encourage economic growth (Nguyen & Darsono, 2022). On the other hand, many countries are trying to increase non-tax funding such as bond issuance, but national income from taxes remains the main thing in the future (Zamzam et al., 2022).

Community activities' restrictions on a national scale encourage transition from manual systems to information technology-based systems. In order to facilitate the public to fulfil their tax obligations, online public services are increasingly being implemented in the midst of the pandemic (Widyari et al., 2021). The use of information technology is growing rapidly in the current era of globalization because it easier for people to carry out their activities, including easy payments and tax reporting (Aryati, 2016). One of the goals of using government information technology is to strengthen relationship between the government and the community, also process various information for public's benefits (Chandra, 2016). The government, in this case the Directorate General of Taxes (DGT) seeks to improve taxpayer compliance by updating the tax reporting system that can be operated simply, easily and quickly. This system was developed in order to create a new tax system to improve services and ease of online and real time tax reporting, known as e-filing (Avianto et al., 2016). The use of e-filing as a tax reporting system has been regulated by the Ministry of Finance of the Republic of Indonesia in this case the Directorate General of Taxes (DGT) as stated in the Regulation of the Directorate General of Taxes of the Republic of Indonesia Number PER-02/PJ/2019 concerning Procedures for Submission, Receipt, and Processing Notification Letters (SPT). The latest regulation is the implementation of the Minister of Finance

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Regulation (PMK) Number 9/PMK.03/2018 and explains the previous seven provisions of the Director General of Taxes related to the submission of Tax Returns. One of the main changes listed in PER-02 is to emphasize that every taxpayer is required to submit an online tax return via e-filing.

II. LITERATURE REVIEW

Taxes are one of the largest state revenue contributors to finance all types of routine and development expenditures, but on the other hand taxes are a burden for companies because they will reduce the level of net profit (Suandy, 2016). Micro, Small and Medium Enterprises (MSMEs) are one of the sectors directly affected by the COVID-19 pandemic (Watto et al., 2020). Many business actors have suffered losses in terms of declining sales, distribution disruptions, scarcity of raw materials, and leading to employee layoffs and even business closures (Sari et al., 2022). Data from the Ministry of Cooperatives and MSMEs recorded that there were 65.47 MSMEs in Indonesia until 2019 (Sara et al., 2020). MSMEs have an important role for the country's economy, including contributing 61.06 percent of total GDP, 14.37 percent of total exports, as well as absorbing 97.30 percent of labor (Saturwa et al., 2021). Various assistances have been focused on maintaining the sustainability of MSME activities, such as providing relief related to tax payments (Pakpahan, 2020). The government made a policy by bearing 0,5% of Final Income Tax (PPh) of the total gross turnover intended for MSME taxpayers with sales below Rp 4.8 billion (Putri & Saputra, 2022). The incentives are given for the tax period from April 2020 to September 2020 (Padyanoor, 2020). The role of MSMEs is very vital for the Indonesian economy, but there are contradictions regarding the fulfillment of MSME tax obligations. In terms of the MSMEs number registered as taxpayers, revenue from the tax sector and MSME tax reporting are still far from what it should be (Naufalin & Dinanti, 2020).

Just like other countries, MSMEs in Indonesia play an important role as one of national economy's backbone, but the adoption of information technology in this sector is still very low. With the low adoption of digital among MSMEs, highlighting the importance of using information technology (Wicaksono & Simangungsong, 2021). The new normal environment will have an impact on community activities, so business actors must be able to prepare strengths, one of which is through information technology (Irawan, 2020). The Directorate General of Taxes has improved the efficiency of services to taxpayers by modernizing the tax system, but the lack of ability to operate a computer causes most MSMEs to report their taxes manually by going directly to the nearest tax office. This is considering that the implementation of online tax reporting has not been optimally carried out (Adestya & Saman, 2020). Face-to-face services at the tax service office are also affected by the COVID-19 pandemic. Anticipation of the virus' spreading is carried out by limiting all services within the DGT work unit as of March 16, 2020 and re-evaluating with the situation development. Annual and periodic tax returns are also included in this policy, where reporting activities cannot be carried out directly to the tax office, but through the e-filing system. On the other hand, there are still many taxpayers who rely on face-to-face consultation with tax officials because they do not understand how to use the e-filing as a tax reporting system (Chamalinda & Kusumawati, 2021)

The Directorate General of Taxes urges taxpayers to submit their tax return online via e-filing with the aim of preventing the spread of COVID-19. It was noted that there was an increase in the tax return reporting by taxpayers of 11.3 million until March 2021. It is known that this number increased by 26.6 percent or 2.4 million tax return compared to 2020 which only reached 8.9 million tax return. The public has become more enthusiastic about reporting tax return through e-filing. Especially during the pandemic when people's activities are limited, so e-filing is a solution for tax reporting activities. After the COVID-19 pandemic, the number of tax reports through e-filing until March 2021 reached 10.83 million and manual reporting was 446,007 (Kompas, 2021).

III. RESEARCH METHOD

The method used in this research is a qualitative method with a literature study approach sourced from books, scientific papers, internet encyclopaedias, and other sources (Hadi, 2002). The literature study was conducted to provide an overview of the e-filing system use as a tax reporting system during the COVID-19 pandemic. Most tax activities are transferred to the online DGT system, so it is important to know how to implement the e-filing system for MSME actors. This is because MSMEs have an important role in the country's economy. The data collection method is carried out by selecting literature data to be analysed and described systematically. The literature data used is the implementation of the e-filing system for MSME taxpayers during the COVID-19 pandemic in the 2020-2022 period.

IV. RESULTS AND DISCUSSION

Tax reporting with e-filing system is mandatory for all taxpayers in Indonesia, including MSME actors. The occurrence of the COVID-19 pandemic has required various changes from conventional systems to modern systems, including tax reporting activities. The implementation of e-filing reporting in Indonesia, especially for MSME taxpayers are differs from one region to another.

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As well as the reporting of MSME tax returns at the KPP Pratama Gorontalo. All activities related to tax returns reporting during the pandemic are carried out online. MSME actors consider that this is an obstacle for those who are not too familiar with these online-based services. Most taxpayers in Gorontalo City have not been able to be fully independent in making tax returns reports and require direct guidance of the account representative (AR) from the KPP Pratama Gorontalo. The e-filing as a tax reporting system is considered quite difficult to operate by MSME actors because it is a bit complicated in its implementation, so that taxpayers prefer to visit the KPP and report tax returns manually (Saputra et al., 2022). The results of the study explained that the level of compliance of MSME taxpayers in Gorontalo has decreased during the COVID-19 pandemic (Kilo et al., 2022). Viewed from the perspective of Theory of Planned Behaviour that taxpayer behaviour is influenced by three main factors, one of which is perceived behavioural control. Perceived behavioural control explains the perception of taxpayers regarding their ability to carry out their own tax activities and pay tax obligations in accordance with applicable regulations. Support from taxpayers, especially in the form of attitudes tends to lack because taxpayers are still classified as passive or less concerned with applicable tax regulations (Widyaningtyas, 2020).

Tax return reporting using the e-filing system is quite different for MSME taxpayers in the Jabodetabekser area. The simplification and modernization carried out by the Directorate General of Taxes on the tax system in Indonesia is expected to provide convenience and ease for taxpayers in reporting their taxes. The availability of e-filing is currently considered to make it easier for MSME taxpayers because tax reporting becomes more practical, also the efficiency and effectiveness of the reporting time is realized. In addition, the quality of the e-filing information system is considered good and able to increase MSME taxpayer compliance. Based on the results of the study, it was found that the e-filing as a tax reporting system was used well by MSME actors in the Jabodetabekser area. The e-filing system is considered to be able to help timely reporting tax returns, more practical of data archiving, and the contents listed on the system is very easy to facilitate the reporting of annual and periodic tax return (Umayaksa & Mulyani, 2020).

Tahar et al. (2021) examined the application of e-filing system to MSME taxpayers in 10 districts, Bengkulu Province. The research was conducted during the COVID-19 pandemic in 2020. The e-filing system was studied more deeply through 2 theories, namely The Theory of Planned Behaviour and the DeLone & McLean Information System Success Model. The Theory of Planned Behaviour in this research is described with the individualism variable. Individualist users tend to have a higher level of satisfaction when using the e-tax system (Zaidi et al., 2017). There are six dimensions described in the DeLone & McLean Success Model, but in this study only 3 of them are discussed, namely usage, user satisfaction, and information quality described by the appearance variable. More deeply, the appearance variable relates to the web design of e-filing regarding visual appeal, personalization, completeness, relevance, and ease of use. The results explained that appearance and individualism have a positive effect on the use of e-filing, and the user satisfaction variable is able to mediate the two relationships. This shows that the use of the e-filing system is influenced by the appearance of the web design which is an important factor that has an impact on the MSME's willingness to use government electronic services. They also tend to be individualist when operating the system. An individualist tends to take advantage of existing technology because it is considered beneficial and effective for them.

There are many benefits from using the e-filing system, in addition to reduce the risk of spreading the COVID-19 virus, taxpayers also do not need to come directly to the Tax Service Office, but most MSMEs are still not familiar with the system. It is known that in its implementation the e-filing system is still difficult for ordinary people to understand. Based on this, there is a program launched by the DGT together with universities, hereinafter known as tax volunteers. Tax volunteer in Indonesia is a community that carries out community service activities through assistance in reporting tax returns to taxpayers. Tax volunteering is a fun, easy, and effective alternative to tax learning for the community (Dwianika & Sofia, 2019). Together with this program, DGT took the initiative to establish a Tax Center together with several universities in Indonesia.

One of the universities that has collaborated is Muhammadiyah University of Surakarta. The UMS Tax Center collaborates with KPP Sukuharjo to educate and assist MSME actors regarding the submission of the annual and periodic tax returns through e-filing. There are several obstacles faced by MSME taxpayers in KPP Sukuharjo area, including not knowing the calculation of taxes at the end of the tax year, not understanding regulations related to income tax incentives and what documents are prepared, and not exploring the use of e-filing as tax reporting system. MSME actors in Sukuharjo gave a positive response to these mentoring activities. This education can provide benefits regarding income tax calculation and reporting by e-filing in accordance with applicable regulations. MSME actors hope in the future that after understanding the operation of e-filing they can avoid tax sanctions and make it easier to fulfill their obligations as taxpayers (Mujiyati et al., 2021).

One of the implementations of the tax system modernization carried out by DGT is design an e-filing system to facilitate the reporting of annual and periodic tax returns of individual taxpayers (1770, 1770SS) and entities (1771) online and in real time with the hope that taxpayers no longer need to visit the Tax Service Office. In fact, the system has not been fully utilized properly by taxpayers. This condition also occurs in MSME actors in KPP Pratama Bangkalan, East Java. Based on this, the Tax Center at the

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Faculty of Economics and Business, Trunojoyo Madura University collaborates with DGT through the tax volunteer program (Chamalinda & Kusumawati, 2021).

Research by Chamalinda & Kusumawati (2021) uses attribution theory to describe the form of tax return reporting services with e-filing and taxpayer responses regarding these services. Attribution theory is a theory that explains that a person's behavior is influenced by internal factors such as personality, self-perception, abilities, and motivation, as well as external factors such as social conditions, social values, and societal views (Suartana, 2010). During the pandemic, KPP Pratama Bangkalan prepares a virtual TPT (Integrated Service Place), involving all tax employees, especially in the Account Representative (AR) section, socialization to the public in the form of banners, pamphlets, brochures, and zoom applications, as well as the direct role of tax volunteers. There were obstacles that occurred during implementation of assistance, such as unstable internet network, taxpayers who did not understand technology and forgot passwords, taxpayers who still came directly to KPP, and the schedule distribution of the task force in charge by WFH and WFO. Behind all the obstacles of virtual virtual services, all can be resolved and most taxpayers are satisfied with the services provided by KPP Pratama Bangkalan. The relevance between attribution theory and this study, that the taxpayer's intention to use the e-filing system is due to external incentives. External attribution is considered capable of influencing taxpayer compliance through the role of tax volunteers who have made a positive contribution to taxpayers. Community service and mentoring activities are also aimed at MSME actors domiciled in Bandung, West Java. The purpose of this activity is to provide knowledge and to see the extent of MSME taxpayers' understanding of government policies related to tax incentives, understanding payment periods, tax reporting through e-filing, and calculating income taxes, especially during the COVID-19 pandemic. The main target of this mentoring activity is the MSMEs assisted by KADIN in the culinary and fashion fields, arguing that these two sectors are the most dominant among other sectors in the Bandung area, which is 52 percent (Saputra et al., 2022). This activity was carried out through the google meet application, but previously the mentoring actors had conducted a survey to find out what obstacles were faced by MSME actors related to tax activities. Based on the results of the assistance, it is known that most MSME actors have never fulfilled their tax obligations and have never had an NPWP (tax id number). The problem that often arises is that sometimes taxpayers register a tax id number only to qualify bank requirements or as a condition to issuing a business license. In the end, it can be said that the development of MSMEs in West Java is quite fast, but regarding taxation activities it requires more intensive guidance in the future (Susanti & Widajatun, 2021).

Antika et al. (2020) analyzed the compliance of MSME taxpayers in Kudus Regency during the COVID-19 pandemic. One of the theories used to explain taxpayer compliance behaviour is the social learning theory by Neil Miller and John Dollard in 1941. Social learning theory explains how individuals respond and imitate which are caused by chance, not because of encouragement from the surrounding environment (Bandura, 1986). Taxpayers will fulfill their tax obligations as a result of direct experience and observation, such as real contributions in the form of development in their area from the tax collection results. The results showed that tax socialization had a positive effect on MSME taxpayer compliance. Based on social learning theory, taxpayers can understand tax procedures and activities because KPP Pratama Kudus has provided guidance in tax socialization activities during the COVID-19 pandemic. The tax socialization aims is giving insight to MSME taxpayers regarding programs established by the government, including tax incentives, tax calculations, and tax reporting through the online DGT system. The tax socialization carried out was deemed to have been effective and efficient in increasing the knowledge of MSME actors, so that they tended to fulfil their tax obligations.

Widyari et al. (2021) examined the use of e-filing system during the COVID-19 pandemic for MSMEs in Gianyar Regency, Bali. This study used the model developed by DeLone & McLean, hereinafter known as the Updated DeLone & McLean IS Success Model (DeLone & McLean, 2003). This model is used to explain the success of the mandatory e-filing as a tax reporting system. The use of online-based systems is a challenge for governments in developing countries. It is known that people prefer to use conventional methods with face to face to fulfill their obligations as citizens (Mahmood & Weerakkody, 2014). The study tested 6 variables in the DeLone & McLean model, with several updates, namely changing the net benefit variable into tax compliance variable, adding the trust in e-government as independent variable, and testing gender as a moderating variable.

The test results show that the e-filing system use and user satisfaction of e-filing system have a positive effect on MSME tax compliance. The e-filing system is considered to have provided benefits for improving individual and organizational work because it can save time, costs, and increase effectiveness and productivity (Noviyanti, 2016). Furthermore, based on utility theory, it is explained that a person's interest in using a product is caused by satisfaction with the product's benefit (Lailiyah & Br Sebayang, 2019). Gender as a moderating variable is known to unable moderate the relationship in the model studied. This result is in accordance with the current pandemic conditions, that e-filing system is a mandatory system, so it must be used by male and female taxpayers to report taxes (Yol et al., 2006). In this modernization era, there is gender equality in operating information systems (Lian & Yen, 2014).

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Taxpayer compliance is a challenge for KPP Pratama Gianyar, especially MSME taxpayers (Sari et al., 2022). Data shows that MSME tax compliance at KPP Pratama Gianyar has decreased in the 3 years from 2018 to 2020. One of the efforts of the Directorate General of Taxes to improve taxpayer compliance is to modernize the tax system by providing e-filing services. The research by Sari et al. (2022) showed that the implementation of the e-filing system had a positive effect on MSME taxpayer compliance. The e-filing operation is considered quite easy and can eliminate the burdens that arise when reporting directly to the tax office, such as the drain of money, energy, and time. On the other hand, although most respondents have felt the ease of e-filing system use, in reality not all MSME taxpayers at KPP Pratama Gianyar have used the system. Based on this, there is still another option given by the DGT which is by manually reporting taxes to the tax office.

Noviari & Damayanthi (2021) examined several factors that influence the intention to use tax facilities for MSME taxpayers in Bali which were studied further through Theory of Planned Behavior. The COVID-19 pandemic has caused many MSMEs not optimally operate, but on the other hand, tax obligations must still be fulfilled. Therefore, the Indonesian government provides tax incentives for taxpayers affected by the pandemic with the aim of easing their burden. Tax incentives were issued by the Minister of Finance in regulation Number 44/PMK.03/2020 concerning Tax Incentives for WP Affected by COVID-19. In its implementation, there are many formal and administrative requirements that must be carried out to take advantage of the policy. Some requirements are to register online, report the realization every month, make e-billing, and report the tax returns through e-filing. All requirements must be done through the online DGT website. This means that MSME actors must understand tax procedures with an online system with the aim of obtaining tax incentives from the government. Some factors studied were perceptions of tax knowledge, tax risk, internal influence, external influence, self-efficacy, and controllability.

The results showed that the six variables had a positive effect on the intention to use tax facilities. Most of MSMEs in Bali that became respondents in the study had the latest educational background of bachelor degree. This shows that they have high tax knowledge, so they understand the rights, obligations, and procedures for using tax incentives. Furthermore, some respondents assume that tax incentive activities are quite difficult to understand, but they agree with the formal obligations that must be fulfilled to take advantage of the policy. One of them is reporting tax returns through e-filing. Internal factors and external factors also affect the intention to use tax facilities. Social environment such as family, friends, colleagues, neighbours, and tax consultants tend to influence the adoption of tax facilities in developing countries. Furthermore, the high level of individual confidence regarding their skills and adequate resources (human resources and time) tends to form high behavioural expectations for the use of tax facilities, namely the online DGT system.

Wardhani et al. (2020) examines the effect of tax digitization on handling the impact of COVID-19 for MSMEs at KPP Pratama Bangka. Tax digitization is a program as a form tax reform implementation which aims to improve and update performance to be more efficient and economical. The tax reporting system with digitization is carried out in digital and online formats, no longer with analog paper filing formats (Sofiyana et al., 2019). The test results show that tax digitization has a positive effect on handling the impact of COVID-19. Based on this, it is known that tax digitization is quite effective in handling the impact of COVID-19, with the absence of face-to-face services in the midst of the pandemic. Views from the attribution theory, tax digitization services carried out by the DGT, as well as the quality of tax digitization services are external factors that encourage taxpayers to carry out their tax obligations because of the convenience provided in online tax services.

Similar to tax digitization, the term of system modernization is also a form of innovation to make it easier for taxpayers to carry out their tax activities. System modernization is carried out by utilizing information technology, so that the service delivery process will be carried out quickly, easily, accurately, and paperless. Several forms of modernization of the system developed by the Directorate General of Taxes (DGT) include e-SPT, e-filing, and e-payment. Research by Hendrawati et al. (2021) examined the effect of system modernization on MSME taxpayer compliance in Jambangan District, Surabaya, East Java. The result found that the modernization of the system had a positive effect on MSME taxpayer compliance. It is known that MSME taxpayers have made optimal use of the systems provided by the Directorate General of Taxes such as e-registration, e-payment, e-SPT, e-filing, and e-biling. They tend to use the system modernization offered by DGT, especially during the COVID-19 pandemic where most face-to-face activities are temporarily suspended. Some taxpayers think that fulfilling their tax obligations starting from calculating, depositing, to reporting is quite a waste of time. Therefore, by using technological advances presented by the Directorate General of Taxes, problems related to long queues and a lot of wasted time can be resolved properly.

Theory of Planned Behaviour (TPB) is a theory originated by Ajzen in 1991 which explains that human behaviour in actions influenced by several things. This theory is quite relevant when viewed from the side of MSME taxpayer compliance. The compliance of taxpayers in carrying out all their tax obligations in the midst of the COVID-19 pandemic is influenced by the psychological side of each MSME actor. There are three things that affect compliance based on the TPB including, the attitude of the taxpayer to obey or disobey, subjective norms that will affect taxpayer awareness, and perceived behavioural control which is influenced by internal and external factors. In addition, the system use designed by the DGT through online DGT system can be

maximized during the pandemic. Incentive policies given to MSMEs also make it easier for them to carry out their tax obligations, so that tax compliance is expected to increase (Rokhimakhumullah, 2021). One form of tax compliance indicator is taxpayer compliance to report the annual and periodic tax returns (Rahayu, 2013).

V. CONCLUSION

Based on several research that have been stated, it can be concluded that the e-filing as an online tax reporting system has been used quite well and received a positive response from most MSME taxpayers in Indonesia during the COVID-19 pandemic. The reason is that most of face-to-face services at the tax office are temporarily suspended to minimize crowds and suppress the spread of the virus. Therefore, the fulfillment of tax obligations was transferred to a more modern system through the official website of the Directorate General of Taxes (DGT). The innovations made by DGT provide various conveniences for taxpayers, including time efficiency, work effectiveness, easy, fast, accurate, online, real-time, and can be accessed anywhere as long as there is internet. On the other hand, although e-filing users are known to increase during the pandemic compared to previous years, there are still some MSME taxpayers who have difficulty operating the system. This is quite reasonable considering the use of information technology by MSME actors in Indonesia is still low.

Information technology can be seen as an innovation whose diffusion process involves the supply side and the demand side. The supply side deals with the creation, production, and diffusion of innovations, while the demand side deals with the adoption and application of innovations. Diffusion of information technology usually occurs at a higher or wider level, such as in a society, whereas adoption of information technology occurs in smaller units such as companies and individuals. The speed of diffusion of an innovation is generally influenced by four elements, namely the characteristics of the innovation, the communication channels used to communicate the benefits of the innovation, the time since the innovation was introduced, and the social system in which the innovation diffuses. This shows that even modern tax system innovations need time to adjust, considering that the new e-filing system was officially launched on the online DGT website in 2014. The bigger and more complex the innovation, the longer it will take for diffusion.

Furthermore, to maximize e-filing reporting by MSME taxpayers, the Directorate General of Taxes is intensively socializing taxation which is carried out both offline and online. In addition, DGT also collaborates with several universities in Indonesia to form a community assistance program related to tax activities known as tax volunteers. There are several theories that can be used to explain the behaviour of MSME taxpayers in utilizing the e-filing system, including the Theory of Planned Behaviour, attribution theory, social learning theory, and the DeLone & McLean model to determine the success of e-filing system from MSME's perspective.

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