THE EFFECTIVENESS OF DIGITAL TAX ADMINISTRATION ON COMPLIANCE COSTS AND TAX COMPLIANCE OF MSME TAXPAYERS

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Abstract: The Directorate General of Taxes has responded to technological advancements by implementing digital tax administration policies, namely e-filing, e-billing, and e-invoicing. The implementation of these policies is expected to reduce compliance costs and enhance taxpayer compliance, particularly among micro, small, and medium enterprises (MSMEs). The purpose of this study is to examine the effect of e-filing, e-billing, and e-invoicing on compliance costs and MSME taxpayer compliance. This research develops the Theory of Planned Behavior (TPB) and refines previous studies by incorporating compliance cost as an additional variable. Data were collected through a survey using questionnaires. Partial Least Squares (PLS) was employed as the analytical tool. The findings reveal that e-filing, e-billing, and e-invoicing have a negative effect on compliance costs, indicating that the implementation of digital tax administration reduces compliance costs. Furthermore, this study demonstrates that compliance costs positively influence the improvement of taxpayer compliance. These results can assist the Directorate General of Taxes in assessing the effectiveness of digital tax administration policies in reducing compliance costs and enhancing taxpayer compliance among MSMEs.
Keywords: Digitalization, Compliance Cost, Taxpayer Compliance, MSMEs

Abstrak: Direktorat Jenderal Pajak menyikapi kemajuan teknologi dengan menerapkan kebijakan digitalisasi administrasi perpajakan, yaitu e-filling, e-billing, dan e-faktur. Penerapan kebijakan ini diharapkan dapat mengurangi *compliance cost* dan meningkatkan kepatuhan wajib pajak. Tujuan dari penelitian ini adalah untuk menguji pengaruh penerapan e-filing, e-biling, e-faktur, terhadap *compliance cost* dan kepatuhan wajib pajak UMKM. Penelitian ini mengembangkan The*ory of Planned Behavior* (TPB) dan menyempurnakan penelitian sebelumnya dengan menambahkan variabel *compliance cost*. Data dikumpulkan dengan metode survey melalui kuesioner. Alat analisis data yang digunakan adalah Partial Least Squares (PLS). Hasil dari penelitian ini menunjukkan bahwa e-filling, e-billing, dan e-faktur berpengaruh negatif terhadap *compliance cost*, artinya penerapan digitalisasi administrasi perpajakan dapat menurunkan *compliance cost*. Penelitian ini juga membuktikan bahwa *compliance cost* berpengaruh positif terhadap peningkatan kepatuhan wajib pajak. Hasil tersebut dapat digunakan untuk membantu Direktorat Jenderal Pajak dalam mengukur efektivitas kebijakan digitalisasi administrasi perpajakan terhadap penurunan *compliance cost* dan peningkatan kepatuhan wajib pajak UMKM.
Kata Kunci: Digitalisasi, *Compliance Cost*, Kepatuhan, UMKM

INTRODUCTION

The rapid development of information technology today demands that all elements of society adapt to these advancements. Technology enables work to be completed more efficiently through the various conveniences it offers. Over the years, technology has continuously evolved to meet user demands, resulting in an increasing number of users. Companies and organizations also consistently advance their information technology systems to improve performance effectiveness. In the business environment, information technology serves as a fundamental resource that supports competitive opportunities and functions as a strategic weapon within organizations (Lam et al., 2007).

One organization that utilizes information technology is the Directorate General of Taxes. In line with the advancement of information technology, the Directorate General of Taxes has developed various applications aimed at simplifying tax administration for taxpayers, particularly micro, small, and medium enterprises (Fitrianti et.al., 2024). These applications include e-filing, e-billing, and e-invoicing (Wulandari, 2021). Each online tax application has a distinct function in the management of business tax administration. E-filing is used to submit tax returns (SPT), e-billing facilitates online tax payments, and e-invoicing enables the issuance of tax invoices through the system provided by the Directorate General of Taxes (Asih, et al., 2019).

Based on the research agenda in the field of taxation released by the Directorate General of Taxes, this study examines the effectiveness of digital tax administration on compliance costs and taxpayer compliance among MSMEs. Compliance refers to taxpayers' adherence in fulfilling their tax obligations (Wulandari & Sinaga, 2024). One indicator of taxpayer compliance is the consistent performance of tax administration (Suyanto & Pratama, 2018). In this study, digital tax administration refers to the three online applications—e-filing, e-billing, and e-invoicing, because all three can increase the efficiency of tax administration and make it easier for taxpayers to fulfill their tax obligations (Yosefin & Anjelika, 2022).

The Directorate General of Taxes introduced digital tax administration policies with the expectation of reducing compliance costs and improving taxpayer compliance (Nafisah & Widodo, 2024). Compliance costs are the expenses incurred by taxpayers in fulfilling tax requirements imposed by law and regulatory authorities (Rahayu, 2010). The main challenge faced by the Directorate General of Taxes is the lack of research on the effectiveness of digital tax administration in reducing compliance costs and improving taxpayer compliance among MSMEs (Rosyid, et al., 2024). This research is crucial, as MSMEs play a significant role and contribute substantially to tax revenue in Indonesia. The growing number and productivity of MSMEs highlight the importance of evaluation by the Directorate General of Taxes.

The current phenomenon in Indonesian society related to the digitalization of tax administration is taxpayers' ignorance and lack of understanding of how to use digital tax services and the persistence of negative public perceptions about taxes, making people reluctant to pay and report taxes (Rosyid, et al., 2024). If taxpayers are aware of the benefits and conveniences, as well as how to operate the three digitalizations of tax administration, they will voluntarily fulfill their tax obligations.

This research is important to demonstrate the effectiveness of implementing digitalization of tax administration to the public regarding compliance costs and tax compliance, so that taxpayers understand that this can be beneficial in saving costs, time, and simplifying tax administration.

This study provides a solution to the existing problem and addresses the limitations of prior research. Previous studies on digital tax administration have typically examined only one application, such as e-filing (Lu et al., 2010; Astuti, 2015). Other studies that investigated all three applications only tested their impact on compliance, without assessing their influence on compliance costs, and focused on individual taxpayers (Wulandari, 2021). This research advances the Theory of Planned Behavior and extends prior studies by incorporating compliance cost as an additional variable and by employing MSME taxpayers as the study sample.

The purpose of this study is to investigate the influence of e-filing, e-billing, and e-invoicing on compliance costs and taxpayer compliance among MSMEs in Gresik Regency. The implications of this study are expected to assist the Directorate General of Taxes in evaluating and analyzing the effectiveness of digital tax administration in reducing compliance costs and improving taxpayer compliance among MSMEs.

LITERATURE REVIEW
Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is an extension of the previous Theory of Reasoned Action (TRA). Ajzen (1991) further developed TRA and proposed TPB to explain patterns of human behavior. The variables employed in the TPB model include attitude, subjective norm, perceived behavioral control, intention, and behavior. TPB posits that intention is influenced by attitude, subjective norm, and perceived behavioral control. Ajzen (1991) added perceived behavioral control to account for individual limitations in performing behaviors.

Actual behavior or actions are determined by behavioral intention. Intention to perform an action is influenced by attitudes, subjective norms, and perceived behavioral control. Attitude refers to an individual's belief about a particular behavior. Subjective norm is the perception of an individual regarding a behavior as influenced by the judgment of others. Perceived behavioral control refers to the perceived ease or difficulty in performing the behavior. TPB is thus a theory that predicts deliberate behavior, as such behavior can be planned. The relevance of TPB to this study lies in its behavioral aspect, which is reflected in taxpayer compliance. Taxpayer behavior in fulfilling tax obligations can be predicted through TPB. Compliance or non-compliance with tax regulations is influenced by behavioral intention. The intention to comply with taxation rules is determined by three factors: behavioral belief, normative belief, and control belief. These three factors are closely related to compliance costs, particularly with respect to the magnitude of the compliance costs borne by taxpayers. Therefore, this theory, which illustrates the determinants of behavior, is highly appropriate for application in this research.

Tax Compliance of MSMEs

There are several definitions of taxpayer compliance. Rahayu (2013) explains that compliance means adherence to rules. In the context of taxation, compliance is defined as the act of fulfilling tax obligations. A compliant taxpayer demonstrates willingness

to meet their tax obligations in accordance with applicable regulations without requiring audits, investigations, or warnings and threats (Gunardi, 2013). Indicators of taxpayer compliance are outlined in the Regulation of the Minister of Finance No. 192/PMK.03/2007, which include timely submission of tax returns (SPT), the absence of tax arrears, audited financial statements with an unqualified opinion from a public accountant for three consecutive years, and no criminal tax sanctions within the past five years.

Compliance Cost

Compliance cost refers to the expenses incurred by taxpayers in carrying out various tax payment activities (Susmita & Supadmi, 2016). Taxpayers are still required to spend a certain amount of resources to fulfill their tax obligations. Compliance costs may include several types of expenses, such as travel costs, administrative fees, internet costs, expenses to meet reporting requirements, or tax consulting fees.

Compliance cost is one of the factors that can influence taxpayer compliance (Rahayu, 2013). The lower the compliance costs borne by taxpayers, the more likely they are to pay and report their taxes (Pranata & Supadmi, 2018). This is because taxpayers feel disadvantaged if the compliance costs are high, especially since such costs arise solely from fulfilling tax obligations.

Compliance cost does not only encompass monetary expenses (direct money cost), but also time (time cost) and psychological burden (psychological cost). Direct money cost refers to expenses paid by taxpayers in the process of fulfilling their tax obligations. Examples include statutory tax rates, tax penalties due to non-compliance or late compliance, consultant fees, transportation costs for tax matters, printing costs, and costs of tax forms. Time cost relates to the amount of time sacrificed by taxpayers when handling tax obligations, such as reading and completing tax forms, filing annual tax returns, and preparing supporting documents. Psychological cost reflects the emotional burden experienced by taxpayers in fulfilling their obligations. Lopes & Martins (2013) explain that psychological cost includes stress, fear, or anxiety experienced by taxpayers in relation to tax evasion.

Hypothesis Development

E-filing is an online tax reporting system that operates through the internet (Budiarto, 2016). This system was designed by the Directorate General of Taxes to facilitate taxpayers in fulfilling their annual tax return (SPT) reporting obligations. By using e-filing, taxpayers are no longer required to visit the Tax Office (KPP) to complete forms manually. Based on the Theory of Planned Behavior, taxpayer compliance will emerge if three factors are present behavioral belief, normative belief, and control belief, all of which are found in compliance costs. Research by Panjaitan & Handayani (2023), Asih et al. (2024), and Rosyid et al. (2024) shows that e-filing negatively impacts compliance costs. The higher the use of e-filing, the lower the compliance cost, as taxpayers no longer need to spend money on transportation or time on manual form completion, while tax offices can also reduce form procurement costs. Therefore, the hypothesis of this study is as follows:

H1: E-filing has a negative effect on compliance costs.

E-billing is an electronic tax payment system. It generates a billing code for tax payments or deposits electronically, eliminating the need for manual payment slips.

E-billing simplifies the tax payment process, as taxpayers no longer need to queue at the tax office; instead, payments can be made via internet banking or ATMs. Research by Situmorang et al. (2022), Pandjaitan & Handayani (2023), and Chaerunnisa & Sofianty (2023) shows that e-billing has a negative effect on compliance costs. Greater utilization of e-billing reduces compliance costs, since taxpayers save both time and expenses otherwise spent on traveling to and waiting at the tax office. For tax offices, e-billing also reduces printing and procurement costs for payment slips. Therefore, the hypothesis is formulated as follows:

H2: E-billing has a negative effect on compliance costs.

E-invoicing (e-faktur) refers to tax invoices generated through an application provided by the Directorate General of Taxes. E-invoicing is intended to facilitate taxable entrepreneurs (Pengusaha Kena Pajak/PKP) in fulfilling their tax obligations related to tax invoices (Wulandari, 2021). With e-invoicing, taxpayers no longer need to request invoice numbers from the tax office, as this process can now be conducted online. Additionally, e-invoicing can be used to prepare VAT returns (SPT Masa PPN), eliminating the need for separate manual preparation. Its security is also ensured, as printed e-invoices are equipped with QR codes. Research by Wulandari (2021), Situmorang et al. (2022), and Fitrianti et al. (2024) shows that e-invoicing impacts compliance costs. Greater adoption of e-invoicing results in lower compliance costs by reducing expenses associated with fictitious invoices, transportation, and printed invoice procurement. Hence, the following hypothesis is proposed:

H3: E-invoicing has a negative effect on compliance costs.

Tax compliance is defined as the condition in which taxpayers fulfill all tax obligations and exercise their taxation rights. The magnitude of compliance costs borne by taxpayers may influence their level of tax compliance. Higher compliance costs may encourage taxpayers to settle their obligations promptly. Therefore, as compliance costs increase, the level of taxpayer compliance also tends to rise (Wijayanti, 2019). This is consistent with the research findings of Chaerunnisa & Sofianty (2023) and Rosyid et al. (2024), which show that compliance costs have a positive effect on taxpayer compliance. Based on this reasoning, the following hypothesis is proposed:

H4: Compliance cost has a positive effect on tax compliance.

RESEARCH METHOD

This study employs a quantitative research approach. Quantitative research is structured and quantifies data so that it can be generalized. The purpose of this study is to examine the effect of independent variables on the dependent variable, as well as to assess the significance of e-filing, e-billing, and e-invoicing on compliance costs and taxpayer compliance among micro, small, and medium enterprises (MSMEs) in Gresik Regency. The target population of this study consists of MSMEs in Gresik Regency. The sample was selected using a convenience sampling method. The sample of this study comprises MSMEs registered as taxpayers at the Primary Tax Office (KPP Pratama) of Gresik Regency.

The variables employed in this study consist of e-filing, e-billing, and e-invoicing, as well as compliance costs and MSME taxpayer compliance. Each variable was measured using a 7-point Likert scale, ranging from (1) strongly disagree, (2)

disagree, (3) somewhat disagree, (4) neutral, (5) somewhat agree, (6) agree, and (7) strongly agree. The dependent variable in this study is MSME taxpayer compliance. The indicators for measuring taxpayer compliance consist of compliance in registering, compliance in resubmitting Tax Returns (SPT), compliance in calculating and paying taxes owed, and compliance in paying arrears.

The independent variables in this study include e-filling, e-billing, and e-invoicing, and compliance costs. E-filling is the online submission of Annual Tax Returns. The indicators for measuring e-filling are ease of SPT submission, cost savings, faster and more accurate tax calculations, ease of SPT completion, completeness of SPT completion data, and more environmentally friendly and less hassle. E-billing is an electronic tax payment system that generates billing codes. The indicators used to measure e-billing include ease of tax payment, speed of tax payment, and accuracy in calculating and completing tax payment slips.

An e-invoice is a tax invoice created using an application provided by the Directorate General of Taxes. Indicators for measuring e-invoices include ease of paying taxes, improved taxpayer security, avoidance of fictitious tax invoices, and more beneficial for taxpayers. Compliance costs are the costs taxpayers pay to meet tax requirements imposed by law and certain authorities (Rahayu, 2010). Indicators for measuring compliance costs include direct monetary cost and time cost.

The data type used in this study is primary data, or data obtained directly from the source. The data collection method used in this study is a survey using a questionnaire. A questionnaire is a data collection technique that involves providing respondents with several written questions or statements to answer (Sugiyono, 2015:142). In this study, the respondents are one hundred micro, small, and medium enterprises (MSMEs) in Gresik.

The research hypotheses were tested using the Partial Least Squares (PLS) statistical method. Jogiyanto and Abdillah (2009) explain that Partial Least Squares is a multivariate statistical technique that compares multiple dependent variables with multiple independent variables. Therefore, this study employs Partial Least Squares. The evaluation of the PLS model in this study involves both the outer model and the inner model. The outer model is used to assess the validity and reliability of the research constructs, while the inner model is used to evaluate the relationships between constructs. Two tests are conducted in the outer model: validity testing and reliability testing. The evaluation of the inner model is conducted using R^2 values and path coefficients (t-statistics) to assess the significance of relationships among variables in the structural model.

RESULTS AND DISCUSSIONS

The respondents in this study were MSME actors registered at the Primary Tax Office (KPP Pratama) Gresik. A total of 125 questionnaires were distributed by the researchers, of which 117 were returned. After screening the collected questionnaires, the researchers found 14 incomplete responses and 3 inconsistent responses. Therefore, the number of valid and usable questionnaires amounted to 100, representing 81% of the distributed questionnaires.

The model in this study consists of six constructs, namely behavior, intention, attitude, subjective norm, perceived behavioral control, and self-efficacy. The model evaluation was carried out through both the outer model and the inner model. The outer model was tested to assess the validity and reliability of the research constructs.

1. Outer Model Test

The outer model test consisted of two stages: validity testing and reliability testing.

a. Validity Test

The parameter for convergent validity testing is that the Average Variance Extracted (AVE) value must exceed 0.5. The results show that the AVE values for all constructs in this study were greater than 0.5.

Table 1. Results of AVE Values

Variable	AVE Values
Tax Compliance	0.632
Compliance Cost	0.567
E-Filling	0.708
E-Billing	0.635
E-Invoicing	0.729

Source: Processed data, 2025

The tax compliance construct has an AVE value of 0.632. The compliance cost construct has an AVE value of 0.567. The e-filing construct has an AVE value of 0.708. The e-billing construct has an AVE value of 0.635. The e-invoicing construct has an AVE value of 0.729. Based on these results, it can be concluded that all constructs and indicators meet the convergent validity test criteria.

b. Reliability Test

Two parameters are used to assess reliability: Cronbach's Alpha (greater than 0.6) and Composite Reliability (greater than 0.7). Table 2 presents the Cronbach's Alpha and Composite Reliability values for each construct.

Table 2. Results of Cronbach's Alpha and Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability
Tax Compliance	0.732	0.834
Compliance Cost	0.804	0.867
E-Filling	0.716	0.858
E-Billing	0.725	0.842
E-Invoicing	0.819	0.881

Source: Processed data, 2025

2. Inner Model Test

The inner model test was conducted to measure the extent of variation in the dependent variables explained by the independent variables, as well as to determine the significance level in hypothesis testing. The parameters used in the inner model test are the coefficient of determination (R^2) and the path coefficient.

a. R^2

The R^2 value is calculated to measure the degree of variation in the dependent variables explained by the independent variables. A higher R^2 value indicates a better explanatory power of the research model. The R^2 value of the behavior construct is 0.761, which means that 76.1% of the variation in behavior is explained by the intention construct, while the remaining variance is explained by other

constructs outside the model. The R² value of the intention construct is 0.843, meaning that 84.3% of the variation in intention is explained by attitude, subjective norm, perceived behavioral control, and self-efficacy, while the remainder is explained by other variables outside the research model.

b. Path Coefficient

The path coefficient indicates the level of significance in hypothesis testing. A hypothesis is accepted when the significance value (p-value) is less than 0.05. Table 3 presents the results of the path coefficient analysis:

Table 3. Path Coefficient Results

Hypothesis	Construct	Original Sample	T-Statistics	P-Value	Decisions
H1	E-Filling→ Compliance Cost	0.156	-2.264	0.025	Accepted
H2	E-Billing→ Compliance Cost	0.192	-2.191	0.026	Accepted
H3	E-Invoicing→ Compliance Cost	0.137	-2.352	0.000	Accepted
H4	Compliance Cost → Taxpayer Compliance	0.184	2.097	0.033	Accepted

Source: Processed data, 2025

The results of this study support the Theory of Planned Behavior (TPB) because the variables e-filling, e-billing, e-invoicing, convenience cost, and taxpayer compliance, which reflect the variables in the TPB, have been shown to have an influence. Attitudes are reflected in indicators of confidence in the security of taxpayer data in the e-filling, e-billing, and e-invoicing databases. Behavioral control encompasses the perceived ease of use by taxpayers in digitalizing tax administration. Subjective norms are formed within convenience costs, and compliance is the behavior of taxpayers in fulfilling their tax obligations.

Based on table 3 analysis, hypothesis 1 explains that the e-filing construct has a negative effect on compliance costs. The results in Table 3 show that the t-statistic value of e-filing on compliance costs is -2.264 with a p-value of 0.025. This indicates that e-filing has a significant negative effect on compliance costs. Thus, Hypothesis 1 is supported. This study supports the findings of Wimayo (2018) and Putri, Fionasari, and Carolina (2020), which demonstrate that the use of e-filing applications reduces compliance costs, as taxpayers using e-filing incur lower expenses. The greater the use of e-filing, the lower the compliance costs, since taxpayers no longer need to spend on transportation or time to complete tax returns manually, while the tax office also reduces form procurement costs. Therefore, e-filing serves as one of the key determinants in reducing compliance costs.

Hypothesis 2 states that the e-billing construct has a negative effect on compliance costs. The results in Table 3 show that the t-statistic value of e-billing on compliance costs is -2.191 with a p-value of 0.026. This indicates that e-billing has a significant negative effect on compliance costs. Hence, Hypothesis 2 is supported. This finding is consistent with the results of Riani and Nuryati (2020), who found that the

implementation of the e-billing system reduces compliance costs and improves taxpayer compliance. Increased use of e-billing lowers compliance costs, as taxpayers save both time and money otherwise spent queuing and traveling to the tax office for tax payments. For the tax office, e-billing also eliminates the need for printing and procuring payment slips.

Hypothesis 3 indicates that e-invoicing has a negative effect on compliance costs. The results in Table 3 show that the t-statistic value of e-invoicing on compliance costs is -2.352 with a p-value of 0.000. This implies that e-invoicing significantly reduces compliance costs. Thus, Hypothesis 3 is supported. This study corroborates the findings of Yasa (2016) and Khairunnisa, Nurwanah, and Ahmad (2021), which showed that the ease of generating electronic invoices lowers compliance costs and enhances taxpayer compliance. E-invoicing is designed to facilitate taxable entrepreneurs (PKP) in fulfilling tax obligations related to tax invoices (Wulandari, 2021). With e-invoicing, taxpayers no longer need to request invoice numbers from the tax office, as this process can be conducted online. E-invoicing can also be used to prepare VAT returns (SPT Masa PPN), reducing administrative burdens. Its security is ensured through the inclusion of QR codes on printed e-invoices. Greater use of e-invoicing reduces compliance costs by saving expenses from fictitious invoices, transportation, and printed invoice procurement.

Hypothesis 4 explains that compliance costs have a positive effect on taxpayer compliance. The results in Table 3 show that the t-statistic value of compliance costs on taxpayer compliance is 2.097 with a p-value of 0.033. This indicates that compliance costs significantly and positively influence taxpayer compliance. Hence, Hypothesis 4 is supported. This finding is consistent with previous studies (Mawaddah & Ramayanti, 2022; Ilman & Rusydi, 2021), which reveal that compliance costs positively affect taxpayer compliance. The magnitude of compliance costs incurred by taxpayers influences their level of compliance. Higher compliance costs encourage taxpayers to settle their obligations more promptly, thus improving compliance. Taxpayers will also seek to minimize compliance costs imposed on them, further strengthening the link between compliance costs and compliance behavior.

This research makes a significant contribution to the development of the Theory of Planned Behavior, particularly regarding tax compliance behavior. It also provides new empirical evidence supporting the view that effectiveness cannot be measured solely by increased tax compliance but also by reduced compliance costs, as both are goals of implementing digital tax administration.

CONCLUSIONS

The findings of this study conclude that taxpayer compliance is determined by compliance costs. Higher compliance costs encourage taxpayers to promptly fulfill their tax obligations, thereby increasing compliance. This study also shows that the use of digital tax services—namely e-filing, e-billing, and e-invoicing—has a negative effect on compliance costs. This proves that the digital services provided by the Directorate General of Taxes have been effective in reducing compliance costs and can enhance taxpayer compliance in filing tax returns (SPT), paying taxes, and issuing tax invoices. The use of these digital services can be further optimized through broader

dissemination and the establishment of regulations mandating the use of digital platforms for tax reporting, payment, and invoicing.

The researchers acknowledge certain limitations in this study. The limitation concerns the sampling method, as this study employed convenience sampling. Consequently, the findings cannot be fully generalized. Future research on similar topics and subjects is advised to reconsider the sampling method used. In addition, subsequent studies could expand the population and sample size.

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