The Impact Of E-Billing, Tax Literacy, Tax Socialization, And Financial Information Quality On Self-Assessment Effectiveness

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Abstract— **The purpose of this study is to ascertain the impact of e-billing, tax literacy, tax socialization, and the quality of financial information on the efficiency of self-assessment. This study uses primary data. Respondents in this study are taxpayers who have NPWP. The analytical tool used is multiple linear regression. The results of the partial test (t-Test) of the e-Billing variable on self-assessment, where the t-count value is greater than the t-table value, namely 1.985 (4.079 > 1.985), tax Literacy is a variable on self-assessment, and the t-account value is greater than the t-table value, namely 1.985 (2.821 > 1.985), financial accounting information on self-assessment, and the t-count value is greater than the t-table value, namely 1.985 (2.305 > 1.985) which can be interpreted as meaning that e-Billing tax literacy, financial accounting information has a positive and significant effect on self-assessment. Tax socialization is a variable on self-assessment, and the t-count value is smaller than the t-table value, namely 1.985 (1.838 < 1.985). This means that the socialization of taxation has a positive but not significant effect on self-assessment. Based on the results of the F test, the calculated F value is 51.364, while the F table value is 2.47, so the calculated F value is greater than the F table value (51.364 > 2.47), and the significant level is 0.000 < 0.05, so it can be concluded that the independent variable has a significant effect simultaneously on the dependent variable.**

Keywords— e-billing, tax literacy, tax socialization, quality of financial information, effectiveness of self-assessment

I. INTRODUCTION

The Self Assessment System is a tax payment system that gives power, trust, and full responsibility to taxpayers to carry out their tax obligations and rights independently [1]. Taxpayers calculate their own tax payable, then deposit and report it to the Directorate General of Taxes. In the Self Assessment System, the government's role in the tax collection system is as a supervisor for taxpayers [2]. The provisions of the self-assessment system can be effectively implemented if the community has good knowledge, morals, and tax discipline, including the taxpayer's trust in the state [3].

In Indonesia, during the COVID-19 pandemic, a lockdown policy was imposed to prevent the spread of the virus. This policy has a significant impact on the social style of the community to protect themselves from the transmission of the virus. Restrictions on community activities by implementing the Work From Home (WFH) system are also implemented, one of which is tax administration activities and direct tax collection.

People's Lockdown and WFH policies on tax administration condition people to use e-billing in reporting their tax obligations. According to Majid [4] states that the e-billing system aims to increase convenience, effectiveness, efficiency, be faster, more economical, and increase public confidence in more modern tax administration.

Tax socialization is conducted by the Directorate General of Taxes to introduce and provide insight, understanding, information, and guidance to the public regarding tax knowledge so that people realize that paying taxes is important for the state and the welfare of the people [5]. The socialization, which is usually done through various media and various tax seminars conducted by the Directorate General of Taxes, cannot be carried out due to the lockdown and WFH policies. This condition also has an impact on the public's lack of understanding of taxes.

This study aims to analyze the impact of the use of e-billing, knowledge of taxation, socialization of taxation, and the quality of financial information on the effectiveness of

self-assessment. This research is important to do to see the effectiveness of self-assessment associated with the use of e-Billings and the socialization of taxation during the COVID-19 pandemic with the lockdown and WFH policies, where the tendency of taxpayers is not to interact directly with tax officials.

II. LITERATUR REVIEW

A. E-Billing

E-Billing is an electronic tax payment system that is part of the electronic State Revenue system, which is administered by the Biller of the Directorate General of Taxes and implements the Billing System, [6]. The Billing System is an electronic payment method that uses billing codes. A Biller is an Echelon I unit of the Ministry of Finance who is given the task and authority to manage the billing system and issue Billing Codes. A Billing System is an identification code issued through the Billing System for a type of payment or deposit to be made by the taxpayer. The Directorate General of Taxes Billing Application, hereinafter referred to as the DGT Billing Application, is part of the Directorate General of Taxes' Billing System, which provides an interface in the form of a web-based application for taxpayers to issue billing codes and can be accessed via the internet network.

B. Tax Literacy

According to Setiawan et al. [7], knowledge and understanding of tax regulations is a process where taxpayers know about taxation and apply that knowledge to pay taxes. Knowledge and understanding of tax regulations in question includes understanding and applying general provisions and tax procedures (KUP), which includes how to submit a tax return (SPT), payment, place of payment, fines and deadlines for payment or reporting tax return.

C. Tax Socialization

According to Suardana et al. [8], the socialization of taxation is an effort of the Director General of Taxes to provide understanding, information, and guidance to the public in general and taxpayers in particular regarding everything related to taxation and legislation. invitation.

D. Quality Of Financial Information

In the implementation of the taxpayer's bookkeeping, there is one related element, namely financial reports (financial accounting information). Bookkeeping is a recording process that is carried out regularly to further collect financial data and information, which consists of assets, liabilities, capital, income, and costs, and then closed by compiling financial reports [9].

E. Self Assessment

According to Rahayu [10], self-assessment consists of two English words, namely self, which means itself, and to assess, which means to assess, calculate, estimate. Thus, the notion of self-assessment is to calculate or assess yourself. The Self-Assessment System is a tax system that gives taxpayers confidence to fulfill and carry out their own tax obligations and rights.

III. METHODOLOGY

This research is quantitative research using the descriptive analysis method. The analytical tool used is multiple linear regression. Data collection techniques are questionnaires, documentation, and literature study. The type of data used is primary data sourced from questionnaires. The object of research is WPOP registered at KPP Pratama Samarinda. The number of samples used is 100 respondents. The data obtained through the questionnaire was measured using a Likert scale. The test used the validity test, reliability test, classical assumption test, t test, f test, and adjusted R square. Here is the research model:
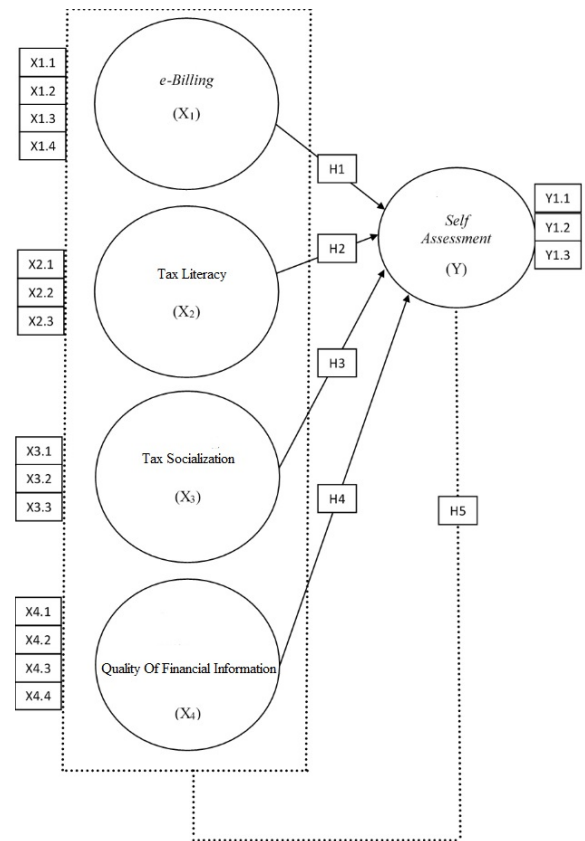

Figure 1 : Research Model

IV.   RESULT AND DISCUSSION

Analysis of Multiple Linear Regression.

The following is a table of multiple regression test results for e-Billing variables, tax knowledge, tax socialization, and the quality of financial accounting information on self-assessment.

Table 1 Multiple Regression Test

Coefficient α				
Model	Unstandarlized Coefficients		Standarized Coeficients	t	Sig
	B	Std. Error	Beta		
(Constant)	-0.738	0,864		-0.855	0.395
E-Billing	0.305	0.075	0.360	4.079	0.000
Tax Literacy	0.282	0.100	0.263	2.821	0.006
Tax Socialization,	0.134	0.073	0.153	1.838	0.069
Quality Of Financial Information	0.145	0.063	0.183	2.305	0.023
a. Dependent Variable : Self Assessment					

Source: Data Processing

The multiple regression equation can be expressed in the regression equation $Y = -0.738 + 0.305X_1 + 0.282X_2 + 0.134X_3 + 0.145X4 + e$, which is explained as follows:

1. The constant value (a) of -0.738 indicates that the independent variables of e-Billing, tax knowledge, taxation socialization and the quality of financial accounting information are constant or equal to zero, so that the self-assessment value has a negative influence or experiences a decrease of -0.738.
2. The value of the e-Billing coefficient (b_1) of 0.305 indicates if the e-Billing variable (X_1) has increased by 1 unit, then the self-assessment variable will increase by 0.305.
3. The value of the tax knowledge coefficient (b_2) of 0.282 indicates that if the tax knowledge variable (X_2) has increased by 1 unit, the self-assessment variable will increase by 0.282.
4. The value of the tax socialization coefficient (b_3) of 0.134 indicates that if the tax socialization variable (X_3) has increased by 1 unit, then the self-assessment variable will increase by 0.134.
5. The coefficient of financial accounting information quality (b_4) is 0.145, indicating that if the financial accounting information quality variable (X_4) has increased by 1 unit, the self-assessment variable will have increased by 0.145.

Partial Test (t-Test).

The following are the results of the partial test (t-Test) of the e-Billing variable, knowledge of taxation, taxation socialization, and the quality of financial accounting information on self-assessment.

Table 2 Uji Parsial (t-Test)

Coefficient α				
Model	Unstandarlized Coefficients		Standarized Coeficients	t	Sig
	B	Std. Error	Beta		
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Tax Socialization,	0.134	0.073	0.153	1.838	0.069
Quality Of Financial Information	0.145	0.063	0.183	2.305	0.023
b. Dependent Variable : Self Assesment					

Source: Data Processing

Based on the table above, it can be seen in the description of each variable as follows:

1. The e-Billing variable (X_1) has a probability value of 0.000 and a regression coefficient of 0.305. The resulting probability value is smaller than the value of 0.05 (0.000 < 0.05) and the t-count value is greater than the t-table value, namely 1.985 (4.079 > 1.985). It can be seen that e-Billing has a positive and significant effect on the effectiveness of self-assessment. This research is supported by Kolinog's research [11], which states that the implementation of e-Billing has an effect on the implementation of Self Assessment. The results of this study contradict the research conducted by Candraswari et al. [12], which shows that e-Billing has no significant effect on the implementation of self-assessment. The use of the e-Billing system can reduce the number of activities directly for manual payments and also errors that occur when inputting in the payment process using e-Billing.
2. The tax literacy variable (X_2) has a probability value of 0.006 and a regression coefficient of 0.282. The resulting probability value is smaller than the value of 0.05 (0.006 < 0.05) and the t arithmetic value is greater than the t table value, namely 1.985 (2.821 > 1.985). It can be seen that tax knowledge has a positive and significant effect on the effectiveness of self-assessment. The more information that is obtained by taxpayers, the more it will help taxpayers be able to provide responses. This research is supported by Machfuzhoh & Puspanita [13], which shows that tax knowledge has a positive and significant effect on tax compliance. The results of this study are also supported by the research of Haq [14] which states that knowledge of tax regulations has a significant positive effect on the implementation of self-assessment.
3. The tax socialization variable (X_3) has a probability value of 0.069 and a regression coefficient of 0.134. The resulting probability value is greater than the value of 0.05 (0.069 > 0.05) and the t-count value is smaller than the t-table value, namely 1.985 (1.838 1.985). This means that the socialization of taxation has a positive but not significant effect on the effectiveness of self-assessment. This result is supported by the research of Suhendra et al. [15], which stated that the tax socialization variable was not proven to have a positive and significant effect on the

variable level of tax compliance. The results of this study contradict the research of Melinda [16], which states that tax socialization has a significant effect on the effectiveness of the implementation of the self-assessment system.

4. The variable quality of financial accounting information (X_4) has a probability value of 0.023 and a regression coefficient of 0.145. The resulting probability value is smaller than the value of 0.05 (0.023 < 0.05) and the t-count value is greater than the t-table value, namely 1.985 (2.305 > 1.985). This means that the quality of financial accounting information has a positive and significant effect on the effectiveness of self-assessment during the COVID-19 pandemic on taxpayers at KPP Pratama Samarinda. The conclusion is that the fourth hypothesis is accepted. The results of this study are supported by Rahayu's theory [10], namely that taxpayers must report all relevant information in the Notification Letter (SPT), calculate the tax base, calculate the amount of tax payable, and deposit the amount of tax payable. Because it demands voluntary compliance from taxpayers, this system will also create great opportunities for taxpayers to commit fraudulent acts, manipulate the calculation of the tax amount, or embezzle the amount of taxes that must be paid. This is also supported by the results of Rizki's research [17], which states that the quality of financial accounting information has a significant influence on the effectiveness of self-assessment. The results of this study are also supported by research from Naziah [18], which states that the variable quality of financial accounting information has a positive and significant effect on the implementation of the self-assessment system.

Simultaneous Test (F-Test)

The following is a Table 3 of F test results:

Table 3 F-test

ANOVA a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	360.069	4	90.017	51.364	.000b
Residual	166.491	95	1.753		
Total	526.560	99			
a. Dependen Variable : Self Assessment					
b. Predictors : (Constant), E-Billing, Tax Literacy, Tax Socialization, Quality Of Financial Information					

Source: Data Processing

Based on the results of the F test in the table above, it can be seen that the calculated F value is 51.364 while the F table value is 2.47, so that the calculated F value > F table is (51.364 > 2.47) and the significant level is 0.000 < 0.05. So it can be concluded that the independent variable has a significant effect simultaneously on the dependent variable.

Coefficient of Determination Test (R2).

Here are the results of the coefficient of determination test:

Table 4 Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.827a	0.684	0.671	1.324
a. Predictors : (Constant), E-Billing, Tax Literacy, Tax				

Socialization, Quality Of Financial Information
b. Dependent Variable : Self Assesment

Source: Data Processing

Based on the table above, it can be seen that the adjusted R Square value is 0.671, which shows that the percentage of the influence of the independent variable on the dependent variable is 67%, while the remaining 33% is influenced or explained by other variables that are not included in this research model.

V.   CONCLUSIONS

The conclusions of this study are as follows:

1. The e-Billing variable has a positive and significant effect on the self-assessment, where the t-count value is greater than the t-table value, namely 1.985 (4.079 > 1.985).

2. The Tax Literacy has a positive and significant effect on the self-assessment. Where the t-account value is greater than the t-table value, namely 1.985 (2.821 > 1.985).

3. The tax socialization variable has a positive but not significant effect on the self-assessment, where the t-count value is smaller than the t-table value, namely 1.985 (1.838 < 1.985).

4. The variable quality of financial accounting information has a positive and significant effect on the self-assessment, where the t-count value is smaller than the t-table value, namely 1.985 (1.838 < 1.985).

5. The independent variables in the form of e-Billing, knowledge of taxation, and the quality of financial accounting information have a positive and significant effect on the effectiveness of self-assessment, where the calculated F value is 51.364, while the F table value is 2.47, so the calculated F value is greater than the F table value (51.364 > 2.47), and the significant level is 0.000 < 0.05.

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