



Effectiveness of E-Billing System in Tax Payments for Taxpayers

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Abstract

The application of e-Billing system in facilitating tax payment services for taxpayers is still complained about in its use. This study aims to determine the effectiveness of the e-Billing system in tax payments as well as the use constraints for taxpayers in the Tax Office Batang. The type of this research is quantitative research with percentage descriptive analysis technique. Sources of data obtained from the distribution of questionnaires and interviews with taxpayers who have used the e-Billing system independently with accidental sampling techniques. The results showed that the effectiveness of the e-Billing system in the payment of taxes for taxpayers in Tax Office Batang with taxpayer research subjects who have used the e-Billing system independently is still less effective. This is because taxpayers still find the quality of the system that is still often disturbed and the quality of information that is felt to have not been spared errors, as well as the lack of effective success of targets with low levels of use independently. Constraints on the use of e-Billing systems for taxpayers include internal obstacles from technological capabilities, awareness of taxpayers, taxpayer accuracy, and external constraints from server down, facility limitations, instability of internet taxpayers' connections. The advice given is the need for attention to the quality of the system e-Billing by the Directorate General of Tax as the organizer of the system given the system that is often down, such as applying a tax payment limit date based on the type of tax to minimize solid use by taxpayers. The need for socialization both materially and practically, providing knowledge about the types of taxes and types of deposits, as well as giving directions to taxpayers to act more carefully in filling out electronic deposit papers on the e-Billing system to minimize errors and repetition of making codes Billing

INTRODUCTION

Indonesian country applies a taxation system in which tax is one of the sources of contribution in state revenue. The importance of the role of taxes in supporting the country's economy is evidenced by the growth of taxes that always increases from year to year. This can be seen from the contribution of taxes that can contribute more than 70% of the Non-Tax State Revenue (PNBP) and grants in state revenue (Supramono & Damayanti, 2015). The following data on state revenue for the past seven years:

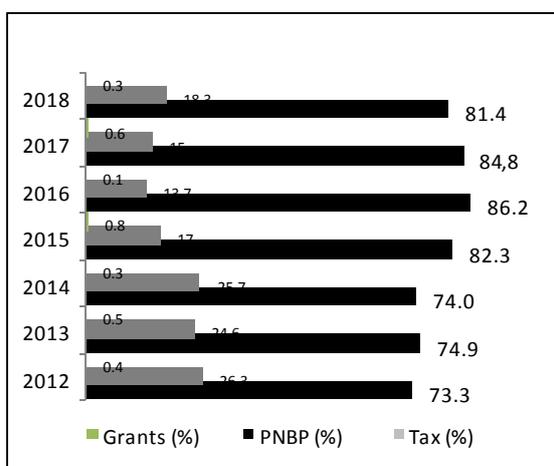


Figure 1. Tax Revenue
Source: APBN, processed

Improving the quality of services is something that the government needs to pay attention to besides the demand to provide good services in order to realize good governance. The rapid development of technology is now a reference to the increasingly advanced needs of the community. As a service provider, the government always adjusts service improvement to the needs of an increasingly advanced society. Thus, optimizing the use of technology and information is carried out by the government in providing electronic based services (e-government). The concept of e-government has become the benchmark of the current government in maximizing public services, one of which is in the taxation sector.

The manifestation of the improvement in services began with the issuance of Regulation of the Minister of Finance No. 32 / PMK.05 / 2014 concerning Electronic State Revenues which calls for all forms of state revenue to be electronized. The regulation is intended to be a breakthrough in the administration of performance and accountability for state revenue so that the output obtained reaches the state treasury appropriately, as well as to minimize irresponsible persons by utilizing information technology systems.

Thus, tax which is one of the sources of state revenue managed by the Directorate General of Taxes is encouraged to utilize the concept of e-government in order to facilitate and streamline the tax administration system for taxpayers. The concept is realized through tax reform with business processes, namely renewing access to electronic based taxation services, one of which is the e-Billing system as a tax payment system.

E-Billing is a new breakthrough in implementing electronic based tax payments using the code Billing through the system Billing. The implementation of e-Billing system is confirmed by Directorate General of Taxes Regulation No. 26/PJ/2014 concerning Electronic Tax Payments and began to be implemented in 2015, but it has not been said to be optimal so that in July 2016 DGT issued a circular letter Number SE-11/PJ/2016 which appealed all Tax Office in Indonesia no longer accept tax payments manually through a Tax Deposit (SSP). Thus, the tax payment service through the Tax Payment Letter ends on June 30, 2016.

The Tax Office Batang oversees two regencies, namely Batang and Kendal Regencies which are based on tax revenue and performance as well as all forms of administration of employees and taxpayers of the two regencies fully located on the responsibility of the Tax Office Batang. The following tax revenue data in the Tax Office Batang:

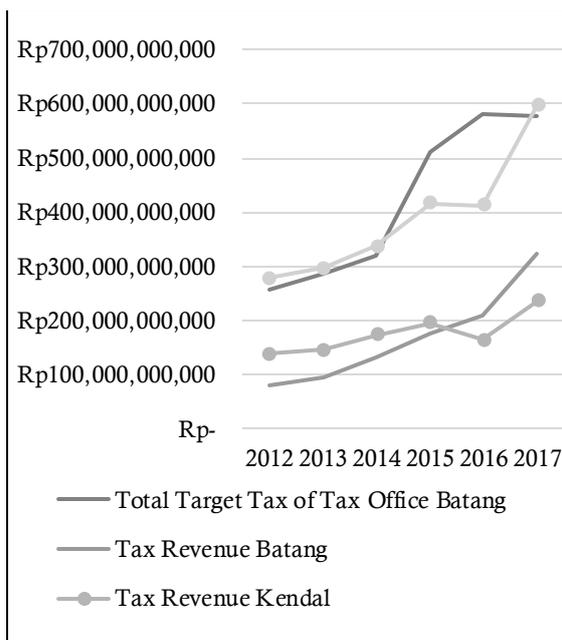


Figure 2. Tax Revenue in the Tax Office Batang
Source: Dashboard of the Tax Office Batang, processed

Figure 2. shows an increase in the Tax Office Batang in both Batang and Kendal District significantly from 2012-2015. Based on the tax revenue target and realization, in 2015 tax revenue was only able to reach 80% of the target. The decline in tax revenue also occurred in 2016 and was only able to reach 70% of the target set.

Nurwindiarti (2016) states that good service is service that pays attention to service quality. The importance of service quality must be considered by the government as implementing services in meeting the needs of the community. High and low quality of services provided will have an impact on the output and satisfaction of the community as service recipients. Likewise, the services provided in the handling of taxation will affect the level of awareness of taxpayers in carrying out their taxation responsibilities. This awareness can be measured through the number of reporters and taxpayers. The following is data on the total of taxpayers paying taxes at Tax Office Batang.

The total of taxpayers who make tax payments at Tax Office Batang has increased significant. However, the decline occurred in 2015 which indicated a decrease in taxpayers who pay the type of private person. Based on the

type of taxpayer and its region, the decrease also occurred in 2016-2017, both from the total of types of individual taxpayers and corporate taxpayers in Batang and Kendal Districts.

Table 1. Total of Taxpayers Paying Taxes at the Tax Office Batang

Year	Personal Taxpayers		Corporate Taxpayers		Total
	Batang	Kendal	Batang	Kendal	
2012	1329	1959	643	1104	5035
2013	1371	1724	667	1078	4840
2014	1842	1842	938	1282	5904
2015	1353	1250	1103	1655	5361
2016	1233	1624	1403	1166	5426
2017	1595	1799	1284	1848	6526

Source: Dashboard of the Tax Office Batang, processed

Based on the realization of tax revenues and the total of taxpayers paying tax there is an asynchronous, especially in 2015-2016, the total of taxpayers who make payments at Tax Office Batang has increased, while revenues in that year have decreased tax revenues and did not reach the target. This condition deviates from the assumption that the increasing number of taxpayers who pay taxes will increase tax revenue in a country (region). These conditions coincided with the implementation of an electronic tax payment system.

Electronic tax payments through the e-Billing system at the Tax Office Batang have been implemented since 2015, before finally being required by the Directorate General of Taxes in July 2016. So that at that time also payments via the Tax Deposit (SSP) have not been accepted. The following details the total of taxpayers to pay taxes using the e-Billing system in Tax Office Batang.

Total of taxpayers who do tax payments at the Tax Office Batang from 2012-2017 experienced a significant increase. In 2012-2014

the Tax Office Batang still uses a manual tax payment system, starting in 2015 the e-Billing system was implemented and the results have not yet reached the target of the total number of taxpayers, until mid-2016 the e-Billing system was actually implemented. This indicates that there are still indicators that affect taxpayers in using e-Billing systems to pay taxes.

Table 2. Total of Taxpayers Using the e-Billing System in the Tax Office Batang

Year	Taxpayers	Taxpayers Using E-Billing
2012	5035	
2013	4840	
2014	5904	
2015	5361	125
2016	5426	4395
2017	6526	6526

Source: MPN and the Dashboard Tax Office Batang, processed

The implementation of e-Billing system is the only way to make tax payments, which causes a taxpayer to adjust the procedure regardless of the taxpayer background. So that they do not master technology and consider complicated electronic tax payments as a reason for taxpayers' reluctance to use the e-Billing system (Yusdita, 2017). These conditions cause taxpayers to choose to represent their tax affairs to others as a way out.

Complaints felt by taxpayers can be one factor causing taxpayer non-compliance in paying taxes. The application of e-Billing system as a breakthrough in tax payments is easily encountered by stumbling blocks, such as the condition of the system that is still often interrupted and from the side of taxpayers as users. This becomes a gap between the government's goal in facilitating tax payment services for taxpayers and perceived services taxpayer.

E-Billing system was originally a breakthrough in facilitating taxpayers to pay taxes whenever and wherever. So the taxpayer does not need to come to the registered Tax Office to fill in the tax payment slip. The implementation of e-Billing system in the Tax Office Batang can not be separated from several obstacles that hamper the effectiveness of its use. Based on preliminary observations of tax payments using the e-Billing system at Tax Office Batang, it remains an obstacle for taxpayers to pay taxes easily. Lack of understanding of taxpayers in accessing applications and the state of the system that often experiences interference makes taxpayers often reluctant to use it independently. That is the reason why the Tax Office Batang still often receives requests for services the Tax Office Batang by taxpayers. Moreover, the Tax Office Batang provides innovation in the service of makingcode Billing through Whatsapp, and the service is increasingly relied on by taxpayers.

E-Billing systems become government innovations in providing convenience services for taxpayers to pay taxes in an effort to achieve the effectiveness of state revenue. Campbell (1989) argues that to measure an effectiveness in general can use several benchmarks, such as program success, target success, and satisfaction with the program. E-Billing system is the utilization of information systems in tax payments. DeLone & McLean (2003) explains that the success of an information system in service can be seen from how effective the use of the system is in facilitating reaching user needs through system quality, information quality, service quality, usage, user satisfaction, and benefits received by users. Based on the problems that have been described, the success of the e-Billing system can not be separated from the problem of the quality of the system as a technology-based service system, the quality of the information generated and the services provided by the Tax Office Batang as the service implementer. The more taxpayers who use e-Billing systems independently, the more targeted the government is issuing e-Billing systems to facilitate taxpayers

to pay taxes, so that satisfaction and benefits can be received directly by taxpayers as users.

The frequent taxpayers who rely on officers in making codes Billing in the Tax Office Batang indicate that there are still irregularities in the implementation of the e-Billing system in tax payments for taxpayers. This is a consideration to find out how effective the e-Billing system is for taxpayers and what obstacles are hampering the use of the e-Billing system independently for taxpayers.

RESEARCH METHODS

The types of data used in this study are secondary data and primary data. Secondary data obtained through the study of documents, namely data from the Tax Office Batang as a support in analyzing research problems. Whereas the primary data was obtained from distributing questionnaires and interviews to taxpayers registered at the Tax Office Batang.

The study population is taxpayers who have paid taxes using the e-Billing system. Based on table 2. taxpayers who have used the e-Billing system in 2017 were 6526 taxpayers. While the sample used in this study is taxpayers who have used the e-Billing system independently.

Determination of the sample is measured using the formula Slovin with an error rate of 10%, so that the sample used is 98 taxpayers. The sampling technique using accidental sampling is the discovery of research respondents by chance and meets the characteristics of research subjects (Wahyudin, 2015).

Data analysis techniques in this study were descriptive analysis of percentages and analysis interactive model. Determination of the percentage for the results of research using the formula of the ratio of effectiveness, as follows:

$$\text{Effectiveness Ratio} = \frac{\text{Realization}}{\text{Target}} \times 100\%$$

Where:

Realization : Score from the sum of the answers "Yes"

Target : Ideal score

While to determine the effectiveness criteria using the effectiveness ratio interpretation in accordance with Decree of the Minister of Home Affairs number 690.900.327 in 1996, as follows:

Table 3. Interpretation of Effectiveness Ratios.

Percentage	Criteria
>100%	Very Effective
90% - 100%	Effective
80% - 90%	Quite Effective
60% - 80%	Less Effective
< 60%	Ineffective

Source: Minister of Home Affairs No. 690.900, 327 (1996)

Analysis of interactive models according to Miles & Huberman (1984) in Sugiyono (2016), namely the analysis of data obtained from data collection, data reduction, data presentation and drawing conclusions. In this study, data collection through interviews with taxpayers who have used the e-Billing system independently and filled out a research questionnaire to determine the constraints of using the e-Billing system. Presentation of data in this study uses a brief description to clarify the conclusions of the constraints of the use of e-Billing systems for taxpayers by attaching the results of interviews that support.

RESULTS AND DISCUSSION

To measure the effectiveness of e-Billing systems in this study, general measures of effectiveness are used according to Campbell (1989), including: success of e-Billing systems, success of targets, and satisfaction with e-Billing systems. The following results are the percentage of respondents' answers:

Table 4. Percentage of Effectiveness of E-Billing System

Dimension	Percentage	Criteria
Success of e-Billing system	80%	Quite Effective
Success of target	65%	Less Effective
Satisfaction of e-Billing system	90%	Effective
Total Average	78%	Less Effective

Source: Primary data processed, 2019

While for measuring the success of e-Billing system, this study uses indicators based on the success model of information systems DeLone & McLean (2003), including the quality of the system, information quality, and service quality. Based on the percentage results, a measure of the success of the e-Billing system is quite effective. Following are the percentages:

Table 5. Percentage of success of e-Billing system

Indicators Dimension	of Percentage	Criteria
Success of e-Billing system	80%	Quite Effective
Success of target	65%	Less Effective
Satisfaction of e-Billing system	90%	Effective
Total Average	78%	Less Effective

Source: Primary data processed, 2019

Based on the results of the study, the quality of the system on the success of e-Billing system is classified as less effective. Taxpayers believe that e-Billing systems are easy to use and do not require a lot of effort to learn. The ease of e-Billing system for taxpayers to use is based on the appearance of a web service that is more practical than filling up the Tax Deposit (SSP) on the previous system which was considered

complicated and required a long time. Agustina (2017) explains that e-Billing system is an application that offers ease of tax payment. Taxpayers can easily use e-Billing systems by selftaught or self-study without having to study hard.

But for the reliability of the system, taxpayers assume that e-Billing is still not stable. That is because taxpayers still often find the system that is experiencing interference. Agustina (2017) explains that the existence of an e-Billing system will increase taxpayer compliance in paying taxes if the quality of the system can include reliability and ease of operation. This condition is felt by taxpayers when initial registration and filling of Electronic Deposit (SSE). Taxpayers are often hampered by a system that is suddenly inaccessible or stuck in the middle of usage when filling out Electronic Deposit (SSE). Farizi's research (2018) also explains that the quality of e-Billing systems is still considered to be poor due to frequent problems. The disruption of the system was felt by the taxpayer especially on the date to the tax payment threshold indicated because of the density of users accessing, considering that the e-Billing system is a centralized system.

Apriyansyah et al. (2018) explains that the provision of accurate and reliable information will make the quality of information of a system good. The results of the study of the success of the e-billing system as measured by the quality of the information still show less effective. Taxpayers argue that the display of information e-billing system is clear. Clarity of information quality is e-Billing system felt by taxpayers because of its ease to be followed by an easily understood display.

As for the information generated, taxpayers still often doubt the truth. Agustina (2017) argues that e-Billing systems can increase tax compliance if the quality of the system can improve accuracy. Through e-Billing the system tax payment will minimize data input errors that were previously made by the teller receiving tax payments and will increase the accuracy of tax information because the taxpayer himself is inputting the information. However, because of

the input, taxpayers often doubt the information generated because according to taxpayers the information generated has not been spared error.

These conditions depend on the level of accuracy of taxpayers in filling out tax information. Error in the quality of information has not been avoided also revealed by research by Nurhayati & Kusmuriyanto (2018) that the quality of information on e-Billing systems is less than optimal because taxpayers still assess that e-Billing systems are less accurate. Suryana's research (2018) also explains that one of the obstacles in implementing e-Billing systems is the user's mistake, namely taxpayers in filling out taxation information. Soor not the results of the information obtained by the e-Billing system whether still depend on the level of accuracy of taxpayers as users both when registering or filling in Electronic Deposit (SSE).

Nurwindiarti (2016) explained that the assessment of service quality can be seen through several dimensions, such as reliability and understanding the customer (understanding customer needs). The results of research on the success of e-billing systems through the quality of services provided have shown to be quite effective. This is evidenced by taxpayers who argue that the tax officer has provided services for making codes Billing quickly and friendly, taxpayers can also rely on tax officials in making codes Billing either directly or indirectly via Whatsapp.

Apriyansyah et al. (2018) states that service quality can be measured through the behavior of service implementers in accordance with existing rules, such as the friendliness and responsiveness of employees in assisting consumers when experiencing difficulties in receiving services. The service of the Tax Office Batang has been felt good by the taxpayer in the request for the service of making the code Billing. The responsiveness and friendliness of the attitude of the officer gets good judgment by the taxpayer for the services provided. Taxpayers can rely on tax officials either directly or indirectly, especially Tax Office Batang provides the service of making codes Billing through Whatsapp, so taxpayers who are unable to come to the tax

office when they cannot access e-Billing can use the service.

Theory street level bureaucracy introduced by Lipsky (1971) explains that one of the keys to the successful implementation of a policy lies in the service provided by the authorities. Thus, based on the services that have been provided by the authorities, namely tax officers at the Tax Office Batang to taxpayers, the quality of service can be categorized quite effectively in the success of the e-Billing system as a tax payment service.

Based on the quality of the system, the quality of information, and the quality of service on the measure of success of e-Billing systems, in conclusion the success measures of e-Billing systems have been categorized quite effective. Campbell (1989) explains that the effectiveness of a program is measured by operational capabilities and goals that have been set. Thus, the success of the e-Billing system as a program provided by the government in taxation services, namely tax payments can be said to be quite effective with the aim of one of them being to facilitate taxpayers in tax payment

Theory of Technology Acceptance Model (TAM) introduced by Davis (1989) explains that the success of a system is shown by how much the system can be accepted and used by the community. The success of an application program seen from its use was also revealed by Firdaus (2017). Thus, the success of the targets in this study was measured through the use of e-Billing systems by taxpayers independently. The attitude of use that is influenced by usability is also explained by utility theory, where consumers will consume a product if the product can bring its own benefits for consumers, so that it will cause further usage behavior. As a technology-based service, the measurement of the success of the target is e-Billing system based on how much it is used by the taxpayer independently, so that when the taxpayer benefits from using the e-Billing system, then for future purposes the taxpayer will use it again. The success of targets e-Billing system as measured by usage indicators is still considered to be less effective.

This is evidenced by the opinion of taxpayers who are not sure in making the code Billing independently and the low level of usage e-Billing system by taxpayers independently when paying taxes.

Table 6. Percentage of Success of Target

Indicator of Dimension	Percentage	Criteria
Use	65%	Less Effective

Sources: Primary data processed, 2019

The lack of confidence of taxpayers in making the code Billing independently due to usage constraints, such as the experience of taxpayers who are not accustomed to using eBilling systems, fear of taxpayers to try new technologies, or other obstacles that cause taxpayers to be more confident to order and rely on code making services Billing to tax officials, thus causing the low use of e-Billing systems independently.

The taxpayer's reluctance and reluctance to use the e-Billing system independently is in line with the research results of Agustina (2017) and Yusdita (2017) which states that the taxpayer's interest in using still low e-Billing system is and the reluctance to try to use the e-Billing system in the process of paying taxes. The benefits of facilitating tax payments using the e-Billing system from the previous system are not the reason for the decision and attitude of taxpayers to use them independently. This was also explained by Yusup et al. (2015) which states that the use of e-Billing systems by taxpayers cannot be measured by the ease of factors obtained, but the attitude of taxpayers themselves. So the convenience offered by e-Billing systems does not guarantee the behavior of taxpayers to use.

The ineffectiveness of the success of the targets measured through the usage indicator is not in line with the utility theory which explains that the use will occur if the user receives benefits for the product that has been used, so that there will be continuous use. In this case, the taxpayer

has received the benefits of the e-Billing system in facilitating the payment of taxes, but this cannot affect the level of use. The condition of taxpayers' reluctance to use the e-Billing system independently is also supported by attribution theory, namely the existence of other factors both internal and external sides of the taxpayer who influence the behavior of taxpayers to use the e-Billing system independently in their tax payments.

Government responsibility in providing good public services is needed to improve the welfare of the community. The provision of good services will give satisfaction to the community as service users (Nurwindiarti, 2016). So that this will strengthen the government's relationship with the community. Firdaus (2017) also states that user satisfaction will occur when the quality of technology-based services implemented by a business is good and gives benefits to its users. Thus the measure of satisfaction with e-Billing systems in this study was measured through indicators of user satisfaction and benefits received by taxpayers. Here are the results of the percentages:

Table 7. Percentage of Satisfaction with e-Billing System

Indicator of Dimension	Percentage	Criteria
Satisfaction users	89%	Quite Effective
Benefit	91%	Effective
Total Average	90%	Quite Effective

Source: Primary data processed, 2019

Based on research results, taxpayer satisfaction is quite effective. This is evidenced by the opinion of taxpayers who claim to be happy using the e-Billing system because it makes tax payments easier than the previous tax payment system. The existence of an e-Billing system for taxpayers no longer needs to fill out and bring a Tax Payment Deposit (SSP) to the Bank / Post Office to pay taxes, because the Tax Payment

Deposit (SSP) has been replaced by a more practical Electronic Deposit (SSE). The existence of e-Billing system taxpayers can also pay their taxes through internet banking / ATMs by simply bringing the code Billing, so there is no need to queue for long at the payment counter for the data recording process. This convenience is also supported by research by Yusup et al. (2015) which states that taxpayers feel facilitated in the tax payment process with the e-Billing system.

Taxpayers believe that the e-Billing system is friendly for all taxpayers to use. Electronic tax payment services that offer convenience to be accessed anytime and anywhere by taxpayers can be proven by taxpayers in facilitating tax payments. So the taxpayer claimed to be satisfied with the government's innovation in providing electronic taxation services through e-Billing systems. Nevertheless, there are still taxpayers who think otherwise. This is because there are still taxpayer constraints in the use of e-Billing systems.

As a taxation system that relies on technology, the use of e-Billing systems requires taxpayers to learn to use technology. Yusdita (2017) explains that taxpayers' reluctance to use e-Billing systems is due to the lack of taxpayers' knowledge of technology. So the lack of friendliness of the e-Billing system is still felt by some taxpayers, especially taxpayers who lack knowledge of technology. Thus, relying on officers becomes a way out of taxpayers especially in making the code Billing.

Theory of Technology Acceptance Model (TAM) explains that technology will be accepted by the community if it can provide convenience and benefits. Satisfaction with e-Billing systems as measured by the benefits received by taxpayers has been felt by taxpayers in simplifying tax payments. Taxpayers do not need to fill in the Tax Payment (SSP) and queue for recording tax information data when paying taxes. Yusup et al. (2015) also said that one of the reasons for the attitude of taxpayers to use the e-Billing system is one of them because of the usefulness aspect received.

In addition, the benefits received by taxpayers with the e-Billing system are that

taxpayers do not need to go to the Tax Office Batang to process tax payments (making the code Billing). But based on the results of the study, some taxpayers have not felt these benefits especially when the system is experiencing interference or other use constraints.

Based on indicators of user satisfaction and benefits received it can be concluded that satisfaction with e-Billing systems can be said to be effective. All forms of consumer activity or behavior are nothing but to achieve maximum satisfaction. The decision or attitude of taxpayers in using e-Billing system is influenced by the benefits provided in facilitating tax payments so that taxpayers feel their own satisfaction. This is supported by utility theory which explains that someone's interest to use a product is due to the satisfaction obtained from the product's usefulness.

Thus, from all measures it can be concluded that the effectiveness of the e-Billing system in tax payments for taxpayers in Tax Office Batang is still less effective through a sample of taxpayers who have used the e-Billing system independently. This is indicated by the ineffectiveness of the quality of the system and the quality of information in measuring the success of e-Billing systems, as well as the use in measuring the success of targets.

The ineffectiveness of e-Billing system is in accordance with the concept of DeLone & McLean (2003) which reveals that the quality of the system and the quality of good information will affect the amount of use, when the quality of the system and the quality of information supports and feels good, then the level of use or intensity of use by consumers will be high. However, when the quality of the system and the quality of information received is still fairly poor, it will have an impact on low usage rates.

Nevertheless, the results of this study are not in accordance with the theory of Technology Acceptance Model which explains that the greater the benefits received by users will increase usage. The results showed that the size of users e-Billing system independently could not represent the amount of benefits received by taxpayers. Yusup et al. (2015) states that benefits of e-Billing

the perceived cannot determine the taxpayer's decision to use e-Billing independently. While attribution theory explains that a person's behavior is caused by internal and external factors, the attitude of taxpayers to use e-Billing independently is influenced by several factors both from the taxpayer himself and his environment.

Attribution theory explains that a person's behavior and attitudes in carrying out activities are influenced by internal factors that originate from one's abilities and external factors that come from environmental conditions. Thus the behavior of taxpayers to use e-Billing systems independently is controlled by internal constraints caused by 1). Technological ability, 2). Taxpayer awareness, 3). Accuracy of taxpayers, as well as external constraints from 1). Server down, 2). Facility limitations, and 3). Instability of a taxpayer internet connection.

Technological ability, As a program that is targeted at use, the quality of users, namely taxpayers, is an important factor in the successful implementation of e-Billing systems. Based on the results of the study, user-use constraints are still often found, such as the low understanding of taxpayers about technology, which causes a fear for taxpayers to try new technologies, especially in taxation systems that have begun to be electroplated, such as e-Billing systems. This causes the reluctance of taxpayers and the inability of taxpayers to access e-Billing systems independently, especially for making codes Billing.

This obstacle is in line with the research of Yusup et al. (2015), Agustina (2017), and Yusdita (2017) who revealed that the use of eBilling systems was constrained by the low understanding and experience of taxpayers on technology. This is because taxpayers prefer to rely on tax officials in making codes Billing because of the limited ability to access technology (e-Billing system).

Another internal obstacle is the awareness of taxpayers who do not want to be taxed by trying a new taxation system. The e-Billing system becomes the government's step in providing services by utilizing technology to

accelerate tax payments that have not been fully utilized by taxpayers independently. Arinda et al. (2014) explained that the problem of people's reluctance to use technology is because people who have not yet maximized minded technology, people prefer to use technology in conventional terms.

The low awareness of taxpayers about the acceptance of the new taxation system is a separate obstacle in the use of e-Billing systems. Farhiyah & Fanida (2017) explained that the reluctance of users to use an electronic-based service system due to complicated and unfamiliar reasons. The reluctance of taxpayers to use the e-Billing system independently as a new tax payment system is partly due to unfamiliarity. Taxpayers feel that they have too much awareness and willingness to pay taxes, so they no longer want to be taxed about taxation matters that will complicate their taxation. Whereas e-Billing system is not complicated but requires taxpayers to study information technology (Agustina, 2017). This makes the taxpayer prefer to rely on officers in all matters of taxation, especially for making thecode Billing.

In addition to the internal constraints of technological ability and awareness of taxpayers, the next obstacle to use is the level of accuracy of taxpayers as users in filling out tax information on electronic deposit papers. The low level of accuracy of taxpayers results in errors in the results of taxation information to be paid, this condition can be called human error taxpayers asusers e-Billing system. Nurwindiarti (2016) explained that to see the effectiveness of a system can be seen from several things, one of which is the user administrative errors. The low level of accuracy in filling out taxation information often makes taxpayers have to recreate the code Billing.

This obstacle was also discovered by Suryana (2018) that the constraints implications of e-Billing systems originated from taxpayer errors in inputting taxation information. Lack of understanding of payment mechanisms become error because the taxpayer in mengentry tax documents (Agustina,2017). Taxpayers who do not want to be complicated for fear of mistakes

due to inaccurate use will prefer to rely on the service of making codes Billing by officers, because the taxpayer service is sufficient to provide NPWP and nominal tax to be deposited. obstacle Human error is one of the obstacles that comes from internal factors of taxpayers, it is explained in the attribution theory that one of the factors that influence a person's behavior comes from one's attitude.

Considering the purpose of the innovation e-Billing system is to facilitate taxpayers to pay tax whenever and wherever. Agustina (2017) states that the success of the e-Billing system will be said to be successful if it can be adopted by the taxpayer. So the taxpayer's resources will determine the success of implementing e-Billing system. This constraint is in line with attribution theory which explains that consumer behavior in using a product is influenced by internal factors originating from within a person such as the ability and awareness of taxpayers (taxpayer resources).

Whereas for external constraints that are obstacles that come from outside the control of someone on the use of e-Billing systems, such as systems that are experiencing interference (server down). Nurwindiarti (2016) explained that the effectiveness of a system can be seen through several things, one of which is the existence of communication disorders. As an electronic based service system it is natural that constraints are server down felt by taxpayers in using e-Billing systems. Taxpayers often find they cannot reach the web e-Billing on certain dates. These constraints are felt by new taxpayers when doing initial registration where the links provided often do not work. This condition was also expressed by Farizi (2018) who stated that problems e-Billing were often felt by taxpayers especially when registering. In addition, the system disruption was also felt by taxpayers when the SSE filling suddenly stopped in the middle of the steps.

Constraints are Server down also explained by Nurhayati & Kusmuriyanto (2017) that taxpayers assess the quality of the system is e-Billing still low with conditions server that often experience down so that it affects the satisfaction

of taxpayers. This is the reason for taxpayers to prefer to rely on tax officials in making the code Billing because they feel uncomfortable with the condition of the system.

In addition to the problematic system, facility constraints become one of the obstacles in using e-Billing systems as a service that must be accessed by taxpayers themselves. The importance of the facility in electronic-based services is also in line with research Yusup (2015) which states that the e-Billing system can facilitate taxpayers to pay taxes if accompanied by conditions and facilities that support the system. The conditions referred to stem from the system as well as taxpayer readiness to use e-Billing systems, while facilities are the media or supporting tools for taxpayers to use e-Billing systems, such as laptops, computers, smartphones.

Today the rapid development of Science and Technology has been followed with the lifestyle of an increasingly advanced society. Almost all children and adults today are familiar with technology such as smartphones. Thus, the constraints of limited facilities in this study refer to taxpayers who are less familiar with technology. So that the provision of special computers in the Tax Office cannot be a complete solution for some taxpayers who lack technological knowledge. The constraints of facility limitations are in accordance with the attribution theory which explains that one of the factors affecting a person's attitude comes from external factors such as facilities supporting one's activities.

As an electronized system, the internet is an important aspect in supporting the continued implementation of e-Billing systems. Firdaus (2017) explains that the internet is a medium that can meet information needs without limitation of distance and time. Constraints on internet connection are common in electronic-based services in addition to system disruption, especially in the e-Billing system as a tax payment service.

The instability of internet connections is often felt by taxpayers in the use of e-Billing systems. This is an obstacle for taxpayers in

accessing e-Billing systems to fulfill tax obligations. This obstacle was also discovered by Agustina (2017) that the internet network was a determining factor for the successful realization of electronic tax payment services. The better the taxpayer's internet, the higher the success rate of using e-Billing systems independently, conversely when the taxpayer's internet network is unstable, it will hinder the use of e-Billing systems independently.

Arinda et al. (2014) explained that internet connection constraints can be influenced by the geographical circumstances of users of electronic-based service systems. The Tax Office Batang which covers two regencies, namely Kendal Regency and Batang Regency have different geographical types, so taxpayers who are far from the city reach will feel the obstacle. The instability of the taxpayer internet connection is in accordance with the attribution theory explanation that one's behavior in activities is caused by environmental factors, in this case the taxpayer environment that is controlled by the instability of the internet connection.

CONCLUSION

The effectiveness of e-Billing system in tax payments for taxpayers in Tax Office Batang through the subject of taxpayer studies that have used e-Billing independently is still less effective. This is due to the ineffective measure of success of the e-Billing system in terms of the quality of the system which is still often experiencing disturbances and information that is felt to have not been spared error, and the ineffective success of the target due to the low level of use of the e-Billing system by the taxpayer independently. Meanwhile, taxpayer constraints in using e-Billing system can be divided into internal constraints related to taxpayer resources, namely technological capability, taxpayer awareness, taxpayer accuracy, and external constraints originating from outside the taxpayer's control, namely server down, limited facilities, instability of the tax payer's internet connection.

So the suggestion that can be submitted in this research is the need for attention to the

quality of the system e-Billing by the Directorate General of Taxes as the system manager considering the system is often down, such as applying a payment deadline based on the type of tax to minimize solid use by taxpayers. The need for providing socialization both materially and practically, providing knowledge about the types of taxes and types of deposits as well as giving direction to taxpayers to act carefully in filling Electronic Deposit (SSE) on e-Billing systems to minimize errors and repetition of making codes Billing.

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