How Do Information Technology Utilization, Tax Knowledge, and Tax Rates Affect Individual Taxpayer Compliance among E-commerce Users?

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Abstract. The aim of this research is to determine the effect of information technology utilization, tax knowledge and tax rates on individual taxpayer compliance with e- commerce users in Bekasi. This research method uses quantitative research methods, with the type and source of data, namely primary data obtained from e- commerce user questionnaires in Bekasi. The population in this study was 816,351 e-commerce users in Bekasi. The sample in this study consisted of 102 people who fit the criteria. The analysis method used is descriptive data analysis which was tested using the SmartPLS 3.0 tool. The results of this research show that information technology utilization and tax knowledge has a positive and significant effect on individual taxpayer compliance. Tax rates have no effect on individual taxpayer compliance. This research is expected to be an input for the government, that by increasing the use of information technology and tax knowledge for taxpayers, it will be able to increase taxpayer compliance.

Keywords: information technology, tax knowledge, tax rates, individual taxpayer compliance

INTRODUCTION

Tax is a mandatory payment from the public to the state used for government interests and to finance state expenditures and general public welfare, although the results cannot be directly measured. The suboptimal tax revenue is one of the causes of the lack of taxpayer compliance in Indonesia. Therefore, maintaining compliance with all tax obligations remains a priority that the government continues to enforce. The success in achieving and implementing taxpayer compliance will lead to an increase in tax revenue (Damayanti et al., 2020). The funds provided by individual or corporate taxpayers to the regions will be allocated to meet regional expenditure needs (Rossa, 2021).

Taxpayer compliance can be improved through the optimization of information technology effectiveness. The use of information technology is an individual behavior influenced by external factors, especially through the application of app-based and online services (Tambun and Muhtiar, 2019). Prior to tax reform, tasks related to tax activities were carried out manually, including activities such as filling out tax forms, reporting, and making payments directly at the tax office. Currently, the implementation of modern tax administration across all tax services is being carried out by the Directorate General of Taxes as part of a comprehensive effort to revolutionize tax services and provide greater convenience in fulfilling taxpayers' obligations. The implementation of the e-billing system has increased the efficiency of Tax Service Office (KPP) services, transitioning from offline to online.

Tax knowledge forms the basis for the functioning of the current system. A taxpayer is considered to have strong tax literacy when they possess sufficient understanding to effectively operate within the tax system (including payment, calculation, and reporting) without difficulty. Formal and non-formal education can improve knowledge of tax regulations. The government can also conduct outreach and socialization activities in various places such as offices, schools, and nearby villages to help taxpayers and the public understand tax regulations and become compliant taxpayers (Aryanti and Andayani, 2020). Taxpayer compliance can also be influenced by tax rates. It is important for taxpayers to know that the tax rates imposed are in accordance with prevailing tax laws, and that the current tax rates facilitate the calculation of tax due (Iriyanto and Rohman, 2022).

In this digital era, human life is accompanied by technological advances. E-commerce has developed rapidly in Indonesia, and the related ecosystem will also grow quickly. Unlike traditional business practices, operating an online business today is widely considered to be more convenient and less costly. Thanks to these technological innovations, Indonesia is now filled with e-commerce companies engaged in trade and product sales (Yuliani et al., 2023).

LITERATURE REVIEW
Taxpayer Compliance

In order to fulfill their tax obligations as a contribution to national development, taxpayers are required to comply with tax regulations. To increase state revenue, it is essential to foster compliance in paying taxes and to understand the importance of taxes in driving national economic growth (Noviana et al., 2020). Taxpayer compliance refers to a condition in which the taxpayer fulfills all tax obligations and exercises their rights accordingly. Compliance is demonstrated by the submission of tax returns and accurate calculation of tax arrears that must be paid. When public compliance in paying taxes is high, state revenue from the tax sector will also increase. In other words, when taxpayers comply with tax obligations, it has a positive impact on the state and society, such as the successful implementation of national development.

Voluntary taxpayer compliance makes it easier for the government to collect taxes, ultimately contributing to increased tax revenue. Non-compliance, on the other hand, may lead to tax avoidance, evasion, and negligence, which hinders regional development (Ardiyanti and

Supadmi, 2020). To increase taxpayer compliance, the government can implement education campaigns, counseling, audits, investigations, and tax collections. These actions are intended to ensure that taxpayers do not avoid their tax obligations. A proper understanding of how to calculate, pay, and report individual income tax is important to improve taxpayer compliance. It is expected that understanding tax obligations will help taxpayers comply with tax regulations both formally and materially (Manrejo & Yulaeli, 2022).

Electronic commerce, or e-commerce, is the result of rapidly evolving information technology that facilitates the exchange of goods, services, and information via electronic systems such as the internet, television, and other computer networks (Romindo et al., 2019). According to Laudon and Laudon (2014), e-commerce can take several forms: Business to Business (B2B), Business to Consumer (B2C), Consumer to Consumer (C2C), and Consumer to Business (C2B).

Utilization of Information Technology

Information technology is one of the optimization efforts seen in tax modernization. The Directorate General of Taxes (DJP) has developed reliable information technology to become a more effective and efficient organization. The DJP created e-systems to simplify internet-based services for taxpayers. These systems provide convenience in conducting tax transactions (Amrulloh et al., 2021). Besides simplifying the submission of tax reports, information technology also enhances the reporting process through more advanced technology, such as online tax modernization systems (Rohhanang et al., 2020). The role of information technology in tax revenue collection has evolved beyond a mere supporting tool. Effective use of data and information technology is a fundamental aspect of implementing tax reform. The DJP believes that utilizing integrated data and information technology will reduce the cost of compliance, increase taxpayer compliance, and ultimately improve Indonesia's tax ratio (Parso and Darmawan, 2023).

Tax Knowledge

Tax knowledge refers to a taxpayer's understanding of taxation, enabling them to fulfill their tax obligations more easily. It plays a crucial role in improving tax compliance because with sufficient knowledge, taxpayers can easily comprehend tax regulations (Tarigan, 2021). A good understanding of taxation helps increase awareness of the importance of paying taxes and encourages taxpayers to act in accordance with applicable laws. A lack of understanding of tax rules and processes can hinder taxpayers from making appropriate decisions regarding their behavior (Sari & Saryadi, 2019). Rationalization and comprehension of tax regulations refer to awareness and understanding of those regulations. Taxpayer knowledge can be evaluated through ownership of a Taxpayer Identification Number (NPWP), knowledge of taxpayer rights and obligations, the function of taxes, tax penalties, tax rates, Taxable Entrepreneurs (PKP), and Non-Taxable Income (PTKP) thresholds (Hartiwi et al., 2020).

Tax Rates

Tax rates refer to the basis for imposing taxes on taxable objects under the taxpayer's responsibility. Generally, tax rates are expressed as percentages. In Indonesia, tax rates are divided into several types: progressive, degressive, proportional, and regressive (Caroline et al., 2023). The higher a taxpayer's income, the greater the amount of tax owed, and vice versa. The application of lower tax rates provides incentives to taxpayers, allowing them to engage in economic activities more effectively. An expanding economy will, in turn, automatically increase tax revenues. Lower tax rates can encourage taxpayers to report a higher amount of taxable

income. The implementation of low and simple taxes is necessary to increase tax compliance, in line with the Laffer Curve Theory (Laffer, 2006).

The Influence of Information Technology Utilization on Individual Taxpayer Compliance.

Information technology plays a role in tax revenue collection and is no longer viewed merely as a supporting tool. The mastery of data and information technology has become one of the key pillars in implementing tax reform. The Directorate General of Taxes (DJP) believes that the use of integrated information and data technology will reduce the cost of compliance, increase taxpayer compliance, and consequently raise Indonesia's tax ratio. The DJP actively seeks opportunities for advancements in data and information technology through the actions mentioned above. To support the government's development agenda, the DJP intends to optimize tax administration through the implementation of a comprehensive database (Parso and Darmawan, 2023). This statement is supported by previous studies conducted by Azizah and Nurhayati (2023) and Annisa and Susanti (2021), which found that the use of information technology has a positive effect on individual taxpayer compliance.

H$_1$: The use of information technology has a positive and significant effect on individual taxpayer compliance.

The Influence of Tax Knowledge on Individual Taxpayer Compliance

Tax knowledge refers to the process of acquiring an understanding of tax regulations and the general provisions and procedures of taxation, including the submission and payment rules, payment locations, reasons, and timing (Ainul and Susanti, 2021). Taxpayer knowledge of the applicable tax rules in Indonesia is expected to increase their compliance. The more adequate a taxpayer's knowledge of tax laws, the higher their level of compliance (Rahayu, 2019). This statement is supported by previous studies by Wulandari and Fitria (2021), as well as Assegaf and Andesto (2023), which confirm that tax knowledge has a positive effect on individual taxpayer compliance. Based on this explanation, the hypothesis developed is as follows:

H$_2$: Tax knowledge has a positive and significant effect on individual taxpayer compliance.

The Influence of Tax Rates on Individual Taxpayer Compliance

Tax rates refer to the percentage applied to the taxable base for which taxpayers are responsible. In Indonesia, tax rates are categorized into progressive, degressive, proportional, and regressive rates. According to the theory of planned behavior, tax rates can act as a motivation or perceived expectation that influences a taxpayer's intention to comply with their tax obligations (Caroline et al., 2023).

Tax rates are one of the factors affecting taxpayer compliance. If the rates are not aligned or fair-for instance, high rates for low-income taxpayers or low rates for high-income earnerscompliance may decrease (Muhamad et al., 2019). This statement is supported by studies by Chandra and Sandra (2020), as well as Arta and Alfasadun (2022), which state that tax rates positively influence individual taxpayer compliance. Based on this explanation, the hypothesis developed is as follows:

H$_3$: Tax rates have a positive and significant effect on individual taxpayer compliance.

METHOD

The method used in this research is a quantitative research method utilizing primary data. The quantitative method is considered scientific because it meets scientific principles, namely being concrete or empirical, objective, measurable, rational, systematic, and replicable. In this study, primary data was collected directly through a questionnaire distributed to respondents. The collected data was then processed using the SmartPLS software. The questionnaire served

as the main data collection tool to support the theoretical framework based on previous research. In this study, the population consisted of 816,351 e-commerce users in the Bekasi region, based on the 2021 National Socio-Economic Survey by the Central Bureau of Statistics. The sample used in this study was selected using simple random sampling from e-commerce users and taxpayers in the Bekasi region.

Tabel 1. Variable Operationalization Table

No.	Variable	Concept	Indicator	Measurement
	Utilization of Information Technology (X_1) (Rohhannang et al, 2020; Maryani, 2019)	Information technology is an effort by the government or the Directorate General of Taxes (DJP) to provide technology-based services involving computers and the internet to facilitate taxpayers in fulfilling their tax obligations. (Rohhanang et al., 2020; Maryani, 2019)	1. Intensity of technology utilization 2. Frequency of information technology utilization 3. Availability of internet connection 4. Availability of software 5. Availability of hardware 6. Understanding of technology 7. Speed in conducting verification 8. Facilitates work completion.	Likert Scale
2.	Tax Knowledge (X_2) (Hidayat & Afiyanti, 20	Tax knowledge is the ability of a taxpayer to understand tax regulations. With adequate knowledge, taxpayers will voluntarily comply and avoid tax sanctions.	1. Knowledge that taxes are the largest source of state revenue 2. Awareness that failure to fulfill tax obligations will result in tax penalties 3. Knowledge of how to fill out the E-SPT will improve tax compliance 4. Understanding that taxpayers are entrusted with the self-assessment system (calculating, paying, and reporting taxes independently) 5. Knowledge of the deadline for submitting the tax return (SPT) 6. Understanding the function of tax registration as a taxpayer,	Likert Scale
	Tax Rate (X_3) (Septiana et al, 2019; Awaloedin et al, 2020)	The tax rate is a multiplier of the taxable base, usually expressed as a percentage determined	1. Knowledge of tax rates 2. Ability to calculate tax rates	Likert Scale

		3. Appropriateness of government-determined tax rates 4. Determination of a single tax rate 5. Excessively high tax rates lead to tax evasion 6. Lower tax rates increase willingness to pay taxes 7. Ability to pay taxes based on the applicable rates.	
Individual Taxpayer Compliance (Y) (Septiani et al, 2019) Puspitanita et al, 2020) (Nugraheni et al, 2021).	A condition where taxpayers fulfill their obligations with the awareness that it is a contribution to national development Keadaan dimana wajib pajak membayar kewajiban pajaknya secara sebagai kesadaran bahwa hal itu merupakan kontribusi untuk pembangunan negara.	1. Paying taxes on time 2. Submitting tax returns (SPT) on time 3. Compliance with tax registration 4. Compliance in tax calculation 5. Accuracy in calculating the payable tax 6. No outstanding tax arrears of any kind 7. Never convicted of a criminal offense in the field of taxation.	*Likert Scale*

Source: Research Results

Data Analysis

The data analysis used in this study is descriptive analysis, utilizing the Partial Least Squares–Structural Equation Model (PLS-SEM) approach. PLS is a powerful analytical method often referred to as soft modeling because it eliminates the assumptions of Ordinary Least Squares (OLS) regression, such as multivariate normality and the absence of multicollinearity among exogenous variables.

Hypothesis Testing

T-test is used to show the relevance of the contribution of independent variables in explaining the dependent variable. The testing criteria are as follows, with a significance level of 5% (0.05):
1. The independent variable significantly affects the dependent variable if the significance value $p < 0.05$
2. The independent variable does not significantly affect the dependent variable if $p > 0.05$

Descriptive Statistical Analysis
a.   Information Technology Utilization (X_1)

The descriptive statistical analysis of respondents' answers regarding the Information Technology Utilization variable (X_1) is based on the responses to statements in the questionnaire. The results show that overall, respondents' perceptions of this variable range from 4.049 to 4.324. This indicates that the average response falls within the "agree" category. The highest mean value

of 4.324 was recorded for the statement regarding increasing tax knowledge through computers or mobile phones.

b. Tax Knowledge (X_2)

The descriptive statistical analysis of respondents' answers for the Tax Knowledge variable (X_2) ranges from 3.912 to 4.392. This shows that respondents generally "agree" with the statements in this variable. The highest mean value of 4.392 came from the statement: "Knowing that taxes are the biggest source of state revenue."

c. Tax Rate (X_3)

For the Tax Rate variable ($X3$), respondent perceptions ranged from 3.873 to 4.108, indicating a neutral to agreement tendency toward the indicators.

d. Taxpayer Compliance (Y)

For the Taxpayer Compliance variable (Y), perceptions ranged from 4.108 to 4.676. This suggests that respondents generally agreed with the indicators. The highest mean score of 4.676 was found in the statement: "Never convicted of a tax-related crime."

Outer Model Testing (Measurement Model)

Convergent Validity is determined by examining item reliability, indicated by outer loading values. An indicator is considered valid when its outer loading is greater than 0.7. Based on 102 usable questionnaires, the data were processed in Excel and saved as CSV files, followed by validity and reliability testing using **SmartPLS 3.0** software. Several indicators were found to have loading factors below 0.6 and were considered insignificant.

Discriminant Validity Results

Based on the processed data using SmartPLS 3.0, it is found that the AVE values for the variables of Utilization of Information Technology, Tax Knowledge, Tax Rates, and Taxpayer Compliance are greater than 0.50. This indicates that each variable has demonstrated good discriminant validity.

Composite Reliability Results

Based on the reliability test results, it is known that the Cronbach's alpha values for each research variable are greater than 0.7. This indicates that each variable has met the required criteria, and therefore, it can be concluded that all variables possess a high level of reliability.

Inner Model Testing (Structural Model)

In the determination test, the taxpayer compliance variable obtained a value of 0.747 or 74.7%, which means that taxpayer compliance can be influenced by the variables of information technology utilization, tax knowledge, and tax rates.

Hypothesis Testing

Based on the results of the bootstrapping test, tax knowledge has a p-value of 0.001. Since the standard p-value threshold is < 0.05 ($0.001 < 0.05$), it can be concluded that there is a significant effect. Furthermore, based on the original sample value of 0.397, which indicates a positive effect, and a t-statistic of $3.240 > 1.659$, H2 is accepted. These results show that tax knowledge has a positive and significant influence on individual taxpayer compliance.

H1 accepted: IT Utilization has a positive and significant effect.

H2 accepted: Tax Knowledge has a positive and significant effect.
H3 rejected: Tax Rate has no significant effect on individual taxpayer compliance.

RESULTS AND DISCUSSION

The Influence of Information Technology Utilization on Individual Taxpayer Compliance

The bootstrapping test results show a p-value of $0.000 < 0.05$ and a t-statistic of $5.562 > 1.659$ for the effect of information technology utilization on individual taxpayer compliance. This means that H1 is accepted, indicating that the utilization of information technology has a positive and significant effect on individual taxpayer compliance. This study explains that the higher the taxpayers utilize information technology, the higher their compliance level in paying taxes.

This study is in line with research by Chandra & Arisman (2023), which showed that the utilization of technology influences taxpayer compliance because the use of technology is one of the focuses of modernization aimed at providing optimal service, thus making tax administration processes and taxpayer services faster and more efficient, increasing taxpayer compliance. Azizah and Nurhayati (2023) also found that information technology utilization has a positive and significant effect on taxpayer compliance. This supports studies conducted by Sadik et al. (2021), Yuliani et al. (2023), and Amrulloh et al. (2021), which show that information technology affects taxpayer compliance. However, these results contradict those of Magribi and Yulianti (2022) and Annisa and Susanti (2021), who stated that technology utilization does not affect individual taxpayer compliance. It can be concluded that the relevant theory for this research is attribution theory, as taxpayer compliance behavior is driven by various factors. External factors such as the utilization of information technology, which can be well leveraged with rapid technological development, can enhance transparency and taxpayer compliance in society.

The Influence of Tax Knowledge on Individual Taxpayer Compliance

The bootstrapping test results show a p-value of $0.001 < 0.05$ and a t-statistic of $3.240 > 1.659$ for the effect of tax knowledge on individual taxpayer compliance. This means that H2 is accepted, indicating that tax knowledge has a positive and significant effect on individual taxpayer compliance. This study explains that the higher the taxpayer's tax knowledge, the higher their level of compliance in fulfilling tax obligations. This study aligns with the findings of Haryanti et al. (2022) and Dewi & Setiawan (2023), who stated that tax knowledge influences taxpayer compliance; the higher the taxpayer's knowledge of tax regulations, the more compliant they will be. Positive perceptions of taxes emerge when taxpayers have good tax knowledge, thereby encouraging compliance with tax obligations.

These findings correspond with research by Ghesiyah (2021), which showed that tax knowledge has a positive and significant effect on taxpayer compliance; with higher tax knowledge, taxpayers can better determine their compliance behavior. Mutiara and Martantina (2023) also showed that tax knowledge positively and significantly affects taxpayer compliance. This is consistent with research by Annisa & Susanti (2021) and Desyanti & Amanah (2020), which state that tax knowledge influences taxpayer compliance. However, these results contradict studies by Ermawati (2018) and Sofyan and Sudiargo (2023), which explain that regardless of the level of tax knowledge, if it is not accompanied by the willingness to pay and report taxes, taxpayer compliance will not increase.

The Influence of Tax Rates on Individual Taxpayer Compliance

The bootstrapping test results show a p-value of $0.324 > 0.05$ and a t-statistic of $0.971 < 1.659$ for the effect of tax rates on individual taxpayer compliance. This means that H3 is rejected, indicating that tax rates do not have a significant effect on individual taxpayer compliance. This study explains that according to attribution theory, taxpayer compliance behavior is driven by

various internal and external factors. However, in this study, taxpayers still pay regardless of the tax rate set. These results indicate that whether the tax rate is high or low, it does not affect taxpayer compliance levels.

This finding aligns with the research of Romansyah & Fidiana (2020), who stated that tax rates do not affect taxpayer compliance. If taxpayers are inherently compliant and understand the importance of taxes, they will pay the tax at whatever rate applies according to their income. Conversely, if taxpayers are inherently non-compliant, even low tax rates will not improve compliance. Thus, low tax rates or new policies lowering tax rates will not increase taxpayer compliance or influence taxpayers' reporting behavior. This study also aligns with Permata and Zahroh (2022) and previous research by Khodijah et al. (2021), which revealed that tax rates do not affect tax compliance because the tax rates are already fair and set by the government in accordance with taxpayers' income. This finding is also consistent with Ningsih et al. (2019), who found that tax rates partially do not affect compliance among e-commerce taxpayers. However, these findings contradict studies by Hartiwi et al. (2020) and Noviyanti et al. (2020), who found that tax rates positively influence individual taxpayer compliance.

CONCLUSION

The utilization of information technology has a positive and significant effect on the compliance of individual e-commerce taxpayers in Bekasi, meaning that the higher the utilization of information technology, the higher the compliance level in paying tax obligations. The second variable, tax knowledge, also positively and significantly affects compliance, indicating that the higher the taxpayer's tax knowledge, the higher their compliance level. Meanwhile, tax rates do not affect the compliance of individual e-commerce taxpayers in Bekasi, meaning that whether tax rates are high or low does not influence taxpayer compliance.

Recommendations

Based on the conclusions and limitations of this study, the researcher suggests that the government focus on the factors of information technology utilization and tax knowledge, as these affect taxpayer compliance. The government, through the Directorate General of Taxes, can optimize the use of the e-filing system to prevent difficulties for taxpayers in submitting their tax returns, thereby increasing compliance. The government should also conduct socialization regarding tax knowledge, including procedures, benefits, purposes, and functions of tax reporting, to the wider community so that tax returns are submitted accurately and on time before the deadline.

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