



Optimizing the Use of E-Filing to Improve Tax Payment Compliance

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ABSTRAK

Dalam sistem perpajakan Indonesia, penilaian mandiri memberikan wewenang kepada wajib pajak untuk menghitung, membayar, dan melaporkan kewajiban pajaknya secara mandiri. Namun, dalam praktiknya, tingkat kepatuhan wajib pajak masih menjadi tantangan bagi Direktorat Jenderal Pajak. Penelitian ini bertujuan menganalisis dan mengembangkan model optimasi e-Filing sebagai upaya meningkatkan kepatuhan wajib pajak dalam pembayaran pajak berdasarkan sistem penilaian mandiri. Metode penelitian yang digunakan adalah empiris yuridis dengan pendekatan peraturan perundang-undangan. Analisis data dilakukan secara deskriptif dan analitis untuk memperoleh pemahaman tentang efektivitas e-Filing dan kendala implementasinya. Hasil penelitian menunjukkan bahwa meskipun e-Filing mempermudah administrasi perpajakan, masih terdapat kendala seperti perbedaan tingkat literasi digital wajib pajak, keterbatasan infrastruktur teknologi informasi, serta perlunya peningkatan sosialisasi oleh otoritas pajak. Model optimasi yang diusulkan mencakup peningkatan edukasi wajib pajak, penguatan sistem teknologi e-Filing, dan penguatan regulasi terkait sanksi administratif atas ketidakpatuhan. Hasil penelitian menunjukkan bahwa optimasi e-Filing berperan penting dalam meningkatkan pembayaran pajak berdasarkan sistem penilaian mandiri, namun memerlukan sinergi antara pemerintah, wajib pajak, serta dukungan infrastruktur yang memadai.



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ABSTRACT

In the Indonesian tax system, self-assessment grants taxpayers full authority to calculate, pay, and report their tax obligations independently. However, in practice, the level of taxpayer compliance remains a challenge faced by the Directorate General of Taxes. This study aims to analyze and develop an optimization model for e-Filing as an effort to improve taxpayer compliance in paying taxes based on the self-assessment system. The research method used is a juridical empirical approach with a statutory regulatory approach. Data analysis was conducted descriptively and analytically to gain an in-depth understanding of the effectiveness of e-Filing and the obstacles faced in its implementation. The results show that although e-Filing simplifies the tax administration process, several obstacles remain, such as varying levels of digital literacy among taxpayers, limited information technology infrastructure, and the need for increased socialization by the tax authorities. The optimization model proposed in this study includes improving taxpayer education, improving the e-Filing technology system, and strengthening regulations related to administrative sanctions for non-compliance. The conclusion of this study is that e-Filing optimization plays a significant role in improving tax payments based on the self-assessment system, but requires synergy between the government, taxpayers, and adequate infrastructure support.

1. Introduction

On October 29, 2021, Law Number 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP) was enacted. Tax regulations in Indonesia continue to be updated to keep pace with developments in the economic, technological, social, and political sectors. These changes aim to create fairness, improve services to taxpayers, provide legal certainty, enforce regulations, enhance transparency, and promote tax compliance. The Indonesian government strives to increase state revenue so that the financing of national development does not rely entirely on foreign aid.¹

State revenue is derived from tax and non-tax sources, which are achieved through public contributions under the self-assessment system. In this system, taxpayers are encouraged to calculate and report their own tax obligations, while tax officials are responsible for conducting supervision. The success of this system depends on the taxpayers' awareness in fulfilling their obligations and the oversight carried out by tax authorities. However, many taxpayers still fail to report and pay their taxes in accordance with the prevailing regulations.²

The development of information technology has had a significant impact on the tax revenue system, providing opportunities for the government to increase revenue and improve the quality of its services. The characteristics of the tax revenue system must be continuously evaluated by utilizing existing technologies. The Directorate General of Taxes (DGT) has carried out various innovations, including the implementation of an electronic tax

¹ Sumidartini, Ai Nety. "Pengaruh nilai tukar rupiah serta tingkat suku Bunga terhadap penerimaan pajak pada Direktorat Jenderal Pajak." *Transparansi: Jurnal Ilmiah Ilmu Administrasi* 9.1 (2017): 53-68

² Dodi R Setiawan and Achmad Barlian, "Pengaruh Penerapan Sistem E-Filing Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Pada KPP Pratama Jakarta Gambir Tiga Tahun 2016," *Institut Ilmu Sosial Dan Manajemen STIAMI Jakarta*, 2017.

reporting system, known as e-Filing, for Annual Tax Returns (SPT). This reform aims to modernize tax administration and enhance service efficiency. However, taxpayer compliance often falls short of the target. Questions have arisen regarding the effectiveness and efficiency of e-Filing in improving taxpayer compliance.³

E-filing facilitates the submission of Annual Tax Returns (SPT) and contributes to Indonesia's ranking in the Ease of Doing Business index. However, taxpayer awareness is still required to ensure the fulfillment of their tax obligations. Tax sanctions can enhance compliance, depending on taxpayers' perceptions of the potential losses resulting from such penalties.

Indonesia's tax collection system has undergone various reforms, with the self-assessment system officially implemented on January 1, 1984, through Law Number 6 of 1983. This system is expected to be carried out in a more orderly and simplified manner. Under the self-assessment system, taxpayers are encouraged to calculate and report their own tax liabilities, with further provisions stipulated in Law Number 28 of 2007. The success of this system largely depends on the awareness, honesty, willingness, and discipline of the taxpayers.⁴

2. Methods

Legal research is a scientific activity that employs specific methods to understand legal phenomena through analysis. The research method aims to obtain accurate knowledge by following systematic steps.⁵ In this study, the author employs several research methods, namely normative juridical research, which utilizes secondary data derived from literature sources such as legal theories and regulations. The data is analyzed qualitatively, explaining the findings through descriptive narratives rather than numerical data. The approach methods used include statutory, case, historical, comparative, and conceptual approaches to obtain information from various perspectives regarding the issues being examined. The data sources consist of secondary data from literature materials, such as laws and regulations, as well as relevant documents. These sources include primary legal materials, secondary legal materials, and tertiary legal materials. Data is collected through the review of books, documents, and conducting interviews to gather and analyze legal materials. The data collection instruments include interview guidelines, a list of questionnaire questions, and document study guidelines, all of which have been validated for reliability. The data analysis technique applies qualitative methods, linking legal facts with legal norms stipulated in statutory regulations.⁶

³ Purwono, et al. "Strategi penerapan sistem informasi e-filing sebagai bentuk kebijakan publik dalam meningkatkan kepatuhan wajib pajak di Indonesia." *Kebijakan: Jurnal Ilmu Administrasi* 12.1 (2021): 15-29.

⁴ Self Assessment and Dalam Hukum, "Sosains Jurnal Sosial Dan Sains" 2, no. 2 (2022): 361–74.

⁵ Martin Roestamy, Endeh Suhartini, Ani Yumarni, Metode Penelitian, Laporan dan Penulisan Karya Ilmiah Fakultas Hukum, ed. Jamaludin, 4th ed. (Fakultas Hukum Universitas Djuanda, 2020).

⁶ Soerjono Soekanto dan Sri Mahmudji, Penelitian Hukum Normatif, Suatu Tinjauan Singkat, (Jakarta: Raja Grafindo Persada, 2003), hlm. 13.

This research is empirically juridical in nature, namely research conducted on legal phenomena that occur in society.⁷

3. Results and Discussion

3.1. Optimization Model for the Use of E-Filing to Increase Tax Payments

According to the Taxation Law Number 6 of 1983, which was amended by Law Number 16 of 2009, a taxpayer is defined as an individual or entity that holds tax rights and obligations. Previously, the submission of Annual Tax Returns (SPT) was carried out manually, which posed challenges for both taxpayers and tax authorities, as it required considerable time and increased the risk of data errors. To address this issue, the Directorate General of Taxes introduced online SPT filing through a regulation issued in 2015.

Technological advancements in Indonesia have also encouraged the use of e-filing, as stipulated in the Regulation of the Minister of Finance Number 9 of 2018, which mandates electronic filing for both Income Tax (PPh) and Value Added Tax (VAT) returns. Additionally, the government has eliminated the requirement to submit SPT reports with a zero balance (nihil status). E-filing offers several advantages, such as expediting the tax return submission process and improving data accuracy. However, it also presents certain risks, including concerns over the security of taxpayers' data.⁸

In practice, many taxpayers still prefer manual tax filing over electronic filing due to difficulties in understanding how to use the e-filing system. This indicates that not all taxpayers are ready to adapt to the online system. The self-assessment system allows taxpayers to calculate and report their own taxes, with oversight from the government. Therefore, taxpayer compliance and the improvement of public tax knowledge are essential for the success of this system.⁹

E-Filing is an online and real-time method for submitting Annual Tax Returns (SPT), which differs from the traditional manual submission process. First, manual filing requires taxpayers to fill out paper forms, while E-Filing utilizes electronic data. Second, manual submission obliges taxpayers to visit the nearest Tax Office (KPP), whereas E-Filing can be done from anywhere, as long as there is an internet connection. Third, manual filing requires verification by tax officers (fiscus), while E-Filing provides direct, real-time validation.¹⁰

The procedure for submitting the Annual Tax Return (SPT) through the E-Filing system is as follows: Taxpayers must first apply for EFIN (Electronic Filing Identification Number)

⁷ RUMATIGA, Hidayat, et al. The Exclusivity of Music/Song Creators is Guaranteed by Copyright Law Number 28 of 2014. *Jurnal Hukum DE'RECHTSSTAAT*, 2024, 10.2: 188-195.

⁸ D A N Konsultasi, Perpajakan Kpkk Selong, and Muhammad Alwi, "E-Filling, e-Filling," 4, no. 1 (2023): 35-50.

⁹ Kantor Pelayanan et al., "KENDALA DALAM PENERAPAN ELEKTRONIK SURAT PEMBERITAHAUAN (E-SPT) DAN ELEKTRONIC FILLING SYSTEM (E-FILLING) DI KANTOR PELAYANAN PAJAK PRATAMA Oleh : Mentari Risdianti Lubis," 2012.

¹⁰ Ratu Safira Aksara, "Analisis Implementasi E-Filing Terhadap Tingkat Kepatuhan Wajib Pajak Kpp Pratama Jakarta Cilandak," *Jurnal Acitya Ardana* 1, no. 2 (2021): 109-14, <https://doi.org/10.31092/jaa.v1i2.1338>.

activation at the Tax Office (KPP) by bringing their Identity Card (KTP) and Taxpayer Identification Number (NPWP). This application must be submitted by the taxpayer in person. Once the EFIN is activated, the taxpayer is required to register on the DJP Online portal within 30 days. On the registration page, the taxpayer enters their NPWP, EFIN, and security code. After completing this step, the taxpayer fills in their personal information and will receive an email to activate their account.¹¹

After the account is activated, taxpayers log in to submit their reports by selecting the "Report" menu and then "E-Filing." Taxpayers are required to answer questions in the form, which will determine the type of form they need to use. Taxpayers can fill out their Annual Tax Return (SPT) using either the form or the guided option and must provide accurate data. Once all the required information has been completed, taxpayers request a verification code and then submit their SPT to receive an Electronic Receipt (Bukti Penerimaan Elektronik).

The use of e-filing offers numerous benefits, including increasing taxpayer compliance due to the simplified process. It is also efficient for tax administration because the data is stored in a digital system, supporting transparency and reducing operational costs. Improved compliance and ease of reporting can enhance state revenue from taxes, which plays a vital role in supporting national development.¹²

3.2. Analysis of Optimization Models for E-Filing Utilization to Increase Tax Payments

The function of e-filing serves as a tax reporting platform that enables taxpayers to submit their Annual Tax Returns (SPT) online and in real-time, thereby facilitating taxpayer compliance. The use of e-filing will be adopted if taxpayers perceive the system as easy to use and beneficial. This study aims to examine the influence of perceived ease of use, perceived usefulness, and taxpayers' information technology readiness on taxpayer compliance, with e-filing acting as an intervening variable.¹³

Goodhue and Thompson state that users will evaluate a system based on its characteristics and how well it meets their needs. Therefore, the Task Technology Fit (TTF) model is used to demonstrate that performance will improve if the technology provides adequate support for task completion. For example, the e-filing system, which assists taxpayers in submitting their tax reports online, can enhance taxpayer compliance.¹⁴

Taxpayers with limited understanding of taxation will still use the e-filing system by following the provided steps. However, this may result in an underpayment status (*kurang bayar*), which has the potential to conflict with the principle of fairness, as taxpayers might

¹¹ Direktorat Jenderal Pajak RI, "Tata Cara Pengisian SPT Tahunan Wajib Pajak Orang Pribadi 1770 SS," n.d., 4, www.pajak.go.id.

¹² Yani, Sri. *Digitalisasi Pajak dan Transformasi Administrasi Pajak di Indonesia*, (Jakarta: PT RajaGrafindo Persada, 2022), hlm. 89.

¹³ N I Komang and Juli Maryani, "107 Doi:" 1, no. 2 (2019): 107–50.

¹⁴ Ida Bagus Gede et al., "Perceived Ease of Use Sebagai Pemediasi," *Jurnal Manajemen Teori Dan Terapan Tahun* 10, no. 3 (2017): 231–42.

end up paying more tax than they should. Conversely, some cases may show an inaccurate overpayment status (*lebih bayar*), which could create additional burdens for the tax authorities (*fiscus*).¹⁵

The study by Eichfelder and Vaillancourt identified several factors that trigger tax compliance burdens, such as the complexity of tax laws and complicated tax calculations. Taxpayers who lack sufficient tax knowledge tend to feel reluctant to file their Annual Tax Returns (SPT) due to fear of being audited. They often assume that there is no remaining tax payable after deductions made by their employers.¹⁶

The low level of digital literacy and limited internet access in remote areas remain major obstacles in the implementation of e-filing. Educational programs and socialization efforts regarding e-filing need to be strengthened, and internet access must be expanded. Direct assistance is also necessary to support taxpayers who are less familiar with technology. Through strategic efforts, e-filing can become a more effective tool in increasing tax compliance in Indonesia.¹⁷ Trust is a psychological state in which an individual believes that their actions are correct. Mayer explained that trust is formed by three factors: ability, benevolence, and integrity.

Ability refers to an organization's competence in influencing a specific area. In this study, the e-filing system is expected to secure tax reporting data, thereby fostering taxpayers' trust in using e-filing services. Benevolence relates to the efforts made by the e-filing system to provide satisfaction to taxpayers through quality service. This, in turn, can build trust between taxpayers and the Directorate General of Taxes. Integrity is associated with the characteristics of the e-filing system in enabling online submission of Annual Tax Returns (SPT) and its reliability in delivering benefits to taxpayers, thus increasing trust and encouraging the use of e-filing.

The factors influencing taxpayers' interest in using e-filing are analyzed using the Technology Acceptance Model (TAM), which includes perceived ease of use, perceived usefulness, attitude, behavioral intention, and actual system use. E-filing is an electronic tax return filing service through the internet that simplifies the reporting process for taxpayers, eliminating the need to queue at the tax office.¹⁸

¹⁵ Titin F Nur et al., "Kelemahan Penggunaan E-Filling Pada Pengisian Surat Pemberitahuan Tahunan Pajak Penghasilan Orang Pribadi Dengan Periode Penghasilan Kurang Dari 12 Bulan," *Jurnal Administrasi Bisnis Terapan* 2, no. 2 (2020), <https://doi.org/10.7454/jabt.v2i2.95>.

¹⁶ Eichfelder, S., & Vaillancourt, F. (2014). Biaya kepatuhan pajak: Tinjauan beban biaya dan struktur biaya. Public Finance Public Choice (PFPC) Working Paper 2014-10.

¹⁷ Puji Rahayu and Imarotus Suaidah, "Peran Artificial Intelligence Dalam Perpajakan Terhadap Kepatuhan Wajib Pajak E-Commerce : Literasi Digital Sebagai Mediator" 9 (2025): 479–90.

¹⁸ Mochamad Faris Ramadhani and Suwardi Bambang Hermanto, "Minat Penggunaan E-Filing Pendekatan Technology Acceptance Model (TAM)," *Jurnal Ilmu Dan ...* 8 (2019): 1–19, <http://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/2450>.

The Directorate General of Taxes has committed to simplifying the submission of Annual Tax Returns (SPT), in accordance with the Minister of Finance Regulation (*PMK*) Number 9 of 2018, which streamlines several regulatory points. Among these are the reduction in the frequency of reporting and specific provisions for taxpayers who are incurring losses. Timely payment of taxes indicates a contribution to the development of key sectors within society.¹⁹

4. Conclusion

The implementation of online Annual Tax Return (SPT) filing through the E-Filing system represents a significant breakthrough introduced by the Directorate General of Taxes to overcome the inefficiencies and errors commonly found in manual reporting processes. Supported by a strong legal foundation—namely Law Number 6 of 1983 as amended by Law Number 16 of 2009, along with the Minister of Finance Regulation Number 9 of 2018—the government encourages taxpayers to transition to electronic reporting systems. E-Filing offers several advantages, including ease of access, speed, data accuracy, and administrative efficiency.

However, the implementation of this system still faces challenges in the field, particularly regarding the limited technological understanding among some taxpayers. Therefore, improving public education and tax literacy is essential to ensure that all taxpayers are prepared to adapt to the online system. Strengthening the self-assessment system and leveraging E-Filing technology are expected to enhance tax compliance, transparency, and state revenue in support of national development.

The use of E-Filing simplifies the tax return submission process for taxpayers in an online and real-time manner. Its effectiveness is influenced by user-friendliness, perceived benefits, and technological readiness. Despite its efficiency, challenges such as low tax literacy and limited internet access persist, requiring continued education and government assistance. Trust in the E-Filing system—supported by data security and system integrity—is also key to its success. The Directorate General of Taxes' commitment to simplifying regulations is expected to further increase tax compliance and state revenue to support national development.

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¹⁹ <https://www.pajak.go.id/id/artikel/kebangkitan-bangsa-ditopang-dengan-kedisiplinan-pajak>, di akses pada tanggal 19 Maret 2025, Pukul 21.23 WIB.

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