EDUCORETAX
Volume 5 No.5, 2025

USER SATISFACTION ANALYSIS OF E-FILING SYSTEM IN REPORTING ANNUAL TAX RETURNS FOR INDIVIDUAL TAXPAYERS

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Abstract
This study aims to determine the effect of system quality, service quality, and ease of use on user satisfaction of the e-Filing tax system for individual taxpayers. The existence of complaints related to technical aspects and understanding of use indicates the importance of evaluating user satisfaction. Therefore, this study was conducted to analyze the extent to which users are satisfied with the e-Filing system in reporting Annual Tax Returns, so that it can be the basis for improving tax services in the future. The research approach used is a quantitative method with primary data, and sampling using the snowball sampling technique. The research sample collected and processed was 127 samples with individual taxpayer respondents. The research data was processed using the Structural Equation Model with the help of SmartPLS 4 statistical software with a significance level for accepting the research hypothesis of 5%. The results of testing the research hypothesis indicate that the variables of system quality and ease of use have a significant positive effect on user satisfaction of the e-Filing tax system for individual taxpayers. However, the variable of service quality does not affect user satisfaction of the e-Filing tax system for individual taxpayers.
Keywords: Ease of Use, e-Filing User Satisfaction, Service Quality, System Quality

INTRODUCTION

Information technology is developing dynamically and has a broad impact on almost all sectors, and one of the adoptions of information technology in public services is through e-government initiatives which aim to improve services to provide convenience to users (Pakina & Solekhan, 2024). The Indonesian government is developing e-government as an effort to improve the quality of public services and bureaucratic performance in order to create good governance by providing benefits in the implementation of effective, efficient, transparent, innovative and participatory government (Riksfardini et al., 2023). Innovation in public services aims to help the community carry out its obligations and obtain its rights (Haryaningsih & Juniwati, 2021). The e-government system is a form of system transformation in government management and public services from manual to electronic.

The e-government system is the application of digitalization, one of which is in tax reporting by taxpayers in the form of an e-filing system (Nautami & Wahid, 2019). E-Filing is an e-Government service that is widely used and the most advanced among other services (Veeramootoo et al., 2018). E-Filing was officially launched in May 2004 by the Directorate General of Taxes (DJP), so that taxpayers can report taxes using E-Filing. In 2014, DJP then integrated all reporting services into one integrated platform through the DJP Online site which can be accessed from various devices connected to the internet (Warno et al., 2021).

Taxpayers in submitting Annual Tax Returns (SPT) can be done through online channels. Various choices of SPT submission on the DJP Online site such as e-Filing, e-Form, e-SPT, and Manual. The number of SPTs reported by taxpayers through the e-Filing system from 2018 to 2022 continues to increase (Table 1). The existence of e-Filing provides benefits to users, namely helping taxpayers to minimize the costs and time that must be spent in preparing, processing, and submitting SPTs because they can be accessed and used for 24 hours (Listiarti et al., 2024).

Table 1. Number of Tax Return Submissions via DJP Online

Tahun SPT Diterima	e-Filing	e-Form	e-SPT	SPT Manual
2018	9.031.758	327.344	443.699	2.151.273
2019	10.734.682	874.485	386.676	1.374.703
2020	11.751.401	944.923	751.517	1.312.868
2021	18.375.701	1.146.654	1.184.381	1.496.754
2022	17.668.042	2.386.922	382.591	1.650.632

Source: Direktorat Data dan Informasi Perpajakan, 2022

However, digitalization in the SPT reporting system through e-Filing does not mean that there are no obstacles, and some taxpayers still maintain manual submission of SPT. This may indicate that there are still a number of taxpayers who prefer or feel comfortable with the manual method compared to the electronic method that has been provided (Hasari, 2019). Some of the problems faced by taxpayers when submitting SPT via the e-Filing system, for example, the appearance of error codes 405 and 302 which often occur, making it difficult for users to access the desired page and users cannot continue the reporting process (Mazidah, 2021). In addition, there are some taxpayers who cannot access to enter the e-Filing page. Another problem that often arises Comma Separated Values (CSV) that fails to decrypt is also often felt by taxpayers, where CSV itself is a file format for storing tables on data, experiencing failure to decrypt the file which can be caused by errors in the encryption process or inappropriate data formats, not finding the Taxpayer Identification Number (NPWP) when inputting proof of deductions, invalid State Revenue Transaction Number (NTPN) (Mazidah, 2021).

Research conducted by Suprianto & Muslim (2021) stated that the problems often experienced by individual taxpayers are forgetting their passwords, not activating the Electronic Filing Identification Number (EFIN) and making mistakes when logging in. Not only that, server down is also an obstacle that is often faced in delivery using e-Filing (Salmah & Ningsih, 2021). Taxpayers often experience registration failure when using the activation link, the Electronic Receipt (BPE) does not appear which should automatically appear after completing the report, the employer's name does not appear even though they have written the NPWP, or various error codes appear on the website page (Fitriya, 2024). Based on these findings, it can be seen that although the e-Filing system is designed to facilitate SPT reporting, in practice it still leaves various technical and functional obstacles that have a direct impact on user experience. The problem of this research lies in the extent to which the e-Filing system is able to meet the expectations of individual taxpayers and provide satisfaction in the process of reporting Annual SPT. This research is to analyze the level of user satisfaction as a whole and what factors influence it. Thus, the results of this study are expected to provide concrete input for tax authorities in improving the e-Filing system and encouraging the use of digital services more optimally among taxpayers.

LITERATURE REVIEW

DeLone & McLean's Information Success Model helps organizations understand the factors that contribute to the success of information systems, so that they can make necessary improvements and optimizations. There are 6 categories that are parameters in measuring the success of a system, namely system quality, and information, usage, user satisfaction, individual impact, and organizational impact (DeLone dan McLean, 1992). Then, DeLone and McLean updated the previously introduced success model. The update lies in the addition of service quality dimensions, the integration of organizational and individual impacts into net benefits, and the addition of an intention to use component to the usage dimension to measure user behavior. The updated model conducted by DeLone & McLean (2003) shows several changes

from the previous model. In this model, system quality, information quality, and service quality are independent variables. These three things affect the intensity of use and user satisfaction.

Fred Davis in 1989 developed the Technology of Acceptance Model (TAM). TAM was adapted from the Theory of Reasoned Action (TRA) by Fishbein and Ajzen in which a person's intention in carrying out an action becomes a determining factor whether the action will be realized or not. TAM explains how users can accept and use technology before knowing success because user acceptance is a key factor in the utilization and success of information systems, which is greatly influenced by various user problems and expected benefits (Susanto & Jimad, 2019). In TAM, the causal relationship between two main factors consisting of perceived usefulness and perceived ease of use and these two things are the main foundation for implementing technology. The aim of this model is to explain the main aspects that influence user attitudes towards the acceptance of a technology, by providing an in-depth explanation of certain dimensions that can influence information technology by users (Anggarini et al., 2021).

Satisfaction means enough or adequate, and the word "facio" means to make or do. (Suwarsito & Aliya, 2020). According to Kotler & Keller (2012 p. 10) satisfaction describes how someone gives an assessment of the performance or results of a product based on their expectations, where if it does not meet expectations the customer feels disappointed, and vice versa if expectations are met then the customer feels satisfied, and if it exceeds expectations, then the customer feels happy. User satisfaction with a system is a reaction and response given after using an information system, which is a crucial issue that indicates the success of implementing a system (Suranto, 2022).

System Quality

One of the main elements of implementing an information system is the quality of the system. According to Kaban et al. (2023), the system success model can be carried out by evaluating how well the performance of an information system is achieved technically in its data processing activities. In the DeLone and McLean model, system quality refers to the ability of the system to provide information according to the needs of users, assess the effectiveness of the information system, and determine the extent to which the system can be used without certain obstacles or disruptions such as access failure when the website or application is experiencing a surge in users (Wagiman et al., 2023). Good system quality can have a direct impact on the user experience. The sense of satisfaction felt by the user can be interpreted as a reaction to the experience of using the system, which is one of the dimensions that can determine the success of the system based on the DeLone and McLean model. If the user feels satisfied with the system, they will give a positive assessment of a system. So in the context of the e-Filing system, if the user's expectations are met by the system, the user feels satisfied, so that the higher the satisfaction felt by the system user, which in the end as a whole can contribute to the success of the system (Masunga et al. 2020), (Kaban et al. 2023), (Nasuha 2023), (Mandagi et al. (2024), and (Rulinawaty et al. 2024).

H1: System quality has a positive effect on user satisfaction of the e-Filing Tax system.

Service Quality

Service quality refers to the comparison between customer expectations and perceptions of the service received, and includes the level of support provided by the organization to meet the needs of system users effectively. Therefore, the higher the quality of service provided by the system developer in supporting the use of e-Filing, the greater the satisfaction felt by the users of the system. Service quality in this study refers to the quality of service provided in this case the tax authority, to taxpayers who use e-Filing (Kaban et al., 2023).

User satisfaction plays an important role in driving sustainable adoption and successful implementation of the e-Filing system. E-Filing services that meet user expectations such as fast technical support and appropriate solutions can be said to increase the level of user

satisfaction. This shows a positive relationship between service quality and user satisfaction that is formed on the basis of adequate service quality that will increase user satisfaction, which ultimately contributes to the success of the e-filing system as a whole (Astakoni et al. 2021), (Wagiman et al. 2023), (Masunga et al. 2020), (Ameen et al. 2020), (Aji et al. 2024), and (Rulinawaty et al., 2024).

H2: Service quality has a positive effect on user satisfaction of the e-Filing Tax system

Ease of Use

In the context of a mandatory information system, where taxpayers are required to use the e-Filing system in reporting, ease of use becomes increasingly important. This is because taxpayers do not have other preferences in carrying out their obligations. If users feel the system is easy to use, users will be more likely to accept it. In this case, ease of use contributes to a more positive experience for users. Then this increases user satisfaction because the system meets user expectations regarding the perceived ease of completing tasks. If users feel that the system is easy to use for tax reporting and helps complete tasks, users will be more satisfied with the experience of using the system. So when the system is easy to use, users are not only more likely to accept it but also feel more satisfied, because the system helps users achieve their goals without difficulty. So if the system is designed to provide ease of use to users, satisfaction will be felt. Therefore, ease of use plays an important role in determining user experience so that it can affect user satisfaction with e-Filing. With this, it can be said that the easier a system is to use, the more likely users are to be satisfied with the system (Kartika dan Tanno 2024), (Rachmi et al. 2023), and (Lengkong et al. 2021).

H3: Ease of use has a positive effect on user satisfaction of the Tax e-Filing system.

METHODS

This study uses a quantitative approach with primary data, with a population of individual taxpayers who have used e-Filing in reporting Annual Tax Returns. The snowball sampling technique was used and obtained a research sample of 127 respondents. Data collection from the questionnaire was carried out through a digital platform, namely Google Form as a tool for creating and managing questionnaires, which allows respondents to fill in and submit answers online. The use of this technology facilitates data distribution and collection.

Data analysis using Structural Equation Model. The approach uses Partial Least Square (PLS) by utilizing SmartPLS4 software. PLS-SEM has the ability to estimate models with various constructs, variable indicators, and structural paths, without requiring the data to meet certain distribution assumptions (Hair et al., 2019). PLS-SEM runs two stages of testing involving separate assessments, namely testing the measurement model and testing the structural model (Hair et al., 2011). To determine whether a hypothesis is accepted or rejected, a significance level of 0.05 ($\alpha = 5\%$) is used.

RESULTS AND DISCUSSION

This research sample uses individual taxpayers as the object of research. Individual taxpayers who meet the criteria for submitting Annual Tax Returns using the Annual Tax Return Form 1770S or 1770SS can submit their annual tax returns via e-Filing through the Directorate General of Taxes website. The researcher obtained a total of 127 respondents. In the data collection process, the researcher used the snowball sampling technique, where initial respondents who met the research criteria were asked to recommend or distribute questionnaires to others who also met the criteria. The respondent criteria in this study were individual taxpayers who already had a NPWP and had independently used e-Filing in reporting their Annual Tax Returns. This technique was chosen because it was considered effective in reaching

a population of taxpayers who were spread out and did not have a structured sampling list. The demographics of respondents in this study included various backgrounds in age, domicile, and occupation. The composition of respondents reflects the group of taxpayers who are economically active and have access to digital technology, so it is relevant to the research objectives regarding satisfaction with the use of the e-Filing system.

Table 2. Research Respondent Demographics

Characteristics	Description	Frequency	Percentage
Gender	Male	64	50,4%
	Female	63	49,6%
Age	Under 26	21	16,5%
	26 – 35	46	36,2%
	36 – 45	16	12,6%
	Above 45	44	34,7%
Domicile	Jakarta	57	44,9%
	Bogor	10	7,9%
	Depok	7	5,5%
	Tangerang	15	11,8%
	Bekasi	10	7,9%
	Lainnya	28	22%
Work	Private Employees	107	84,3%
	State Civil Apparatus (ASN)	15	11,8%
	BUMN Employees	4	3,1%
	TNI/Polri	0	0%
	Others	1	0,8%

Source: data processed (2024)

Based on Table 2. as many as 127 respondents, 64 male respondents (50.4%) and 63 female respondents (49.6%). This shows that the number of respondents between men and women is evenly distributed with a difference of one more male respondent. Furthermore, the age of respondents is grouped into 4 (four) age categories, including, under 26 years old with a total of 21 respondents (16.5%), 26 to 35 years old with a total of 46 respondents (36.2%), 35 to 45 years old with a total of 16 respondents (12.6%), and over 45 years old with a total of 44 respondents (34.7%). The data shows the dominance of respondents aged 26 to 35 years and over 45 years with a difference of two more respondents in the 26 to 35 age categories.

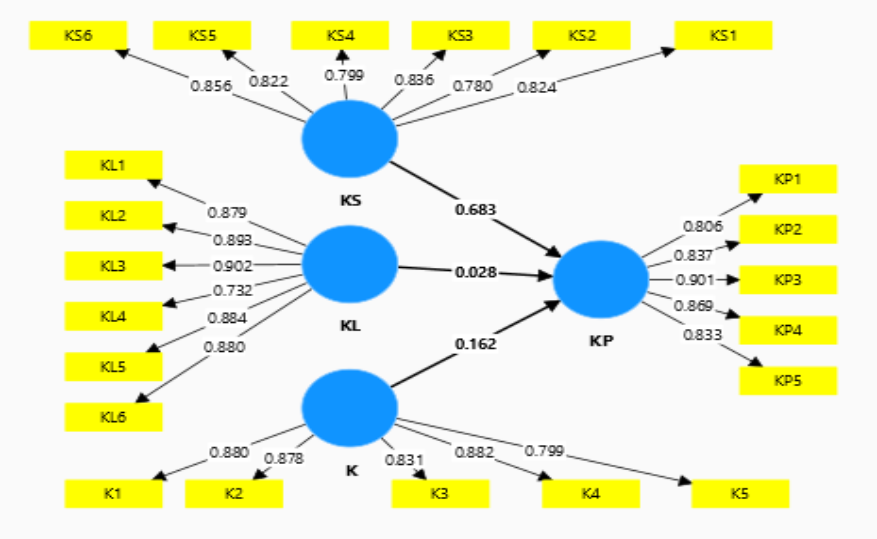
Domicile is dominated by respondents with domicile in Jakarta as many as 57 respondents (44.9%), Bogor as many as 10 respondents (7.9%), Depok as many as 7 respondents (5.5%), Tangerang as many as 15 respondents (11.8%), Bekasi as many as 10 respondents (7.9%), and other categories as many as 28 respondents (22%) come from the areas of Semarang, South Tangerang, Kerinci, Karanganyar, Batam, Bandung, Sidoarjo, Cikarang, Garut, Surabaya, and Jayapura. Respondents' occupations are dominated by Private Employees as many as 107 respondents (84.3%), State Civil Apparatus (ASN) 15 respondents (11.8%), BUMN Employees as many as 4 respondents (3.1%), TNI/Polri as many as 0 respondents, and other categories as many as 1 respondent (0.8%) who is a BUMD Employee.

Outer Model Testing

When conducting a PLS-SEM evaluation, the first step is to examine the measurement model (Hair et al., 2011). This is done by examining the reliability and validity which is called the Outer Model test. Indicators that obtain outer loadings of 0.7 or more indicate a strong

relationship with the measured variables and their variance can be adequately explained by the variables.

Gambar 1. Outer Model



Source: SmartPLS (2024)

Based on table 13, the output results of the outer loading values, it can be concluded that the number of each statement meets the requirements of more than 0.7.

Convergent Validity Test Results

Convergent validity is measured by evaluating the external loadings of the indicators to calculate the average variance extracted (AVE) value for each construct (Hair et al., 2017). The general guideline for adequate convergence is an AVE value of more than 0.50, which indicates that more than half of the variance of the indicator has been covered by the construct score (Hair et al., 2017).

Table 3. Average Variance Extracted Value

Varible	Average Variance Extracted (AVE)
System Quality (KS)	0,672
Service Quality (KL)	0,746
Ease of Use (K)	0,731
User Satisfaction (KP)	0,722

Source: data processed (2024)

In Table 3, it can be seen that all variables obtained AVE values of more than 0.5. The AVE value for the system quality variable has a value of 0.672; for the service quality variable with an AVE value of 0.746; for the user convenience variable with an AVE value of 0.731; and user satisfaction with an AVE of 0.722. Thus, all variables have convergent validity.

Discriminant Validity Test Results

The discriminant validity test was conducted with the aim of ensuring that each variable in the structural model actually has empirical differences with other variables (Hair et al., 2021 p. 78). This test can be seen from the cross loadings and the Fornell-Larcker criterion.

Table 4. Fornell-Larcker criterion

	Ease of Use (K)	Service Quality (KL)	User Satisfaction (KP)	System Quality (KS)
K	0,855			
KL	0,675	0,864		
KP	0,639	0,576	0,850	
KS	0,670	0,642	0,810	0,820

Source: data processed (2024)

It can be seen in Table 4 that all values for the same variable are the largest compared to values for different variables. With user convenience of 0.855, service quality of 0.864, user satisfaction of 0.850, and system quality of 0.820. Thus, all variables pass the discriminant validity test using the Fornell-Larcker criterion.

Table 5. Cross Loadings Value

	KS (X1)	KL (X2)	K (X3)	KP (Y)
KS1	0,824	0,560	0,571	0,699
KS2	0,780	0,409	0,479	0,634
KS3	0,836	0,652	0,591	0,632
KS4	0,799	0,481	0,535	0,614
KS5	0,822	0,488	0,556	0,654
KS6	0,856	0,561	0,563	0,738
KL1	0,572	0,879	0,550	0,524
KL2	0,554	0,893	0,615	0,464
KL3	0,580	0,902	0,562	0,522
KL4	0,594	0,732	0,606	0,523
KL5	0,497	0,884	0,587	0,493
KL6	0,505	0,880	0,565	0,434
K1	0,547	0,581	0,880	0,544
K2	0,553	0,612	0,878	0,569
K3	0,570	0,571	0,831	0,531
K4	0,588	0,561	0,882	0,552
K5	0,606	0,558	0,799	0,534
KP1	0,649	0,505	0,527	0,806
KP2	0,622	0,448	0,502	0,837
KP3	0,688	0,476	0,536	0,901
KP4	0,717	0,517	0,543	0,869
KP5	0,751	0,497	0,598	0,833

Source: data processed (2024)

Table 5 shows the test results with all values for indicators with the measured variables being the largest compared to the values for other variables or different. All indicators can be concluded to pass the discriminant validity test using cross loadings.

Reliability Test Results

This test can use Cronbach's Alpha and Composite Reliability. Showing a good level of variable reliability has Cronbach's Alpha and Composite Reliability of more than 0.7 (Hair et al., 2011).

Table 6. Cronbach's Alpha

Varible	Cronbach's Alpha
System Quality (KS)	0,902
Service Quality (KL)	0,931
Ease of Use (K)	0,907
User Satisfaction (KP)	0,903

Source: data processed (2024)

It can be seen in table 6, for Cronbach's Alpha of each variable is more than 0.7. For the largest value of the service quality variable with a value of 0.931 and the smallest system quality 0.902. This shows that all variables are reliable. In addition, the composite reliability value can be used as a measurement of data reliability. The following is a composite reliability table for each variable.

Table 7. Composite Reliability

Varible	Composite Reliability
System Quality (KS)	0,925
Service Quality (KL)	0,946
Ease of Use (K)	0,931
User Satisfaction (KP)	0,928

Source: data processed (2024)

It can be seen in table 7, for Composite Reliability each variable is more than 0.7. For the highest value in the service quality variable 0.946 and the lowest in the system quality variable 0.925. All variables in this study have met the reliability test.

Inner Model Testing

When the measurement model has been done, the next step is done by involving the assessment of the structural model estimation (Hair et al., 2011). Inner Model testing is done by testing the R-Square and Q Square values as follows:

Table 8. R-Square Test Results

Variable	Adjusted R-square	Information
User Satisfaction	0,665	Moderat

Source: data processed (2024)

In table 8 it can be seen, the R-Square (R2) test seen from the satisfaction of e-Filing system users is 0.665. This means that the independent variable can explain the dependent variable by 66.5% which is included in the moderate category. While 33.5% is influenced by other factors.

Table 9. Q-Square (Q2)

Variable	Q-Square
User Satisfaction	0,654

Source: data processed (2024)

In table 9, the results of the Q-Square test using SmartPLS 4 produce a value of 0.654. The relevance of the Q Square prediction in this study is quite large. This shows that it is more than 0, which can be said that the model has predictive relevance. User satisfaction in this study is included in the large category group with a value of 0.654 or 65.4%.

Hypothesis Test Results

The results of the hypothesis test that has been designed in the early stages of the study with the results of the model testing that has been carried out. This test determines whether a hypothesis is accepted or rejected. The hypothesis is represented by an arrow formed in the

structural model. To determine whether a hypothesis is accepted or rejected, a significance level of 0.05 is used.

Table 10. Hypothesis Test Results

	Original Sample (O)	T Statistic	P Values	Proceed
X1 (KS) -> Y (KP)	0,683	10,299	0,000	Accepted
X2 (KL) -> Y (KP)	0,028	0,392	0,348	Rejected
X3 (K) -> Y (KP)	0,162	2,400	0,008	Accepted

Source: data processed (2024)

Table 10 shows the results of the t-test conducted through SmartPLS 4. It can be seen in the system quality test (X1) on user satisfaction showing the original sample with a positive value of 0.683 which indicates a positive influence between system quality and user satisfaction. In addition, t-count> t-table, which is 10,299> 1.657336 with a p value of 0.000 <0.05. This explains that system quality has a significant positive effect on user satisfaction. This shows that H1 is accepted. Then, for service quality (X2) on user satisfaction, the original sample has a positive number with a value of 0.028. The t-count value <t-table, which is 0.392 <1.657336 with a p value of 0.348 <0.05. This shows that service quality has no effect on user satisfaction. This shows that H2 is rejected. Furthermore, for ease of use (X3) on user satisfaction shows a positive relationship with the original sample value of 0.348. Having t-count> t-table, which is 2.400> 1.657336 with p value 0.008 <0.05. This explains that ease of use has a significant positive effect on user satisfaction. Thus, indicating that H3 is accepted.

System Quality on User Satisfaction of E-Filing System

System quality has a significant positive effect on e-Filing user satisfaction. System quality plays an important role in influencing e-Filing system user satisfaction. Taxpayers as respondents feel that the system has provided efficiency in terms of time, cost, and energy, as well as effectiveness and satisfaction to respondents in carrying out their obligations to report annual tax returns. User satisfaction experienced by these users is influenced by the quality of the e-Filing system itself. The majority of respondents agreed that in reporting annual tax returns using the system provided, e-Filing has provided fast access when used, can be used from anywhere, is safe and secure in maintaining data security in the system, can be used at any time within the reporting deadline, the delivery steps follow a logical sequence, and has a good level of reliability in carrying out its functions.

When e-Filing has provided a good system quality which can be seen from the answers of taxpayers as respondents dominated by agree. In this case, good system quality will provide a good experience to users so that it can increase user satisfaction of the system itself. This is felt by increasing the efficiency and effectiveness of users in completing their tasks, namely reporting annual SPT which ultimately increases user satisfaction with the system. This shows that the quality of the system provided in e-Filing is good and makes users satisfied. So the better the quality of the e-Filing system, the higher the satisfaction of taxpayers as users of the system. This study supports the theory of DeLone & McLean Information Success related to user satisfaction of the system, one of which is caused by system quality.

In line with (Utomo et al., 2020) that system quality has a positive effect on user satisfaction. In addition, (Kaban et al., 2023) involving 100 e-filing users proved that there was an influence between system quality and user satisfaction in generation Z in using the e-Filing system. Likewise, (Nasuha, 2023) in his study using 100 employees of the Indonesian Education University as respondents using e-Filing, and the results proved that system quality had an effect on user satisfaction.

Service Quality on User Satisfaction of E-Filing System

Service quality does not affect e-Filing user satisfaction. Taxpayers in terms of service quality have not received a significant impact. Lack of experience or direct interaction between system users and service providers, which must be remembered that the e-Filing system was created by following the taxation mechanism in Indonesia, namely self-assessment. The self-assessment system in Indonesia is part of taxation modernization, where taxpayers are fully responsible for calculating, reporting, and paying their taxes independently without direct involvement of the tax authorities (Hasanah & Susandi, 2023). In this case, e-Filing becomes the role of technology in supporting self-assessment to provide convenience to taxpayers in carrying out their obligations based on the self-assessment system (Maulana & Marismiati, 2021).

Efficiency, effectiveness, and satisfaction arising from the e-Filing user experience in measuring the main user satisfaction variable are not caused by the quality of service from user interaction with the service provider provided. Thus, the increase in user satisfaction of the e-Filing system is not caused by the quality of service or in other words, the quality of service is not the main focus for taxpayers in increasing their satisfaction with the e-Filing system. The findings in this study indicate that increasing user satisfaction of e-Filing does not depend on the quality of service but on other things.

In this study, the DeLone & McLean Information Success theory is used with the results of the study stating that service quality has no effect on increasing user satisfaction in this case e-Filing. The support provided by service providers to system users can be said to be successful if the services provided can respond to user needs adequately. However, this is not the case with the e-Filing system in this study. There are other factors in increasing e-Filing user satisfaction outside of service quality, so in this case service quality is not a factor that increases taxpayer satisfaction as e-Filing users.

In line with Kaban et al. (2023) involving 100 e-Filing users, it was proven that in generation Z in e-Filing system users, service quality does not have a significant effect on user satisfaction. Service quality, such as help desk and Q&A services, is still inadequate and has not met user expectations.

Ease of Use on E-Filing System User Satisfaction

Ease of use has a significant positive effect on e-Filing user satisfaction. Ease of use plays an important role in influencing user satisfaction of the e-filing system. In the context of a mandatory system, where taxpayers are required to use e-Filing in reporting, ease of use becomes increasingly important. Moreover, the tax mechanism in Indonesia is self-assessment so that ease of use is very important to consider. One of the trusts given to taxpayers is to be able to report independently. With this, ease of use needs to be considered. One of the factors of user satisfaction based on this study is influenced by ease of use. Submitting SPT using the existing system, e-Filing is easy to use. This can increase the sense of satisfaction of taxpayers as users when carrying out their obligations in reporting annual SPT. The majority of taxpayers do not find it difficult when using e-Filing, users also find it easy to learn and adapt to using e-Filing, the display on e-Filing is clear and easy to understand, and when submitting annual SPT using e-Filing the majority of users do not make mistakes. This shows that e-Filing provides ease of use to users so that users feel satisfied. With this, the easier it is to use e-Filing, the higher the user satisfaction of the system.

This study supports the theory of Technology Acceptance Model related to ease of use. When the system is easy to use, users are not only more likely to accept it but also feel more satisfied because the system helps users achieve their goals without difficulty. Ease of use plays an important role in determining user experience so that it can influence e-Filing user satisfaction. The easier the system is to use in this case e-Filing, the easier it is for system users

to use it so that the level of user satisfaction also increases. Thus, based on the hypothesis test when taxpayers as users in carrying out their obligations to report SPT through the system used, in this case if e-Filing is easy to use it will increase user satisfaction itself.

The research discussion is in line with Kartika & Tanno (2024) which resulted in the perception of ease influencing user satisfaction of e-Filing in reporting annual SPT involving 90 respondents from KPP Pratama Bengkulu Satu. Similar results were also found by Rachmi et al., (2023). The study proves that Perceived Ease of Use influences user satisfaction. Another study with the same results is Lengkong et al. (2021).

CONCLUSIONS

In accordance with the objectives of this study, namely to test the effect of system quality, service quality, and ease of use on user satisfaction of the tax e-Filing system. Testing was conducted on individual taxpayers which showed that system quality had a positive effect on user satisfaction of the e-Filing system. This explains that the better the quality of the system, the more it increases user satisfaction of the e-Filing system. Ease of use also has a positive effect on user satisfaction of the e-Filing system, where the higher the ease of use, the shorter the satisfaction of e-Filing users. Meanwhile, in contrast to service quality which does not affect user satisfaction of the e-Filing system, this identifies that the good or bad quality of service received by users does not affect user satisfaction of the e-Filing system. User satisfaction of the e-Filing system is not caused by service quality. The limitations of the study lie in the respondents tend to be filled by respondents in Java.

Suggestions

For Service Providers, they can continue to improve the quality of the e-Filing system and make user satisfaction a priority by providing adequate experience to taxpayers as users. In addition, continue to provide an online SPT reporting system designed to provide ease of use to users. Provide socialization to taxpayers regarding the use of the e-Filing system. This study contributes to tax policy by providing empirical input for tax authorities to prioritize the development of technical aspects and ease of use of the system. Improvements such as improving digital infrastructure, simpler displays, and digital-based self-education are key to driving user satisfaction and adoption.

For further research, other factors that may influence user satisfaction with the e-Filing system, such as tax system literacy, can be considered. In addition, further research can also expand the scope of respondents. Scientifically, this study strengthens the understanding of the behavior of users of digital tax services, and emphasizes the importance of system quality and ease of use in independent systems such as e-Filing.

For users of the e-Filing System, it is hoped that they can continue to utilize the system with the quality and convenience offered to carry out their obligations in reporting taxes.

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