
The Moderating Role of E-Filing in the Relationship between Religiosity, Perceived Risk, and Attitude on Tax Compliance Intentions

Bunga Sofya Ardana¹, Indriyana Puspitosari²

^{1,2}Department of Sharia Accounting, Faculty of Islamic Economic and Business, Universitas Islam Negeri Raden Mas Said Surakarta

Article Info

Article history:

Received July 23th, 2024

Accepted Oct 21th, 2024

ABSTRACT

One of the largest MSMEs in the Central Java II region is Surakarta City. Therefore, tax revenue has increased from year to year. The focus of this research is to moderate the role of e-filing in the relationship between Religiosity, Risk Perception, and Attitude towards tax compliance intentions. This research model uses multiple linear regression analysis. The population in this study were MSMEs located in the Central Java II region. In this study includes 91 MSMEs located in the Central Java II region which are under the Directorate General of Taxes. Directorate General of Taxes. Risk Perception and Attitude have a positive & significant effect on tax compliance intentions, while religiosity has a negative & insignificant relationship with tax compliance intentions. & insignificant to tax compliance intentions. This research shows that E Filling is able to moderate the perceived risk variable on tax compliance intention. Tax compliance intention. While E Filling is not able to moderate the variable Religiosity & Attitude on Tax Compliance Intention.

Corresponding Author:

Bunga Sofya Ardana
Department of Accounting Sharia
Faculty of Islamic Economics and Business
Universitas Islam Negeri Raden Mas Said Surakarta
Email: bungaardana573@gmail.com

1. INTRODUCTION

State revenue can be obtained from tax revenue, non-tax revenue (PNBP) and grants. Tax revenue is the largest revenue of the Indonesian state. Based on data up to April 30, 2024, tax revenue amounted to IDR 4.56 T, customs and excise were IDR 12.29 T and PNBP was IDR 2.38 T (Rakhmad, 2024). This can show that taxes are an important aspect of state revenue which will also be managed and used for infrastructure development and other state planning. With the increase in state tax revenue, of course, it must also be supported by all taxpayers so that the maximum utilization of the tax (Simorangkir, 2023). However, the level of tax compliance is often low which causes a decrease in tax revenue and inefficiency in the tax system.

In connection with this, the Directorate General of Taxes certainly makes various efforts so that taxpayers pay their obligations on time and following with applicable laws. One of them is by developing in terms of payments and electronic receipts. Technology development must of course be carried out in various sectors of the agency so that the achievement of the target from the ministry is met and even exceeds the target to be achieved. Through these developments, the government has the opportunity to increase income, improve efficiency aspects, and improve the quality of services for the community, especially for taxpayers (Aksara, 2021).

The Directorate General of Taxes develops a technology called e-filling, which is used by all taxpayers every year to submit tax returns through certain channels. In connection with the development carried out by the Directorate General of Taxes, it is hoped that the Annual Tax Return reporting can increase along with the increasing amount of tax revenue each year (Ariyasa, 2021). Research by Satria *et al* (2022) studies have revealed that e-filling acts as a partial moderator in the relationship between attitude variables and tax compliance. This finding indicates that the use of e-filling systems can either strengthen or weaken the relationship between attitude and compliance. By recognizing the moderating role of e-filling, policymakers can better understand how technology affects tax compliance and develop appropriate strategies to improve compliance rates. . Apart from making it easier for taxpayers who want to report SPT, e-filling can also be accessed with various existing devices.

Based on data up to April 30, 2024, the Central Java II DGT Regional Office received 702,329 Annual Income Tax Returns for the year 2023 or reached 89.1% of the target of 788,030. The number of Annual Income Tax Returns for Individuals (OP) that have been reported reached 653,272, consisting of 57,567 Non-Employee OP Tax Returns and 595,705 Employee OP Tax Returns. In addition, the number of annual corporate income tax returns that have been reported is 49,057 (Rakhmad, 2024). This shows that the submission of SPT still has not reached the 100% target, namely there are still 85,701 SPT that have not been reported. However, this is still being pursued so that each year it reaches the specified target. Various efforts are also continuously made by the Directorate General of Taxes so that the SPT target each year continues to increase, one of which is creating the E-filling.

Surakarta City is one of the cities with the most MSMEs in Central Java, with 12.169 MSMEs recorded as of September 7, 2024. This is supported by the large number of wholesale markets such as the klewer market, gede market, etc. which support the growth of MSMEs both in terms of quantity and quality. This also has a positive impact on the Central Java II area, which can increase the community's economy through these MSMEs (Fataip, 2023). Over time, the number of MSMEs will also increase in various business fields.

The Indonesian government has made various efforts, both directly and indirectly, to empower micro, small and medium enterprises (MSMEs). The aim of these efforts is to improve the economy and people's welfare. MSMEs play an important role in driving economic growth and employment in Indonesia (Hanim & Noorman, 2018). These efforts can affect economic growth, which in turn will affect the national economy. The MSME sector has contributed most dominantly to the Gross Domestic Product (GDP) in 2021 (Trianura, 2022). One of the business sectors that has survived the various crises experienced by Indonesia is MSMEs. This includes the multidimensional crisis in 1998, the global crisis in 2008, and the economic crisis during the COVID-19 pandemic in 2020 (Christian, 2022).

In Galih *et al's* research (2023) revealed that MSME taxpayers carry out their obligations, namely reporting their taxes voluntarily because the Directorate General of Taxes can detect non-compliance that will be carried out by MSME taxpayers. In addition, they also avoid sanctions applied due to tax risks arising from internal and external risks they have.

Therefore, understanding the intentions that drive taxpayers to behave is an important concern for society and the state. The success of a country in collecting its tax revenue depends largely on the intentions underlying taxpayer compliance in paying taxes. An understanding of the factors that influence taxpayer intentions is critical to improving compliance and tax revenue.

Theory of Planned Behavior

Theory of Planned Behavior is a theory that discusses the estimated consideration of behavior that will be carried out by humans. In this theory, it can also recognize the form of a person's belief, towards what can be controlled over events and events that will then occur from the results of behavior. Thus, the difference in action, between someone who is determined, and someone who is not determined, can be easily distinguished. This theory posits that there are three types of beliefs that influence behavior. Specifically, it suggests that behavioral beliefs are linked to attitudes towards a behavior, normative beliefs are tied to subjective norms and control beliefs are associated with perceived behavioral control. This framework provides a comprehensive understanding of the factors that drive human behavior, highlighting the interplay between attitudes, social pressures, and perceived capabilities in shaping our actions. These three types of beliefs play an important role in the formation of individual intentions and behaviors (Ajzen, 1991).

Moreover, very few studies have looked at the issue from a social socio-psychological point of view and only one study has been conducted to examine this theory in relation to tax compliance in MSMEs in some Arab countries, especially in Jordan (Khalid *et al*, 2022). All beliefs are associated with attractive behaviors with certain characteristics, be it as outcomes, normative expectations or resources needed to perform various actions. Thus, it is possible to combine all beliefs about a given behavior to produce an overall measure of dispositional behavior.

Tax Compliance Intention

Intention is the purpose of an action or a person's heart's desire to behave in a certain way. So, intention shows how much someone will try to do a certain behavior. The existence of intentions that underlie individuals to behave is one of the factors that drive behavior, according to the *Theory of Planned Behavior*. Three beliefs: control beliefs, normative beliefs, and behavioral beliefs can influence taxpayers' intention to behave. The taxpayer's decision to pay taxes compliantly or non-compliantly is an intention, which can be predicted because there is a prior desire in him (Yulianto, 2021).

With good intentions, a person will have the desire to behave well. There are two categories of indicators that can be used to measure individual behavioral intentions, namely tendencies (individual inclinations to comply or not comply with regulations) and decisions (individual personal decisions to comply or not comply with regulations). When someone has a strong intention, willingness, and desire for something, they will try to realize it and take action in accordance with these intentions (Kuswanti & Margunani, 2020).

Religiosity

Religiosity can be seen as a complex system, consisting of various components such as beliefs, attitudes, beliefs and ritual practices that connect a person with an entity that is considered to have divine properties. To be called a religious person, it is not enough for a person to claim to have a religion but must demonstrate a broader involvement in the elements associated with religiosity itself. Religiosity is a more complex construct than just "having a religion" (Fitriani, 2016). Religiosity can also be said to be an ethical attitude that taxpayers believe in the existence of God. If taxpayers comply with applicable tax regulations, it will encourage them to be more motivated to pay and report taxes in a timely and accurate manner. Compliance with tax regulations can increase the awareness and willingness of taxpayers to fulfill their tax obligations properly and accurately. Taxpayers who have a religious nature will try to fulfill the responsibilities that must be carried out. This tax obligation will be fulfilled because taxpayers are educated to behave honestly. This means that more religious taxpayers will be more obedient in fulfilling their tax obligations (Yuniarta, G. A., & Purnamawati, I. G. A., 2020)

Johnson (2016) explains that religiosity is the extent to which a person feels committed to their religion and beliefs and applies their teachings so that their attitudes and behavior reflect this commitment. In this study, religiosity shows the taxpayer's appreciation, appreciation, and attitude towards life based on their religious values. Fair tax reporting behavior demonstrates this assessment.

In research conducted by Satria et al (2022), Hwang, S., & Nagac, K. (2021) & Hidayat (2022) showed that religiosity variables affect tax compliance. This shows that a person's level of religiosity can affect taxpayer compliance. Meanwhile, research conducted by Darwanis, S. & Abdullah, S. (2018), Mutia, Y, B & Adri, R, S, S. (2014) & Carsamer, E., & Abbam, A. (2020) shows that religiosity has no effect on tax compliance. Therefore, this study intends to determine whether religiosity can affect tax compliance intentions. Based on this description, the researcher formulates the following hypothesis:

H1: Religiosity has a positive effect on tax compliance intentions.

Perceived Risk

Minister of Finance Regulation No. 191/PMK.09/2008 concerning Risk Management within the Ministry of Finance states that risk can be defined as something that has the potential to hinder or disrupt the achievement of goals, which can be measured based on the likelihood of occurrence and the impacts it causes. In other words, risks are factors that can interfere with or prevent the organization from achieving its goals (Utama *et al.*, 2022). Risk is a condition of uncertainty that will be a consideration for everyone when making decisions. In the context of taxation, there is a tendency among taxpayers, both individuals and business entities, to be risk-taking or risk-averse in fulfilling their tax obligations. This shows that perceptions and preferences for risk are important factors that influence taxpayer behavior in dealing with uncertain situations related to taxation (Witami & Suartana, 2019).

Perceived risk owned by taxpayers will correlate with their belief that the technology used can protect their personal data from theft by tax officials. In terms of taxation, taxpayers' decisions to carry out tax obligations or avoidance can be influenced by risk (Khalid *et al.*, 2022). The level of taxpayer compliance in this case is expected to increase if the risk accepted by taxpayers is low.

In Sukada's research, I. W (2020) explains that perceived risk that will have an impact on taxpayers does not affect their behavior to report their taxes. Meanwhile, research by Utama et al (2022), Akram et al (2019) & Pangesti et al (2023) shows that perceived risk has an influence on tax compliance intentions. Therefore, risk factors can be an important element in creating taxpayer intentions. Based on this description, the researcher formulates the following hypothesis:

H2: Perceived Risk has a positive effect on tax compliance intention.

Attitude

Attitude is the beliefs and feelings held by individuals related to a particular object. This attitude tends to encourage individuals to behave towards the object in certain ways. In other words, attitude is a process of assessment or a person's tendency to behave towards an object in specific ways. Attitude is an important factor that influences individual intentions and behavior. In Theory of Planned Behavior also explains that everyone's attitude can influence someone to do something. (Khalid *et al.*, 2023). Individuals with a positive attitude towards taxes will see that taxes provide great benefits, not only for themselves but also for others. They believe that the government will manage taxes well and return them to the community through infrastructure development, provision of public services, and programs designed for the welfare of the community. On the other hand, individuals who have a negative attitude towards taxes will assume that the benefits of the tax are very small. They consider that the taxes they have paid will be wasted because the benefits are less useful for them (Putra & Osman, 2019).

In (Ajzen, 1991) attitude is an individual's feeling to support, favor, or not support a behavior. In the context of tax compliance, attitude is the taxpayer's feeling of favoring or not favoring the intention to comply with tax obligations. If taxpayers have a supportive or favorable attitude towards tax compliance, then they tend to be compliant in paying taxes. Conversely, if taxpayers have an unfavorable or impartial attitude, then they will tend to do tax avoidance.

In research by Utama et al., (2022) & Alkautsar et al (2023) show that attitude affects taxpayer intentions. Meanwhile, research conducted by Nkwe, N. (2012) shows that attitude has no effect on tax compliance. This can explain that every taxpayer who has confidence in the Directorate General of Taxes regarding the management of all taxes. So, researchers can formulate a hypothesis:

H3: Attitude has a positive effect on tax compliance intention

E-filing

As stipulated in article 6, paragraph 2 of Law Number 16 of 2000 on General Provisions and Tax Procedures, taxpayers are permitted to submit notification letters via postal services or through other channels as specified in the decisions of the Director General of Taxes. This provision outlines the acceptable methods for taxpayers to communicate with the tax authority regarding their notification. Since taxpayers must come directly to the tax service office, this system can generate a lot of human resources and space. In addition, it will be easier to make recording errors (Utama *et al.*, 2022). As a result, e-filing is a government product that allows filling and submitting tax returns to the Directorate General of Taxes (DGT) online and in real-time. (Supriatiningsih & Jamil, 2021).

Directorate General of Taxes (DGT) Decree No. Kep-88/PJ/2004 formalizes e-filing as a method for taxpayers to submit their annual tax return and extension notice. The system can be used

online through an Application Service Provider (ASP) and aims to increase transparency and eliminate tax collusion, nepotism, and corruption practices in the tax return submission process. As Indonesia has a self-assessment system, it is important to increase tax compliance on a voluntary, rather than coercive, basis. This can be achieved by using social and psychological variables, such as procedural justice, trust in tax authorities, and religiosity (Sholih *et al*, 2023).

In research by Wildan *et al* (2023) shows that e-filing affects the compliance intention of individual taxpayers. Meanwhile, Ariyasa & Eko's (2023) shows that the implementation of the electronic tax reporting program is largely ineffective because most taxpayers still submit income tax reports manually to the tax office, but to increase this e-filing literacy, it is necessary to increase literacy to taxpayers so that e-filing can be used optimally. So that researchers can formulate a hypothesis:

H4 : The utilization of e-filing as the moderating variable strengthens the effect of religiosity on tax compliant intention.

H5 : The utilization of e-filing as the moderating variable strengthens the effect of perceived risk on tax compliant intention.

H6 : The utilization of e-filing as the moderating variable strengthens the effect of attitude on tax compliant intention.

2. METHOD

. The type of research used is quantitative research. According to Sugiyono (2017) quantitative research is research conducted to find the truth of a theory using statistical data processing methods. In quantitative research, data is measured using research variables expressed in the form of numbers. This research conducts a quantification study related to the phenomenon of policy implementation at the Directorate General of Taxes, Central Java II region. The data used is primary data. Data collection was carried out using a questionnaire. The preparation in this questionnaire was carried out by selecting, adjusting, and correcting statements from all indicators used. Meanwhile, the respondents in this study were individual MSMEs in the Regional Office of the Directorate General of Taxes in Central Java II.

This study used multiple linear regression analysis with moderation variables to strengthen or weaken the relationship between the independent variable and the dependent variable. In testing regression with moderating variables and one of them uses Moderated Regression Analysis (MRA) which is a special application of multiple linear regression where the regression equation contains elements of interaction (multiplication of two or more independent variables) using the following equation (Liana, 2009):

$$TCI = \alpha + \beta_1 RL + \beta_2 PR + \beta_3 AT + \beta_4 EFIL + \beta_5 RL.EFIL + \beta_6 RL.EFIL + \beta_7 PR.EFIL + \beta_8 AT.EFIL$$

Description:

TCL : Tax Compliance Intentions

RL : Religiosity

PR : Perceived Risk

AT : Attitude

EFIL : E-Filling

The various question items are then combined with the Likert Scale model to produce a questionnaire. According to Siregar (2016) the Likert scale is a scale commonly used to measure attitudes, opinions, and perceptions of a person about a particular object or phenomenon. The Likert scale is a widely employed psychometric scale in questionnaires and survey research. This scale is characterized by a seven-point agreement scale, ranging from Strongly Agree (SS) to Strongly Disagree (STS). This format allows respondents to express their level of agreement or disagreement with a statement, providing a nuanced and detailed assessment of their opinions.

The determination of the number of samples is determined using the Hair *et al.* formula (2018) where the sample can be calculated based on the number of indicators multiplied by 5 to 10. Based on these guidelines, the number of samples used in this study is: $n = \text{number of indicators} \times 5$. The number of indicators in this study is 18. Based on this formula, the sample obtained is as follows: $n = 18 \times 5 = 90$ Respondents.

3. RESULTS AND DISCUSSION

Results

The instrument chosen in this study is a questionnaire. In the instrument that has been selected, it is necessary to test quantitatively, namely using validity and reliability tests. Table 1 presents the results of the validity test in this study. The corrected item correlation value shown in Table 1 in the questionnaire instrument for all indicators and items has a value above 0.3 (Solimun *et al* 2017). The next stage is the reliability test. In this test, it is said to be reliable if the Alpha-Cronbach value is > 0.7 (Solimun *et al*). The results of the instrument reliability test in this study are shown in Table 2.

Table 1. Validity Test

| Variable | Indikator | Correlation | Result |
|----------------------------|---------------------------------|-------------|--------|
| Religiosity (RL) | Belief (Ideological) (RL.1) | 0.716 | Valid |
| | Spiritual observance (RL.2) | 0.746 | Valid |
| | Ritualistic Behavior (RL.3) | 0.723 | Valid |
| | Appreciation (RL.4) | 0.632 | Valid |
| | Knowledge (intellectual) (RL.5) | 0.802 | Valid |
| | Practice (consequences) (RL.6) | 0.694 | Valid |
| | Practice (consequences) (RL.7) | 0.745 | Valid |
| Perceived Risk (PR) | Investment Risk (PR.1) | 0.512 | Valid |
| | Operational Risk (PR.2) | 0.617 | Valid |
| | Environmental Risk (PR.3) | 0.556 | Valid |
| | Behavioral Risk (PR.4) | 0.336 | Valid |
| | Reputational Risk (PR.5) | 0.605 | Valid |
| | Temporal Risk (PR.6) | 0.665 | Valid |

| | | | |
|-------------------------------------|-----------------------------------|-------|-------|
| e-Filing (EFIL) | Utilization frequency (EFIL.1) | 0.844 | Valid |
| | Architectural simplicity (EFIL.2) | 0.878 | Valid |
| | Integrated Security (EFIL.3) | 0.839 | Valid |
| Attitude (TCI) | Perception (TCI.1) | 0.756 | Valid |
| | Expectation (TCI.2) | 0.873 | Valid |
| | Assessment of attitude (TCI.3) | 0.844 | Valid |
| Tax Compliant Intention (Y2) | Self-Disposition (Y2.1) | 0.947 | Valid |
| | Decision to comply (Y2.2) | 0.927 | Valid |

Notes: If Correlation value > 0.3 then the indicator is valid. Source Data (2024)

Table 1 shows the correlation value for all indicators and items has a value > 0.3 or higher (Solimun *et al*, 2017). So it can be concluded that all items are valid. Next, the test that must be done is the device reliability test. If a device shows an alpha-cronbach value > 0.6, it can be declared reliable (Solimun *et al*, 2017).

Table 2. Reliability Test

| Variable | Alpha-Cronbach | Conclusion |
|-------------------------------------|----------------|------------|
| Religiosity (RL) | 0.777 | Reliable |
| Perceived Risk (PR) | 0.715 | Reliable |
| e-Filing (EFIL) | 0.846 | Reliable |
| Attitude (TCI) | 0.837 | Reliable |
| Tax Compliant Intention (Y2) | 0.911 | Reliable |

The results of the research instrument reliability test show that the four study variables have a Cronbach's Alpha value of 0.6 or more. The results show that religiosity (RL), attitude (SK), attitude (ATD), e-filing (EFIL), and intention to pay taxes (TCI) are all reliable.

Table 3 Measurement Model

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .714 ^a | .509 | .468 | 1.504 |

The next test is to test the independent variable with the dependent variable. The results of these tests can be seen in table 4 and table 5.

Table 4 Result of estimation and testing the direct effect test

| Relation between variables | Hypothesis | B | Sig. | Conclusion |
|--|------------|--------|-------|----------------------------|
| Religiosity > Tax Compliance Intention | H1 | -0.005 | 0.976 | Negative & Not Significant |

| | | | | |
|---|----|-------|-------|------------------------|
| Perceived Risk > Tax Compliance Intention | H2 | 0.325 | 0.038 | Positive & Significant |
| Attitude > Tax Compliance Intention | H3 | 0.635 | 0.019 | Positive & Significant |

Note: If Sig>0.05, the relationship is not significant. Source: Research Data (2024)

Table 5. Result of Moderated Regression Analysis (MRA)

| MRA | | | B | Sig. | Conclusion |
|---------------------|------------|--------------------------------|--------|-------|----------------------------|
| Independent | Moderating | Dependent | | | |
| Religiosity (RL) | E-Filing | Tax Compliance Intention (TCI) | -0.001 | 0.908 | Negative & Not Significant |
| Perceived Risk (PR) | E-Filing | Tax Compliance Intention (TCI) | -0.018 | 0.089 | Positive & Significant |
| Attitude (Y2) | E-Filing | Tax Compliance Intention (TCI) | -0.024 | 0.221 | Negative & Not Significant |

Note: If Sig >0.10, the relationship is not significant. Source: Research Data (2024)

Discussion

Table 2 shows that each variable in this study has an Alpha Cronbach value of more than 0.6. These results indicate that religiosity (RL), risk perception (PR), e-filing (EFIL), attitude (TCI), and tax compliance intention (TCI) are not only valid, but also credible. Thus, the data collected from the questionnaire can be used for data analysis at a later stage. Knowledge (intellectual) (RL.5) is the main indicator forming the Religiosity (RL) variable, with the highest loading factor of 0.802. Time Risk (PR.6) is the best indicator forming the Risk Perception (PR) variable, with the highest loading factor of 0.665. In addition, the dominant indicator in the e Filling (EFIL) variable is The simplicity of the system (EFIL.2) which has a factor loading of 0.878. Attitude variable (ATD) has the highest loading factor on the behavioral Belief indicator (TCI.2) which is 0.873. Meanwhile, Tax Compliance intention has the highest loading factor on the Personal tendency to behave indicator, namely 0.947.

H1. Religiosity has a positive effect on tax compliance intentions.

The results showed that the religiosity variable has a negative and not significant relationship with the tax compliance intention variable, which has a B value of -0.005 and a Sig. value of 0.976. The results of this study support research conducted by Ermawati et al (2022) & Saad, N (2015). It can be concluded that one's religiosity can reduce the compliance intention of a taxpayer. Religiosity can be one of the influencing factors, but it is not always the dominant factor or indirectly related to tax

compliance. It can be concluded that taxpayers who have a low level of religiosity will have low tax compliance intentions as well.

H2. Perceived Risk has a positive effect on tax compliance intention

Based on research showing that the relationship is positive and significant, so the second hypothesis in this study is supported. The results of this study support research conducted by Utama *et al* (2022), Owusu, G, M, Y *et al* (2021) & Pangesti *et al* (2023). This is due to the various risks and negative consequences that will be received if they do not comply with tax regulations. Trust in the Directorate General of Taxes can also affect this variable. By having the intention of tax compliance, taxpayers will avoid the sanctions that have been set. It can be concluded that the higher the perceived risk that taxpayers have, the more intention and compliance with taxes will be.

H3. Attitude has a positive effect on tax compliance intention

Based on research showing that the relationship is positive and significant, so the third hypothesis in this study supports. The results of this study support research conducted by Utama *et al.*, (2022), Al-Zaqeba, M, A, A & Al-Rashdan, M, T., (2020) & Alkautsar *et al* (2023). This is due to the taxpayer's belief in the results they will get if they comply with the taxes they report regularly. It can be concluded that the more positive an individual's attitude towards tax compliance, the greater their intention and tendency to behave tax-compliant.

H4. The utilization of e-filing as the moderating variable strengthens the effect of religiosity on tax compliant intention.

The fourth hypothesis in this study states that religiosity has a negative and not significant relationship to compliance intention through e-filing, so it is unable to moderate the religiosity variable on tax compliance intention. The results of this study are in line with research conducted by Ariyasa & Eko (2023). This can be caused by taxpayers who have low religiosity, so their level of compliance is low and they cannot take full advantage of e-filing. E-filing focuses on the technical and administrative aspects of tax reporting, without being directly related to internal individual factors such as religiosity. Thus, e-filing as an electronic tax reporting system is unable to strengthen or moderate the relationship between religiosity and tax compliance intentions.

H5 : The utilization of e-filing as the moderating variable strengthens the effect of perceived risk on tax compliant intention.

The fifth hypothesis in this research shows that risk perception has a positive and significant relationship to compliance intentions through e-filing, so that it is able to moderate the risk perception variable on tax compliance intentions. This is in line with research conducted by Wildan *et al* (2023). The Theory of Planned Behavior shows that each individual behaves if there is an underlying will or intention. So it can be said that individuals will form an intention to do or avoid something that has the potential to pose a risk to themselves. In this case, the use of e-filing can moderate or strengthen the relationship between perceived risk and tax compliance intentions. This happens because MSME

taxpayers in the Central Java II region consider that e-filing can help taxpayers in reporting their taxes so that they avoid the risks that would arise if they do not report it on time.

H6 : The utilization of e-filing as the moderating variable strengthens the effect of attitude on tax compliant intention.

The sixth hypothesis in this study states that risk perception has a negative and not significant relationship to compliance intention through e-filing, so it is unable to moderate the risk perception variable on tax compliance intention. The results of this study are in line with research conducted by Ariyasa & Eko (2023). This can be caused by the use of e-filing tends to focus on technical tax reporting, without directly affecting the formation of taxpayer attitudes towards tax compliance itself. Taxpayers have a negative attitude towards tax compliance due to other factors, such as distrust of the system, so e-filing is not enough to change this basic attitude.

4. CONCLUSION

Taxes are one of the largest sources of state revenue today, but the realization of tax revenue is not optimal. The fundamental problem is the low level of taxpayer compliance. Taxpayer compliance is a complex problem because it involves many different aspects and perspectives. Previous studies related to tax compliance also show inconsistent results. In this summary, the researcher explains that taxes are the main source of state revenue, but the realization has not been maximized due to low taxpayer compliance which is a complex problem with many influencing factors, as well as inconsistent results of previous studies.

This study shows that religiosity has no effect on tax compliance intentions. Meanwhile, risk perception and attitude affect tax compliance intentions. This shows that MSME taxpayers carry out tax compliance voluntarily because they think about the risks that will occur if they do not report taxes, both internal risks and external risks and also the natural attitude possessed by each taxpayer affects the intention of MSME tax compliance.

In addition, this study also shows that e-filing does not moderate the variables of religiosity, risk perception and attitude. This shows that the ease of use of e-filing weakens the variables of religiosity, risk perception and attitude in reporting taxes. This also explains that

MSMEs tend to choose the easy way to carry out tax administration and procedures. They do not consider voluntary tax compliance as a moral responsibility, but rather to avoid tax audits, sanctions, or fines. It can be concluded that ease of administration and law enforcement against non-compliance can increase voluntary tax compliance in MSMEs. The results of this study can also be a consideration for the Directorate General of Taxes in making adjustments to tax regulations to increase tax compliance in Indonesia.

This study further reveals that risk perception and attitude have a positive and statistically significant effect on tax compliance intentions, while religiosity has a negative but statistically insignificant effect. This can be interpreted that the greater the risk faced by taxpayers, the more compliant taxpayers will be to report taxes regularly and also if taxpayers have a good attitude,

taxpayers will be diligent in reporting taxes. while the religiosity aspect is not a factor that influences taxpayers in their intention to report taxes.

In addition, this research found that e-filing as a moderating variable can weaken the influence of the independent variables, namely religiosity and attitude, on the tax compliance intention variable, while e-filing as a moderating variable can strengthen the independent variable, namely risk perception on tax compliance intentions.

5. REFERENCES

- Ajzen, I. (1991). "The Theory of Planned Behavior." *Organizational Behavior and Human Decision Processes Journal*, 50(2), 179-211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Akram, M. S., Malik, A., Shareef, M. A., & Awais Shakir Goraya, M. (2019). *Exploring the interrelationships between technological predictors and behavioral mediators in online tax filling: The moderating role of perceived risk*. Government Information Quarterly. Vol 36. Issue 2. Pages 237-251. <https://doi.org/10.1016/j.giq.2018.12.007>
- Al-Zaqeba, M, A, A & Al-Rashdan, M, T., (2020). The Effect Of Attitude, Subjective Norms, Perceived Behavioral Control On Tax Compliance In Jordan: The Moderating Effect Of Customs Tax. *International Journal Of Scientific & Technology Research*. 9(04). 233-238.
- Alkautsar, M., Hanifah, H., & Basit, A. A. (2023) How Attitudes, Subjective Norms, and Perceived Behavioral Control Influence Taxpayer Compliance: The Moderating Role of Intention to Comply in Garut District among Individual Taxpayers. *Khazanah Sosial*. 5(4). 717-725. <https://doi.org/10.15575/ks.v5i4.33157>
- Ariyasa, R., & Eko, E. (2021). E-Filling Implementation, Tax Compliance, and Technology Authority. *Journal of Applied Accounting and Taxation*, 6(1). 23-36. <https://doi.org/10.30871/jaat.v6i1.2822>
- Benk, S., Budak, T., Yuzbasi, B., & Mohdali, R. (2016). The Impact of Religiosity on Tax Compliance among Turkish Self-Employed Taxpayers. *Regions*. 7(4). 1-10. <https://doi.org/10.3390/rel7040037>
- Carsamer, E., & Abbam, A. (2020). *Religion and tax compliance among SMEs in Ghana*. *Journal of Financial Crime, ahead-of-print(ahead-of-print)*. doi:10.1108/jfc-01-2020-0007

- Christian, A. P. (2022). The Effect of GDRP Growth of Micro, Small and Medium Enterprises (MSMEs) on Surabaya's Economic Growth. *Journal of Lemhamnas RI*. 10(2). 134-148.
- Darwanis, S. & Abdullah, S. (20). Do Tax Knowledge, Level of Trust, and Religiosity Determine Compliance to Pay Property Tax?. *Unsyiah Journal*. 4(1). 67-75
- Fataip, E. (2023, August 7). This is the city with the most MSMEs in Central Java, Semarang occupies the second position. *Suara Merdeka*. <https://www.suaramerdeka.com/ekonomi/049730179/ini-kota-dengan-jumlah-umkm-terbanyak-di-jateng-semarang-tempati-posisi-kedua#:~:text=In%20Semarang%20City%2C%20as%20many%2011,913%20and%20UMKM%20Province%20of%20Central%20Java.&text=That%20number%20makes%20Semarang%20City%20the%20most%20UMKM%20in%20the%20province%20of%20Jateng>.
- Fitriani, A. (2016). The Role of Religiousness in Improving Psychological Well Being. *Journal of Al-Adyan Interfaith Studies*. 11(1). 1-24
- Hanim, L. & Noorman, M.S. (2018). *MSMEs (Micro, Small, & Medium Enterprises) & Business Forms*. Unisulla Press. Semarang
- Haryanto, A. T., & Wulandari, F. (2022). Social Influence, Religiosity, and Salesperson Service on Saving Intention in Islamic Banks: The Mediating Role of Perceived Ease of Use of Technology. *Shirkah: Journal of Economics and Business*, 7(2), 124-138.
- Herawati, N., Rahmawati, R., Indudewi, D., Wardani, M. K., & Susanto, B. (2021). Females on the board of directors and corporate tax aggressiveness in Indonesia: an empirical analysis. *International Journal of Governance and Financial Intermediation*, 1(2), 105-119.
- Hidayat, Kadarisman. *Et al* .2022. The Effect of attitude and religiosity on tax compliant intention moderated by the utilization of e-filing. *Journal of Financial Services Marketing*. Vol. 28. Pages 712-723. <https://doi.org/10.1057/s41264-022-00177-6>
- Hwang, S., & Nagac, K. (2021). Religiosity and Tax Compliance: Evidence from U.S. Countries. *Applied Economics*. 53. 5477-5489. <https://doi.org/10.1080/00036846.2021.1923638>

- Inasius, F. (2018). Factors Influencing SME Tax Compliance: Evidence from Indonesia. *International Journal of public Administration*. 4(1). 147-156. <https://doi.org/10.1080/01900692.2018.1464578>
- Johnson, B.R., S.J. Jang, D.B. Larson, & S. De Lhwani. (2016). Does adolescent religious commitment matter? A reexamination of the effects of religiosity on delinquency. *Journal of Research in Crime and Delinquency*. 38 (1): 22-44. <https://doi.org/10.1177/0022427801038001002>
- Khalid, T. B., Alshira, A.F., & Alshirah, M. H., (2022). Determinants of Tax Compliance Intention among Jordanian SMSs: A Focus on the Theory of Planned Behavior. *Journal Economics*. 10(2). 1-20. <https://doi.org/10.3390/economies10020030>
- Kuswanti, H., & Margunani. (2020). The Effect of Social Networks and Entrepreneurship Education on Entrepreneurial Intention with Perceived Behavioral Control as a Moderating Variable. *Economi Education Analysis Journal*, 9(1), 150- 165. <https://doi.org/10.15294/eeaj.v9i1.37244>
- Liana, L. (2009). Using MRA with SPSS to test the effect of moderating variables on the relationship between the independent variable and the dependent variable. *Journal of Information Technology DYNAMIC*. Vol XIV, 14(2) 90-97. <https://doi.org/10.35315/dinamik.v14i2.95>
- Rakhmad, B. (2024). ALCO Central Java: Central Java II Tax Revenue Records 14.4% Growth Period up to April 30, 2024. <https://www.pajak.go.id/en/node/107581>.
- Mutia, Y, B & Adri, R, S, S. (2014). Pengaruh Keadilan, Norma Ekspetasi, Sanksi dan Religiusitas terhadap Niat dan Ketidakpatuhan Pajak. *Jurnal Akuntabilitas*. Vol VII No. 03. 162-176. DOI: [10.15408/akt.v7i3.2733](https://doi.org/10.15408/akt.v7i3.2733)
- Nkwe, N. (2012). Tax Payers' Attitude and Compliance Behavior among Small Medium Enterprises (SMEs) in Botswana. *Business and Management Horizon*. 1(1). 113-137. <https://dx.doi.org/10.5296/bmh.v1i1.3486>.
- Night, S., & Bananuka, J. (2019). The Mediating Role Of Adoption Of An Electronic Tax System In The Relationship Between Attitude Towards Electronic Tax System And Tax Compliance. *Journal of Economics, Finance and Administrative Science*. 25(49). 73-88. <https://doi.org/10.1108/JEFAS-07-2018-0066>
-

- Owusu, G. M., Bekoe, R. A. & Mintah, R. (2021) Predictors of tax compliance intentions among self-employed individuals: the role of trust, perceived tax complexity and antecedent-based intervention strategies. *Small Enterprise Research*. 30(1). 49-70. <https://doi.org/10.1080/13215906.2021.1989622>
- Pangesti, N. G., Alkausar, B., Soemarsono, P. N., Hijriah, H. Y., & Abdullah, A. (2023). Justice, Trust, Perceived Risk and Voluntary Tax Compliance in MSME. *The International Journal of Applied Business*. 7(2). 185-195. <https://doi.org/10.20473/tijab.v7.i2.2023.50103>
- Prapavessis, H., Gaston, A., & DeJesus, S. (2015). The Theory of Planned Behavior as a model for understanding sedentary behavior. *Psychology of Sport and Exercise*, 19, 23-32. <https://doi.org/10.1016/j.psychsport.2015.02.001>
- Putra, A. F., & Osman, A. H. b. (2019). Tax Compliance of MSME's taxpayer: Implementation of theory of planned behavior. *Journal of Contemporary Accounting*. 1(1). 1-11. <https://doi.org/10.20885/jca.vol1.iss1.art1>
- Sari, H. I., Sunaryo, K., & Kusumawardhani, I. (2021) . The Effect Of Understanding Of Tax Regulations, Tax Sanctions And Tax Rates On Small Medium Enterprises Tax Compliance In Bantul Regency. *Journal of Information, Taxation, Accounting, and Public Finance*. 16(1). 85-100 <https://doi.org/10.25105/jipak.v16i1.6779>
- Sholih, M. W., Prayogo, I., Umma, I., Ubaidillah, M., & Setyaningrum, P. A. (2023). Effectiveness Of Using E-filing On Improving Individual Taxpayer Compliance With Mastery Of Information Systems As A Moderating Variable. *Journal of Business Research*. 7(1). 24-40
- Simorangkir, R. T. M. C. (2023). The Effect of Income, Tax Literacy, Tax Application Utilization, and Taxpayer Awareness on Taxpayer Compliance (Study on Taxpayers in the Pondok Aren Primary Tax Service Office). *Dewantara Journal of Management & Business Research*. 6(2). 57-74
- Sukada, I. W. (2020) Implementation of Compliance Risk Management (CRM) in the Framework of Extentification. *National Symposium on State Finance*. 876-892

- Supriatiningsih, S., & Jamil, F. S. (2021). The Effect of E-Filing Policy, Tax Sanctions and Taxpayer Awareness on Individual Taxpayer Compliance. *Scientific Journal of Unitary Accounting*, 9(1), 199-208. <https://doi.org/10.37641/jiakes.v9i1.560>
- Susanto, Y. K., & Fiorita, I. (2023). Taxpayer Compliance: Taxpayer Behavior analysis and tax awareness as a mediating factor in Indonesia. *Journal of Business and Accounting*. 25(1). 197-206. <https://doi.org/10.34208/jba.v25i1.2067>
- Trianura, A. (2021). The Contribution of MSMEs to Economic Growth in the Digitalization Era Through the Role of the Government. *Journal of Applied Business and Economic (JABE)*. 9(2) .184-204 DOI: <http://dx.doi.org/10.30998/jabe.v9i2.13703>
- Utama, M. S., Nimran, U., Hidayat, K., & Prasetya, A. (2022). Effect of Religiosity, Perceived Risk, and Attitude on Tax Compliant Intention Moderated by e-Filing. *International Journal of Financial Studies* .10(8). 1-15. <https://doi.org/10.3390/ijfs10010008>
- Wirayuda, A. W. (2021). Do Individual Factors, Religiosity Factors, and Demographic Factors Predict Intention to Pay Zakat?.
- Witami, D. A. D., & Suartana, I. W. (2019). The Effect of Perceived Usefulness, Ease of Use and Risk on Student Interest in Using the Blockchain System. *E-Journal of Accounting*, 28(2), 13-46
- Yuniarta, G. A & Purnamawati, I. G. A. (2020), Spiritual, psychological and social dimensions of taxpayers compliance. *Journal of Financial Crime*. 27(3). 995-1007. <https://doi.org/10.1108/JFC-03-2020-0045>
-