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## **The Intention To Use Of E-Faktur And MPN- G2: A Case Of Tax Online**

### **Billing Indonesia**

#### **ABSTRACT**

*In today's digital world, technology is not only a benchmark for the development of the times but also a support for the economic development of a country. In Indonesia, state revenues derived from taxes and customs can sustain economic growth, one of the efforts to increase taxes and customs is through online billing (e-Faktur and MPN-G2). However, advances in e-Faktur technology have not been equipped with capable capabilities because of frequent downtime when making payments. When bea cukai payments, completeness of documents such as e-Faktur is required. The purpose of this study is to find out how the Indonesian people in accepting online billing technology such as intention to use and the efficiency with billing differences.*

**Keywords:** e-Faktur, MPN-G2, Intention to Use, Use Behavior, Tax Online Billing

## **INTRODUCTION**

Technology comes from the word technologia (Greek) techno means 'expertise' and logia means 'knowledge'. At first, the meaning of technology was limited to tangible objects such as tools or machines. Over time the meaning of technology has expanded. Currently, technology is not only limited to tangible objects but also intangible objects, for example, software, learning methods, business methods, agriculture methods. The latest technological developments have reduced various physical barriers to communication and made possible interactions between humans and other creatures on a global scale. Technological advancements in the economic sector are in the form of developments in the financial system used. If in the past people traded in real or real terms or faced buyers and sellers, now they are turning online. Besides, the financial system also turned into e-money. Technological progress in Indonesia is also experiencing rapid progress both in the fields of transportation, food, health, and others. The government is also making efforts to improve services to the community in terms of technology in various ways such as tolls that have used e-money, now the public can use e-Faktur and MPN-G2 to make tax and bea cukai payments.

## **TECHNOLOGICAL DEVELOPMENT**

During the Renaissance era, printing presses were invented that allowed for greater knowledge of documentation and technology also increasingly related to science. Technological advancements in this century are said to be more stable to make food and goods reserves more stable as well.

The industrial revolution in England in the 18th century was the beginning of the discovery of new technological technologies in agriculture, manufacturing, mining, and so on. The

advancement of science and the discovery of various new concepts enable the development of technology in a more advanced direction and a level higher than the previous era. In the late 19th and early 20th century, technology in transportation began to develop rapidly, such as trains and airplanes.

Then in the 20th century more and more discoveries. In the field of physics, nuclear fission was discovered which triggered discoveries in the field of nuclear weapons and nuclear power. Computers are also getting smaller in size thanks to transistors and integrated circuits. Besides, the development of information technology is also very rapid in the 21st century, namely the discovery of the internet that reforms the total information media. In many parts of society, technology has helped to improve the economy, food, computers, and much more. Technological progress is something that we cannot avoid in this life because technological progress will proceed in accordance with scientific progress.

Every innovation was created to provide positive benefits for human life. It provides many conveniences, as well as a new way of doing human activities. Specifically, in the field of technology, the community has enjoyed many benefits brought about by the innovations that have been produced in the last decade. This is proof that technology has become a necessity, and it is evenly distributed in every sector of human life. Especially after the invention of computers, and laptops, which now almost all human work has a relationship with computers or laptop. So it is appropriate that the computer is the most recent invention and the most influential on human life.

Technology can be used as a means of exploration to add insight and knowledge and connect the effectiveness in completing a job, making work shorter and faster, and making work more efficient. Technology also plays a big role in the economic development of a country.

## **TECHNOLOGY AND COUNTRY**

Information technology changes something quickly. Information technology which is a combination of computer and telecommunications technology replaces the industrial paradigm into a post-industrial paradigm which means that it also changes environmental behaviour business or business, which means that information technology obtains closeness between business people and their customers because this shortens the distance and time so will reduce the gap and time gap of consumer demand and fulfilment of its needs. The internet can be seen as a global library so that all users can participate in all times (the internet never closes), other than that it doesn't matter who the user is, the internet always accepts and the internet never sees how someone looks, the internet doesn't look at what color a person is, what the religion it adheres to, where it lives, what social status(Titik, 2000).

Several empirical studies prove that technology development has contributed significant impact on the industrialization triggering an economic growth in a country. The researchers agreed that development of technology at the level Macro encourages economic development and contributes to economic growth. Thus, development technology is needed, good for encourage economic development for a country, or to create competitive advantage for business entities. Therefore, every country and business demanded to always develop technology in a sustainable manner is an inevitable need in the global era (Radhi, 2005).

Indonesia is one of the countries affected by globalization or can be called modernization. Modernization is a change towards a better or more advanced direction. Modernization itself is not far from the word technological development. Technology in Indonesia itself can be said to be advanced. Many people from old to young understand how to use technology well. Some examples of technologies that have developed rapidly in Indonesia today are advances in

agriculture with agricultural tools that are more faster. Technological advances are also developing rapidly in the field of software such as in the following sectors, for example the health sector with many applications for hospitals, from the transportation sector with the availability of online vehicle application services such as Gojek. The government also continues to strive to make progress in the public service sector.

## **COUNTRY INCOME**

The process of development and economic growth is influenced by two factors, namely economic factors and non-economic factors. Economic factors that influence development and economic growth are natural resources, human resources (labor), capital accumulation and managerial personnel who organize and regulate factors of production. Another economic factor that supports the factors of production is technological progress. In a country's economy, distance and time are not as significant problems to support economic growth. Many various applications are created to facilitate it. The economy of a country can be seen from the development of information technology and communication in that country.

The higher the development of information technology, the higher the country's economic growth. Advances in technology will increase the productivity capabilities of the industrial world both in the aspect of industrial technology and in aspects of the type of production. Investments and reinvestments that take place on a large scale that will further increase the productivity of the world economy. Sources of state revenue are funds received by the state to finance national development. Undang-undang No.17 of 2003 concerning State Finances, state revenue is all revenue derived from taxation revenues, non-tax state revenue, and receipt of grants from within and outside the country. Types of sources of state revenue are divided into three, namely tax, non-tax and grants (Kementerian Keuangan, 2003).

## TAX

Tax as the main source of income of a country. Sources of state revenue derived from taxes are divided into seven sectors, namely income tax, value-added tax, sales tax on luxury goods, land and building tax, export tax, international trade tax and import duties and excise. Tax collection is one of the main sources of state revenue in the state budget. Even the figure can be above 80 percent of total state revenue. In the 2017 APBN it places 85.7 percent of tax revenue from the total APBN revenue (Yubiwini, Arianto Patunru, 2017). Taxes are mandatory contributions to the state-owned by individuals or entities that are coercive based on the Act, with no direct compensation, and are used for the country's needs for the greatest prosperity of the people.

Tax Period is the period that forms the basis for taxpayers to calculate, deposit, and report tax owed within a certain period as determined in this Undang-undang (Moh Makhfal Nasirudin, 2017). Undang-undang Pasal 1 No. 6 of 1983 which was later refined by Undang-undang No. 28 of 2007 concerning general provisions and procedures for taxation. The tax is mandatory contributions to the state owed by individuals or entities that are coercive based on the law, with no direct reciprocity and used for the state's purposes for the greatest prosperity of the people.

From the method of collection, taxes can be divided into 2 namely direct and indirect taxes. Direct tax is a tax that must be borne by the taxpayer himself and cannot be transferred to other parties. This tax is paid periodically based on a tax assessment letter made by the tax office. This tax assessment letter has a description of the amount that must be paid by the taxpayer. Examples of direct taxes are Income Tax (PPh), Land and Building Tax (PBB). Indirect tax (Indirect Tax) is a tax whose payments can be transferred to another party. This tax is invoiced based on certain events or activities, so it is not paid regularly. The government collects this

tax if the event occurs by the taxpayer. Examples of indirect taxes are sales tax on luxury goods, Value Added Tax (VAT), stamp duty, and excise (Kementerian Keuangan, 2007). The realization of tax revenue is still low, it seems also in line with the decline in national economic growth.

However, there is a positive relationship between economic growth and tax revenue. Increased economic growth, will encourage an increase in tax revenue, and vice versa. Funds collected from taxes are a vital source of income for the country. This income will be used to finance all expenses including state development. In addition to development, other expenses that need to be funded include law enforcement financing, state security, economic infrastructure, public works, subsidies, state operational costs.

### **TAX SERVICE IN INDONESIA**

The role of tax revenue towards state revenue is still very dominant. From year to year, the tax contribution to state revenue continues to increase. In the 2004 State Budget, nearly 80% of state revenue was obtained from tax revenue. The amount is very big when compared to the tax contribution in 2000 which was only 50%. 2002 contribution of the taxation sector rose to 70.4% and in 2004 reached 77.8% 2008. In the 2009 Revised Budget, the tax contribution reached 77.99%, an increase from the previous year of 68.08%.

Tax revenue from year to year continues to increase, but does not reflect the conditions which is actually. The aspect of taxpayer compliance which is still low is reflected in the low level the number of registered taxpayers which only reaches around 3%. The level of compliance with SPT submission Annual personal income tax in 2000 decreased by 2.71% compared to 1999. Whereas the Corporate Income Tax Return increased by only 0.19%. Tax ratio and performance indicators Tax revenue in Indonesia is still low, reaching only around 11% since

1995 until 2000, Indonesia's tax ratio in 2005 reached 12.89%, and year 2006 13.58% (Nurmini, 2009).

Conditions of low taxpayer compliance, poor tax administration, and lack of support in meeting the demands of fast, easy, cheap, and accurate services were behind the modernization of taxation in the early 2000s. Some things are received attention including (1) the image of the DGT which was assessed as having to be improved and improved; (2) the level of trust in tax administration that must be increased; and (3) integrity and the productivity of some employees must still be improved. Service to taxpayers is one of the factors that determine success or failure in an attempt to increase tax revenue. Services in the area of taxation are intended to provide comfort, security, and certainty for taxpayers in fulfilling obligations and their rights in the field of taxation. If the services provided to taxpayers done in a good way, the Taxpayer feels his rights are respected

## **E-FAKTUR AND MPN-G2**

The government has made efforts to improve tax and customs services by making payments available online through billing. The government hopes this method can increase people's interest in making payments. E-Faktur is a tax invoice created through an application or electronic system that is determined and provided by the tax directorate general. Tax invoice which is proof of tax collection (VAT) will be made by the Taxable Entrepreneur (PKP) and then will be submitted to the recipient of BKP (taxable goods) and JKP (Taxable Services).

The billing system at MPN is a system that facilitates the issuance of billing codes in the context of payment or deposit of state revenue electronically. Without the need to make a deposit (SSP, SSBP, SSPB, etc.) manually (Direktorat Jenderal Bea dan Cukai, 2016).

## INTENTION TO USE E-FAKTUR AND MPN-G2

Based on research that has been obtained previously in West Java, the author has summarized several things whether the intention to use from e-Faktur and MPN-G2 increases tax payments and the public feels comfortable with the existence of this two billing. Overall, each dimension for the sake of tax modernization higher than before modernization. Based on this, it can be concluded that Mandatory Taxes provided in the KPP of each region (before modernization) give Taxpayers received at the Tax Office Intermediate (after modernization). This means that quality tax apparatus services based on the perception of taxpayers to be better after it is done taxation modernization (Lusy, Sylvia, Granita, 2008).

Based on research previously obtained in Palembang, it was concluded that the application of e-Invoices was influential significant impact on Taxpayer Compliance in the Primary Tax Service Office Palembang Seberang Ulu Contribution to the Implementation of e-Invoices (X) in a straightforward manner affect Taxpayer Compliance (Y) of  $0.4152 \times 100\% = 17.22\%$ . A coefficient of determination of 0.415 indicates that if the application of e-Invoices an increase of 1%, then the taxpayer compliance will increase by 0.415%. Application of e-Faktur has a significant effect on the level Wajib Pajak (WP) in the city of Palembang shows that the service both in using the e-invoicing system because e-Invoicing facilitates service and accelerates the process of checking, reporting, and assigning a tax invoice serial number. Besides, it is also an electronic-based system that will minimize the misuse of invoices tax by fictitious companies or irresponsible parties so potentially lost taxes become very small (Angelia, Chrrya, 2018).

Based on research obtained previously about how the influence of Electronic Tax Invoice (e-Invoice) and MPN-G2 Against the Compliance of Taxable Entrepreneurs in Jayapura. Based on data that has been collected and the results of testing hypotheses that have been obtained from the results of the tmaka test it can be concluded that e-Faktur and MPN-G2 have a

significant effect to the Compliance of Taxable Entrepreneurs at the KPP Pratama Jayapura. This can be seen from the value t count is 7.651 which is greater than t table 1.661 with a significance value of 0,000 where the significance is less than 0.05. Regression coefficient value of 0.424 which means the better the Application of e-Invoice Application, the Taxable Entrepreneur Compliance will also be increased.

In addition, the magnitude of the value of R<sup>2</sup> (Determination coefficient) is 0.359 seen in the Adjusted column R Square. This means that the ability of the e-Invoice variable influences the variable Taxable Entrepreneur Compliance is 35.9% while the rest (100% - 35.9% = 64.1%) explained by other variables outside this research model. With the e-Tax Invoice considered to be very effective and efficient for DGT and PKP itself. User will feel comfortable both in terms of work processes and storage of work results. System Easy and practical tax administration tends to increase compliance Taxable entrepreneur in fulfilling his tax obligations (Theo, 2018).

## **CONCLUSION**

From the research above, it can be concluded that E-Invoice has many advantages for the entrepreneurs themselves and the tax directorate-general. E-invoicing has also been implemented for a long time since July 1, 2014. For PKP registered in the KPP in the islands of Java and Bali have implemented the system and most recently starting July 1, 2016, all PKP must implement the specified system. Of course, there are deficiencies in the system that every PKP is required to have an internet network according to the E-Invoicing application which requires the internet to upload tax data. This is why tax services are often considered bad, due to network disruptions. However, there are many advantages to implementing the e-Faktur and MPN-G2 systems, including suppressing the occurrence of human error in recording payment/deposit data by officers, simplifying and simplifying the process of charging payment/deposit data, providing ease of payment methods because there are many alternative payment channels, and providing access to payers/depositors to monitor payment status and the fifth provides taxpayers/depositors the freedom to record deposit data independently.

## **RECOMMENDATION**

In the future, the government can improve the quality of the network owned by each tax office and the maintenance of E-Faktur and MPN-G2 so that people do not feel difficulties when accessing both billing and there is no delay in the payment process.

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