The role of taxpayers' education in mediating the relationship between tax sanctions and taxpayers' motivations to use e-filling

I Gusti Ayu Agung Omika Dewi[1], Yudi Prihandono[2]

ABSTRACT

This study aimed to test empirically the effect of taxpayers' educational status on the correlation between the taxpayers' perceptions about tax sanctions and taxpayers' willingness in reporting tax using e-Filling. This study used taxpayers' educational status as a moderated variable, taxpayers' perceptions about tax sanctions as an independent variable, and taxpayers' willingness in reporting tax using e-Filling as a dependent variable. This study used primary data that are collected by using a questionnaire with incidental random sampling as the sampling technique. The sample of the research is the taxpayers domiciled in South and East Denpasar. Since South and East of Denpasar are the service area of KPP Pratama East Denpasar. The sample of this research was100 people. The data analysis of this research used Statistical Analysis Method using Moderated Regression Analysis. The results of the research show that the taxpayers' perception of tax sanctions has a significantly positive effect on the taxpayers' willingness in reporting tax using e-Filing and the level of taxpayers' educational status has a significantly negative effect on the relationship between taxpayers' perceptions about tax sanctions and taxpayers' willingness in reporting tax using e-Filling.

Keywords: educational status, tax sanctions, e-filling

Affiliation

[1] Faculty of Economics and Business
Universitas Brawijaya
Jl. MT. Haryono No.165, Ketawanggede, Kec. Lowokwaru, Malang, Jawa Timur-Indonesia
Email: ag.omikadewi@gmail.com

[2] Faculty of Economics and Business
Universitas Pendidikan Nasional
Jl. Bedugul No. 39 Sidakarya, Denpasar, Bali-Indonesia
Email: yudiprihandono11@gmail.com

INTRODUCTION

Tax could be said as one of the main sources of income for a country. The revenue from the tax sector is used by the government in carrying out its political, social, cultural, and governmental activities. In Indonesia, tax revenue is the largest source of income for the State. This can be seen from the 2018 RAPBN of the Republic of Indonesia which targets tax revenue of 1,681.1 trillion Rupiah or 85.4% of the total planned revenue of 1,894.7 Trillion Rupiah (Draft State Budget, 2018). Taxes are imposed because there are laws that stipulated that anyone who has an income per month is declared a taxpayer. However, even though it is forcing a country to take into account how the tax treatment for each citizen who has a different income. This is reflected in the principle of equality which means that taxes are charged with the calculation of the ability of taxpayers who are subject to tax so that they do not impose a burden on the public.

Reflected from the application of progressive taxes applied by the Minister of Finance, which is 5% for taxable income starting from Rp. 0,- to Rp. 50,000,000,- or 15% for taxable income of Rp. 50,000,001,- to Rp. 250,000,000,- or 25% for Rp. 250,000,001,- to Rp. 500,000,000,- and 30% for taxable income above Rp.

500,000,000,- (Article 17 of Income Tax Law). It appears that tax imposition is very concerned about the ability of taxpayers. The Government through the Minister of Finance also pays attention to the needs of taxpayers who will become the object of tax. This is reflected in how non-taxable income increases continuously following inflation in the State of Indonesia. In 2018, taxable income for individuals who are individual taxpayers is Rp. 54,000,000,- and dependents per person is Rp. 4,500,000,-. Moreover, the taxpayer's non-taxable income for 2012 amounting to Rp. 15,840,000,-; in 2013 amounting to Rp. 24,300,000,-; in 2015 amounting to Rp. 36,000,000,-; and in 2016, which applies to date is Rp. 54,000,000,-.

Taxes in the Dutch colonial era caused a negative connotation on the tax assessment by the Indonesian people. The Dutch colonial tax was imposed many times on the same object. It causes people to think that tax was very detrimental to them. The understanding of tax that has already made people assume that tax is a disadvantage inherited until now therefore, the government is trying to change people's judgment in persuasive ways. One way to do this is to change the name from the tax office to the Tax Service Office which is expected to be in the direction of serving and not to the detriment of citizens.

The Ministry of Finance Republic of Indonesia strives to increase State revenues from the tax sector, various programs that have been issued by the Republic of Indonesia Government through the Ministry of Finance, one of them is tax amnesty. Tax amnesty provides an opportunity for taxpayers who have wealth but have not been reported for years to be able to report without fear of being sanctioned for being late because the ransom value of the assets is not big. Other facilities of tax amnesty are the identity that will be kept secret by the taxation officer and the cessation of the investigation by the tax director general if the tax amnesty program is under investigation by the tax director general (not valid if the case file is complete). After participating in the tax amnesty program, taxpayers will pay the next tax as normal with their assets.

The Government of Indonesia through the Ministry of Finance also implemented several steps to increase tax revenue to meet the tax targets to be achieved. Steps to be taken are implementing tax reform consistently and continuously, improving services to taxpayers in the form of easy reporting of payments and easy access to taxation information, increasing tax law enforcement, increasing the effectiveness of auditing and billing, increasing the capacity of DGT (Directorate General of Taxes) in labor, information system services, etc. The next step is to take advantage of tax amnesty by utilizing international data exchange. These are some examples of the efforts made by the Ministry of Finance to increase state revenues through taxes.

The Republic of Indonesia adopts a self-assessment system, which prioritizes the taxpayer's awareness to fulfill his obligations as a taxpayer. For the anticipated step of tax, late payment by the taxpayer, a tax sanction has been enacted which currently has a nominal value of 2% of the amount of tax that should be and will accumulate every month if it remains unpaid. The attitude of taxpayers towards the implementation of partial sanctions has a significant positive effect on taxpayer compliance (Jatmiko, 2006). This shows that the higher attitude of taxpayers towards the implementation of fine sanctions, the higher compliance of taxpayers. Thus, it is expected that the imposition of tax sanctions can affect the increase in tax revenue by the State's Awareness of paying taxes.

Understanding the importance of taxes is considered capable of growing taxpayer compliance with the importance of paying taxes. Education at an early age around taxes will instill a sense of awareness of the importance of tax for a country from early age therefore, awareness of becoming a taxpayer will be better in the future. The level of education in Indonesia is still low due to the quality of education that has not been fully carried out by educational institutions. Both the facilities and infrastructure of the teaching staff are considered not enough to be good educators thus, the impact on education levels in Indonesia is still low compared to countries that are very concerned about education for the nation's next generation.

The use of E-Filling in E-SPT reporting aims to facilitate tax reporting since it is direct or real-time and is considered to be accelerating reports from taxpayers. The use of E-Filling in tax reporting by taxpayers is considered capable of reducing the time of reporting due to the efficient time caused by taxpayers no longer need to go to the tax office and queue as before. However, the use of E-Filling to get E-SPT must be studied first, filling in the wrong data or filling in the wrong number can cause differences in the number of tax liabilities that should be. Therefore, there are still some taxpayers who prefer to come directly to the Service Office Taxes to get help from tax officials in filling out their tax returns. Lessons learned about taxes are not entirely known except by people who are specifically studying taxes. This will add to the problem in filling out online tax returns that are being intensively implemented by the Government.

Respondents from this study are people who have status as taxpayers that are, who have the income to meet their economic needs. The author determines respondents from research needs that require respondents who have the income to meet their economic needs. It is one of the criteria for taxpayers is being regulated in a law that states that someone who is a taxpayer is that person already has income that is a taxable object.

Fajriana (2015) found that the level of education of taxpayers has an influence on the awareness of individual taxpayers in paying taxes. Awareness of paying taxes taxpayers who have a low level of education tend to be less aware of paying taxes, whereas a higher level of education will make someone more aware of the importance of paying taxes. This is in line with the results of research (Asante and Baba, 2011), which shows that the level of

education of taxpayers has an effect on the awareness of taxpayers.

Previous studies conducted an analysis of the effects that would affect the taxpayer compliance variable, whereas for this research the researchers did was the analysis of variables by adding moderation variables as renewals. The moderation variable was chosen because there have been no previous studies using this variable therefore the researchers are interested in using it. Moderation variables are variables that can weaken or strengthen the relationship among variables.

The problem occurred at this time is filling out of E-Filling often experiences obstacles due to lack of understanding of how to fill out SPT online. Even professional people complain about the difficulty of filling out data on E-Filling that is done online. Departing from these conditions, the researcher will examine the effect of education level of taxpayers on the relationship between taxpayers' perceptions of tax sanctions and the desire to report tax by using e-filling.

There are two main issues from this study. The first is whether the perception of taxpayers about tax sanctions affects the desire of reporting tax through E-Filling. Moreover, the second problem is whether the level of education of taxpayers has an effect on the relationship between taxpayers' perceptions of tax sanctions and the desires of reporting tax by using E-Filling.

LITERATURE REVIEWS

Definition of Tax

Taxes are financial resources of a state and have an important role in the state's development (Nurkhin, 2018). According to Soemitro in the Revised Edition of Taxation book (2011, p.1) from Mardiasmo's book explains that tax, in general, is people's output to the State treasury based on the law (which can be forced) with no reciprocal services (contra) which can be directly shown and which is used to pay general expenses. According to Supramono (2010) in Rustandi and Kurnia (2020), taxes are contributions not receiving lead services (counter-achievement) that can be directly indicated and used to pay for general expenses. Tax paid by each member of society will eventually be enjoyed by the society itself (Yefni et al., 2018).

According to Law No.28 of 2007 concerning on general provisions and procedures for taxation of taxes, tax is a mandatory contribution to the state owned by individuals or entities that are coercive based on the act, with no direct reciprocity, and is used for state purposes for the greatest prosperity of the people.

Furthermore, according to Soemitro and Law no. 28 of 2007, taxpayers will not get direct services. The definition also states that taxes can be imposed but in accordance with applicable laws then, they do not impose on taxpayers.

Tax Penalty

According to Mardiasmo (2009), taxation sanctions are guarantees that the provisions of tax legislation (tax norms) will be obeyed. In other words, taxation sanctions are a preventive tool therefore, taxpayers do not violate taxation norms.

According to Tjahjono and Husein (2005), tax sanctions are actions that are given to taxpayers or tax-related officials who commit violations either intentionally or negligently. Tax sanctions are the government's steps therefore, the taxation law can be obeyed by the public. In other words, tax sanctions are preventive measures carried out by the government.

Tax sanctions are divided into two types, namely administrative sanctions and criminal sanctions. According to Mardiasmo (2009), administrative tax sanctions are sanctions that are sanctions for payment of losses to the state, both interest, and increase. Meanwhile, criminal sanctions are sanctions or suffering and is a last resort of the government in enforcing the laws and regulations. Sanctions can be subject to administrative sanctions, criminal sanctions only, and can be subject to both administrative sanctions and criminal sanctions. According to Wirawan dan Burton (2010), there are four things that are expected or demanded from the taxpayer, namely;
1. Required compliance
   Taxpayers are required to comply with regulations and pay taxes with full awareness
2. Claimed Responsibility
   Taxpayers are required to fulfill their responsibilities as a citizen, by paying taxes
3. Required Honesty (honesty)
   Taxpayers are required to fill notification letters with circumstances that describe the actual situation. Not exaggerating or subtracting from the truth
4. Provide sanctions (law enforcement)
   Imposing sanctions is the last step taken by the state for taxpayers who are less aware in carrying out their obligations as taxpayers. Additionally, imposing sanctions indiscriminately becomes the most effective step in increasing taxpayer compliance in paying their obligations.

It is also stated in the definition of taxation, that is, taxation is imposing, someone who avoids taxation or even opposes paying tax may be given applicable sanctions. The current sanction is 2% of the tax value that will

accumulate every month if the taxpayer still does not carry out his obligations.

Education Level

The definition of education from the Language Center of the Ministry of National Education is the process of changing attitudes and behavior of a person or group of people in an effort to mature humans through efforts of teaching and training, processes, ways, and acts of educating (Language Center of the Ministry of National Education, 2002: 263).

According to Siahaan (2010), public awareness of paying taxes is strongly influenced by their education level. This is because the higher the public's knowledge, the easier it will be for the government to make people aware that in life, nothing can be obtained without paying or sacrificing something, one of them is paying taxes. This is also supported by the results of research conducted by Widyanti and Gusmidawati (2017). It stated that the level of education has a significant effect on taxpayer awareness in Central Koto District. If the level of education of taxpayers is high then, taxpayers' awareness will also be high and vice versa.

Definition of SPT and E-SPT

According to Mardiasmo (2009), SPT is a letter by the taxpayer, used to report tax calculations and/or payments, tax objects and/or not tax objects, and/or assets and liabilities in accordance with the provisions of tax legislation. The function of SPT is as a means to report and account for the calculation of the actual amount of tax owed and to report on:

1. Paying taxes which have been carried out by yourself and/or through deduction or collection of other parties in 1 (one) Fiscal Year or part of the Fiscal Year.
2. Income which is a tax object and/or not a tax object
3. Assets and liabilities, and/or
4. Payments from withholders or collectors regarding withholding or collecting a tax of individuals or other bodies in one Tax Period in accordance with statutory provisions.

Meanwhile, E-SPT based on the Directorate General of Taxes is "Notification letters and their attachments are in digital form and reported electronically or by using computer media that is used to assist taxpayers in reporting tax accounts and payments in accordance with applicable laws and regulations."

Definition of Planned Behavioral Theory

This theory is used to study human behavior and to develop more purposeful interventions. Behavioral planning theory has 3 independent variables including:

1. The attitude towards behavior wherein it is stated that someone takes an action based on profit or loss.
2. Social factors, namely factors where someone will take an action if there is social pressure on that person.
3. Last, intention, is the level of perceived behavioral control in which a person will take an action if it refers to the level of difficulty and ease of the action and refers to past experience to overcome obstacles or obstacles (Ajzen, 2005).
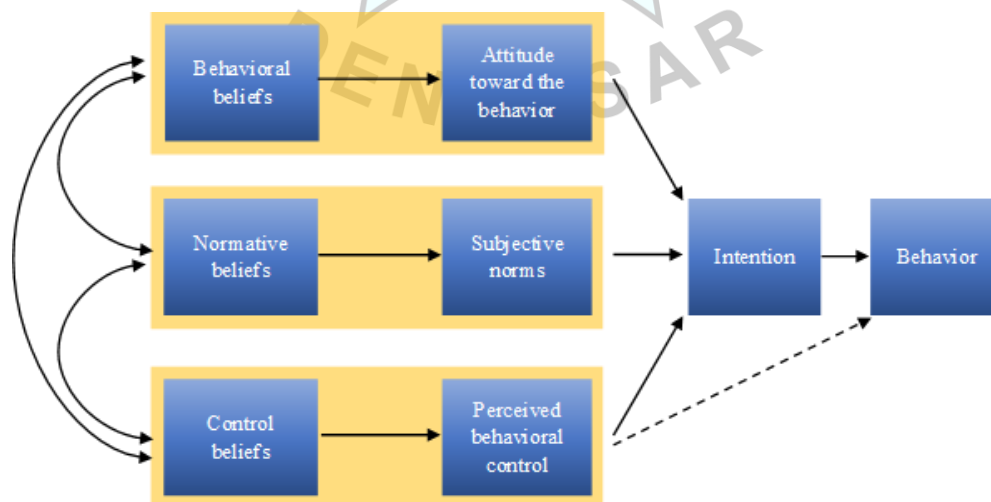

(Source: Ajzen (2005))
Figure 1: Confidence as a source of information from intention and behavior

This theory reflects that someone will do something with various possibilities. Someone with a higher level of education has more experience through learning gained from education thus, it is aligned with the theory of Ajzen which refers to past experience to overcome obstacles or obstacles.

Theoretical Framework
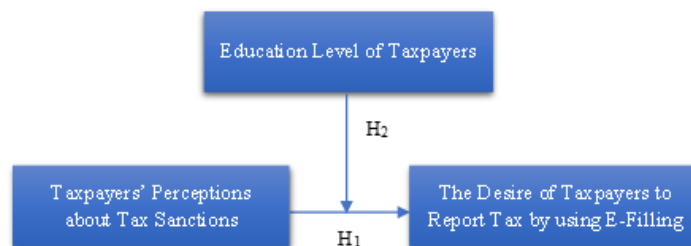
Figure 2: Theoretical Framework

Research Hypothesis

Hypothesis developed by this research are;

H_1: Taxpayers' Perceptions about Tax Sanctions affect the desire of taxpayers to report tax by using E-Filling.

H_2: Taxpayer Education Level affects the relationship between taxpayers' perceptions about tax sanctions and the desire of taxpayers to report taxes by using E-Filling.

Empirical Studies

There are several studies conducted by other researchers related to this issue. Firstly, the study conducted by Suherman et al., (2015). The study indicated that the implementation of E-Filling in the Tasikmalaya City Pratama Tax Office did not affect the level of taxpayer compliance in submitting their SPT. This was caused by a lack of knowledge in the application of E-Filling by taxpayers in the region.

Secondly, it was a study conducted by Sari et al. (2014). The study indicated several conclusions which were; the implementation of e-SPT had an effect on corporate taxpayer compliance, the use of e-SPT for entities was believed to improve the performance of the corporate taxpayer, and ease of use by corporate taxpayers had a positive effect on corporate taxpayer compliance.

Thirdly, it was a study conducted by Susmita & Upadmi in 2016. The study concluded; 1. Providing good service quality by the tax service office would increase the level of compliance of individual taxpayers 2. Tax sanctions had a positive effect on individual taxpayer compliance 3. High tax costs would reduce taxpayers' individuals to carry out their obligations as taxpayers 4. The better the implementation of E-Filling, the higher level of taxpayer compliance.

Fourthly, the study conducted by Sastra et al., (2015) concluded that the level of education of taxpayers affects taxpayer compliance in paying taxes, fiscal services had a positive effect on awareness of taxpayers in paying taxes, and the work of an individual taxpayer had an effect on awareness in paying taxes.

Fifthly, Zuhdi et al., (2015) who conducted a study related to this issue. It concluded that the better the implementation of the e-SPT system affected taxpayer compliance and the tax knowledge of taxpayers affected taxpayer compliance.

METHODS

This research was conducted in the vicinity of East and South Denpasar since it is located in the KPP area of East Denpasar with consideration in that region that taxpayers have high educational variation.

The population of this study is the Individual Taxpayer who is domiciled in the service area of East Denpasar KPP with the coverage area of South and East Denpasar District. According to Arikunto (2013), the population is the whole subject of research or the total number of a sample which is a very important data source. Meanwhile, Young (2015) defined a population as a group of people or objects that the survey is investigating. The sample of this study was 100 respondents. Sampling was done using the Accidental Random Sampling technique where the researcher happened to meet the respondent and according to the criteria as a data source (Sugiyono, 2013).

The type of data studied is quantitative data which is data expressed in numerical form. Quantitative data is data in the form of numbers and analysis using statistics (Sugiyono, 2017). In this study, quantitative data includes the number of taxpayers who have used E-Filling and who have never used E-Filling.

Data sources from this study are primary data and secondary data. Primary data is data obtained directly by distributing questionnaires, while secondary data is data that supports this research. According to Glasow (2005) states written surveys are known as questionnaires. The data collection technique is distributing questionnaires to taxpayers who live in the South and East Denpasar Regions and documentary journal.

Data analysis techniques are using Moderated Regression Analysis (MRA), Determination CoefficienT-test, and T-test. According to Liana (2009), Moderated Regression Analysis (MRA) or interaction test is a special application of linear multiple regression where the regression equation contains an interaction element (multiplication of two or more independent variables). The data analysis technique is able to explain the effect of the moderating variables used in this study.

RESULTS AND DISCUSSION
Results
Overview of Research Locations
The population of Denpasar in 2017 is approximately 890,000 inhabitants with a varied population composition. Denpasar has 4 (four) districts namely West Denpasar District, North Denpasar District, East Denpasar District, and South Denpasar District. There are 2 (two) Tax Service Offices (KPP) located in Denpasar, namely KPP Pratama for East Denpasar and KPP Pratama for West Denpasar.

KPP Pratama for West Denpasar serves 2 (two) Sub-districts of Denpasar City, namely the West Denpasar Sub-District and North Denpasar Sub-district, while KPP Pratama for East Denpasar serves 2 (two) other sub-districts, namely South Denpasar Sub-District and East Denpasar Sub-District. Research conducted by the researcher is located in the South Denpasar District and East Denpasar District in the service area of the East Denpasar KPP which has a total of 97,775 people.

The researcher distributes questionnaires in the area of East Denpasar KPP service and directly accompanies respondents who fill out the questionnaire. The author managed to collect 100 respondents in accordance with the number of samples needed in the study.

Data Analysis
Before entering the data analysis, the researchers conducted a validity test, a reliability test, and a classic assumption test, and an output data analysis from MRA (Moderated Regression Analysis).

Validity Test and Reliability Test
In the validity test, the r count of each variable shows that the value is above 0.7 then, all variables are declared valid. Whereas the reliable test showed an alpha conbrach of 0.798 thus, the questionnaire was said to be reliable.

Classic Assumption Test
The normality test is to test whether the regression is normally distributed or not. In the normality test conducted by the researcher, the writer gets a histogram that approaches the bell shape or approaches normal. From a bell-shaped or near-normal histogram, it can be stated that the regression residue is diffused therefore, it approaches normal. Whereas in the P-P-Plot, it is said that the regression residue is near normal if the data spread around the diagonal line and follows the direction of the diagonal line. Meanwhile, if the data spreads far from the diagonal line or does not follow the direction of the diagonal line, the distribution is not normal. In tests conducted by the author, it was found that the data spread around the diagonal line and followed the direction of the diagonal line, so it can be stated that the residual regression meets the assumption of normality.

Heteroscedasticity test is to determine the presence or absence of irregularities. From the heteroscedasticity test conducted by the researcher, it is found that the pattern seen by the scattered points is not patterned to the right and left of the zeros (0) and below the zeros (0) then, the regression equation can be declared free from heteroscedasticity test problem.

Multicollinearity test is a test conducted to determine the relationship among variables. From the multicollinearity test conducted by the researcher, it was found that the education level and moderating variables did not meet the requirements of the multicollinearity test with tolerance <0.10 and VIF value> 10. However, according to Gujarati (2003), to see whether the occurrence of multicollinearity is to look at the value of R squared more than 0.8 and high F values and t-statistic values for which all variables or most variables are not significant. While the results obtained by the researcher are there are no conditions mentioned. However, the value of R squared is only 0.7 and the results are significant for all variables.

While from Klein Rule's theory of Thumb Basuki (2010) states that multicollinearity should not be worried if the R-value of the initial regression squared model is greater than the R-value of the regression squared of the independent or explanatory variables. Thus, in this study, the occurrence of multicollinearity can be ignored because the R squared in this study is 0.700 while the R squared between explanatory variables is equal to 0.691.

Output from Moderated Regression Analysis (MRA)

TABLE 1. Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Taxpayers' Perceptions about Tax Sanctions		Enter
	Education Level of Taxpayers[b]		
	Education Level		

	Moderation	
a.	Dependent Variable: The Desire of Taxpayers to Report Tax by using E-Filling	
b.	All Requested Variables Entered	

In the entered / Removed Variables table, there are three independent variables, namely Moderated Level of Education, Level of Education, and Perception of Taxpayers about Tax Sanctions. While the dependent/ dependent variable shows that there is 1 dependent variable that is the variable of the Taxpayers' Desire in Using E-Filling.

TABLE 2. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,837ᵃ	,700	,691	1,397
a. Predictors: (Constant), Education Level Moderation, Taxpayers' Perceptions about Tax Sanctions, Education Level of Taxpayers				

The Summary Model table shows that the coefficient of R squared is 0.700, meaning that 70% of the variation of taxpayers' desires using e-filling can be explained by the taxpayer's perception variables about tax sanctions, education level, and moderation level of education. While the remaining 30% (100% - 70% = 30%) is explained by other factors outside the model.

TABLE 3. Table of ANOVA

ANOVAᵃ					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	437,425	3	145,808	74,724	,000ᵇ
Residual	187,325	96	1,951		
Total	624,750	99			
a. Dependent Variable: The Desire of Taxpayers to Report Tax by using E-Filling					
b. Predictors: (Constant), Education Level Moderation, Taxpayers' Perceptions about Tax Sanctions, Education Level of Taxpayers					

The ANOVA table shows the coefficient F = 74,724 and Sig coefficient = 0,000. The value of sig is 0,000 which means it is smaller than α = 0.05 then H0 is rejected. It means that the regression obtained can be used to predict the desires of taxpayers using e-filling or it can be said that the perception of taxpayers regarding tax sanctions, education level, and moderation level of education influences the desirability of taxpayers in reporting by using e-filling.

TABLE 4. Table of Coefficients

Coefficientsᵃ					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,714	2,073		,827	,410
Taxpayers' Perceptions about Tax Sanctions	,667	,168	,663	3,980	,000
Education Level of Taxpayers	4,045	1,071	1,135	3,776	,000
Education Level Moderation	-,158	,075	-,866	-2,107	,038
a. Dependent Variable: The Desire of Taxpayers to Report Tax by using E-Filling					

In the Coefficients table, it can be seen from three independent variables, namely, the taxpayers' perception of tax sanctions, education level, and education level moderation are significant (sig. <0.05). It can be seen from the taxpayer's perception of tax sanctions with sig. = 0,000 Education level sig. = 0,000, and Education Level Moderation of sig. = 0.038 where everything is less than sig = 0.05.

Discussion

In the first hypothesis, the taxpayer's perception of tax sanctions affects the desire of taxpayers to report tax by

using E-Filling, the results suggest that sig. = 0,000 (α <0.05) and a t-test of 3,890 from the effect of taxpayers' perception of tax sanctions on the desires of taxpayers in reporting tax by using e-Filling. From these results, it can be interpreted that the perception of taxpayers about tax sanctions has a positive effect on the desire of taxpayers in reporting taxes by using e-Filling. This is in accordance with the theory of planned behavior in which a person takes an action based on profit or loss. This is also supported by research conducted by Susmita and Supadmi in 2016, which found that taxation sanctions have a positive effect on compliance with Individual Taxpayers.

In the second hypothesis, the level of education of taxpayers influences the relationship between taxpayers' perceptions of tax sanctions and the desire of taxpayers to report tax by using e-Filling, the results of data analysis show that moderation of education levels shows sig. = 0.038 and the result is α <0.05 indicating that the level of education can strengthen or weaken the relationship between taxpayers' perceptions of tax sanctions with the desire of taxpayers to report tax by using e-Filling. This is consistent with the results of research from Fajriana (2015) which states that the level of taxpayer education influences taxpayer compliance. As for the T-test of -2,107, this shows that the level of education as a moderating variable has a negative effect on the relationship between the relationship of taxpayers' perceptions of tax penalties with the desire of taxpayers to report tax by using e-Filling.

The level of education has a negative effect, meaning that the higher level of someone's education will weaken the relationship between taxpayers' perceptions of tax sanctions with the desire of taxpayers to report tax by using e-Filling and vice versa. If one's education level is lower than the level of one's education, the relationship between perceptions of taxpayers regarding tax sanctions against the desires of taxpayers in reporting tax by using e-Filling will also increase. The results of this study are supported by the Theory of Planned Behavior in which a person takes an action by assessing the advantages and disadvantages and based on their past experiences.

The results of this study relate to the results of research by Suherman (2015) which resulted that the use of e-Filling has no effect on taxpayer compliance due to lack of knowledge. The negative results of this study indicated that a person does not want to be fined because he feels the fines are a loss and lacks knowledge about taxation.

CONCLUSIONS AND SUGGESTION
Conclusions
Based on the results of the study, it can be concluded as follows;

1. Perception of taxpayers regarding tax sanctions affects the desire for tax reporting using e- Filling, this can be seen from sig. = 0,000 and t = 3,980. The results of this study mean that the perception of taxpayers about tax sanctions has a positive effect on the desire of reporting taxes by using e-Filling because personal taxpayers assumed that tax sanctions are a detrimental thing for them.

2. The level of education of taxpayers influences the relationship between taxpayers' perceptions of tax sanctions and the desire of taxpayers to report tax by using e-Filling, this can be seen from sig. = 0.038 and t = - 2.107. The results of this study mean that the level of education of taxpayers has a negative effect on the relationship between taxpayers 'perceptions of tax sanctions with the desire to report tax by using e-Filling where the higher level of education will further weaken the relationship between taxpayers' perceptions of tax sanctions with the desire of doing tax reporting by using e-filling. Conversely, the lower level of education will further strengthen the relationship between taxpayers' perceptions of tax sanctions with the desire of taxpayers to report taxes by using e-Filling.

Suggestion
Based on the research results, it can be suggested as follows.

1. For research subjects, namely taxpayers, to use e-filling to make it easier and provide its own benefits for its users.
2. For the tax authorities to continue to socialize about the use of e-filling and make it easier to use so that it can be enjoyed by all groups.
3. For further researchers who will conduct similar research, add other moderating variables, such as tax knowledge, tax function assessment, and trust in tax management.

REFERENCES
Articles

[1] Asante, S., & Adiburaseidu, B. (2011). tax compliance among self-employed in Ghana: Do demographic characteristics matter?. *International Business and Management, 3*(1), 86– 91.

Https://Www.Researchgate.Net/Publication/267833565_Tax_Compliance_Among_Self-Employed_In_Ghana_Do_Demographic_Characteristics_Matter

[2]   Fajriana, I. (2015). The effect of taxpayer's level of education, services, and taxpayer on taxpayer's awareness in paying taxes (Case study of taxpayers listed at kpp pratama palembang ilir barat). *Taxing Journal.* 1–15. Https://Core.Ac.Uk/Display/35319408

[3]   Liana, L. (2009). Use of MRA with SPSS to test the effect of moderating variables on the relationship between independent variables and dependent variables. *Journal of Information Technology DYNAMIC, 14*(2), 90-97.

[4]   Mardiasmo. (2009). Taxation. Andi.

[5]   Nurkhin, A., Novanty, I., Muhsin, M., Sumiadji, S. (2018). The influence of tax understanding, tax awareness and tax amnesty toward taxpayer compliance. *Journal of Finance and Banking, 22*(2), 240-255. Http://Jurnal.Unmer.Ac.Id/Index.Php/Jkdp

[6]   Rustandi & Kurnia, I. (2020). How taxpayer awareness, taxpayer knowledge, tax sanctions, tax service quality affect on motor vehicles taxpayer compliance in Bandung city. *Jimea | Jurnal Ilmiah Mea (Manajemen, Ekonomi, Dan Akuntansi, 4*(2), 555-571.

[7]   Sari, N. P., Kertahadi, & Maria G. W. E. N. P. (2014). The influence of E-SPT implementation on corporate taxpayer compliance in reporting SPT (Case study at KPP Madya Malang). *Tax Journal, 2*(1), 1–10.

[8]   Sastra, K., Guna W., Siti K., & Icha F. (2015). The influence of education level, fiscus service, and taxpayer occupation on awareness of individual taxpayers in paying taxes (Case study of taxpayers registered at KPP Pratama Palembang Ilir Barat). *Journal of Taxation, 10*, 1–15.

[9]   Suherman, M., Almunawwaroh, M., & Marliana, R. (2015). Implementation of e-filling system in primary tax services. *Accounting, Auditing, and Information Research Media, 15*(1), 49-64.

[10]   Susmita, P. R, & Upadmi, N. L. S. (2016). the influence of service quality, e-filing sanctions on taxpayer compliance. *E-journal of Accounting, 69*, 12-39.

[11]   Susmita, P. R., & Supadmi, N. L. (2016). The Effect of service quality, e-filing sanctions on taxpayer compliance. *Udayana University E-Journal of Accounting, 14*(2), 1239–1269.

[12]   Widyanti, R. & Gusmidawati. (2017). The effect of education level and fiscus services on taxpayer's awareness (Case study of taxpayers in Koto Tengah district). *Tower Economics Journal, 3*(6), 141–51. Http://Doi.Org/10.31869/Me.V3i6.416

[13]   Yefni, Murniati, S., Zifi, M. P., Yuliantoro, H. R. (2018). What is the motivation of taxpayers in using e-filing information system?. *Jurnal Akuntansi Multiparadigma Jamal, 9*(3), 510-525. Http://Dx.Doi.Org/10.18202/Jamal.2018.04.9030

[14]   Young, T. J. (2015). Questionnaire and surveys. *Research Methods in Intercultural Communication: A Practical Guide,* 163-180.

[15]   Zuhdi, Firdaus A., Topowijono, & Azizah, D. F. (2015). Effect of E-SPT application and tax knowledge on taxpayer compliance. *Business Administration, 64*(6), 897–905.

Books

[16]   Ajzen, I. (2005). *Attitudes, personality, and behavior* (2nd Ed.). Open University Pers.

[17]   Arikunto, S. (2013). *Research procedure: A practical approach*. Rineka Cipta.

[18]   Basuki, A. T. (2010). *Uji multikolinearitas dan perbaikan multikolinearitas* 6.1.

[19]   Glasow, P. A. (2005). *Fundamentals of survey research methodology*. Washington C3 Center McLean.

[20]   Gujarati, D. (2003). *Basic econometrics.* Erlangga.

[21]   Language Center of The Ministry of National Education. (2002). *Indonesia dictionary*. Balai Pustaka

[22]   Siahaan, M. P. (2010). *National tax law*. Graha Ilmu Sugeng.

[23]   Sugiyono, (2013). *Educational research methods (quantitative, qualitative and R & D approaches)*. Alfabeta.

[24]   Sugiyono, (2017). *Educational research methods (quantitative, qualitative and R & D approaches)*. Alfabeta.

[25]   Suherman, M., Almunawwaroh, M., & Marliana, R. (2015). *Effect of implementation of e-filing on taxpayer compliance in the submitting of annual returns (SPT) at the KPP, Tasikmalaya city.*

[26]   Tjahjono, A. & Husein, M. F. (2005). *Taxing* (3th Ed.). Penerbit Upp Amp Ykpn

[27]   Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional.

[28]   Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional.

[29]   Wirawan B. I., & Burton, R. (2007). *Tax law.* Salemba Empat.

Thesis

[30]   Jatmiko, A. N. (2006). *The effect of taxpayer attitude on the implementation of fine sanctions, fiscal services and tax awareness on taxpayer compliance (Empirical study of individual taxpayers in Semarang city)* (Master's Thesis). Postgraduate Program Diponegoro University.