

# Understanding the Trend of Digitisation of Tax Services in Indonesia: Review of Publication Systematic

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## ABSTRACT

The trend of digitizing tax services is an exciting issue to understand. This is closely related to the low level of taxpayer compliance and the development of the digital economy landscape and technological advances that are the main drivers, plus the tax revenue target also increases every year. Comprehensive education on the tax process is needed to build a public understanding of the importance of paying taxes. This is needed to remove the stigma in society that matters related to taxation are complex. To understand the low and high awareness of paying taxes with digital adoption in tax services, we have done data collection from electronic sources. After collecting the data, we then continue with the review process, starting with looking for an in-depth understanding of the study questions. We conducted a coding, evaluation, and in-depth interpretation process to obtain the data findings' validity and reliability. Based on the discussion of data findings, we can conclude that digital tax benefits are faster, better, and more accurate than manual tax services. Tax digitization while increasing taxpayer compliance increases and benefits both parties where taxpayers do not have to make troublesome administration but can be done online directly with the appropriate schedule and attachments, and only with electronic banking administration services.

## KEYWORDS

Trend Digitization, Tax Services, Tax System, Tax Compliance, Qualitative Review.

## Introduction

For the taxpayer's service program to be successful, various stimuli are provided by the government, including various tax stimuli ranging from lowering corporate income tax rates to easing VAT refunds. The business world is also urged to take advantage of all existing facilities to maintain business continuity amid this pandemic. Mufida et al., (2020), Abidah et al., (2020), Adalja et al., (2020), Al-Jabir et al., (2020) said that the Indonesian government took various ways to assist entrepreneurs in dealing with pandemics, especially in the business sector, because of its connection with taxpayer repayments. However, the Directorate General of Taxes also focuses on tax reforms for 2017-2020, in which it is hoped that there will be changes to the Indonesian tax system as a whole, both from administration, regulation, increasing the tax base, and the use of information technology. (Indaryani & Juliarini, 2020; Boediono, 2003; Bohari, 2017). This policy was adopted because it is believed that the level of taxpayer compliance is still low, and the development of the digital economy landscape and technological advances are the main drivers. Plus, the tax revenue target also increases every year. Likewise, comprehensive education on the tax process is needed to build a public understanding of the importance of paying taxes. This is needed to remove the stigma that matters related to taxation are complex and become a problem. One of them is a technology-based taxpayer service application. (Fuadi & Mangoting, 2013; Abidin, 2008; Budiarto et al., 2018).

Likewise, many digital as service companies are committed to contributing to building the digitization of Indonesian taxation and conducting technical and principal socialization related to individual or corporate tax awareness. This is done through the program, which provides various tax application services official and recognized by the government. Through internet-based tax payment products, many digitalization system service companies have become official partners to assist entrepreneurs, especially medium-sized business owners, in managing reporting, billing, and paying taxes more quickly and simply. Yunas, (2018) noted that the government policy model in terms of an internet-based tax service system in Indonesia must be continued by learning a model for a successful model for improving the world model of taxation in developed countries.

So with the ease of access offered, such as companies that offer "Klikpajak" service products, it is hoped that it can help the government, especially the Directorate General of Taxes, which releases the negative stigma associated with the tax reporting process so that public awareness to fulfill their tax obligations increases. (Febrianda, 2009). Support from the private sector in tax digitization is an online-based tax management application for individuals, companies, and organizations. With the current condition where the DGT temporarily limits offline tax services, online tax management is the leading solution for taxpayers to pay their tax obligations on time. (Bayinah, 2015). In addition to

these three features, the company will also release a new model feature with software support provided by the Directorate General of Taxes (DGT) website or a particular channel set by the DGT, which can be used to make proof of withholding and to make and report SPT Masa PPh 23 and Article 26 is in the form of an electronic document. (Desmayanti & ZULAIKHA, 2012).

Aldi, (2015) also suggested that for taxpayer service programs to be successful, the government would provide various stimuli, including various tax stimuli ranging from lowering corporate income tax rates to easing VAT refunds. The business world is also urged to take advantage of all existing facilities to maintain business continuity during this pandemic. In line with Presidential Decree No. 3 of 2021 concerning a task force for the acceleration and expansion of digitalization applications in public services, both in cities and regions, it is necessary to digitize regional financial transactions faster. One of them is the application for digitizing taxpayer services. (Karisma, 2019).

At the regional government level, a team for the acceleration and expansion of regional digitization has been formed at the Provincial, Regency, and City levels and is chaired by the local Regional Head. (Purwoko, 2018). Meanwhile, the central government coordinates with the regions to accelerate digitalization, which needs to follow the inflation coordination work pattern carried out jointly by teams from the center and teams in regional areas that have succeeded in maintaining national inflation stability for five years. Teams in the regions will then accelerate the completion of work programs for the coming year and related regulatory packages, finalize the information system portals, encourage the formation of working time in all autonomous regions and carry out coordination forums and achievement service events. (HUBBAH, 2020).

Schwab, (2018) argues that technological changes will drastically change the way individuals, companies, and governments work, causing fundamental changes. One of them emerged from the Internet, which has profoundly affected lives. Kumala & Siregar, (2020) supports the way to implement digitalization in public services by analyzing government policy rules limiting society on a broad scale in anticipation of COVID-19. This is in line with the outbreak of the Covid-19 pandemic like now and the future. So when the government has implemented these public restrictions or other social restrictions in several areas in the country to prevent the outbreak of the Covid-19 pandemic, which has claimed many lives. So the solution and anticipation of work emergencies, one of which is the application of long-distance services assisted by digitizing the latest technology as Indonesia enter the era of revolution 4.0. (Oliver et al., 2020).

## **Regulation Base**

Based on the Circular of the Director-General of Taxes number SE-42 / PJ / 2017 regarding the procedures for implementing electronic transactions in online taxpayer services, online duties are the official electronic framework of the Directorate General of Taxes or Application Service Providers (ASP). Both were delegated by the tax directorial. (Annisa, 2020). Annisah added, the implementation of deductions, payments, and reporting of taxpayers from large companies is now very productive with an online service system where companies and individuals can use online fee disclosure services through electronic exchanges in fulfilling the commitment and ease of duties of both taxpayers and tax services. (Vandina et al., 2018).

Online Taxation Services in 2013, before the public authorities presented their online assessment installment strategy through the e-Billing framework, citizens could pay bills online through Automated Teller Machines (ATMs). However, the types of fees paid through ATMs are still limited, especially personal assignments. (Gyamfi et al., 2016). From the start, before using an ATM, installments had to be made at a particular bank. To save fees, residents only need to go to an ATM and enter their NPWP, followed by the two-digit month and two-digit year of service. (Rao, 2015). In the long term, public agencies have begun to build a more up-to-date e-Billing application-based installment framework, namely the Electronic Deposit Tax Form, which is then refined through an online tax payment variant. Hanindyari, (2018) findings, the impact on taxpayer awareness and quality of tax services, are closely related to E-Filing Taxpayer applications and tax compliance.

So before this assistance is taken in a computerized manner, it is clear that public authorities have effectively had a deliberate and adjusted concentration of decisions. Clear by looking at the adequacy and profitability. So we asked, what is the benefit. The presence of a follow-up appraisal positively brings various benefits for citizens compared to the previous online spending installment framework. Through a simplified digitalization method and work on how to

fill in information related to citizen payments, it is proven that taxpayer awareness will continue to increase. Likewise, Bunga, (2020) findings, who successfully understand the impact of tax knowledge in the technology era, will significantly facilitate service administration in employees' tax compliance model in many companies.

Paying long-distance is a strategic way of human work done by manual installment fees, for example, through bank employees or perceptual postal depots. Allowing people to screen or filter situations with their installment of ratings freely at any time is the traditional way and has not been of many benefits in the technological era. (Paxyba et al., 2019). Another advantage is that it saves them time and energy people spend on making installment payments to complete other lucrative exercises. The online system is less dangerous for the ecosystem because it reduces the use of paper in installment payments using Tax Payment Notes. The Regulation of the Director-General of Taxes Number KEP-05 / PJ / 2005 concerning Procedures for Submitting Notification Letters Electronically, by Application Service Provider Companies legalizes the application policy proposed by the Application Service Provider (ASP). (M Arif et al., 2015).

When a change occurs, the Directorate General of Taxes builds an e-Filing claim administration application that can be accessed through the Directorate General of Taxes (DGT) website. So since the second generation of state tax revenue module was launched, the Directorate General of Taxes has submitted all payment applications for the e-Filing and e-Billing methods to the tax directorate website online. Siti, (2020) was only launched in 2014, along with implementing e-Filing administration belonging to public authorities in the country.

Another benefit of the pattern of paying taxes online, Purba et al., (2020) when viewed from its advantages, including details of online fees, is considered safer and more profitable because free administration fees are automatically deducted. This is because filing fees online are strengthened by providing an Electronic Filing Identification Number (EFIN). With the EFIN method. (Tatik, 2018). Online valuation exchanges, whether done through the DJP Online website or tax assessment ASP, will be carried out safely and privately for the applicant. If a customer forgets their EFIN, they can read the answer to retrieve it here. The online scoring system also frees citizens from scoring. Besides, an expense ASP, such as Klikpajak application, will send a confirmation code that citizens must enter when making redemptions, either announcing fees on the web or paying duties on the web. It is also considered safer because this confirmation code cannot be faked. (Liscow, 2016).

## Method

Understanding the trend of digitizing taxpayer services is our study's primary objective with a systematic review design of 50 international publications journals. The first thing we do is understand the aims and hypotheses of this study before we continue to collect data to search electronically on several publications, including Google Scholar, Google Doc, and Microsoft Academic data sources. We are targeting publications between 2010 and 2021 to get updated data along with the rapid change in digital-based data. Furthermore, we analyzed the data by involving a coding system, evaluating and interpreting the data in depth to obtain the data findings' validity and reliability. We focused on the current descriptive data under the direction of Yang & Tate, (2012) qualitative descriptive data experts in their study of a descriptive data review and classification of cloud computing and technology research. The following is the digital Service Tax Stock Illustration.

## Finding and Discussion

Kofler & Sinnig, (2019) study the cost of equalizing manual tax methods and the EU 'computerized administrative costs'. Proof of leveling has common barriers and drawbacks, given its adverse effects on development, progress and profitability, non-impartiality, multiple tax assessments, and consistency and organizational problems. Some also see it as a politically sensible approach to dealing with the 'shame' that appears in regional assignments of rights that are burdening the digital age economy. Apart from that, certain specific things must be followed by these obligations, including, for example, compliance with global commitments (for example, EU and taxation task settlement laws), managerial ease, and effectiveness that does not exceed when technology is applied in the system taxation. The commitment to the findings of their study will address the overall underpinning of the 'balance load' if technology cannot be controlled for effectiveness, the significant protests raised against it if it is still the old way of working, and the related plans highlighting the effectiveness of tax governance, both at the overall level and explicitly regarding the proposition for 'Advanced Service Tax with technology for EU countries. (Schmoll, 2021).

Likewise, White, (2018) who said that the Italian state directs the route by setting the transaction cost pattern in a sophisticated computerized way, was so essential. Italy will continue to take other methods and studies to assess financial transaction activities with a modern and sustainable system. This enactment accommodates a 3% import duty on revenue from the stock exchange as a computerized activity feature. This is a change from the first proposition, which will impose a 6% rate. In November 2017, the EU and the OECD held separate meetings on the most advanced methods of burdening the computerized economy. The hope is that these recommendations will form part of a multilateral arrangement, European Commissioner Pierre Moscovici told the International Tax Review. "I am idealistic that we can find answers to the assessment problems that are neglected among innovative organizations".

Bauer, (2018) shows five issues regarding electronic tax administration to Pierre Moscovici where the European Commission has submitted an additional fee of 3% on business turnover from improving computerized services to providing virtual intermediary services. The commission's impact assessment was strongly rebuked by the financial body inspection rules between EU countries. According to the European Commission, it is absurd to deny that this study's results will not sufficiently influence the EU economy to ensure a complete customs tax study's effectiveness. Any policymaker thinking about European economic superiority should rethink this virtual taxpayer method to the commission and ask for a response to the call, Bremner wrote. Implementation is critical to existing payer programs, and there is no supporting evidence to deny that it is in the tax and monetary interests of EU members to overload the action plans, which are increasingly digitizing in unexpected ways, so intense is the digital technology trend that permeates all payment systems line machine.

Pirogova et al., (2020) proves that computerized cost administration in the Russian Federation's vehicle business has gotten better since the administration was transferred to the digitization system. This paper is subject to investigations of changes to the Russian Federation's vehicle business's cost arrangements. We immediately dissected the assessment check framework, its adequacy, analyzing the barriers to supporting this framework, and the possibilities for this endeavor's progress. The direct relationship between the defective factors is obtained, and the state cost framework's adequacy is indicated. The proposed model can evaluate the proper implementation of actions taken to address tax revenue frameworks in digital technology-based transportation.

Jing & Pei, (2011) examined the application of a mobile electronic tax system and trends in financial services development. With the advancement of the multipurpose Internet, the expenditure of portable electronics with 3G organizations, based on long-distance correspondence innovation, has turned into a problem area of tax assessment information in China. This paper carefully examines multipurpose electronic task execution examples to break down the stages and patterns of future improvement with the Nolan Model direction. The findings are, in fact, compelling, suggesting that the problem is to be addressed, and the proposal is recommended that a high-tech tax system be extensively promoted for more productive work and greater transparency.

Gerger, (2019) proves the advantages of internet-based administrative technology in corporate tax change specialists' work. With the growing popularity of digital technology, patterns of innovation, including artificial intelligence, machine learning, the Internet of Things, the Cloud, and The Edge, have assisted humans' vital task to complete the task of improvising taxpayers in developing organizational steps towards efficiency. However, new challenges remain to change the management of revenue administration in today's electronic era. Companies that specialize in the assessment are working to bring digitization with other intelligence to fulfill their tax payment commitments and other public service duties. The findings are very satisfying because extensive and sharp computerization efforts will radically reduce their burden and responsibility on work efficiency and lead to productivity.

Alm, (2021) examines tax avoidance, technology, and inequality in public services. The techniques that governments use to pass tax expenditure laws and that individuals and companies use to evade their tax obligations change in the long run, partly because developing innovations do not apply to improved systems of payment for tax work. Changing technological innovations will undoubtedly make tax avoidance by taxpayers more difficult for those who are not taxpayers, especially those who do not want to submit to business tax families and tax taxes for foreigners. Avoidance would be increasingly suitable for some citizens, especially low-paying citizens who make up most of the country, the creators said. The impact of innovation and the use of technology on tax services is likely to increase the country's monetary imbalance, he said, and not confuse the way taxpayers work when they have to pay taxes in an unencumbered way just because of the inaccessible system of this digital age.

Chiang & Limato, (2017) studied innovation in cost planning through a closer test of testing errors in documentation and electronic recording. They found no expansion or decrease in numerical error in the private government's single form that digital technology has distinguished that is despite the trend in IRS Taxpayer assistance programs' creative use, there is no increase in numerical errors. According to the IRS report book and filing season report, there is no increase or decrease in numerical error. Their study results indicate that citizens' interest in recording their assessment forms electronically on the grounds of the efficiency and productivity of digital work in the era of the technology and big data industries.

Russo, (2019) examines the excess of VAT as a turnover tax as non-direct state income with a digital system service system. He sees that the government has been able to advance taxation in the transaction system based on digitization. So it is no wonder that more and more countries have mandated a digital service taxpayer system because, with this service, the VAT tax is considered more superior. Kjiannya sees that this transaction rate is more likely to interfere with its decisions and avoid risk as a higher and specific double ratio if it is still on the old service. Current analysis of economic studies suggests continuing efforts to enact the system effectively with superior results. Likewise, countries and the international community are increasingly looking for future technology-based and consensus solutions to these problems by digitizing all transactions.

Hassard et al., (2018) examined the elements influencing the buyer's view of electronic installments through experimental studies and investigations. This study aims to find variables that influence the insight into electronic installments (e-installments) from Malaysian buyers' perspective. This trial proposes five elements for estimating buyer acumen towards replicable e-installments in various countries. This recognized essential component helps regulatory producers, banking organizations, suppliers of online exchange and taxation offices, and program designers create a coordinated methodology for expanding recognition and use of e-installments. The test is to ensure that it continues to fulfill the desires of buyers and consumers, including individuals and corporate taxpayers, which in this way will lead to expanded choice and use so that the principles of work efficiency and productivity can be achieved in the era of technology in all sectors of business and life.

## Discussion

The core purpose of digitization's findings in human life and business is due to the advantages of automation in enhancing the quality of work with data and organizing and rearranging all that information and data so that humans can adopt the latest, fastest, and most accurate technologies such as superior and more sophisticated software tools. Likewise, the introduction and transformation of technology in tax services is an essential issue for economic and practical reasons. Experience proves that taxpayer compliance is closely related to the service system itself, which adheres to the principles of utility and transformation fundamentally and continuously. Because each government is obliged to ensure tax revenue is on target as in other countries with a system of digitizing existing tax services and introducing new tax services, an extensive, uncomplicated framework, capable of handling big data to overcome losses due to mismanagement of taxes and improving the source of income tax both from individuals and from companies. (Jordahl & Blix, 2021).

Along with the advancement of digital technology, transaction services are increasingly advanced and adaptive to technology. For example, apart from conventional means, namely teller over the counter, at this time and in the future, taxpayers' payment will continue to change and develop other alternative solutions, for example, with the virtual or remote application e-Billing system with the help of technology. Likewise, the technology service providers applied in online payments and transactions are also getting faster and more successful. Our findings from the 50+ publications we reviewed have successfully scanned new insights into how digitalization's spirit and trend are feeding into the tax service business from many countries and contexts. The majority of the papers we tested have confirmed our opinion that the tax service system technology application is now increasingly popular with electronic systems. The paper's findings confirm that the principle of digital utility and utility has become the main reason the tax system has been shifted to a new technology-based system. It can be understood that the principle of benefits obtained by paying taxes online makes this online system very popular with tax organizations and other businesses. Likewise, in many countries, more and more technology-based tax service providers are increasingly competitive and cheaper. (Liu et al., 2015).

Because the principle of the benefits of paying taxes online very large, then the technology system's presence will be more pronounced. Moreover, state policies such as the national taxation directorate office will further increase the tax order rate. This technology-based taxation system greatly facilitates taxpayers in fulfilling tax obligations. Likewise, service managers will be straightforward to serve. Due to the rules and techniques for using electronic tax payments relatively simple and easy to understand for taxpayers, they will shift taxpayers to the traditional way to make payments modern. The principle of flexibility and personalization, for example, can be directly from each consumer's smartphone. Other ways can be through self-paid payment machines or ATMs and e-banking. Other principles include saving time and increasing accuracy. This is also recognized (World Bank Group, 2016) in their study in development reports based on digital dividends.

## Limitation

Our study's design is to understand the trend of the superiority of digital technology in taxpayers, and it turns out that this study also has its weaknesses. Because this design is the study of secondary data with the publication criteria that we reviewed in published papers and previous findings, the drawbacks must be considered when we review articles using the meta-analysis method because the data from the findings that we have studied there may be data and things that are still being tested and debated by experts, so we can consider this method design to be part of the limitations or shortcomings of meta-analysis, including the suitability of combining data from various studies, usage.

Non-statistical methods, variability between studies, development of models to measure variability, and the role of assessing study quality. (Hedge et al., 2018). Another weakness could be the bias principle of publication which is a threatening problem in meta-analysis studies that only include published studies. It May not describe the actual situation. Because we believe that many studies with negative results are not published or are not proposed for publication, on the other hand, to see the superiority of technology in taxation applications, we must include unpublished data so that we can be sure that the data source does not have a conflict of interest. The unpublished data source must be traced accurately and adequately.

Another weakness could be that there is a fundamental difference between the meta-analysis and other research types where studies on the meta-analysis of data have been collected; researchers' choice is limited in including or excluding existing studies. Thus, the meta-analysis sample size was severely limited by the relevant studies available. (Boedhoe et al., 2019).

## Conclusion

We have obtained the study's aim to understand the trend of digitizing taxpayer services by systematically reviewing the 50s international publication journals' design. Based on a discussion of the study data findings in publications and other data sources, we are confident that our data confirm the study data findings study's objectives. We have gained a new understanding of technology trends, especially the digitization of duties and obligations to pay taxes. The majority of the findings confirm several advantages of digitizing technology in assisting taxpayers' duties and responsibilities. So if these findings are found from a review of publications from international journals in the study of various business contexts and countries, we firmly believe that the taxpayer system in the country also follows developments from other countries for the effectiveness of tax services other business.

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