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Account representative roles, e filling and MSMEs in tax compliance

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ABSTRACT

MSMEs contribute more than 60% of economic growth. 99% of business operators in Indonesia are MSMEs. However, the contribution of MSMEs in tax revenue is still low. The government has sought to improve tax compliance for the MSME sector by 2) create an Account Representative position (AR) and an online reporting system 1) namely E Filling. This study aims to determine whether the role of Account representative (AR) and the use of E Filling can affect the compliance of MSMEs in reporting tax. The data used are MSMEs in the area of the Primary Tax Office in Duren Sawit. The number of questionnaires distributed were 120 and could be processed was 95 questionnaires. The analytical tool 1) is the Structure Equation Model (SEM). The results conclude that the value of the role of AR and the use of E Filling affect the compliance of MSMEs in reporting taxes partially and simultaneously

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Introduction

Tax is the main source of government revenue in Indonesia. Taxes are used to finance government expenditure in order to achieve public welfare. Tax contributions in financing government expenditures are expected to increase from year to year. In 2018 income from the tax sector is able to fund government expenditures of around 75%, and contribute 85% to total government revenues. The government especially the directorate general of tax expects taxpayers to increase their compliance in paying taxes.

MSMEs or Micro, Small and Medium Enterprises are an important economic driver in Indonesia. MSMEs contribute more than 60% of economic growth. 99% of business operators in Indonesia are MSMEs. The contribution of MSMEs in tax revenue is not directly proportional to the contribution to the growth rate. The contribution of MSMEs in tax revenue reached 6 trillion from tax revenues amounting to 1,350 trillion. The Directorate General (DG) of Taxes stated that the number of Micro, Small and Medium Enterprises (MSME) reached around 60 million and contributed as much as 60% of Gross Domestic Product (GDP). However, only 1.5 million recorded as taxpayers with a contribution of 2.2% to the total income tax income paid by themselves (<https://www.republika.co.id/berita/ekonomi/korporasi/18/06/27/pazc5i383-kepatuhan-pengusaha-umkm-membayar-pajak-rendah>). This means there are still many MSMEs that do not yet understand their obligations as taxpayers, or are still low in tax compliance.

The tax collection system for MSME uses a self-assessment system. Taxpayers calculate, pay and report tax by themselves. Taxpayers carry out their tax obligations because they are aware of their obligations as taxpayers and can understand how to calculate taxes. The self-assessment system can contribute to tax compliance. Obedient taxpayers are taxpayers who understand the tax provisions properly, so they can carry out their tax obligations.

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Previous research on factors that influence taxpayer compliance has been carried out by several researchers. Research conducted by Hendri (2016) found that taxpayer knowledge and awareness had a significant effect on taxpayer compliance. Research by Purnaditya and Rohman (2015) found that taxpayer knowledge affects the compliance of MSMEs. The research conducted by Aismawanto (2018) produced different conclusions from previous studies, namely the factor of knowledge and awareness did not affect the compliance of MSMEs.

The Indonesian government through tax reform sought to improve taxpayer compliance. Reformation is carried out through the modernization of tax administration. Modernization of tax administration covers 4 aspects, namely modernization of organizational structure, information and communication technology, Human Resources Management and Good governance. Account representatives and e filling are forms of implementation of modernization of tax administration in the organizational structure and information and communication technology.

Account Representative (AR) are employees at the Directorate Of General Tax who carry out the functions of guidance, consultation and supervision of Taxpayers according to PMK Regulation of the Minister of Finance No. 206.2 / PMK.01 / 2014 concerning Organizations and Work Procedures of Vertical Directorate General of Taxes AR functions as a liaison between the Tax Service Office and the taxpayer. (Purwono, 2010: 19). But in some cases there are many tax payer reluctant to consult about the tax issues they face, there are many factors that cause Tax Payer to be reluctant to consult with AR.

The Directorate General of Taxes (DGT) has facilitated Taxpayers by creating an electronic tax reporting system (e-Filing). This system aims to provide online letter of Notice) SPT reporting facilities to taxpayers (Lie and Sadjarto, 2013: 2). Starting April 1, 2018, the letter of Decision Minister of Finance (PMK) of Republic of Indonesia Number 9 / PMK.03 / 2018 has already been applied. Reporting of Article 21 Income Tax Return / Article 26 Income Tax Returns must be made by taxpayers in the form of electronic documents (CSV files) that are submitted directly to the Tax Service Office. Usually, CSV files are carried by corporate taxpayers using USB. However, based on article 8 paragraph 6 PMK-09 / PMK.03 / 2018, these electronic documents can no longer be submitted directly to Tax Service Office. Now electronic documents must be submitted by taxpayers through the e-Filing channel set by the Directorate General of Taxes (DGT)

This study aims to determine whether the account representative and the obligation to report in e filling can affect the taxpayer's compliance in carrying out their tax obligations. The study was conducted on the behavior of MSMEs in the area of the Primary Tax Service Office Duren Sawit. This research is very useful for DGT in establishing a policy in order to improve taxpayer compliance and can provide input in the implementation of AR duties and the development of e filing. The hypothesis in this study
H1: There is a positive influence on the role of Account Representative (AR) on taxpayer compliance in the MSME sector;
H2: There is a positive effect of Reporting Using the e-Filing system for tax compliance in the MSME sector;
H3: There is a positive influence on the role of Account Representative and Reporting Using e-Filing on taxpayer compliance in the MSME sector

Literature Review

Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and Medium Enterprises (MSMEs) play a large role in business in Indonesia. The definition of Micro, Small and Medium Enterprises is stated in Law No. 20 of 2008 concerning MSMEs. This law groups MSMEs based on Total Assets and Turnover. Definition of Micro Business is a productive business owned by individuals and individual business entities that meet the criteria of Micro Enterprises, namely those that have assets of up to Rp50 million and a maximum turnover of Rp.300,000,000. Small business is a productive economic enterprise that is independent, carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part of either directly or indirectly from medium-sized businesses or large businesses that have assets > Rp. 50 million – IDR 500 million and turnover of up to 2.5 billion. Medium Enterprises are productive economic enterprises that are independent, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or large businesses with total net assets up to with 10 billion or annual sales of up to 50 billion

Tax Compliances

Voluntary tax compliance is the backbone of the self-assessment system, where the taxpayer is responsible for setting his own tax obligations and then accurately and timely paying and reporting the tax. Compliance with taxpayers is compliance in carrying out payments correctly and on time and compliance in filling out and delivering SPT correctly and on time.

There are two types of tax compliance, namely formal tax compliance and material tax compliance. Formal tax compliance is a taxpayer fulfilling the obligations of the contents or provisions of the law, for example, depositing taxes on time, submitting Letter of Notice (SPT) on time. While compliance with material taxes is that taxpayers comply with the provisions of the Law and its substance. Fill in the SPT correctly and on time.

Based on the Minister of Finance Regulation Number: 74 / PMK.03 / 2012, the criteria for taxpayer compliance are: (a) Has no tax arrears for all types of taxes, unless they have obtained permission to pay or delay payment of taxes; (b) Financial Statements are audited by Public Accountants or government financial supervision institutions with unqualified opinion for 3 (three) consecutive

years; and (c) Never been convicted of committing a criminal offense in the field of taxation based on a court decision that has had permanent legal force within the last 5 (five) years.

Account Representative (AR)

Account Representative (AR) functions and authorities are regulated in Minister of Finance Regulation (PMK) No. 79 of 2015. This PMK replaces KMK No. 68 of 2008. AR is an employee in the Office of the Directorate General of Taxation who is appointed as AR. There are two main functions of AR according to this PMK, namely the first Account Representative to carry out the oversight and excavation function of potential Taxpayers and the second function to carry out the function of consultation and guidance of Taxpayers. Taxpayers can request personal assistance to AR if there is a doubtful tax provision. Taxpayers can also request guidance and consultation in meeting tax requirements. AR also has a responsibility to explore the potential of taxpayers. Each Account Representative is assigned to supervise several taxpayers. Assignment of Account Representative is based on the type of business so that it increases professionalism and increases work productivity because the implementation of work is more focused. Account Representatives are trained to be staff who are proactive, serving, and have good tax knowledge. An Account representative must be a place to ask taxpayers any taxpayer problems. If AR performs its supervisory function well, provides professional guidance and provides good service, the taxpayer will increase his compliance because he is well served and feels supervised.

Good and professional services are expected to improve the compliance of MSMEs in carrying their tax obligations. The incomprehension of MSMEs can be resolved in consultation with AR. The results of the study on the effect of the role of AR on taxpayer compliance resulted in findings that were consistent in almost all research sites, namely AR had a positive influence on taxpayer compliance. The research in question is a study conducted by Rachmawati (2014), Herdiana (2017), Alfiansyah (2012), Tampubolon (2015), Denziana Aggrita, Sutanto hadi (2015). Widomoko (2017) conducted a study of the influence of the role of AR in providing quality service, conducting supervision and consultation on tax compliance. The results found that service quality and supervision variables affect taxpayer compliance, while consulting services provided by AR do not affect taxpayer compliance. The results of this study are also in line with the results of research conducted by Rifatul (2016) which uses moderating variable satisfaction of taxpayers, namely service and supervision affect taxpayer satisfaction, while consultation does not affect satisfaction. Taxpayer satisfaction affects taxpayer compliance.

E Filing

E Filing or Electronic filing is the process of submitting tax returns over the Internet using tax preparation software that has been pre-approved by the relevant tax authority. The Directorate General of Taxes has introduced e-filing for taxpayers to deliver notice letter (SPT) online and real time since 2009. With the tagline "Easy, Fast, Safe" taxpayers can report SPT more easily, cheaply, and quickly. E filing also allows taxpayers to obtain more legitimate evidence, and can report taxes anywhere and anytime. Submission of SPT with E filing causes reporting tax to be easy and practical. E filing also gives satisfaction to taxpayers because of efficiency in delivering reports.

However, there are some taxpayers who are not familiar with information technology, this can result in taxpayers having difficulty filling out the SPT result in non-compliance. Non-compliance in submitting SPT because not understanding e filing. Research that has been carried out to determine the impact of the application of e filing on taxpayer compliance results in different findings. Previous research conducted by Suherman (2015) and Castellani (2017) found that the implementation of e filing in delivering SPT did not affect taxpayer compliance. Research that produces different findings is research Situmorang (2017) and Zuhdi (2015) found that the application of e filing has a significant positive effect on tax compliance.

Research and Methodology

This study aims to determine whether government policies form an account representative and the application of tax reporting with e learning based on the perception of public taxpayers can affect the compliance of MSMEs in implementing their tax obligations. MSMEs who feel the benefits of AR and the application of MSMEs can influence the implementation of their duties properly. The relationship of this influence can be illustrated in the following research model.

The data used in this study are primary data obtained directly through the questionnaire method, namely data collection techniques carried out by giving questionnaires or a set of questions to respondents (Sugiyono, 2014). In order for this study to obtain valid and reliable data, the data collection technique used in this study is the Questionnaire Technique that was distributed to the respondents. Respondents in this study were taxpayers belonging to MSMEs who were registered at Primary Tax Service Office Duren Sawit.

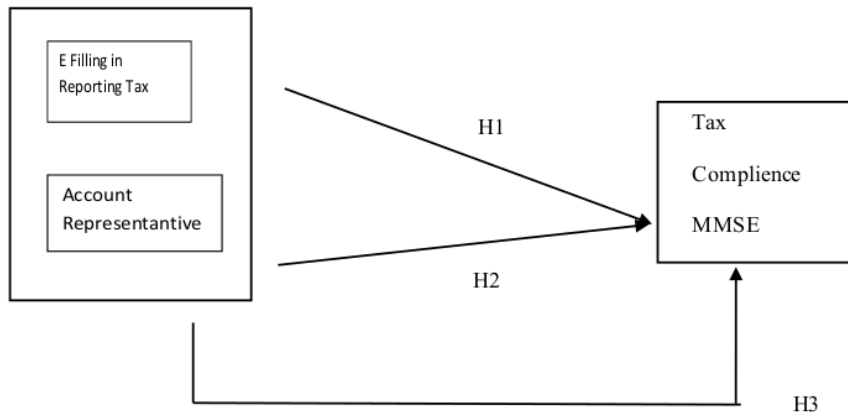


Figure 1: Research Model

Research Instrument

Tax Compliance of MSMEs

Tax Compliance of MSME is measured by compliance in carrying out all tax obligations, including registering with awareness, calculating correctly and understanding, depositing on time and not having tax arrears, and delivering SPT correctly and on time. There are 10 questions in measuring MMSE taxpayer compliance. Compliance with taxpayers is measured by the obligation to register because of their own volition, have calculated taxes correctly, made tax payments and delivered SPT correctly and on time. Taxpayer compliance is also measured through willingness to be fined if it is late in fulfilling its tax obligations.

Role of Account Representatives (AR)

The role of AR is measured in accordance with the main function of AR, namely giving Guidance and Consultation while the second function is conducting supervision. There are 10 questions related to the role of Account representative, which can be grouped into three functions, namely guidance, consultation and supervision functions. The guidance function is measured by the ease of AR to be contacted and the speed of response of AR in giving answers to taxpayer problems. The role of AR in giving consultation is measured by the ability of AR in mastering all types of taxes, and the ability to provide satisfactory consultation for taxpayers. The role of AR as a supervisor function is measured through the supervision of AR on taxpayers in submitting SPT both SPT Period and annual SPT. The role of AR as a supervisor is also measured by the issuance of tax bills by AR in the event of late payments and reporting by WP.

Tax reporting with E Filing

The application of e filing in report tax is measured through 10 questions. Questions include perceptions of taxpayers on e filing related to ease of learning, benefits with the use of E filing and satisfaction. Benefits of using E filling are measured from time utilization, accuracy in submitting SPT, accuracy in tax calculation, efficiency and effectiveness in using e filling and the desire to use e filing in the next tax year.

Design Analysis

The analysis tool used to see the effect of independent variables on the dependent variable is the Structural Equation Model (SEM). SEM is a combination of factor analysis and regression analysis which contains two forms of analysis model, namely Confirmatory Factor Analysis (CFA) and multiple regression analysis. The SEM program used uses LISREL software v 8.80. Research modeling through SEM enables a researcher to answer a dimensional research question (measure indicator of a concept) and regression (measure the influence or degree of relationship between factors that have been identified in dimension).

This study uses two kinds of analysis technique that is (1) Confirmatory factor analysis (CFA) and in SEM is used to confirm the most dominant factors in one group of variables and (2) Regression weight on SEM is used to examine how much influence the variables that theoretically exist. According.

According to Ferdinand (2006), a complete SEM modeling basically consists of Measurement Model and Structural Model. Measurement model is intended to confirm the dimensions developed on a factor. While the Structural Model is a model of the relationship structure that forms or explains causality between factors. The seven steps of SEM modeling consist of: (1) Develop theory based on model; (2) Form a path diagram of causal relationships; (3) Changing the path of the diagram into the structural

equation and measurement model; (4) Selecting input matrix and model estimation; (5) Analyze the possibility of identification problems; (6) Evaluating the criteria of Goodness of-Fit Indices; (7) Interpretation and Modification of the Model.

Result and Discussion

Overview of Respondents

The population in this study is all taxpayers of individuals or entities that conduct business or free work registered at Primary Tax Service Office, East Jakarta. Sampling in this study used a purposive sampling technique with the criteria of taxpayers of individuals or entities doing business in the MSME sector in the area of Duren Sawit, East Jakarta.

This study uses univariate data analysis method for descriptive analysis, bivariate data analysis to test the validity, reliability and other normality tests of data and multivariate data analysis using SEM (Structural Equation Modeling) with LISREL 8.80 software. Hair, et al., (2010) provides guidance on the number of samples, namely a minimum sample size of 150 for the model consisting of ≤ 7 constructs, with each construct more than three items (observed variables), and with low item communalities (0, 5) and no under identified construct.

Table 1: Respondent Criteria

No	Criteria	Total	Percentage
1	Ages		
	20 - 30 year	46	30,7%
	31 - 40 year	55	36,7%
	41 - 50 year	14	9,3%
	> 50 year	35	23,3%
	Total	150	100,0%
2	Level of education		
	Senior High Scholl	24	16,0%
	Diploma	40	26,7%
	Bachelor	54	36,0%
	Post Graduate	12	8,0%
	Other	20	13,3%
	Total	150	100,00%
3	Time Being Taxpayer		
	1 - 5 year	36	24,0%
	6 - 10 year	64	42,7%
	11 - 15 year	26	17,3%
	> 15 year	24	16,0%
	Total	150	100,0%
4	Avarage Annual Sales		
	< Rp. 300.000.000	32	21,3%
	Rp. 300.000.000 – Rp. 2.500.000.000	46	30,7%
	Rp. 2.500.000.000 – Rp.50.000.000.000	72	48,0%
	> Rp. 50.000.000.000	0	0,0%
	Total	150	100,0%

Instrument Quality Test

Before further analysis is carried out, pre-test or instrument testing is done first. The purpose of the trial is to determine the level of validity and reliability of the instrument that will be used to collect primary research data. Trial of 30 respondents who were randomly selected from the specified sample framework.

The test of Validity and Reliability are as follows

Table 2: Validity and Reliability Test Results

Variable	Point	Corrected Item-Total Correlation	Cronbach's Alpha
The role of Account Representative (X1)	10	0,363 - 0,571	0,786
Reporting using e-Filing (X2)	10	0,376 - 0,690	0,830
Tax Report Compliance (Y)	10	0,368 - 0,705	0,840

Table 2 shows that from each of the 10 items measure the variable Account Representative Role (X1); Reporting using e-Filing (X2) and Tax Reporting Compliance (Y), has a value of Corrected Item-Total Correlation greater than the cut-off value of 0.361 for

respondents $n = 30$ and a reliability level $= 0.05$ and Cronbach's Alpha limit value amounting to 0.60 thus all items are declared valid and reliable. Then from the results of the validity and reliability of the instrument above, it can be concluded that the instrument has been properly used to collect research data.

Measurement Model Analysis

The measurement model models the relationship between latent variables and observed / measured variables. In SEM each latent variable usually has a number of measurements or observed variables (indicators). Confirmatory Factor Analysis (CFA) is an analysis of the measurement model. CFA according to Joreskog and Sorborn (1993) is used to test validity and reliability of construct measurement models that cannot be measured directly which show the operationalization of variables or constructs of the research into measurable indicators which are formulated in the form of equations and / or path diagrams.

The purpose of Confirmatory Factor Analysis (CFA) is to confirm or test the measurement model, namely the measurement model whose formulation comes from theory. Evaluation of validity is seen from the factor loading value for each indicator. For samples of 150 validity limit values > 0.45 . While reliability is measured by composite reliability: $CR > 0.70$ and average variance extracted: $AVE > 0.50$ (Brown, 2015).

The results of the CFA analysis are as follows:

Table 3 : Validity and Reliability Construct

Question	Account Representative (ACCR)		
	CR	AVE	
AWS1	0,60		
AWS2	0,61		
AWS3	0,74		
AWS4	0,49		
SUL1	0,68	0,88	0,53
SUL2	0,67		
SUL3	0,70		
BIM1	0,67		
BIM2	0,61		
BIM3	0,76		

Table 3 shows the value of the loading factor for all items of the Account Representative (ACCR) indicator > 0.45 ; $CR > 0.70$ and $AVE > 0.50$ thus the ACCR construct is valid and reliable. On the AWS3 dominant indicator (AWS) dimension while the AWS4 less dominant, then on the consultation (SUL) dimension the SUL3 dominant indicator and the SUL2 less dominant indicator, then on the BIM3 guidance dimension (BIM3 dominant) and BIM2 less dominant.

Table 4: Construction Validity and Reliability

Question	E-filling (EFIL)		
	CR	AVE	
TIS1	0,73		
TIS2	0,65		
TIS3	0,68		
TIS4	0,72		
TIS5	0,70	0,90	0,58
TIS6	0,68		
PGN1	0,69		
PGN2	0,70		
PGN3	0,85		
PGN4	0,49		

Table 4 shows the magnitude of the load factor coefficient of all items using the e-Filling (EFIL) indicator > 0.45 ; $CR > 0.70$ and $AVE > 0.50$ thus the EFIL construct is valid and reliable. In the practical dimension (TIS) of TIS1 dominant indicators while TIS2 is less dominant, then on the dimensions of ease of use (PGN) indicators that are dominant PGN3 and PGN4 less dominant.

Table 5: Construction Validity and Reliability

Question	Tax Report Compliance (KPTH)	
	CR	AVE
BYR1	0,61	
BYR2	0,74	
BYR3	0,51	
BYR4	0,66	
BYR5	0,66	0,88
POR1	0,64	
POR2	0,71	
POR3	0,61	
POR4	0,77	
POR5	0,64	

Table 5 shows the magnitude of the loading factor values for all items of the Tax Reporting Compliance indicator (KPTH) > 0.45; CR > 0.70 and AVE > 0.50 thus the KPTH construct is valid and reliable.

In the BYR2 dominant dimension of tax compliance (BYR) indicators while BYR3 is less dominant, then on the compliance dimensions of reporting (POR) indicators are POR4 dominant and POR3 less dominant.

SEM (Structural Equation Modeling) Analysis

Structural Equation Modeling (SEM) Analysis. In general, SEM analysis in LISREL can be divided into two, first which is related to the measurement model and the second is related to the structural model.

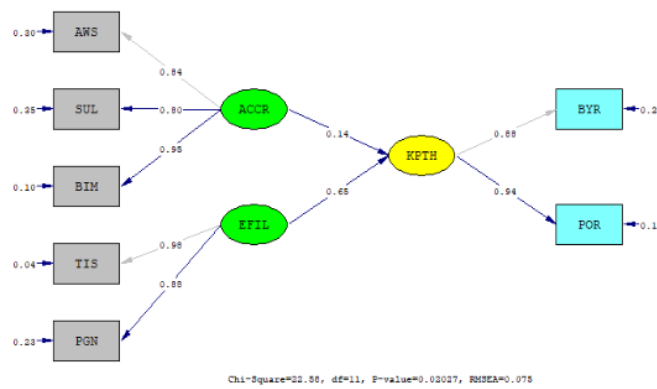


Figure 2: Basic (Hybrid) Full Model Diagram (in Standardized Solution)

Based on the full basic (hybrid) path diagram in Figure 2, the following measurement models and structural models are obtained:

Model Accuracy (goodness of fit)

In the analysis of structural equation modeling, testing the overall stability of the model does not only use a single test statistic, but uses several test statistics (Hair, et al., 2006). Most researchers clarify fit index based on measures of absolute, relative, and parsimonious compatibility (Malhotra, 2010).

Table 6: Goodness of Fit Model

GoF Statistics	The result model	Criteria
$\chi^2/ df(p)$	24,39 / 11 (0.011)	marginal fit
GFI ; AGFI	0.97 ; 0.92	good fit
CFI; IFI	0.98 ; 0.98	good fit
RMSEA	0.075	good fit
NFI; RFI	0.97 ; 0.95	good fit

Table 6 above shows objective estimates which show that all model match parameters meet the goodness of fit requirements.

Measurement Model

The Measurement Model is used to determine which factors are the most dominant of each variable. Based on Figure 4.1 the following results are obtained:

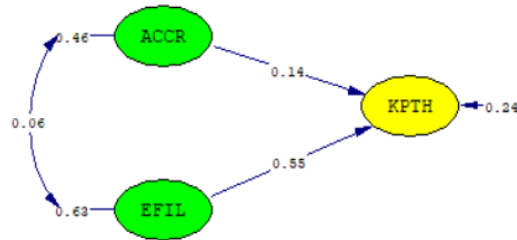
1. Measurement of construct model Role of Account Representative (ACCR). There are Three Function of Account Representative, are Supervision function (AWS), Consultation (SUL) and guidance (BIM). Base on Figure 4.1 show that the most dominant AR roles is guidance. MMSE feel that the most role of AR is guidance. The result of the measurement model as follow :
 - AWS= 0.84*ACCR + *Errorvar.*= 0.30 ; R² = 0.70
 - SUL = 0.80*ACCR + *Errorvar.*= 0.35 ; R² = 0.65
 - BIM = 0.95*ACCR + *Errorvar.*= 0.10 ; R² = 0.90
2. Measurement of construct model Using E filling. Base on Figure 2. showed that the dominant factor in reporting tax use e filling is easy and simple (TIS) for MMSE. MMSE are satisfied (PGN) with using E filling to report tax, but not dominant. The result of measurement model for construct in using e learning as follow:
 - TIS = 0.98*EFIL + *Errorvar.*= 0.04 ; R² = 0.96
 - PGN = 0.88*EFIL + *Errorvar.*= 0.23 ; R² = 0.77
3. The instrument compliance tax MMSE, was divided in two group. The first group is compliance in tax payment (Byr) dan Compliance in reporting (POR). The measurement model for tax compliance are as follow (*KPTH*)
 - BYR= 0.88*KPTH + *Errorvar.*= 0.23 ; R² = 0.77
 - POR = 0.94*KPTH + *Errorvar.*= 0.12 ; R² = 0.88

In the construct of Compliance with Tax Reporting the dominant dimension is POR (Compliance with tax reporting obligations) and BYR's less dominant (Compliance with the obligation to pay taxes)

Hypothesis Testing

To test the hypothesis in this study using Structural Equation Modeling (SEM) model which is a combination between path analysis and factorial analysis. Partial test of hypothesis, from data processing obtained for then compared with required statistical limitation, that is above 1,96 for t-value critical value, while influence together with value of statistic F and below 0,05 for Probability value significance.

The results of the analysis of the above model obtained a model based on parameter estimates (coefficients) models that can explain the relationship of structural models.



Chi-Square=22.58, df=11, P-value=0.02027, RMSEA=0.075

Figure 3: Structural Full Chart Diagram

Based on the estimation results of the model in Figure 2 and Figure 3 structural equations (Structural Equations) can be prepared with standard error estimation (se) and t-value values, for the research variables as follows:

$$\text{Compliance tax} = 0.14 \cdot \text{ACCR} + 0.55 \cdot \text{EFIL}, \text{Errorvar.} = 0.24, R^2 = 0.76$$

(0.061)	(0.063)	(0.036)
2.28	8.72	6.69

The full model structural equation above shows: Account Representative Role variable (ACCR) with a path coefficient of 0.14 and t-value = 2.28 > 1.97, the effect on Compliance with Tax Reporting (KPTH) is positive and significant. This means that the higher

the value of the Role Account Representative will increase the value of Tax Report Compliance. Thus the research hypothesis H1: (There is a positive influence on the role of Account Representatives on Compliance with Tax Reporting): accepted.

The variable of Use of e-Filing (EFIL) with path coefficient of 0.55 and t-value = 8.72 > 1.97, the effect on Tax Reporting Compliance (KPTH) is positive and significant. This means that the higher the value of Using e-Filing will significantly increase the value of Tax Report Compliance. Thus the research hypothesis H2: (There is a positive influence on the use of e-Filing on Tax Report Compliance), the magnitude of the contribution of the role of Account Representative and Use of e-Filing in explaining Tax Report Compliance is 76.0% while the remaining 24.0% is explained by other variables not examined.

$$F_{\text{-calculate}} = [(0.76/2)] / [(1-0.76)/(150-2-1)] \\ = 0.38/0.001633 = 232,75 > F_{\text{-table}} = 3.06 \text{ then significant.}$$

Thus the research hypothesis H3: (There is an influence of the Role of Account Representative and Use of e-Filing together on Tax Report Compliance). Proven or accepted.

Conclusions

Results of Full Model Analysis In the construct of the Role of Account Representative dimensions that are dominantly Guidance Function and the less dominant Supervisory Function; In the construct of the use of e-Filing the dominant dimension is the practicality in SPT Reporting and the less dominant User Satisfaction; In the construct of Compliance with Tax Reporting the dominant dimension of Compliance fulfills tax reporting obligations and the less dominant Compliance fulfills the obligation to pay taxes. In the structural equation the dimensions of the use of dominant e-Filing affect the Compliance of Tax Reporting.

The results of the hypothesis test found that the role of the Account representative variable and the use of E Filing in reporting had a significant positive effect on the UMKM tax compliance both partially and simultaneous.

Based on the results of the study found that the less dominant factor in tax compliance is compliance in paying taxes so that the Government has always encouraged MSMEs to pay taxes correctly and precisely. The role of AR that is not too dominant in influencing compliance.

Implication and Suggestion After the performance of the AR in supervision. This suggests that MSMEs increase their compliance if they are given good service not because of supervision. The implications of the results of this study provide input to policy makers to improve the role of AR in providing services and consultation not on taxpayer supervision. E Filing is used by MSMEs because they feel the benefits are faster and practical rather than the satisfaction dimension. This means that e filing still has to be developed to increase user satisfaction in this case is MSMEs.

Finally, this study recommends further research can separate MSMEs into each business group based on turnover, thus forming micro, small and medium enterprises. The duration of business, owner's or gender education level can be added as a research variable.

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