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THE EFFECT OF TAXPAYER CONVENIENCE, TAXPAYER COMPLIANCE, AND UNDERSTANDING OF TAX REGULATIONS ON THE USE OF M-TAX APPLICATION SYSTEM SERVICES

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ABSTRACT
The purpose of this study was to determine the effect of taxpayer convenience, taxpayer compliance, and understanding of tax regulations on the use of the M-tax application system services for individual taxpayers at the Pratama Jakarta Matraman Tax Service Office. The population in this study are all individual taxpayers who are actively registered and use the M-tax application at the Tax Office Pratama Jakarta Matraman. The sample selection was carried out using the Slovin formula because in this study the total population was known. Based on certain criteria carried out by the author, the total sample obtained was 99.8 which was then rounded up to 100 samples. The primary data collection method in this study used a questionnaire with direct distribution to individual taxpayers at Tax Office Pratama Jakarta Matraman and several taxpayers filled out the questionnaire link that was distributed. This research uses multiple linear regression analysis technique. Based on the results of the study, it is shown that the convenience of taxpayers and understanding of tax regulations affect the use of the M-tax application. While the taxpayer compliance variable has no effect on the use of the M-tax application.
Keywords: Taxpayer convenience, Taxpayer compliance, Understanding of tax regulations, and the use of M-tax application system services.

INTRODUCTION

Background of the problem

Taxes are the fulcrum of a very important development instrument because most of the state budget revenues are based on state taxes. Taxation is the largest contributor to state revenue, tax revenue is expected to continue to increase through the introduction of new policy measures such as expansion and intensification. As one of the roots of state revenue, the tax sector is also one of the most appropriate choices because the amount tends to continue to increase along with the development of the business world. Indonesia which is a country that is included in the members of developing countries, then Indonesia sets taxes to its citizens for all interests that will be given back to its people and for the development of the country.

As we know, government spending this year based on the 2021 State Budget is IDR 2,750.0 trillion and financing for investment, debt and others is IDR 296.7 trillion. Meanwhile, state revenue is only Rp.1,743.6 trillion which comes from taxes, non-tax state revenues (PNBP) and free assistance. The origin of the amount of income, more than 75% is from taxes. Tax revenue for the 2016-2019 period grew usually by 6.4% per year in line with increasing economic performance. However, in 2020, taxation is estimated to have decreased by 9.2% as a result of the Covid-19 pandemic. Therefore, the Indonesian government targets that in 2021 tax revenue will increase by 2.9%, which if in Rupiah is worth Rp.1,229.6 trillion, the focus is on policies that support a more significant recovery in economic activity growth, which is needed to grow positively with the prospect of economic improvement and support for sustainable tax management reforms. Especially in Income Tax (PPh), income tax revenue grew by around 5.0% in the 2016-2019 period in line with economic improvements and rising commodity prices. In 2020, it decreased significantly by 13.2% due to the decline in the Indonesian economy and the provision of fiscal incentives for the Covid-19 pandemic. In 2021, it is estimated that it will increase by 2.0%, which is quite large at IDR 683.8 trillion, mainly due to the recovery of commodity prices (Ministry of Finance, 2021).

It can be seen from the calculation of income and expenditure and financing that is very unbalanced due to the decline in economic activity affected by the Covid-19 pandemic, the contribution of state revenue is based on taxes. Taxes are a vehicle to achieve national goals, namely realizing a just and prosperous society, in the sense of moving the origins of people's economic activities to provide funds for national development. Taxes are also an instrument to reduce social inequality. Tax reform is one of the ways taken by the government as a step to optimize state revenue efforts in the tax sector. Tax reform is currently a priority for modernization of mid-level tax administration for achievement (3 to 6 years) the goal is to increase high tax compliance, high trust in tax administration, high productivity of tax authorities. In order to increase tax revenue and the tax system, tax reforms are carried out which include policy reform and administrative reform, one of which is to change the tax collection system from an official assessment system to a self-assessment system. The taxpayer is fully entitled to tax collection, which authorizes the insured to calculate, pay, and report the amount of tax. This makes taxpayer compliance and increasing public knowledge about tax regulations as one of the main keys in determining the success or failure of taxation in Indonesia, but taxpayer compliance is determined by the service system received in tax administration. Improving service quality is something that needs to be the government's attention in addition to the demand for good service in order to realize good governance. Therefore, the world "e" is able to answer it by stating that since 2009 DGT has issued an internet-based tax management system. As a government agency that provides public services in the field of taxation, the Directorate General of Taxes uses the concept of e-government to simplify and streamline the taxpayer tax management system. This concept is realized by updating access to electronic-based tax services such as e-Registration as an NPWP registration system, e-Filling as a tax reporting system, and e-Billing as a tax payment system.

Because there are also several problems experienced by taxpayers because they find it difficult to find the nearest tax service office and taxpayers also feel that direct services to KPP are not satisfactory when taxpayers want to report or pay their taxes so that it will affect the convenience and compliance of taxpayers. Also due to the lack of direct socialization related to applicable tax regulations and making taxpayers low knowledge of tax regulations such as calculating, paying, reporting their tax obligations individually. Therefore, the Directorate General of Taxes now continues to make it easier for Taxpayers to fulfill their tax obligations through the intervention of the latest digital information system and technology, namely the M-Tax application. The Tax App has been developed since 2014. At that time DGT was perfecting the DGT Online application, especially the e-Billing, e-Filling modules, and the addition of several new service modules to DGT Online. The application stagnated because the system owned by

DGT at that time was not mature enough. Then, in 2019, DGT started developing several APIs so that DGT's online services are available for other applications. Therefore, at the end of 2020, DGT only concentrated on developing this M-Pajak service. In addition, the app can be downloaded for free from the Play Store and App Store. M-Pajak was developed by DGT to make it easier for taxpayers to access more personalized, easy and fast services through their devices. As is known that the use of smartphones in Indonesia is currently very high, so mobile-based applications will certainly be easily accepted by the general public. This M-Pajak application will continue to be developed and will be a loyal friend of taxpayers in managing taxes. With some of these features, taxpayers no longer have to come to KPP to receive tax services but can only go through smartphones. The features in question include tax regulations, tax deadlines, taxpayer profiles and billing code generation. The next development, on the other hand, is how M-Pajak can be a tool for NPWP registration and Taxable Company (PKP) registration online without having to go to the tax office. So with this application, DGT really hopes to be able to improve taxpayer compliance.

Identify the Problem

Based on the background above, the author tries to identify problems related to the title of the thesis, including whether there is an influence between the convenience to be obtained by taxpayers, taxpayer compliance, and understanding related to tax regulations owned by taxpayers on the use of M-Tax application system services.

Problem Limitation

The limitation of the problem can be seen from the description that the author stated above, namely on the effect of taxpayer convenience, taxpayer compliance, and understanding of tax regulations on the use of M-tax application system services. This study was conducted only to see the extent of the influence of the relationship between taxpayer convenience, taxpayer compliance, and understanding of tax regulations after using or if using the M-Tax application system service. The discussion in this final thesis project is based on company data provided and allowed to be disclosed. The author uses data on company activities related to the topic to be discussed.

In this study, the author limits the problem with further discussion only to the level of convenience of taxpayers when using the M-Tax application service, the level of compliance of individual taxpayers, and understanding of tax regulations even though the online tax system application service has been made via mobile / mobile (M-Pajak).

Problem Statement

In accordance with the title of the final thesis project, the author will formulate the problem into several questions with the aim of making it easier to discuss, can also provide direction so that the problem to be presented can be discussed properly.

The formulation of the problem is:

1. Is there any influence between the convenience of taxpayers on the use of the M-Pajak application?
2. Is there any influence between taxpayer compliance with the use of the M-Tax application?
3. Is there any influence between the understanding of taxation regulations on the use of the M-Tax application?
4. Is there any influence between taxpayer convenience, taxpayer compliance, and understanding of tax regulations on the use of M-tax applications?

Research Objectives

Based on the background that the author has conveyed, this research was carried out with the following objectives:

1. To analyze and find out whether there is an influence between the convenience of taxpayers on the use of M-Pajak application system services
2. To analyze and determine whether there is an influence between taxpayer compliance with the use of M-Pajak application system services
3. To analyze and find out whether there is an influence between the understanding of taxation regulations on the use of M-Pajak application system services
4. To analyze and find out whether there is an influence between taxpayer convenience, taxpayer compliance, and understanding of tax regulations on the use of the M-tax application

Research Benefits

1. Theoretical Aspects

It is hoped that this research can enrich and add literature to concepts or theories that support the development of science related to the electronic tax payment system using the M-Tax application.

2. Practical Aspects

It is hoped that this research can provide meaningful benefits and input in the future for the Directorate General of Taxes, especially KPP Pratama Jakarta Matraman in providing better services and improving or improving the quality of the electronic tax system. For taxpayers, it is hoped that this research can provide lessons to improve their compliance as citizens in making tax contributions.

RESEARCH METHODS

Object of Research

The author in conducting research aimed at the preparation of a Thesis Final Project with the title The Effect of Taxpayer Convenience, Taxpayer Compliance, and Understanding of Tax Regulations on the Use of M-Tax Application System Services (Case Study of Individual Taxpayers at KPP Pratama Jakarta Matraman), as the object of research is the Jakarta Matraman Primary Tax Service Office which is located at Jalan Matraman Raya No.43, RT.2/RW.3, Palmeriam, Matraman District, East Jakarta City, Special Capital Region of Jakarta 13140. The time for the thesis research conducted by this author is from September 2021 to March 2022.

Research Plan and Stages

Research Plan

The time plan for the research conducted by the author from September 2021 to March 2022 can be explained in the following table:

Table 2 Research Plan

Activities	Months (October-March)					
	9	10	11	12	1	2
Thesis Title Guidance						
Determination of Thesis Title						
Thesis Proposal Guidance						

Preparation of Chapter 1						
Preparation of Chapter 2						
Preparation of Chapter 3						
Research Proposal Seminar						
Data collection at KPP Pratama Jakarta Matraman						
Data Processing						
Preparation of CHAPTERS 4 and 5						
Thesis Final Project Examination Session						

Data Sources
Data Internal

The data used are data obtained from the company that is the object of the author conducting research. This internal document is a document containing the number of registered individual taxpayers, performance reports of the Directorate General of Taxes, data on the level of compliance of taxpayers. In this study using internal data techniques with several inspections as follows: 1) data is used as a data source because the data is stable and informative, 2) useful for proving the correctness of a test, 3) easier to obtain.

External DataData obtained from outside the object of research, such as the results of answers to the distribution of questionnaires, books and magazines, library literature, previous research, and other data sources.

Data Type
Primary Data

Primary data is original data directly from the source or first party. Primary data is collected specifically by researchers to answer research or research questions in the form of questionnaire answer data distributed from individual taxpayers registered with KPP Pratama Jakarta Matraman.

Secondary Data

Secondary Data is a source of information supporting research that has been published or not and obtained by researchers indirectly or intermediaries. Secondary data can be in the form of data on the number of individual taxpayers registered in the past 5 years, namely 2016-2020, data on the level of compliance of employee and non-employee taxpayers, and DGT performance report data in 2016 to 2020.

RESULTS AND DISCUSSION

Research Results

Overview of the Research Object

A Brief History of Jakarta Matraman Primary Tax Service Office

KPP Pratama Jakarta Matraman is a Tax Office that has the task of carrying out counseling, services, and supervision of Taxpayers in the fields of Income Tax (PPh), Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), and Other Indirect Taxes. Hierarchically, KPP Pratama Jakarta Matraman is an office unit under the Regional Office of the Directorate General of Taxes of East Jakarta. And the DGT East Jakarta Regional Office is a regional office under the Directorate General of Taxes of the Ministry of Finance of the Republic of Indonesia, with the office code owned by KPP Pratama Jakarta Matraman is 001. The majority of taxpayers are Individual Taxpayers. KPP Pratama Jakarta Matraman is located at Jalan Matraman Raya No. 43, East Jakarta together with KPP Pratama Jakarta Duren Sawit. The legal basis governing tax services at KPP Pratama Jakarta Matraman is PER-02/PJ/2017.

Vision, Mission of the Directorate General of Taxation, and Values of the Ministry of Finance

Vision

To be the best Tax Service Office in East Jakarta in collecting state revenue through the implementation of efficient, effective, integrity, and fair tax administration.

Mission

1. Implement tax regulations
2. Improve tax compliance through quality and standardized services, effective education and supervision, and fair law enforcement
3. Creating an adaptive and collaborative work culture and a tax apparatus with integrity, professionalism, and innovation.

Values of the Ministry of Finance

1. Integrity

Think, say, behave and act properly and correctly and uphold the code of ethics and moral principles.

2. Professionalism

Work thoroughly and accurately on the basis of the best competence with full responsibility and high commitment.

3. Synergy

Build and ensure productive internal cooperative relationships and harmonious partnerships with stakeholders, to produce useful and quality work.

4. Service

Providing services that meet stakeholder satisfaction that are carried out wholeheartedly, transparently, quickly, accurately and safely.

5. Perfection

Always make improvement efforts in all fields to be and provide the best.

Data Description and Analysis

a. Data Collection Results

As previously described, the data used in this study was a questionnaire sent to individual taxpayers at KPP Pratama Jakarta Matraman.

To distribute the questionnaires, the author distributed 100 questionnaires at KPP Pratama Jakarta Matraman to 100 respondents who were divided into representatives from each proposed field of work.

b. Characteristics of Respondents

The population of the questionnaire data includes all individual taxpayers who apply and try to use the M-Pajak Application registered at the KPP Pratama Jakarta Matraman post. The total number of samples in this study was 100 people samples based on predetermined calculations. The characteristics of each individual taxpayer in KPP Pratama Jakarta Matraman can be classified according to several criteria. The criteria include gender, age, recent education, and occupation.

Gender-sourced description of respondents

Table 7 Gender-sourced distribution of respondents

Gender	Total Respondents	Percentage (%)
Man	39	39%
Woman	61	61%
Sum	100	100%

Source: Data processed by researchers

Based on table 7 above, it can be seen that the number of respondents who are male is 39 people and has a percentage of 39%. Meanwhile, female respondents numbered 61 people and had a percentage of 61%. So based on the respondents' gender data obtained, it can be concluded that most of the respondents are dominated by women.

Age-sourced respondents' descriptions

Table 8 Distribution of age-sourced respondents

Age	Total Respondents	Percentage
25-35 Years	3	3%
36-45 Years	42	42%
46-55 Years	53	53%
> 55 Years	2	2%
Sum	100	100%

Source: Data processed by researchers

Based on table 8 above, it can be seen that respondents aged 25-23 years amounted to 3 people with a percentage of 3%. Respondents aged 36-45 years amounted to 42 people with a percentage of 42%. Respondents aged 46-55 years amounted to 53 people with a percentage of 53%. And respondents over 55 years old amounted to 2 people with a percentage of 2%.

Description of respondents sourced from recent education

Table 9 Distribution of respondents sourced from recent education

Recent Education	Total Respondents	Percentage (100%)
SMA/K	0	0%
Diploma	24	24%
Strata 1 (S1)	72	72%
Strata 2 (S2)	4	4%
Strata 3 (S3)	0	0%
Sum	100	100%

Source: Data processed by researchers

Based on table 9 above, it can be seen that respondents with the last high school / K education amounted to 0 people with a percentage of 0%. Respondents with the last Diploma education amounted to 24 people with a percentage of 24%. Respondents with the last education of Strata 1 amounted to 72 people with a percentage of 72%. Respondents with the last education of Strata 2 amounted to 4 people with a percentage of 4%. And respondents with the last education of Strata 3 amounted to 0 people with a percentage of 0%. Therefore, from the data obtained, it was concluded that the respondent's last education was dominated by Strata 1.

Description of respondents sourced on the type of work

Table 10 Distribution of Respondents Sourced by Type of Occupation

Work	Total Respondents	Percentage (100%)
Civil Servants	5	5%
Private Employees	28	28%
Entrepreneurial	67	67%
Sum	100	100%

Source: Data processed by researchers

Based on table 10 above, it can be seen that there are 5 respondents who have job status as civil servants with a percentage of 5%. Respondents who have employment status as private employees are 28 people with a percentage of 28%. And respondents with employment status as entrepreneurs are as many as 67%. It can be concluded that individual taxpayers who often use the M-tax application the most are taxpayers whose employment status is as entrepreneurs.

Analysis Methods

a. Descriptive Statistical Test Results

In this study, the independent variables used were taxpayer convenience variables consisting of 5 questions, taxpayer compliance variables consisting of 5 questions, and understanding of tax regulations consisting of 5 questions. While the independent variable used is the variable of using the M-tax application which consists of 5 questions.

1) Description of taxpayers' ease of using the M- tax application

Table 11 Frequency Distribution of Taxpayer Convenience

Question X1	Respondents' Responses					Total
	STS	TS	RR	S	SS	
1	1	1	8	42	48	100
2	1	1	7	44	47	100
3	0	2	9	42	47	100
4	0	3	13	46	38	100
5	0	1	15	43	41	100
Total	2	8	52	217	221	500
Percentage (%)	0,4%	1,6%	10,4%	43,4%	44,2%	100%

Source: Data processed by researchers

By processing data using SPSS V.23.0, the resulting questionnaire data can be analyzed to determine the number of response frequencies from each respondent.

From table 11 above, it can be concluded that the total Strongly Disagree (STS) answers are 2 answers, with a percentage of 0.4%. Disagree Answers (TS) obtained a total of 8 answers, with a percentage of 1.6%. The total Doubtful answers (RR) were 52 answers, with a percentage of 10.4%. Answer Agree (S) obtained a total of 217 answers with a percentage of 43.4%. While the total Strongly Agree (SS) answers were 221 answers, with a percentage of 44.2%.

2) Description of taxpayer compliance with the use of M- tax application

Table 12 Frequency Distribution of Taxpayer Compliance

Question X2	Respondents' Responses					Total
	STS	TS	RR	S	SS	
1	0	3	15	51	31	100
2	2	3	8	46	41	100
3	2	7	12	47	32	100
4	3	3	17	44	33	100
5	2	3	14	46	35	100
Total	9	19	66	234	172	500

Percentage (%)	1,8%	3,8%	13,2%	46,8%	34,4%	100%

Source: Data processed by researchers

By processing data using SPSS V.23.0, the resulting questionnaire data can be analyzed to determine the number of response frequencies from each respondent.

From table 12 above, it can be concluded that the total Strongly Disagree (STS) answers are 9 answers, with a percentage of 1.8%. Disagree Answers (TS) obtained a total of 19 answers, with a percentage of 3.8%. The total Doubtful answers (RR) were 66 answers, with a percentage of 13.2%. Answer Agree (S) obtained a total of 234 answers with a percentage of 46.8%. While the total Strongly Agree (SS) answers were 172 answers, with a percentage of 34.4%.

3) Description Understanding Regulation Taxation against the use of M-tax applications

Table 13 Frequency Distribution of Understanding Tax Regulations

Question X3	Respondents' Responses					Total
	STS	TS	RR	S	SS	
1	1	2	11	56	30	100
2	2	2	14	45	37	100
3	6	11	21	41	21	100
4	3	6	16	46	29	100
5	1	3	17	50	29	100
Total	13	24	79	238	146	500
Percentage (%)	2,6	4,8	15,8	47,6	29,2	100

Source: Data processed by researchers

By processing data using SPSS V.23.0, the resulting questionnaire data can be analyzed to determine the number of response frequencies from each respondent.

From table 13 above, it can be concluded that the total Strongly Disagree (STS) answers are 2 answers, with a percentage of 0.4%. Disagree Answers (TS) obtained a total of 8 answers, with a percentage of 1.6%. The total Doubtful answers (RR) were 52 answers, with a percentage of 10.4%. Answer Agree (S) obtained a total of 217 answers with a percentage of 43.4%. While the total Strongly Agree (SS) answers were 221 answers, with a percentage of 44.2%.

4) Description of Use of M-Tax Application

Table 14 Frequency Distribution of Use of M-Tax Applications

Question Y	Respondents' Responses					Total
	STS	TS	RR	S	SS	
1	0	3	6	53	38	100
2	0	2	4	44	50	100
3	0	3	20	49	28	100
4	1	3	12	47	37	100
5	0	2	6	49	43	100
Total	1	13	48	242	196	500
Percentage (%)	0,2	2,6	9,6	48,4	39,2	100

Source: Data processed by researchers

By processing data using SPSS V.23.0, the resulting questionnaire data can be analyzed to determine the number of response frequencies from each respondent.

From table 14 above, it can be concluded that the total Strongly Disagree (STS) answers are 1 answer, with a percentage of 0.2%. Disagree Answers (TS) obtained a total of 13 answers, with a percentage of 2.6%. The total Doubtful answers (RR) were 48 answers, with a percentage of 9.6%. Answer Agree (S) obtained a total of 242 answers with a percentage of 48.4%. Meanwhile, the total Strongly Agree (SS) answers were 196 answers, with a percentage of 39.2%.

5) Descriptive Statistical Test Results

From the results of descriptive statistical tests, a general table can be obtained that contains the minimum, maximum, average (mean), and standard deviation values in the data used by researchers during observation. The variables contained in this study include taxpayer convenience, taxpayer compliance, understanding of tax regulations, and the use of M-tax applications which are tested statistically descriptively as in table 15 below.

Table 15

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Kemudahan Wajib Pajak	100	8	25	2147	21.47	3.030
Kepatuhan Wajib Pajak	100	9	25	2041	20.41	3.559
Pemahaman Peraturan Perpajakan	100	5	25	1980	19.80	3.455
Penggunaan Aplikasi M-Pajak	100	9	25	2117	21.17	2.854
Valid N (listwise)	100					

Source: SPSS output processed by the author

Based on the descriptive statistical information contained in table 15, it is known that:
a) The taxpayer convenience variable has a total data (n) of 100 respondents, proving the lowest (minimum) value of 8 and the highest (maximum) value of 25 and the average value (mean) of 21.47. As well as for a standard deviation of 3.030.
b) The taxpayer compliance variable has a total data (n) of 100 respondents, proving the lowest value (minimum) of 9 and the highest value (maximum) of 25 and the average value (mean) of 20.41. As well as for a standard deviation of 3.559
c) The variable of understanding tax regulations has a total of data (n) of 100 respondents, proving the lowest value (minimum) of 5 and the highest value (maximum) of 25 and the average value (mean) of 19.80. As well as for a standard deviation of 3.455.
d) The variable use of the M-tax application has the amount of data
(n) of 100 respondents, proving the lowest (minimum) value of 9 and the highest (maximum) value of 25 and the average value (mean) of 21.17. As well as for a standard deviation of 2.854.

Data Quality Test Results

1) Validity Test Results

Based on the r table with a significance level of 0.05 with n as much as 100, then with the calculation of the Degree of Freedom formula obtained the r value of the table is 0.196.

So, if the numbers on r count > r table, then the statement is valid. The validity test results of each variable are shown in the following table:

a) Taxpayer Convenience

Table 16 below shows the Corrected Item-Total Correlation or r count for each question item greater than r table. It can be said that all question items that measure the variable of taxpayer convenience are said to be valid.

Table 16 Taxpayer Convenience Variable Validity Test Results (X1)

Question Item No	*Corrected Item-Total Correlation* (r count)	R Table 0.05 (98)	Criterion
1	0,670	0,196	Valid
2	0,552	0,196	Valid
3	0,625	0,196	Valid
4	0,722	0,196	Valid
5	0,623	0,196	Valid

Source: Data processed by the author

b) Taxpayer Compliance

Table 17 below shows the Corrected Item-Total Correlation or r count for each question item greater than r table. It can be said that all question items that measure the variable of taxpayer convenience are said to be valid.

Table 17 Taxpayer Compliance Variable Validity Test Results (X2)

Item No Question	*Corrected Item-Total Correlation* (r count)	R Table 0.05 (98)	Criterion
1	0,557	0,196	Valid
2	0,651	0,196	Valid
3	0,591	0,196	Valid
4	0,455	0,196	Valid
5	0,613	0,196	Valid

Source: Data processed by the author

c) Understanding of Tax Regulations

Table 18 below shows the Corrected Item-Total Correlation or r count for each question item greater than r table. It can be said that all question items that measure the variable of taxpayer convenience are said to be valid.

Table 18 Validity Test Results of Variables Understanding Tax Regulations (X3)

Question Item No	*Corrected Item-Total Correlation* (r count)	R Table 0.05 (98)	Criterion
1	0,678	0,196	Valid
2	0,695	0,196	Valid
3	0,281	0,196	Valid
4	0,519	0,196	Valid
5	0,570	0,196	Valid

Source: Data processed by the author

d) Use of M-Tax Application

Table 19 below shows the Corrected Item-Total Correlation or r count for each question item greater than r table. It can be said that all question items that measure the variable of taxpayer convenience are said to be valid.

Table 19 Test Results of Validity of M-Tax Application Use Variables (Y)

Item No Question	*Corrected Item-Total Correlation* (r count)	r table 0.05 (98)	Criterion

1	0,516	0,196	Valid
2	0,682	0,196	Valid
3	0,515	0,196	Valid
4	0,591	0,196	Valid
5	0,674	0,196	Valid

Source: Data processed by the author

2) Reliability Test Results

A reliability test is a questionnaire measurement instrument that is an indication of a variable or structure. Questionnaires are reliable if the person's responses to statements are consistent over time (Imam Ghozali, 2005: 45).

Cronbach's alpha method was used to test the reliability of each variable contained in this study. According to Wiratna Sujarweni (2014), a questionnaire can be called reliable if the value on Cronbach's alpha > 0.6.

Table 20 Reliability Test Results

Variable	Cronbach's value Alpha	Criterion
Taxpayer Convenience (X1)	0,739	Reliable
Taxpayer Compliance (X2)	0,807	Reliable
Understanding Tax Regulations (X3)	0,800	Reliable
Use of M-Tax Application (Y)	0,740	Reliable

Source: Data processed by the author

CONCLUSION

Based on the results of research that has been tested and explained statistically using the SPSS software program version 23.0, this study can be concluded as follows: The first Independent variable, namely the convenience of taxpayers has a positive and significant influence on the use of the M-tax application by individual taxpayers at KPP Pratama Jakarta Matraman. This shows that the more taxpayers get convenience, the better the use of the M-tax application service system. Because with the use of a good and correct M-tax application service system, it will make taxpayers feel easy in carrying out the process of their tax activities. The second independent variable, namely taxpayer compliance, does not affect the use of M-tax applications by individual taxpayers at KPP Pratama Jakarta Matraman. This is due to the fact that there are still taxpayers who are not aware of their tax obligations and lack of socialization to the public on the use of the M-tax application, so there are still taxpayers who feel unfamiliar with the M-tax application service system. The third independent variable, namely the understanding of tax regulations, has a positive and significant influence on the use of M- tax applications by individual taxpayers at KPP Pratama Jakarta Matraman. This shows that the more taxpayers who use the M-Pajak application, the more understanding of tax regulations owned by individual taxpayers of KPP Pratama Jakarta Matraman. The convenience of taxpayers, taxpayer compliance, and understanding of tax regulations have a positive and significant effect simultaneously (simultaneously) on the use of M-tax application system services by individual taxpayers of KPP Pratama Jakarta Matraman.

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