

# TECHNICAL AND ADMINISTRATIVE CHALLENGES IN FILING ANNUAL TAX RETURNS BY INDIVIDUAL TAXPAYERS: A CASE STUDY AT THE PRATAMA TAX SERVICE OFFICE CICADAS BANDUNG

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## Abstract

The Annual Tax Return (SPT) filing is a crucial obligation for individual taxpayers in Indonesia. However, in practice, various technical and administrative challenges are still encountered. This study aims to identify and understand the obstacles faced by individual taxpayers in the process of filing their Annual Tax Returns, using a case study at the Primary Tax Office (KPP Pratama) Cicadas, Bandung. A descriptive qualitative approach was employed through in-depth interviews with tax officers and analysis of relevant tax policy documents. The findings reveal that technical issues include difficulties accessing the DJP Online system, limited technological proficiency, and problems related to EFIN and Multi-Factor Authentication (MFA). On the administrative side, the challenges involve incomplete supporting documents, lack of understanding of tax regulations, and low compliance awareness. Nevertheless, the Directorate General of Taxes (DJP) has implemented several initiatives such as education through university Tax Centers, the Renjani Tax Volunteer program, and the development of the Coretax system to support more efficient tax reporting. The study recommends innovative communication strategies, enhanced taxpayer literacy, and accelerated digitalization of tax services to improve taxpayer compliance.

**Keywords:** Annual Tax Return, Individual Taxpayer, e-Filing, technical challenges, administrative challenges, KPP Pratama Cicadas

## A. INTRODUCTION

Indonesia's diverse geography, large population, and intense economic activity create unique challenges for implementing a national tax system (Firdausy, 2021). The imbalance between a limited number of tax officials and a large number of taxpayers has made tax administration inefficient (Mahsyur, 2013). To solve this, a practical, fast, and accessible tax system is needed to accommodate everyone—individuals, businesses, and foreign citizens—in a comprehensive and effective administrative system.

Taxes are a major source of state revenue and play a critical role in funding national spending (Arif et al., 2025). In recent years, tax contributions have shown a growing trend, becoming the main foundation for supporting various development programs (Zain et al., 2025). The number of taxpayers is also continuously increasing, which indicates a rise in public awareness and compliance. However, if tax revenue targets aren't met, national development can be hindered. One of the main challenges for the Directorate General of Taxes is ensuring that individual taxpayers file their Annual Tax Returns on time and according to regulations (Gaol et al., 2025).

Filing the Annual Tax Return (SPT) is an obligation for all taxpayers in Indonesia (Nainggolan, 2024). This is regulated by Law No. 6 of 1983 on General Provisions and Tax Procedures, which has been revised several times, most recently by Law No. 7 of 2021 on the Harmonization of Tax Regulations. This law requires every person with a Taxpayer Identification Number (NPWP) to file their SPT accurately, completely, and clearly, even for those who have no income or income that falls into the Non-Taxable Income (PTKP) category.

However, in practice, filing the Annual SPT often presents several challenges for individual taxpayers, especially those without a basic understanding of taxation or accounting (Kurniasari et al., 2025). Many find it difficult to calculate their total reportable income and are confused about the difference between final and non-final taxable income. Additionally, most taxpayers feel they need assistance or guidance to understand applicable tax regulations, particularly tax calculations. Therefore, providing assistance services for filling out the SPT is a strategic step to encourage tax compliance. Continuous socialization and training programs have been proven to improve public understanding of tax reporting through the e-SPT system.

Taxes are a crucial source of state revenue and the backbone of funding for national development (Djaafra et al., 2023). Currently, about 80% of total state revenue comes from the tax sector (Kurniawati, 2018). The success of optimizing tax revenue doesn't just depend on tax officials' efforts; it is also highly determined by taxpayers' awareness and compliance in fulfilling their obligations on time and according to regulations.

## **B. LITERATURE REVIEW**

### **The Concept of Tax**

A tax is a mandatory financial obligation imposed by the state on the public, in accordance with legal regulations, without providing direct compensation to the payer (Irawan & Budiono, 2015). The funds collected from taxation are used to support government activities and fund public services. This definition shows that taxes have a strong legal basis, are collected by a competent institution, and are regulated within a national legal framework.

It's important for people to understand that taxes are an instrument for funding shared needs and don't just benefit a select group. In Indonesia, taxes are a primary component of state revenue, given that contributions from other sectors are still relatively small (Ikhsan & Amir, 2016). Therefore, increasing public awareness and compliance with tax obligations is essential to optimize state revenue from this sector.

### **The Concept of Annual Tax Returns (SPT)**

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A Tax Return (SPT) is an official form used by taxpayers to report their tax calculations and/or payments, including information on taxable and non-taxable objects, as well as details of assets and liabilities, in accordance with applicable tax regulations. More specifically, an Annual Tax Return (SPT Tahunan) is a reporting document submitted by taxpayers each year to declare the amount of tax owed for one tax year. Generally, the tax year follows the calendar year, unless the taxpayer uses a different bookkeeping period.

### **Theory of Tax Compliance**

Roth, Scholz, and Witte (1989) classify tax compliance into two main types: formal compliance and material compliance. Formal compliance relates to adherence to administrative obligations, such as registering as a taxpayer and submitting tax reports on time. Material compliance refers to substantive obligations, which means accurately and honestly calculating and paying the correct amount of tax in accordance with the rules.

One crucial factor influencing compliance is the sense of fairness within the tax system. Taxpayers are more likely to comply if they feel that their tax burden is proportional to that of other taxpayers and they are confident that tax funds are used fairly and for the public's benefit. Therefore, providing fair, equitable, and transparent public services is essential for the government to build public trust and encourage tax compliance. This aligns with the view of Alm, Jackson, and McKee (1993), who state that compliance levels will increase when the public is provided with quality public services and is involved in the policy-making process.

From a behavioral psychology perspective, the Theory of Planned Behavior (TPB) explains that an action, including tax compliance, is determined by an individual's intention to act. This intention is influenced by three main components (Ajzen, 2002 in Mustikasari, 2007), which are:

#### a) Behavioral Beliefs

This component reflects an individual's belief about the consequences of a behavior and their personal evaluation of the potential outcomes. Before a person decides to act, they will consider the benefits and impacts of that behavior. In the context of taxation, this relates to the taxpayer's level of awareness. An individual who understands the importance of taxes for national development is more likely to voluntarily comply with their tax obligations because they see it as a positive contribution.

#### b) Normative Beliefs

Normative beliefs refer to a person's perception of the expectations held by those around them, such as family or social groups, and the motivation to meet those expectations. In the context of taxation, guidance and education from tax authorities can shape this belief. When an individual feels that their close circle expects them to be tax-compliant, their tendency to comply also increases.

#### c) Control Beliefs

Control beliefs concern an individual's perception of how much control they have over factors that facilitate or hinder an action. In the context of taxes, the two main factors are sanctions and tax rates. Sanctions serve as a deterrent to violations, while a tax rate that is perceived as fair can encourage taxpayers to pay their taxes. If a person feels they are able to overcome obstacles in the tax reporting and payment process and

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believes that the consequences of non-compliance are serious enough, their intention to comply will be stronger.

### **C. RESEARCH METHODOLOGY**

This research uses a descriptive qualitative method to explore in-depth the technical and administrative challenges faced by individual taxpayers when filing their Annual Tax Returns. According to Adil, Ahmad, et al. (2023), a qualitative approach involves gathering detailed data through various techniques such as in-depth interviews, direct observation, field notes, and document analysis. This method allows researchers to understand a phenomenon contextually by directly engaging with the situation being studied.

In this study, in-depth interviews were the primary method for gathering insights from tax professionals and experts about the obstacles in SPT filing. These obstacles include technical issues like e-Filing system glitches and network connectivity problems, as well as administrative challenges such as a low understanding of tax procedures, a lack of knowledge about regulations, and document unpreparedness. This approach was considered the most suitable because the issues are not just technical or formal but also relate to the informants' direct experiences and implicit knowledge.

To supplement the data, the researchers also analyzed official documents, including tax regulations, annual reports from the Directorate General of Taxes, and technical policies related to SPT filing. The goal was to increase the data's validity and provide a more comprehensive picture of the problems. By combining these methods, the research is expected to produce findings that are not only descriptive but also offer an interpretive value on the reality of tax filing in the field.

### **D. RESULT AND DISCUSSIONS**

Taxpayer compliance levels are influenced by two main groups of factors: internal and external. Internal factors encompass aspects originating from within the taxpayer themselves, which can either encourage or hinder the fulfillment of their tax obligations. Some examples of these internal factors include: educational background, awareness of social diversity, understanding of the importance of tax contributions to the state, knowledge of tax regulations, and the individual's ability to think logically when weighing the benefits and risks of compliant behavior.

On the other hand, external factors encompass various influences originating from the individual's external environment, such as social conditions, the economic situation, and implemented fiscal policies, including the tax administration system, the quality of services provided by officials, and the use of technology. The taxpayer's environment, both from the social community and formal institutions, also plays a role in shaping perceptions and attitudes toward tax compliance. By understanding these two groups of factors, it can be concluded that strategies to improve tax compliance need to combine a personal approach through education and persuasion with a systemic approach that is regulatory and structural in nature, to achieve more comprehensive and effective results.

Based on interviews with two Tax Counselors at the Bandung Cicadas Tax Office (KPP Pratama), we obtained an overview of the various technical and administrative challenges

faced by Individual Taxpayers in the Annual Tax Return (SPT) reporting process, as well as the steps taken to improve the quality of tax services to be more efficient and responsive.

Regarding technical challenges, Ms. Pevi stated that, in general, the 2024 Annual Tax Return (SPT) filing via e-Filing ran smoothly and experienced no significant system disruptions. However, since early 2025, the Directorate General of Taxes (DGT) has implemented a Multi-Factor Authentication (MFA) system for DJP Online access, requiring users to use an OTP code sent via email to log in. This aims to improve taxpayer data security (Pevi Ida Nurlaelasari, interview, 2025). Meanwhile, Mr. Widhi added that although the DJP Online system has generally improved over the years, the most common obstacle experienced by taxpayers is forgetting their EFIN. She explained that the implementation of MFA was delayed due to difficulties in reporting due to the large number of inaccurate taxpayer contact details. However, overall, the quality of the DJP Online network was considered quite good (Widhi Kangko Nugroho, interview, 2025).

Regarding administrative aspects, Ms. Pevi explained that the most common challenge was the incompleteness of documents submitted by taxpayers, particularly withholding tax certificates. Tax office officers usually must first confirm the taxpayer's readiness before the reporting process can begin. If documents are incomplete, the taxpayer is directed to complete them first. This indicates that personal administrative readiness remains a common obstacle in the reporting process (Pevi Ida Nurlaelasari, interview, 2025).

Regarding compliance trends, the number of taxpayers filing their tax returns by mid-2025 experienced a slight decrease compared to the previous year. Ms. Pevi noted that in 2023, 66,595 individual taxpayers filed, while by June 2025, only 64,938 had filed. However, this figure cannot be used as the final amount because reporting is still ongoing until the end of the year (Pevi Ida Nurlaelasari, interview, 2025). Mengenai efektivitas kegiatan edukasi dan sosialisasi pajak, kedua informan sepakat bahwa kegiatan tersebut penting dan tetap rutin dilakukan, meskipun tantangan tetap ada. Bu Pevi menekankan pendekatan "jemput bola" ke pemberi kerja untuk mendorong pelaporan oleh karyawan. Sementara itu, Pak Widhi menekankan perlunya inovasi pola sosialisasi yang terus berkembang dari tahun ke tahun, karena pelaporan hanya dilakukan setahun sekali dan membutuhkan strategi komunikasi yang lebih menarik agar WP sadar dan patuh. Ia juga menyampaikan harapan bahwa sistem baru bernama Coretax yang akan diterapkan DJP dapat mempermudah proses pelaporan dengan sistem yang lebih real-time dan user-friendly (Widhi Kangko Nugroho, wawancara, 2025).

To improve reporting efficiency, the advisors recommended utilizing the Coretax system and optimizing the role of the Tax Center and the Tax Volunteer (Renjani) program. Ms. Pevi explained that Coretax allows income data and withholding tax receipts to be automatically available in taxpayer accounts, eliminating the need for manual document collection. Furthermore, according to Mr. Widi, Tax Centers and tax volunteers at universities can play an active role in direct education for workers such as lecturers and administrative staff. This is considered capable of increasing reporting compliance levels if utilized optimally (Widhi Kangko Nugroho, interview, 2025). Taxpayer Understanding of Annual Tax Return Reporting Obligations Technical Obstacles Since its introduction in 2010, the e-Filing system has continued to be used due to its practicality, simplicity, and efficiency in taxpayers' annual tax return reporting. This system allows reporting to be completed online through a single official

platform, eliminating the need for taxpayers to visit the tax office in person. This allows taxpayers to submit their tax obligations from anywhere without having to leave their homes. This facility also supports the Tax Service Office in accelerating the tax return (SPT) receipt process, simplifying administration, and increasing efficiency in archive management.

To use e-Filing, taxpayers must have an Electronic Filing Identification Number (EFIN), a digital identity required to access the reporting system. Furthermore, easy access to EFIN and reporting forms such as 1770S or 1770SS are crucial to encouraging independent reporting by individual taxpayers. However, the use of this system still faces several technical barriers. One major issue is the dependence on an internet connection. Network disruptions during the data entry process often require taxpayers to repeat steps from the beginning, which can be frustrating, especially for users unfamiliar with digital technology. Nevertheless, for normal reporting conditions, e-Filing remains considered a practical, fast, and time-saving system.

Some other common obstacles taxpayers face when filing their annual individual tax returns include:

- Taxpayers forget their DJP-online and eFIN passwords, requiring them to reset their eFIN passwords, which requires several documents and an uncertain timeline for completion.
- Due to the limited number of people filling out electronic registration forms, the team has proposed allowing applicants to complete the forms manually and transferring them to the electronic form as soon as possible. Manual registration, which requires transferring to a form, cannot contact taxpayers. When this occurs, the manually completed form must be rechecked, which is quite time-consuming.
- The use of virtual chat applications sometimes results in misinterpretations between officers and the taxpayers they assist.

Some taxpayers (especially older people or those not used to technology) lack digital skills.

## E. CONCLUSION

This study highlights the complex challenges faced by individual taxpayers when filing their Annual Tax Returns (*SPT Tahunan*), particularly at the KPP Pratama Cicadas Bandung tax office. It identifies two main categories of obstacles: technical and administrative. On the technical side, while the e-Filing system offers convenience and efficiency, it's hampered by issues like forgotten EFINs, weak internet connections, mismatched contact data, and Multi-Factor Authentication (MFA) policies. Administrative challenges are just as significant and include a lack of prepared documents, such as tax withholding slips (*bukti potong*), a limited understanding of tax procedures, and generally low tax literacy. The Directorate General of Taxes has made positive efforts to address these problems through various programs, including routine education, assistance from tax volunteers, collaboration with Tax Centers, and the development of the Coretax system. However, the effectiveness of these measures still heavily relies on strong communication strategies, better IT infrastructure, and active public involvement.

To improve public tax literacy, there needs to be a more massive and innovative educational approach. This should focus on increasing understanding of tax obligations,

specifically how to use e-Filing, the differences between income types, and the required documentation. It is also crucial to optimize technology and digital infrastructure. This means ensuring the stability of the DJP Online system, simplifying the EFIN reset process, and integrating taxpayer data with national systems to support automatic validation and reduce input errors.

Expanding social and community-based approaches is key. This includes collaborating with educational institutions, professional communities, and employers to make tax education more targeted. These partnerships could facilitate regular tax clinics or interactive digital consultations. The use of the tax volunteer program (*Renjani*) should also be optimized. Volunteers should not only serve as technical assistants but also as active outreach agents in their communities, supported by continuous training to build their capacity. The full implementation of the Coretax system should be expedited. This will enable real-time and more user-friendly data reporting, reducing the burden of manual administration and improving reporting accuracy. To ensure the sustainability and effectiveness of these initiatives, there should be regular monitoring and evaluation of tax services and educational activities. This will allow the Directorate General of Taxes to adapt proactively to evolving dynamics and challenges.

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