E-Tax Satisfaction and Taxpayer Expectation Toward Tax Consultant

Abstract—In developed countries, like Indonesia, many taxpayers use individuals who are not registered as tax consultants to do tax preparation services. These persons are not under the code of ethics of the profession because they are not members of professional organizations. The purpose of our study is to investigate whether enhancement of electronic tax system (e-tax system such as e-Filing, e-Billing, e-SPT, e-Form, e-Registration, etc.) satisfaction can also influence attitude behavior of taxpayers regarding the expectation of a tax consultant. The higher expectation in a tax professional implies that taxpayers prefer to choose tax consultant rather than other individuals to do the tax preparation services. We measure the expectation of tax consultant in four types, which are saving time, saving money, legal compliance, and Directorate General of Taxes protection (DGT protection). We used a survey method to collect data from taxpayers who had used the e-tax system directly for minimum three times. The total sample was 105 taxpayers from Jakarta, Surabaya, Semarang, and Denpasar. The analysis technique used is a multiple linear regression with SPSS software. We found that e-tax system satisfaction influences the expectation of a tax consultant regarding saving time, legal compliance, and DGT protection. We also found that e-tax system satisfaction mostly influences the expectation of tax consultant as a protector against tax institution in case of tax audit.

Keywords—user satisfaction; e-tax system; tax consultants; saving time expectation; legal compliance expectation;DGT protection expectation

I. INTRODUCTION

The gap between the number of registered tax consultants and the number of taxpayers is filled by individuals who offer tax consulting services, but the individual is not registered as a tax consultant or is called a consultant without legality. Even the number of consultants without legality in Indonesia has exceeded the number of members registered in the Indonesian Tax Consultants Association (ITCA) in 2010 [10]. Consultants without legality generally only provide administrative services such as helping with tax calculation, deposit and tax return reporting. Consultants without legality are not bound by responsibilities to professional organizations and the Directorate General of Tax (DGT) because these individuals are not registered and are not subject to the professional code of ethics like a tax consultant, so they tend to be more aggressive in avoiding taxes, including providing advice regarding tax evasion. In dealing with the case, the Minister of Finance issued PMK 111/PMK.03/2014 regulations governing the granting of licenses to practice tax consultants by the DGT and ITCA [17]. In the same year, the Minister of Finance also issued PMK 229 / PMK.03 / 2014 rules governing the conditions for tax consultants who could become taxpayer’s proxy [18]. These two regulations intend to narrow the practice of consultants without legality in Indonesia.

Understanding the taxpayer’s motivation in choosing a tax consultant also plays an important role in explaining how the role of the electronic tax system (e-tax system such as e-Filing, e-Billing, e-SPT, e-Form, e-Registration, etc.) can change the tax payer expectation toward tax consultants to be higher and broader. The scope of work of tax consultants is not only limited to report a tax return, but includes tax planning, tax review, accuracy of tax debt calculation and reporting, legal representation, and avoidance of tax audits. Higher and broader expectations of tax consultants ultimately raise the need for higher competencies of a tax consultant, thus reducing the number of consultants without legality who are unable to meet these standards and competencies. This study aims to identify whether satisfaction toward e-tax system affects taxpayer
expectation toward tax consultants as measured through four expectation variables which developed by Fleischman and Stephenson in 2012, called Taxpayer Motivation Scale (TMS) [22]. TMS investigates four key motivations of taxpayers to use consulting services, namely (1) saving time, which is the expectation of taxpayers in hiring tax consultants to prepare tax returns without having to take work time or their personal time [9]; (2) saving money, namely taxpayers expectation that consultants can reduce tax payments but do not violate regulations [19]. Taxpayers generally hired tax consultants who were able to combine superior knowledge related to tax law and tax planning services to help minimize the tax owed [9]; (3) legal compliance, namely the expectation of the taxpayer to obtain a guarantee or certainty in calculating tax debt according to the complex tax law; (4) Directorate General of Taxes protection (DGT protection), namely the desire of taxpayers to avoid tax audits by DGT [9].

Attitude describes the expectations of taxpayers toward tax consultants that are the result of satisfaction with the use of e-tax system. A person's attitude is formed by the specific beliefs as a result of the conduct of their behavior and their evaluation of the results, which called an expectancy-value [25]. Utilization of digital technologies such as e-tax system to provide better services to the community in the hope that the government can be more responsive [3] and can reduce the use of consultants without legality, which harms the community. The use of e-tax system has been introduced and implemented by various developed countries and has been well received by the community [4][5]. When taxpayers are satisfied with the e-tax system that has been launched by the government, then their expectations toward tax consultants may change. E-tax system can influence the expectations toward tax consultants according to the perception of taxpayers because taxpayers who are satisfied with the e-tax system will have the value of expectations of a tax consultant to meet the four expectations of saving time, saving money, legal compliance, and DGT protection. This means that the expectations of taxpayers on the competence of tax consultants will be higher and wider, not only limited to payment and reporting tax returns.

This study is the first research regarding satisfaction with e-tax system and taxpayer expectations toward tax consultants. This study wants to prove that satisfaction of e-tax system can change the expectations of taxpayers toward a tax preparer services, so that taxpayers prefer to use tax consultants than the ones without legality because taxpayers have higher expectations and not only use the services to the purpose of reporting tax returns. Second, this research can provide information on the long-term impact of implementing a good quality e-tax system for the tax compliance system, especially in reducing the number of consultants without legality in Indonesia. Third, this study provides information on the types of expectations of tax consultants that are most strongly influenced by the e-tax system satisfaction, or in other words the highest expectations that tax payers want from a tax consultant in this technological era.

II. LITERATURE REVIEW AND HYPOTHESIS

A. Theory of Reasoned Action (TRA) and Expectancy-Value Theory of Motivation

TRA is a theory first developed by Ajzen [1] that predicts human behavior [8]. Individuals who believe that positive behavior that they do will produce favorable consequences; and thus, automatically bring up positive attitudes toward behavior. While individuals who believe negative behavior will produce unpleasant consequences (unfavorable consequences); thus, spontaneously appear negative attitudes toward behavior [8]. Generally, humans do not always act rationally and they base their decisions more on incomplete and inaccurate information. Nevertheless, human behavior is always consistent, reasonable, often automatically based on information obtained, namely behavior-relevant belief [8].

The positive or negative attitude toward behavior in this study is explained by the expectancy-value theory of motivation developed by Vroom in 1964 which explains that a person's motivation for behavior is determined by 2 factors [23], namely (1) expectations about the possibility of the desired thing happening through behavior; (2) value, i.e. how much the individual assesses the desired results. Expectancy-value influences the behavior of individuals to carry out an activity that ultimately affects the actual behavior with expectations of success [24], so that in this study, expectancy can be described as an attitude of pros or cons of tax consultants without legality. This attitude will encourage taxpayer's intention to choose a registered tax consultant or consultant without legality. Thus, the expectation of taxpayers can be divided into positive and negative expectancy values. Positive expectancy-value means a more pro attitude towards competency standards or expertise owned by a registered tax consultant compared to a cheaper fee offered by a consultant without legality, because practically in Indonesia a registered tax consultant offers a higher fee than the registered consultants. Conversely, negative expectancy-value means a contra attitude towards the competency standards of registered tax consultants who are considered not comparable to the high fees offered.

![Fig.1. Relation between Theory of Reasoned Action and E-Tax System Satisfaction](image)
B. Indonesia Tax Regulations

According to Regulation of the Minister of Finance of the Republic of Indonesia Number 111/PMK.03/2014, a tax consultant is a person who provides tax consulting services to taxpayers in the context of exercising their rights and fulfilling their tax obligations in accordance with tax legislation [17]. In order to be able to carry out the practice, tax consultants must have a tax consultant practice license established by the Directorate General of Taxes. With the license that is owned, tax consultants can carry out various obligations related to represent the taxpayer, including being the taxpayer's proxy in accordance with tax legislation.

| Regulation | Explanation | Regulated in |
|------------|-------------|--------------|
| The law regulations about tax consultants. | Tax consultant must have a license from DGT in order to be able to give consultations to taxpayers. | Regulation of the Minister of Finance of the Republic of Indonesia Number 111/PMK.03/2014 |
| The law regulations about terms of taxpayer attorney. | Taxpayers may ask other parties as attorneys to help them understanding taxation problem. | Article 32 number 3 Act of The Republic of Indonesia number 28 the year 2007 Concerning General Provisions and Tax Procedures |
| The Ministry of Finance regulates the terms and conditions of tax consultants that can be taxpayer attorney. | One of many is Tax Consultant that has license of practice given by DGT, and other terms regulated. | Regulation of the Minister of Finance of the Republic of Indonesia Number 229/PMK.03/2014 |

Source: [16]; [17]; [18]

C. User Satisfaction on E-Tax System

Satisfaction is the overall feeling of the customer, compared to feelings of the past [5]. Research shows that satisfaction is an independent variable that has an influence on individual behavior, such as routine use, and recommendations to others [2]. Reference [5] explains that if the taxpayer is satisfied with the e-tax system in terms of service quality, trustworthiness, information quality, and system quality in function and usability, the taxpayer will continue to use the system.

D. Taxpayer Expectations Towards Tax Consultants

1) Saving Time

Many taxpayers choose to use the services of consultants in carrying out their tax obligation rather than using their time to implement it themselves [9]. Likewise, with the results of research done by Stephenson, Fleischman, and Peterson in 2017 which explains that one of the motivations of taxpayers to use the services of a tax consultant is the desire to save time [22]. Therefore, with the desire of taxpayers to save time, consulting services are widely used, especially in terms of tax return preparation and reporting. However, with the e-tax system launched by the Indonesian government, the time for taxpayers to report tax returns will be shorter and more efficient if taxpayers are satisfied with the existing system [20]. Saving time is measured by three indicators, namely time savings in tax return reporting, time savings in general procedures, and the benefits of overall time savings which are greater than money [21]. Time-saving is generally associated with preparing tax reporting such as commercial and fiscal bookkeeping services and tax planning services including tax review and tax advisory. In addition, saving time includes saving time when taxpayers are called by the DGT to provide confirmation regarding their tax obligations. Taxpayers who want to save time in general hope that tax consultants can handle all tax obligations as a whole, so that taxpayers do not need to be bothered with technical matters related to tax. Tax consultants who can help taxpayers in meeting the three indicators can save the taxpayer's time as a whole. The higher the respondent’s answer to the three question indicators interprets the higher the tax consultant's expectancy-value, meaning that the taxpayer sets high standards with a broader scope in terms of saving time for a tax consultant.

2) Saving Money

Research by Fleischman and Stephenson explains that taxpayers often use the services of consultants because consultants have sufficient knowledge that can avoid taxpayers from sanctions due to lack of tax payments, assuming that the costs incurred to pay for consultant services will be cheaper compared to sanctions that must be paid [9]. Moreover, other indicators of saving money are the greater profits obtained due to understanding tax rules, the benefits of not overpaying, and overall profits, all of which are the desire to pay taxes to the amount closest to what should be paid [21]. Benefits for not overpaying and overall benefits will be obtained if you can do tax planning appropriately. The higher expectancy-value in terms of saving money can be interpreted that the expectations of taxpayers toward tax consultants in terms of saving money are higher and the scope is wider.

3) Legal Compliance

Several studies have shown that the main reason for taxpayers to use the services of a tax consultant is to carry out tax obligations accurately and avoid serious penalties [13]. Research also shows that taxpayers want reporting that complies with complex tax regulations [9]. Taxpayers hope to become good citizens, abide by regulations, avoid penalties and sanctions when paying taxes, these are called legal compliance [21]. Tax consultants can prevent taxpayers from illegal tax planning practices that violate the regulations. Indicators of legal compliance are regulatory compliance and avoidance of sanctions because of the view that protection from sanctions is more important than money [21]. The higher expectancy-value in terms of legal interprets that the expectations of taxpayers toward tax consultants related to legal compliance will be higher.
4) DGT Protection

In general, the understanding of DGT protection is the avoidance of the Directorate General of Tax (DGT) or a guarantee that taxpayers will not make mistakes that will make them examined or summoned by the DGT regarding reported tax returns [9]. Taxpayers absolutely do not want an audit conducted by the DGT regarding their taxes, so that if the DGT conducts an examination of the taxpayer, they will consider it a failure of their tax consultants [9]. Taxpayers will utilize the services of tax consultants who can help them if one day they are called for an inspection by the DGT because tax consultants can become taxpayer’s representative in accordance with statutory regulations, and tax consultants are expected to be able to help tax payers in the tax court. With a tax consultant mediating between the taxpayer and the tax authority, they can reduce risks and avoid the pressure of taxpayers in dealing directly with the DGT [21]. So overall, taxpayers want to avoid personal inspection by the DGT, consultants can protect taxpayers from the DGT, and no tax obligations in the future can be obtained, those are indicators of DGT protection.

E. Hypothesis Development

1) The Influence of User Satisfaction on Saving Time Expectation

E-tax system satisfaction is what drives taxpayers to continue using the e-tax system. Related to the Theory of Reasoned Action (TRA) the satisfaction of e-Tax System encourages a person's behavior to continue using the system and expectations will arise. Expectations, in this case, are expectations toward tax consultants that may change if the taxpayer is satisfied in using the e-tax system. If taxpayers are accustomed to using the system in tax reporting, expectations for tax consultants will not only save time in terms of tax return reporting, but expectations toward them will be higher, such as in the case of data collection, bookkeeping process including fiscal correction, calculation of expenses and others [12]. Another thing that is meant is tax planning, and time savings during tax audits according to the regulations in Table 1 that a registered tax consultant can become a taxpayer's proxy in court. If taxpayers are satisfied with the e-tax system, they will feel they have saved time, so expectations toward tax consultants will increase and are expected to be able to save more time for taxpayers, this is in accordance with TRA regarding the intentions change expectations. Therefore, with the explanation above, the hypothesis that can be formulated is:

H1: Satisfaction on e-tax system affects taxpayer expectation toward tax consultant related to saving time.

2) The Influence of User Satisfaction on Saving Money Expectation

With the use of e-tax system, taxpayers can easily calculate their taxes through the application provided, so satisfaction can cause taxpayers to have other expectations toward consultants, not only related to compliance, but other reasons related to tax planning so that taxpayers can minimize tax debt [9]. If the taxpayer is satisfied with the e-tax system, the taxpayer's expectations of the consultant will change. Although taxpayers have to pay for consultant services, there is an assumption that consultant costs are still lower than the benefits of reducing the tax debt they would get if their consultants make a good use of tax regulations and made proper planning. By still referring to TRA and Expectancy-Value Theory, satisfaction with the e-tax system changes the expectations of taxpayers from mere compliance to the interests of reducing tax debt through tax planning by tax consultants [13]. Therefore, the research hypothesis is:

H2: Satisfaction on e-tax system affects taxpayer expectation toward tax consultant related to saving money.

3) The Influence of User Satisfaction on Legal Compliance Expectation

With taxpayers who are accustomed to using the e-tax system and are satisfied with the system, taxpayers will increasingly realize the importance of compliance and the desire to avoid mistakes and must be able to report accurate tax return because of the belief that the system can more easily detect errors of their tax return. Therefore, taxpayers want an accurate reporting. Thus, it is still related to the theories that have been discussed above, then satisfaction with the e-tax system can change the expectations of taxpayers toward their tax consultants to be even higher, namely the expectation that their consultants can certainly avoid them from all tax sanctions that will be given by the DGT related to their tax return reporting due to fear that data errors would be easily detected by the DGT [19]. Therefore, the hypothesis formulated namely:

H3: Satisfaction on e-tax system affects taxpayer expectation toward tax consultant related to legal compliance.

4) The Influence of User Satisfaction on DGT Protection Expectation

The satisfaction with e-tax system is related to the theory discussed above, shows that if taxpayers are satisfied with the system, the expectations for the ability of tax consultants to be able to protect them from DGT will be higher because consultants can understand taxpayer reporting which is often questioned by the DGT [13]. In accordance with the two theories that have been explained, due to the satisfaction with e-tax system, taxpayers no longer use the services of consultants just to assist them in carrying out compliance obligations or reporting obligations, but rather the desire to be free from DGT audits and tax debt in the future. Taxpayers expect consultants to protect in case of tax auditing, although consultants cannot fully prevent taxpayers from auditing or being called by the DGT [9]. According to the regulations in Table 1, it is explained that the registered tax consultant can be a power of attorney for taxpayers in the tax court, this can encourage the increased value of taxpayers expectations toward tax consultants in terms of DGT protection so that taxpayers will choose registered tax consultants compared to those who are not. Therefore, the research hypothesis is:

H4: Satisfaction on e-tax system affects taxpayer expectation toward tax consultant related to the DGT protection.
III. METHODOLOGY

A. Research Model

Based on the explanation above, our research model is presented below:

![Research Model Diagram]

B. Sample Selection

Participants of this study are Indonesian people who are individual taxpayers who run retail or production businesses, services or professionals, and employees who have used the e-Tax System application more than 2 (two) times and domiciled in 4 major cities in Indonesia, namely Jakarta, Surabaya, Semarang, and Denpasar. In early February 2019, the questionnaire was distributed through Google Form. The results of the questionnaire received were 317 but only 105 responses met the sample criteria. The sample criteria used were quota sampling with the requirements (1) respondents have used e-tax system more than 2 times, (2) the number of male and female respondents are equal, (3) respondents represent taxpayers who have retail / production, service / professional businesses, and employees, (4) the number of respondents represented taxpayers using the recording method and bookkeeping methods, (5) the number of taxpayers who use consultants and do not use consultants is equal, (6) the number of respondents represented 3 generations (Millennials, X, and Baby Boomers), and (7) respondents represent taxpayers in four major cities in Indonesia. In our research, there is no distinction between tax consultants or consultants without legality given the conditions in Indonesia there are still many taxpayers who use consultants without legality. The sample criteria that are difficult to fulfill is the first criteria because many of the respondents have never used the e-tax system themselves, but instead use consultants to report tax return through e-tax, both registered consultants and consultants without legality.

C. Questionnaires and Measures

The independent variable in this study was measured through the satisfaction of taxpayers to the e-tax system, which is associated with the expectations of taxpayers to tax consultants, namely the dependent variable consisting of saving time, saving money, legal compliance, and DGT protection. Taxpayer satisfaction is measured through questions that we modified from Zaidi, Henderson, and Gupta [26]. Saving time as a dependent variable is measured using indicators of time savings in tax return reporting, time savings in general, and the benefits of time savings are greater than money. We modified the questions from Stephenson, Fleischman, and Peterson[22]. The indicator for the saving money variable is the greater profit gained due to understanding tax rules, the profit from not overpaying, the overall profit, with the modification of questions from Stephenson, Fleischman, and Peterson [22] and Stephenson [21]. We modified and combined questions from Stephenson, Fleischman, and Peterson [22] and Stephenson [21] to measure regulatory compliance and avoidance of sanctions, and protection from sanctions is more important than money from legal compliance variables. The final variable indicator of DGT Protection is the avoidance of personal inspection by DGT, consultants can protect from DGT, and there will be no tax obligation in the future, which modifies and combines questions from Stephenson, Fleischman, and Peterson [22] and Stephenson [21]. Independent and dependent variables were measured using a questionnaire with a Likert scale of 7, where number 1 = strongly disagree and number 7 = strongly agree. The control variables of this study are gender (male or female), business type (retail/production, service/professional, or employees), income tax calculation method (recording, bookkeeping, or withholding), age (19-39 years, 40-54 years, or 55-74 years), and the use of consultants (yes or no), all use dummy variables.

This study was measured using multiple linear regression with the SPSS application to test the effect of satisfaction as an independent variable on four expectation variables as the dependent variable. To test the validity of this study we used the Pearson correlation, the results of which indicate the significance value of each question ≥ 0.5 so it can be explained that all questions are valid. Cronbach’s alpha value can be accepted if each value is more than equal to 0.6 and 0.7 [11]. So according to the test results, all of our variables are reliable with Cronbach’s alpha value for the variable user satisfaction is 0.907; saving time 0.959; saving money 0.884; legal compliance 0.613; and DGT protection 0.817 which show that all research variables are reliable.
TABLE II. QUESTIONNAIRE

| Var | Question |
|-----|----------|
| ST1 | It’s no problem paying a little more to have a tax consultant report my tax return as long as it doesn’t take my time. |
| ST2 | I use tax consultant service because I don’t have time to do it myself. |
| ST3 | I use tax consultant service because it saves my time even though it costs me money. |
| SM1 | Even though I pay a fee to tax consultant, I get more financial advantages because they understand tax law. |
| SM2 | I use tax consultant service so I get to pay minimum taxes but not breaking the law. |
| SM3 | I don’t want to pay taxes even a little more than I should to the government. |
| SM4 | I use tax consultant service because it saves me money overall. |
| SM5 | The money I obtain from reducing more tax payments is more compared to tax consultant fee. |
| LC1 | I prefer to be protected from penalties rather than saving money for my taxes. |
| LC2 | I prefer to pay a little more in taxes provided that I haven’t broken any tax law. |
| LC3 | I prefer to be protected from penalties rather than saving money on my tax preparation. |
| LC4 | Tax consultant’s advice prevent me from getting penalties or sanction from the DGT. |
| DP1 | I won’t be prosecuted personally by the DGT if my tax consultant is wrong about something. |
| DP2 | I’m sure my tax consultant can answer any questions from the DGT related to my tax return. |
| DP3 | I use tax consultant services so I won’t be meeting the DGT myself. |
| DP4 | If I pay enough for my tax preparation, I won’t end up with any tax liability. |
| DP5 | When I get audited by the DGT my tax consultant will be there to represent me. |
| US1 | Using E-Tax System was a pleasant experience. |
| US2 | I feel satisfied with all my experience using E-Tax System. |

IV. RESEARCH RESULTS AND ANALYSIS

A. Findings

This study uses a questionnaire distributed in 2019, the intended respondents are all individual taxpayers, especially those who conduct business activities or professionals. The survey was distributed online using Google Form. The total respondents obtained were 317, but the data that could be processed was only 105 because the survey was divided into 2 sections, if the respondent had never used the e-Tax System at least three times, they could not continue to the second section, vice versa if they have used e-tax system at least three times they can proceed to the second section of the Google Form and enter the main questions of the survey. From all responses, 105 respondents met the criteria and could be analyzed. Samples were taken not only from those who use tax consultants but also those who do not, as long as respondents have used the electronic tax system at least 3 times.

TABLE III. DEMOGRAPHIC SUMMARY OF RESPONDENTS (N=105)

| Variables | Demographic |
|-----------|-------------|
|           | Category    | Total Sample (n=105) | Valid% |
| Gender    | Male        | 60 | 57.14% |
|           | Female      | 45 | 42.86% |
| Occupancy | Retail/Production | 42 | 40.00% |
|           | Service/Profession | 29 | 27.62% |
|           | Employee    | 34 | 32.38% |
| Gross Income Calculation Method | Recording (Gross Income < 4.8 Billion Rupiah) | 58 | 55.24% |
|           | Bookkeeping (Gross Income ≥ 4.8 Billion Rupiah) | 13 | 12.38% |
| Usage of Consultant Service | Tax attorney | 51 | 48.57% |
|           | Self-prepared | 54 | 51.43% |
| Age       | 19-39       | 61 | 58.10% |
|           | 40-54       | 39 | 37.14% |
|           | 55-75       | 5  | 4.76% |

Table IV contains the mean, standard deviation, minimum value and maximum value of each variable. The average value of each variable shows how much support each independent variable has on the dependent variable. The higher the average value, the stronger the effect of the independent variables on the dependent variable. Table IV shows the average respondent's answer from legal compliance is the highest with a value of 5.29 while the lowest is saving time with a value of 4.03.

TABLE IV. DESCRIPTIVE STATISTIC

| Table Head | Table Column Head |
|------------|-------------------|
|            | ST | SM | LC | DP | US |
| Mean       | 4.03 | 4.31 | 5.29 | 4.72 | 5.36 |
| Std. Deviation | 2.114 | 1.78 | 1.133 | 1.391 | 1.276 |
| Minimum    | 1  | 1  | 2  | 1  | 2  |
| Maximum    | 7  | 7  | 7  | 7  | 7  |

To test the validity of each question, this study uses Pearson Correlation. Table V shows the Pearson Correlation results between 0.620 and 0.979. These results indicate that each question meets the Pearson Correlation validity test with a value of ≥0.5. While the reliability test with an acceptable Cronbach's alpha value is equal to 0.6 and 0.7 or more [11]. The results of the reliability test in Table VI show the Cronbach's alpha number with a value of 0.613 to 0.959,
therefore the Cronbach’s alpha value for each question has exceeded 0.6, the data can be said to be reliable.

**TABLE V. RESULT OF VALIDITY TEST WITH PEARSON CORRELATION**

| Questions | Validity Test | Questions | Validity Test |
|-----------|---------------|-----------|---------------|
|           | Pearson Correlation | Sig | Pearson Correlation | Sig |
| ST1       | 0.946**        | 0.000   | LC1         | 0.681**        | 0.000   |
| ST2       | 0.958**        | 0.000   | LC2         | 0.626**        | 0.000   |
| ST3       | 0.979**        | 0.000   | LC3         | 0.785**        | 0.000   |
| SM1       | 0.800**        | 0.000   | LC4         | 0.667**        | 0.000   |
| SM2       | 0.908**        | 0.000   | DP1         | 0.689**        | 0.000   |
| SM3       | 0.678**        | 0.000   | DP2         | 0.837**        | 0.000   |
| SM4       | 0.888**        | 0.000   | DP3         | 0.814**        | 0.000   |
| SM5       | 0.855**        | 0.000   | DP4         | 0.620**        | 0.000   |
| US1       | 0.957**        | 0.000   | DP5         | 0.835**        | 0.000   |
| US2       | 0.956**        | 0.000   |              |                |         |

**TABLE VI. RELIABILITY TEST RESULTS WITH CRONBACH’S ALPHA**

| Reliability | Cronbach’s Alpha |
|-------------|------------------|
|             | ST    | SM    | LC    | DP    | US    |
| Sig         | 0.959 | 0.884 | 0.613 | 0.817 | 0.907 |

After testing saving money, saving time, legal compliance, and DGT protection separately, from Table VII shows the significant value in a sequence that is 0.200; <0.05; <0.05; and 0.200. The saving money and legal compliance variables do not meet the normality test with a significance value of less than 0.05, so the analysis was performed using the nonparametric bootstrap method. Table VIII shows that all test results have a significance value >0.05, so there is no heteroscedasticity.

**TABLE VII. NORMALITY TEST WITH KOLMOGOROV-SMIRNOV TEST**

| Normality | Kolmogorov Smirnov Test |
|-----------|-------------------------|
|           | ST | DP |
| Sig       | 0.1389 | 0.1389 |

**TABLE VIII. HETEROSCEDASTICITY TEST WITH SPEARMAN RHO**

| Table Head | Heteroscedasticity Test | ST | SM | LC | DP |
|------------|-------------------------|----|----|----|----|
| Sig        | 0.881 | 0.837 | 0.808 | 0.809 |

The t-test results from Table IX show that e-tax satisfaction has a significant effect on saving time, legal compliance, and DGT protection at the level of 0.05 (p <0.05). Other findings are that the Beta coefficient for DGT Protection is greater than saving time, and legal compliance, meaning that e-tax user satisfaction most strongly influences DGT Protection compared to saving time and legal protection.

**TABLE IX. RESULT OF REGRESSION ANALYSIS**

| No. | Variables | B   | Σ   | b  | P- value |
|-----|-----------|-----|-----|----|----------|
| ST  | Constant  | 2.277 | 2.452 | 0.355 |
| US  | 0.487 | 0.197 | 0.196 | 0.015 |
| CS  | 7.000 | 1.060 | 0.554 | 0.000 |
| Gender | 0.381 | 1.006 | 0.030 | 0.706 |
| Occupancy1 | 2.163 | 1.256 | 0.168 | 0.088 |
| Occupancy2 | 0.648 | 1.309 | 0.046 | 0.622 |
| SM  | Constant  | 12.078 | 3.681 | 0.003 |
| US  | 0.387 | 0.312 | 0.111 | 0.219 |
| CS  | 9.594 | 1.584 | 0.541 | 0.001 |
| Gender | 1.420 | 1.448 | 0.079 | 0.331 |
| Occupancy1 | 0.683 | 1.977 | 0.038 | 0.718 |
| Occupancy2 | -0.818 | 2.007 | -0.041 | 0.694 |
Based on the R2 value from Table X, sequential saving time, saving money, legal compliance, and DGT protection. i.e. 0.360; 0.276; 0.194; 0.235 identifies that about 26 percent of the variance can be explained by the variables identified and is the result of the goodness of fit test.

Table XI shows the mean results of the questions in each variable. Beta of DGT Protection has the highest value and the highest mean of DP values are DP4 and DP5. These two points show the main focus of the DP variable is related to the certainty of tax liability and in the case of tax audits.

B. Discussion

This research resulted in several findings. First, to the satisfaction affects taxpayer expectations toward tax consultants in terms of DGT protection, legal compliance, and saving time, while the result of savings money expectation test is not proven. This result shows that individual taxpayers no longer focus on saving money when they hire tax consultants, because the taxation system is perceived to be working well, taxpayers feel obliged to pay taxes as much as they should.

Second, based on the test results, e-tax system satisfaction most strongly affects DGT Protection (β = 0.811) compared to legal compliance and saving time expectation. Taxpayers hope to be represented by their tax consultants in terms of tax audits or obtain certainty of the amount of tax debt. Whether this can be done or not depends on the qualifications of the tax consultant [6]. Based on the Regulation of the Minister of Finance PMK Number 229 / PMK.03 / 2014 concerning the requirements to become a taxpayer proxy [18], taxpayers are not protected or have no legal counsel if their tax consultant qualifications do not meet the requirements, that is, not registered and not recognized by the state. In addition, based on Law Number 28 of 2007 [16] concerning the Third Amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures [15], where tax audits can be carried out within 10 years, taxpayers want to be guaranteed that they can be free from the possibility of future tax debt of the past tax period. The guarantee is obtained by having a tax consultant who gives taxpayers a greater chance of winning in terms of tax inspection or audits [7]. This reasoning is supported by the results of a questionnaire where the DP4 indicator (“If I pay enough for my tax preparation, I won’t end up with any tax liability”) has the highest average of 5.48 (Table 10).

Third, the effect of e-tax system satisfaction is proven to have a strong influence on legal compliance (β = 0.689) compared to saving time expectation. Taxpayers expect that tax consultants can guarantee the accuracy of tax reporting, especially for taxpayers who do not understand recent tax rules. In this case, the taxpayer uses a tax consultant as self-assessing tax reporting to comply with the rules and avoidance of sanctions that tend to hamper the taxpayer’s business operations. Taxpayers will always protect themselves and be sure of the truth of their tax returns [7]. This is supported by the results of a questionnaire where the highest average value of 5.51 (Table 10) for legal compliance is an indicator of protection from sanctions rather than saving money (LC3 indicator “I prefer to be protected from penalties rather than saving money on my tax preparation”), meaning that the main reasons for taxpayers to use the services of a tax consultant is to carry out tax obligations accurately and avoid serious sanctions [13].

Overall the results of the study indicate the expectations of taxpayers toward tax consultants tend to increase in terms of protection from tax audits (DGT protection) and guaranteed accuracy of tax reporting (legal compliance) because taxpayers who are satisfied with the e-tax system require the services of tax consultants who can protect them from DGT inspection by becoming a taxpayer's proxy, as stipulated in PMK Number 229 / PMK.03 / 2014 concerning the requirements to become a taxpayer proxy [18]. The use of consultants without legality can later be further reduced because those who can provide these services are tax
consultants who have registered and received a license from the DGT.

V. CONCLUSION

Understanding the taxpayer's motivation in choosing a tax consultant also plays an important role in explaining how the role of the e-tax system can change the taxpayer expectations toward a tax consultant to be higher and broader. The test results show e-tax system satisfaction affects taxpayer expectations toward tax consultants related to DGT protection, legal compliance, and saving time. But the effect of e-tax satisfaction on saving money expectations is not proven. Other findings show that e-tax system satisfaction has the strongest effect on DGT protection expectations compared to legal compliance and saving time expectation. This shows that the higher the quality of e-tax system, which is marked by an increase in e-tax user satisfaction, the higher the expectations toward a tax consultant who protect taxpayers from tax audits and assure freedom from the possibility of future tax debt of the past tax period.

Future studies are suggested to broaden the scope of research to examine the effect of indirect e-tax system satisfaction on the intention to use tax consultants and actual behavior to hire tax consultants. This research can be a reference for subsequent research on expectations of tax consultants with wider sample coverage, covering all regions of Indonesia because this research is still limited to the use of quota sampling which makes it less generalizable to the population.

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