

## *Tri Nga* and implementation of e-billing system intent to commit tax fraud

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### Abstract

This research aims to know the impact from lesson *Tri Nga* and the use of e-billing against objective for do shortage tax. Population taken was students of accounting Study Program student Bachelorwiyata Faculty of Economics Tamansiswa with sample used as many as 77 respondents. This study applies questionnaires as instrument inspection and resolution with take advantage of the SmartPLS program. Remember consequence from review this, got it explained that the use of e-billing affects in a way positive to intention carry it out tax fraud. Understanding about principle *Tri- nga* influential in a way negative to intention carry it out tax fraud

Keywords: *Tri Nga*, e-Billing, Intention Do Fraud

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### INTRODUCTION

Indonesia is a developing country. An agricultural country, for example Indonesia, requires very large assets to fund development (Wardani & Lestari, 2022). Currently, the highest source of income for the Indonesian state comes from tax revenues. Taxes are an important element in providing community welfare assistance through public development and progress (Wardani et al., 2020)

**Table 1.** Realization of Local Taxes in Yogyakarta City

Year	Target	Realization Tax revenue
2019	IDR 420.7 billion	IDR 128.05 billion
2020	IDR 451.1 billion	IDR 120.4 billion
2021	IDR 1.94 Trillion	IDR 1.5 Trillion

Source: (Antaranews, 2020) & (Kerjogja, 2021)

In reality, tax revenues, which are the main hope for state revenue, sometimes do not always produce results that are in line with targets, as happened in the city of Yogyakarta in table 1.1 above. It is known that the realization of tax revenues in 2019, 2020 & 2021 always does not reach the target.

According to Wardani et al. (2022) The incidence of ideal recognition of tax revenues in Indonesia is due to the lack of compliance of the public when fulfilling their tax responsibilities. People have committed fraudulent acts against the state by deliberately not paying taxes, when they should be obliged to pay taxes because the income, they earn in this country is already included in the taxable category. If fraudulent habits such as disobedience to paying taxes are allowed to continue, then forever this action will become a culture, which is a negative culture that must be abandoned. Therefore, improving awareness of the responsibility to pay and avoiding the fraudulent nature of taxes is deemed very necessary, not only for someone who has been designated as a taxpayer, but information about taxes must also be instilled in prospective taxpayers. One of them is that in the future students will become prospective taxpayers. The aim is for prospective taxpayers to understand that they are not allowed to commit tax fraud in any way because it will be detrimental to the state.

Sari (2021) said that people often do not comply with paying taxes because they experience difficulties in the tax payment and reporting process. The thing that influences someone's willingness to pay taxes so that they don't want to cheat in the sense of deliberately disobeying taxes is influenced by the tax convenience provided (Henny, 2019). One of the innovations from DJP in making it easier for people to pay taxes is the implementation of the e-billing system.

E-Billing framework is an electronic tax payment approach utilizing a filling code or e-billing (15 digits) provided by a tax filling framework without the need to make a physical tax deposit letter (SSP) (Sari, 2021). The presence of this e-billing framework will make people reluctant to commit tax fraud because they will understand that the e-billing system innovation issued by the Director General of Taxes is solely for the common goal of encouraging people to comply with taxes and not commit tax fraud.

The e-billing system, the less desire to commit fraud by prospective taxpayers because the benefits of convenience are greater than the difficulties received. On the other hand, it becomes increasingly difficult to fulfill their taxation, the greater the desire to commit tax fraud, because they feel it is too much of a hassle, thus encouraging them to cheat by deliberately disobeying. The e-billing framework has a negative impact on the purpose of committing tax fraud errors. In accordance with research by Hanik (2022), convenience has a positive influence on tax compliance. In Umaningsih and Wardani's (2020) research, there is a difference, namely that the features and convenience of the service do not influence the intention to use e-money.

Other factors that will influence the intention to commit candidate fraud of taxpayers towards fulfilling their tax in the future is understanding the teachings of *Tri Nga*. Because when prospective taxpayers understand *Tri Nga's* teachings, they will understand that they should not have the intention to commit tax fraud, let alone go against the law. In *Tri Nga* there are three elements that will influence a person, namely understanding (*ngerti*), feeling (*ngrasa*), and doing (*nglakoni*) (Nadziroh, 2017).

When prospective taxpayers know that the country's largest income for people's prosperity comes from taxes (*ngerti*), then he will feel that he needs to be aware of that, about how important taxes are for the development and prosperity of the people (*ngrasa*), and what he can do. The next thing to do is fulfill his tax obligations when he has been designated as a taxpayer later (*nglakoni*), to support and assist the government in developing the country through his aspirations in paying taxes. Therefore, if prospective taxpayers understand the *Tri Nga* teachings, their intention to commit tax fraud, such as deliberately disobeying, will be avoided. Understanding *Tri Nga* teachings negatively influences the intention to commit tax fraud.

Based on the background that has been explained, it can be concluded that there is an urgency to change the culture of cheaters who deliberately do not comply with tax compliance, which is still an unresolved problem and is interesting to examine with a new concept, namely paying attention to prospective taxpayers as future taxpayers. forward with the aim of eliminating the negative culture of cheating and not complying with taxes through their prospective taxpayers. The difference with previous research is that the subjects studied are no longer taxpayers, but students as potential taxpayers in the future.

## LITERATUR REVIEW

### Theory of Planned Behavior (TPB)

TPB is improvement from Theory of Reasoned Action (TRA) researched by Ajzen (1991). TPB explains that exists objective For Act precisely want to give rise to Act behavior demonstrated by that person (Wardani & Rahmawatiningsih, 2023).

The theory of planned behavior explains that attitude to behavior is principal. It's important to be able estimate something's actions (Karlina, 2020). If there is positive attitude, support from people around as well as exists perception convenience Because No There is obstacle for behave, then intention someone for behave will the higher (Ajzen, 2005). As well as with it was launched something

easy system in pay tax wherever and whenever that is through e-billing system, will become matter positive according to public because There are their benefits accept and create, they encouraged use. So, with exists matter positive for public will rule out negative action like intend do cheating by candidates must tax or must tax alone.

### **Application e-Billing System**

E-billing is a framework that serves electronic tax payment. Payment with e-billing done through code recent filling this carried out by residents in existing offices determined by the DJP, so inhabitant No need Again in a way physique make letter deposit tax (SSP) consisting of from 4 attachments (Putri, 2018). According to PMK number 32 / PMK.05/2014, what is implied by the charging code is the recognizable proof code provided by the charging framework for some type of installment or deposit to be made by The Citizen.

### ***Tri Nga***

Ki Hadjar Dewantara assessed that education has become a different picture from the educational background in Indonesia. The idea of teaching Ki Hadjar Dewantara shows the eccentricity of Indonesian culture. Ki Hadjar who showed his thinking is *Tri Nga* (understand, feel, and do) (Widyarini & Istiqomah, 2018). Ki Hadjar reminded, that contrary to every life lesson, the purpose of life that we declare is required to think, pay attention, and the reality of its implementation. Just knowing and seeing is not enough, if you do not feel conscious, and it is useless if you do not do it and do not strive for it. Feeling alone without understanding and not finishing, running without awareness and without understanding will not bring results. Therefore, it is very important for members of any struggle for beliefs, they must be aware, understand what it means, what is its purpose (Nadziroh, 2017).

### **Development Hypothesis**

#### **Application Influential E-Billing System Negative to Intention do Fraud by Compulsory Candidates Tax**

E-billing is a framework that serves tax payments via electronic. Payment by e-billing makes it easier for citizens to create SSP consisting no longer physically of 4 attachments (Putri, 2018). Presence framework work e-billing, this make payment tax become more fast , more it's easy , and you can done When just and anywhere (Sari, 2021) . The easier the fulfillment of taxes through the implementation of the E-Billing system, the less the desire to cheat by prospective taxpayers because the greater the benefits of convenience than the difficulties received. Conversely, the more difficult the fulfillment of taxation, the greater the desire to commit tax fraud, because they feel too fussed to encourage cheating by deliberately disobeying. In line with the results of the study Rahardianti (2020), the innovation and tax assessment of the data had a negative impact on the moral impression of tax evasion.

H1: Application system influential e-billing negative to intention do fraud by prospective taxpayers.

#### **Tri-Nga Negatively Affect the Intention to Commit Fraud by Prospective Taxpayers**

Ki Hadjar is the *Tri Nga* of expressing thoughts (knowing, feeling, and doing) (Widyarini & Istiqomah, 2018). Ki Hadjar reminded that contrary to every life lesson, the standard of living we mean is required to be understood, considered, and the reality of its implementation. Knowing and understanding alone will not be enough, if not feeling conscious. Feeling alone without attention and without understanding will not bring results. In this way, it is very important that the members of any struggle for standards, they must be aware, understand what it means, what its purpose is (Putri, 2018). In this way, citizens who are close through the idea of knowledge must understand that the fundamental source of state income comes from expenses. Then, at that time, through the idea of *sengasa*, close citizens should know that in order to help public authorities collect and succeed

individuals, what should be possible is to pay a fee when they already have a salary. The last idea that must be realized by the citizens soon is to do it, especially help and be a pioneer yourself to really do the commitment as a resident, for example, follow the spending arrangements. By understanding *Tri Nga* lessons by local residents, it will still aim to levy levies, for example by deliberately refusing. In accordance with the thoughts of Wardani et al. (2022), who obtained the results that the understanding of the *tri tamansiswa* abstinence and the moral perspective had a negative impact on tax avoidance intentions.

H2: Understanding of the *Tri Nga* Doctrine Negatively Affects the Intention to Commit Fraud by Prospective Taxpayers

## METHODS

Population is an area of speculation consisting of subjects or goods that have certain characteristics and qualities (Sugiyono, 2015). The population in this study were students of Accounting Study Program, Faculty of Economics, Sarjanawiyata Tamansiswa College. Sugiyono (2015) explained that the sample is a very important part of the number and quality possessed by a population. In this study the sample is students of Accounting Study Program, Faculty of Economics UST Yogyakarta.

The source of this research data is primary data. Sugiyono (2016) understands that primary data is data obtained directly by testers in the field through respondents through affirmations, meetings, and questionnaire dissemination. The methodology for data collection includes google forms. This questionnaire was distributed online to students of the Accounting Study Program, Faculty of Economics, Sarjanawiyata Tamansiswa College.

The sampling procedure using snowballsampling is polling as a google form submitted to others, then rearranged to different respondents to get more information (Sugiyono, 2015). The examination strategy in this study utilizes information data analysis techniques by utilizing SmartPLS variant 3.0 programming that is run with PC gadget media.

Internal data sources study is primary data. Data collection method with use questionnaire in google forms. This questionnaire spread in a way on line to students of Accounting Study Program, Faculty of Economics, Bachelorwiyata University Tamansiswa.

This study uses a method categorized survey into the study quantitative. The measurement scale used in study This use scale likert. Inspection strategy in study This utilise technique information data analysis with utilise programming SmartPLS variant 3.0. The stage testing the data started with validity testing, then reliability testing, testing R-square value , and finally hypothesis testing in path coefficient value .

**Table 2.** Definitions Operational Variable Study

Variable	Operational Definition	Indicators	Statement
<b>E-billing System Implementation (X1)</b>	The utilization of e-billing framework is a cycle or method of using the framework used to make electronic installments by DJP (Sukmayanti, 2018).	1. Ease Of Tax Payment  2. Speed in paying taxes	1. The presence of e-billing framework with the assumption that later I become a citizen, I do not need to create billing code. 2. With the e-billing system, there is no need for SSP to the Bank or post office. 3. E-Billing system complicates tax payment transactions 1. The existence of e-billing system tax payment transactions become faster.

Variable	Operational Definition	Indicators	Statement
			2. With the e-billing system a taxpayer does not need to wait long at the bank teller in entering tax payment data
		3. Accuracy in the calculation and filling of tax deposits	1. With the e-billing system of tax payment and filling more accurate 2. With the e-billing system will help to minimize data input errors
<i>Tri Nga (X2)</i>	In accordance Sutikno (2013) as a specialist student understanding of the lessons of <i>Tri Nga</i> (understand, Ngroso and Ngakhi) means to see accurately what is being faced and pay attention to related issues and address the original resolved. as much as can be reasonably expected.	1. Understand  2. Feel  3. To Do	1. I understand that the greatest revenue of the state comes from taxes. 2. If I am suspected of tax fraud, then I will be subject to very severe sanctions.  1. I understand that every individual who has an income is required to have a tin, so I feel I must do that if I later have income. 2. I feel that if I pay taxes then I am already helping the government to build the country.  1. I understand the importance of taxes, so all I must do is avoid cheating on taxation.
<b>Intent Commit Fraud (Y)</b>	<b>To Tax</b> The purpose for which the levy is levied is the desire of the citizen not to fulfill all commitments and exercise his freedom of expenditure in accordance with the regulation on customs (Fatimah & Wardani, 2017)	1. Not fulfilling the obligation to maintain bookkeeping  2. Does not meet the obligation to pay the estimated tax payable	1. If I later become a taxpayer, I will have to maintain bookkeeping  1. If I later become a taxpayer, I do not want to pay the taxes owed. 2. If I later become a taxpayer, I have to pay the tax owed.

## RESULTS AND DISCUSSIONS

### Research result

In the validity and reliability tests that have been previously carried out, it was found that the questionnaire obtained valid results due to the value of the loading factor above 0.5. Then, all variables are also reliable because the value of composite reliability is above 0.70 and the value of croanbach's alpha above 0.60..

**Table 3.** Path Coefficient Value

	Original Sample (O)	Sample Mean (M)	Standard deviation	T Statistics (O/STERR)	P-Values
<b>PSE =&gt; NMKP</b>	0.485	0.494	0.189	2,570	0.010
<b>PAT =&gt; NMKP</b>	0.234	0.258	0.219	1,069	0.285

The connection between PSE and NMKP determines significant marked t-statistic value of 2.570 (>1.96), original sample of 0.485, and p-Value of 0.010 (<0.05). This means that PSE has a positive effect on NMKP. H2 which explains that the use of e-billing system has a negative effect on the intention to commit tax fraud is not supported.

The relationship between PAT and NMKP is not significant marked by T-statistical value of 1.069 (<1.96), the original sample is 0.234, and the value of P-Value of 0.285 (>0.05). This means that PAT has no effect on NMKP. H3 which explains that the understanding of the doctrine of *Tri Nga* negatively affects the intention to commit tax fraud is supported.

### Discussion

#### Influence Application e-billing to Intention Do Tax Fraud

Based on Hypothesis 2 testing shows that the relationship between PSE and NMKP is significant, marked by a t-statistic value of 2.570 (>1.96), the original sample is 0.485, and a P-value of 0.010 (<0.05). This means that PSE has a positive effect on NMKP. H2 explains that the implementation of an e-billing system has a negative effect on the intention to commit tax fraud and is not supported.

These results relate to the main theory. In the TPB, it is stated that the purpose of acting is precisely to cause the behavior shown by the individual (Wardani and Rahmawatiningsih, 2023). Where for this situation, according to Lailiyah (2019) the e-billing framework is still not feasible, because the nature of the framework is still often hampered and the nature of the data is felt to have not been kept away from client errors, as well as focused progress which is still less successful due to the low degree of objectives.

Therefore, several of these problem factors will enable the emergence of an intention to act on the services that have been provided. It could be good behavior, or it could also be bad behavior, in this case the behavior that appears tends to be bad behavior, namely there is the possibility of fraudulent intentions in fulfilling the tax later, one of which is deliberately not paying the tax owed. In accordance with research Umaningsih & Wardani (2018 ) the simplicity of service features does not affect expectations for using e-money.

#### The Effect of Understanding *Tri Nga* Teachings on Intention to Commit Tax Fraud

Testing Hypothesis 3 shows that PAT and NMKP are not significant, marked by a T-statistic value of 1.069 (< 1.96), the original sample is 0.234, and the P-value is 0.285 (>0.05). This means that PAT has no effect on NMKP. H3 which states that understanding *Tri Nga* teachings has a negative effect on the intention to commit tax fraud is supported.

These results relate to the main theory. In *the TPB* it is explained that with the hope of taking action you will really want to cause the behavior shown by that person (Wardani & Rahmawatiningsih,

2023). Where in this case the *Tri Nga* (understand, feel, and act) is one of Ki Hadjar's teaching methods (Widyarini & Istiqomah, 2018). Through the concept of understanding, prospective taxpayers must understand that the main source of state revenue comes from taxes. Then, through the concept of *ngrasa*, prospective taxpayers must be aware that to help the government develop and prosper the people, what they can do is obey paying taxes when they have income. The final concept that prospective taxpayers must know is *nglakoni*, namely supporting and being a pioneer yourself to wholeheartedly carry out your obligations as a citizen, such as complying with tax regulations.

Therefore, by understanding *Tri Nga* teachings by prospective taxpayers, an intention will emerge to act based on the understanding of *Tri Nga* that they have. It can be good behavior, or it can also be bad behavior. However, in this situation the behavior that arises is bad behavior, that is, with a good level of understanding regarding the *Tri Nga* concept, there will be no intention to commit tax fraud. According to research by Wardani et al. (2022) which found the tri-taboo of tamansiswa patience and moral perspective negatively affect the purpose of tax avoidance

## CONCLUSIONS

This study was conducted on 77 respondents of prospective taxpayers in certain UST Yogyakarta students. Based on the results of this study, it was concluded that the use of e-billing clearly affects positively on tax fraud intentions. Understanding of the *Tri Nga* principle negatively affects the intention to commit tax fraud.

## IMPLICATIONS

On research this is what happened implications main thing is capable influence candidate must tax For No intend do fraud tax is level understanding teachings *Tri Nga*. Because it's deep draft *Tri Nga*, when candidate must understand with philosophy that, then himself will really understand state revenue from taxes, be aware as citizens must follow share in development of the country with obedient taxes and become pioneer for obedient tax and avoid all things of that nature pervert tax.

## LIMITATIONS

This research has limitations which are expected to provide an overview next researcher:

1. This study only uses variable independent and dependent. Where is it independent? is application e-billing and understanding teachings *Tri Nga*. Whereas dependent is intention do fraud tax.
2. Samples used only 77 respondents possible UST students still very small the amount.

## SUGGESTION

This research has suggestions which are expected to provide an overview of improvements to the limitations of this research next researcher:

1. Expected study furthermore can combine study This with add variable intermediary. Both variables *intervening* or moderation. One of them can use variable penalty tax.
2. The expected study furthermore can multiply samples, so that the results study become better again.

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