

Analyzing Actual E-Filing Usage Among Tax Payers Based on Technology Acceptance Model

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ANALYZING ACTUAL E-FILING USAGE AMONG TAXPAYERS BASED ON TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

This research focuses on examining factors that affect taxpayer's intention to use e-filing in tax reporting based on Technology Acceptance Model (TAM). It analyzes behavioral attitudes factor that affect behavioral intention toward e-filing use and its impact on actual e-filing usage. Analysis of data uses Partial Least Square (PLS) of Structural Equation Modeling (SEM). The analysis unit in this research consists of lecturers from state and private universities in Indonesia, where questionnaires are used to collect primary data. This research findings show that perceived ease of use and perceived usefulness affect taxpayers' willingness to use e-filing which in turn affects the actual e-filing usage. The result of this study is intended to resolve the issue of low taxpayer's intention toward e-filing use in tax reporting.

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INTRODUCTION

Tax has an important role as one of the main sources of the Indonesian State Budget. The value of this position has prompted the government to pursue the optimization of tax revenue through the Directorate General of Taxation. In the existing age of globalisation, technology is developing so quickly that almost every sector is currently using information technology based systems to facilitate the implementation of administrative tasks.

The rapid development of technology has encouraged DGT to carry out tax reforms especially tax administration where there have been fundamental changes in the taxation system that was originally traditional system and now shifts to electronic-based systems (e-systems). In other words, the modernization of tax administration, is defined as the introduction of new IT in tax services to enable taxpayers get benefit from easy tax fulfillment so that tax revenue can be increased. One example is the tax reporting system through electronic tax return as a form of service and tax reform to avoid physical contact between taxpayers and tax authorities.

In fact, up to now not all taxpayers have intended to use e-filing in their tax reporting. One obstacle faced by the tax authorities is to change the paradigm of taxpayers in reporting tax return which originally preferred the traditional system (manual) to switch into an electronic system. The purpose of this study is therefore to analyze what aspects have a major effect on the willingness of

taxpayers to report their taxes electronically (e-filing). This research model was developed using a technology acceptance model approach, by analyzing behavioral attitude, as a factor affecting the actions of the desire to use e-filing, which will have an effect on the actual use of e-filing.

The findings of this research is supported by the results of prior studies based on Technology Acceptance Model (TAM theory) which shows that perceptions of ease and usefulness influence taxpayers' willingness to use e-filing system which in turn affects the actual e-filing usage.

LITERATURE REVIEW AND HYPOTHESES

Information Systems

Information systems (IS) are arrangements of people, data, processing, and IT that interact with each other to collect, process, store and present information necessary to support an organization (Whitten & Bentley, 2007; Bodnar & Hopwood, 2010; Laudon & Laudon, 2016; Stair & Reynolds, 2016).

The importance of information technology to the effectiveness of IS implementation is demonstrated by the number of studies conducted so far both on internal factors such as sophistication or quality of Information Technology, Organizational Characteristics, and Expert Competence (IT) and external factors such as user behavior of in the information system.

Several theories were developed to test the willingness of the user in the use or adoption of information systems including the Technology Acceptance Model (Davis et al., 1989) which is the development of the Theory of Reasoned Action (Fishbein & Ajzen, 1975).

TAM is used as the principal theory in this study to describe e-filing usage. TAM notes that behavioral attitude influences behavioral intention which ultimately impacts the actual information system usage.

Attitude proved to be a crucial predictor of behavioral intention. In the previous social studies, attitude proved to be a crucial predictor of behavioral intention (Fishbein & Ajzen 1975; Ajzen, 1988). Besides that, empirically, attitude is used as mediating motivational variables to evaluate behavioral intention towards IT usage.

Technology Acceptance Model (TAM)

TAM is among the theories on the use of IT system which are considered very common and are usually used to explain user acceptance toward IT system usage. Davis (1989) first proposed this theory which was built out of Reasoned Action Theory. TAM is a framework which is used to forecast technology adoption characterized by two variables, namely perceived usefulness and perceived ease of use. Perceived usefulness is described as the degree of user trust which will be able to enhance the productivity of the user through the use of the system, while perceived ease of use is known as the level of confidence that user can have in that system.

Among the developing theories, TAM is specifically designed to explain a person's/individual's decision to allow or refuse the use of IT (Davis et al., 1989; Venkatesh & Davis, 2000). Conversely, in the organizational sense, TAM has only two structures and is autonomous. Therefore TAM received a lot of criticism and in its development experienced development. Legris et al. (2003) emphasize the importance of efforts to develop models in order to explain more broadly about the acceptance of an IT (Taylor & Todd, 1995). Several previous research adopt TAM as a basis to analyze the acceptance of e-system especially e-filing (Wang, 2002; Chan et al., 2004; Chang, 2005; Fu et al., 2006; Hung et al., 2006; Lu et al., 2008; Suki & Ramayah, 2010; Cakmak et al., 2011; Shin et al., 2018; Hasan et al., 2019).

The objective of this study is to assess user attitudes toward e-filing (behavior toward use) that are influenced by perceived ease of use, perceived usefulness, and its effect on interest in the use of e-filing (behavioral intention to use) as well as its impact on the practical use of e-filing system (actual usage). The theory that underlies in this study is the Technology Acceptance Model which is

an advancement of the Reasoned Action Theory as reflected in Figure 1

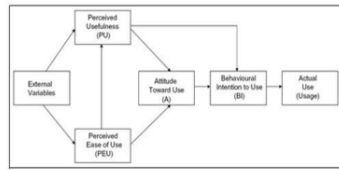


Figure 1 Technology Acceptance Model (Davis, 1989)

Hypothesis

The hypotheses suggested in this research focusing on TAM based on evidence and findings of the previous studies.

- H₁: Perceived Ease of Use Affects Perceived Usefulness.
- H₂: Perceived Ease of Use Affects Attitude Toward e-Filing Use.
- H₃: Perceived Usefulness Affects Attitude Toward e-Filing Use.
- H₄: Perceived Usefulness Affects Attitude Toward e-Filing Use.
- H₅: Attitude Toward e-Filing Use Affects Behavioral Intention to Use e-Filing.
- H₆: Behavioral Intention to Use e-Filing Affects Actual e-Filing Usage.

RESEARCH METHODOLOGY

Research Objects and Populations

The object of this research is the use of e-filing system, while the population is individual taxpayers consisting of lecturers from state and private colleges in Indonesia.

Research Methods

In this research there are two types of data being used, primary and secondary data. The data collection is the most important part in research design (Sekaran & Bougie, 2013). There are several methods for collecting primary data, including: (1) observation method; (2) interview method; (3) questionnaire method; (4) scheduling method; and (5) other methods (Kothari, 2004). While Sekaran and Bougie (2013) state that methods in collecting data includes: (1) interview method; (2) observation method; and (3) questionnaire method.

Primary data collection shall be carried out by means of a questionnaire method that is

intended for unit observation. In the explanation stated by Kothari (2004), data collection using a questionnaire was carried out by sending a questionnaire to related parties who were expected to answer and return the questionnaire. The distribution of questionnaires in this study was carried out through links (google docs).

Data Analysis Method

Data analysis according to Kothari (2004) is classified into two categories: descriptive analysis and inferential analysis (statistical analysis). Kothari further explained that descriptive analysis relates fundamentally to the distribution of a variable so that it gives a description of the company, work group, people or other subjects viewed from its characteristics such as size, efficiency, and so forth. Furthermore, inferential analysis is related to the significance test to test hypotheses in order to determine valid data in order to draw conclusions (Kothari, 2004).

The structural equation modeling method as per Hair et al. (2014) Covariance Based SEM (CB-SEM) and Partial Least Square SEM (PLS SEM) are divided into two groups. CB-SEM is used primarily to support or refute theories, while PLS SEM primarily in exploratory research to build theory by describing the changes in the dependent variable while evaluating the model. In connection with the objective of this research that the theory is to be confirmed, the SEM method used is Covariance Based SEM (CB SEM). If the CB SEM presumptions could not be fulfilled associated to

normal distribution, minimum size of sample and model complexity, PLS-SEM would be a good methodological option to test the theory (Hair et al., 2014). The authors cannot meet the minimum sample size in this research because it has limitations in terms of time, cost and energy, and there is a formative model of assessment in this study.

FINDINGS AND DISCUSSION

General Descriptions

This research was conducted by distributing questionnaires to respondents, in this case individual taxpayers consisting of lecturers of state and private colleges in Indonesia. The total number of participants in this study is 211, of which majorities (73.5%) are female and the rest of them (26.5%) are male. The type occupation of the participants is the lecturers. Most respondents, (90.5%) have become taxpayers for more than 4 years, but only 36% have used e-filing to report the annual income tax returns for more than 3 years. In other words, taxpayers have not fully used e-filing yet.

Descriptive Analysis

Descriptive analysis of the results of the response data may be used to improve the discussion by describing the data on the status of the variable being studied. Cooper & Schindler (2014) stated that descriptive analysis can be done through central symptoms and variability measurements. Measurements of central symptoms such as mean, median and mode, thus measuring variability such as score range and standard deviations. In this study, the average value and standard deviation are used to describe the condition of each variable. The average value and standard deviation of the respondent's answer score are useful to provide a comprehensive picture of how perceived ease of use, perceived usefulness, attitude toward e-filing use, behavioral intention to use e-filing, and actual e-filing usage of the individual taxpayers at colleges in Indonesia.

Based on descriptive analysis as shown in table 1, we could see that Perceived Ease of Use (PEU) is assessed by 4 indicators. An average of score 3.29 was obtained based on responses from 211 participants and closer to a score of 3. Thus it can be inferred that e-filing is relatively user friendly for the most individual taxpayers consisting of lecturers at state and private colleges in Indonesia.

Table 1. Descriptive Statistics

Variable	Dev.					
	Mean	Std.	Max.	Min.	>Mean	<Mean
PEU	3,29	1,02	5	1	106	105
PU	4,04	0,71	5	1	88	123
ATU	4,14	0,70	5	1	84	127
BIT	4,06	0,79	5	1	77	134
AU	3,61	1,08	5	1,5	112	99

The Perceived Usefulness (PU) variable is measured using 4 indicators. An average of score 4.04 was obtained based on responses from 211 participants and closer to a score of 4. Thus it can be inferred that the usage of e-filing is effective and helpful for the most individual taxpayers consisting of lecturers at state and private colleges in Indonesia.

The Attitude Toward Using e-Filing (ATU) variable is measured using 3 indicators. An average of score 4.14 was obtained based on responses from 211 participants and closer to a score of 4. Thus it can be inferred that the majority of individual taxpayers consisting of lecturers at state and private colleges in Indonesia comfortable to use e-filing for tax reporting.

Behavioral Intention to Use e-Filing (BIT) variable is measured using 2 indicators. An average of score 4.06 was obtained based on responses from 211 participants and closer to a score of 4. Thus it can be inferred that the majority of individual taxpayers consisting of lecturers at state and private colleges in Indonesia are interested in continuing to use e-filing in tax reporting in the future.

Actual e-filing usage (AU) variable is measured using 2 indicators. An average of score 3.43 was obtained based on responses from 211 participants and closer to a score of 3. Thus it can be inferred that the majority of individual taxpayers consisting of lecturers at state and private colleges in Indonesia more frequently use e-filing in tax reporting than manual.

Structural Equation Modeling

The goal of this analysis is to evaluate taxpayers' use of e-filing in tax reporting primarily focused on the TAM approach using PLS SEM method. There are 2 kinds of models which are developed in SEM, that is the measuring model and the structural model. The measuring model defines the ratio of variance for each manifest variable (indicator) which could be described through latent variables.

Model Compatibility Test

Goodness of fit test is aimed at finding whether the model gained is adequate in explaining the association between the variables being evaluated in order to be classified into great models (Hair et al., 2014). The SEM Goodness of fit test could be seen on the basis of several criteria for model fit testing as follows:

Table 2. Goodness of Fit Model

Dimensions of Goodness of Fit	Estimated Value	Information
Chi-Square	149,9 (p-value 0,0001)	Not Fit
RMSEA	0,061*	Fit
GFI	0,913*	Fit
NFI	0,976*	Fit
NNFI	0,987*	Fit
RFI	0,970*	Fit
CFI	0,989*	Fit

Derived from the findings of this analysis, a value of 149,9 with a p-value of 0.0001 were obtained for the model in table 2, using X^2 test (chi-square). Furthermore Hair et al. (2014) stated that it is not acceptable in SEM that the p-value below 0.05. Referring to this findings, it is shown that the p-value of below 0.05 implies that the X^2 test is significant. Thus, if the findings of the X^2 test were followed, the model obtained would not fulfill the overall principles of a good model. Yet, as per Hair et al. (2014), it is difficult to obtain a p-value higher than 0.05 with the chi square test in order to develop several other compatibility models.

Another measure that still has a relationship with the X^2 test is the Root Mean Square Error of Approximation. What is a great RMSEA score has been under discussion, however according to Hair et al. (2014) when this RMSEA score is less than 0.08, the model should be approved. Table 2 indicates that the RMSEA value of 0.061 is also less than 0.08, meaning that the model follows the requirements of a good model if relating to the RMSEA value. Likewise, when viewed from the Goodness of Fit Index (GFI), the Normed Fit Index (NFI), the Relative Fit Index (RFI) and the Comparative Fit Index (CFI) values, they are all higher than 0.9 and fulfil great model criteria. Validation results show that the model obtained fits the requirements of fitness according to the size of the RMSEA ($0.061 < 0.08$), followed by the GFI, NFI, NNFI, RFI and CFI (> 0.90) such that it could be seen that the model's prediction results could be tolerated, i.e. that empirical models are based on theoretical models.

The Evaluation of Measurement Model

Measurement Model is useful which further incorporates latent variables to manifest variables. Using the measurement model, it should be recognized which indicator is more influential in expressing latent variables. According to Hair et al. (2014) if the manifest variable has a factor loading value less than 0.50, the corresponding manifest variable is recommended to be removed

from the model. There are 5 latent variables in this research with a total of 15 manifest variables. Latent variables like (1) perceived ease of use consists of 4 manifest variables, (2) perceived usefulness consists of 4 manifest variables, (3) attitude towards using e-filing consists of 3 manifest variables, (4) behavioral intention to use e-filing consists of 2 manifest variables, and (5) actual e-filing use consists of 2 manifest variables.

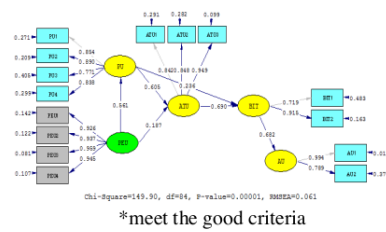


Figure 2 Full Standardization Coefficient of SEM

The strength of the factors in Figure 2 could be seen in the latent variable perceived ease of use (PEU), the PEU3 indicator (easy to operate the e-filing system) is the powerful to reflect perceived ease of use, while the PEU1 indicator (easy to learn e-filing) is the weakest to reflect perceived ease of use.

In the latent variable perceived usefulness (PU), PU2 indicator (e-filing is effective in reporting taxes) is the strongest in reflecting perceived usefulness, whereas PU3 indicator (e-filing makes it easy to calculate taxes) is the weakest in describing perceived usefulness.

In the latent variable attitude towards using e-filing (ATU), the indicator ATU3 (use of a wise decision e-filing) is the most important reflection of attitude towards using e-filing, whereas the ATU1 indicator (e-filing is a good idea in reporting tax) is the weakest in reflecting attitude toward using e-filing.

Furthermore, in the latent variable behavioral intention to use e-filing (BIT), BIT2 indicator (interested in the use of e-filing in future tax reporting) is the strongest in reflecting behavioral intention to use e-filing while BIT1 indicator (use e-filing for convenience and expediency in tax reporting) is the weakest in reflecting behavioral intention to use e-filing.

Finally, in the latent variable actual e-filing usage (AU), the indicator AU1 (Frequency using e-filing instead of a manual) is stronger in reflecting actual e-filing usage compared to the AU2 indicator (reporting the annual tax return using the manual tax return).

Table 3. Construct Reliability (CR) and Average Variance Extracted (AVE)

Indicator	Loading Factor				
	PEU	PU	ATU	BIT	AU
1	0,926	0,854	0,842	0,719	0,994
2	0,937	0,890	0,848	0,915	0,789
3	0,959	0,771	0,949	-	-
4	0,945	0,838	-	-	-
CR	0,969	0,905	0,912	0,805	0,891
AVE	0,887	0,705	0,776	0,677	0,805

In the end, to see whether the indicators used to test the seven latent variables have a high degree of conformity, the reliability of construct and the variance of the extracted calculations are carried out. The conclusions were drawn of the reliability of construct and variance of extracted

calculation for each indicator of latent variables.

As per Hair et al, (2014) the composite reliability presumed to be satisfactory is above 0.70 and the average value extracted (AVE) is above 0.5. In the latent variable perceived ease of use, the extracted variance value of 0.887 implies that an average of 88.7% of the information contained in each manifest variable (indicator) could be described by perceived ease of use. Furthermore, the reliability of construct value of perceived ease of use (0.969) it is still above the allowable value of 0.70.

In the latent variable perceived usefulness, the extracted variance value of 0.705 proves that an average of 70.5% of the information contained in each indicator can be described by perceived usefulness. In addition, the construct reliability value of the latent variable perceived usefulness (0.905) is still above the allowable value of 0.70.

In the latent variable attitude towards using e-filing, the extracted variance value of 0.776 implies that an average of 77.6% of the information contained in each indicator can be described by attitude towards using e-filing. In addition, the construct reliability value of the latent variable attitude towards using e-filing (0.912) is still above the allowable value of 0.70.

In the latent variable behavioral intention to use e-filing, the extracted variance value of 0.677 implies that an average of 67.7% of the information contained in each indicator can be described by behavioral intention to use e-filing. Furthermore, the construct reliability value of the latent behavioral intention.

Finally, in the latent variable actual e-filing usage, the extracted variance value of 0.805 implies that an average of 80.5% of the information contained in each indicator can be described by actual e-filing usage. Furthermore, the construct reliability value of the latent variable actual e-filing usage (0.891) is still above the allowable value of 0.70.

The Evaluation of Structural Model

Following the description of the measurement models for each latent variable, a structural model can be developed to evaluate the effect of the exogenous latent variable on the endogenous latent variable.

Due to the results of the data gathering, the structural equation acquired will be assessed as shown in the table below.

Table 4. Structural Model of Factors that Affect Taxpayers' Intention towards Using e-Filing in Tax Reporting

<i>Endogenous Constructs</i>	<i>Exogenous Constructs</i>				<i>R-square</i>
	PEU	PU	ATU	BIT	
PU	0,561 (10,016)	-	-	-	0,315
ATU	0,187 (2,842)	0,605- (9,471)	-	-	0,529
BIT	- 0,236 (9,212)	0,690	(3,225)	-	0,763
AU	-- (13,803)	0,682	-	-	0,465

Depending on the R-Square value data, it can be shown that perceived ease of use has an influence of 31.5% on perceived usefulness. Perceived ease of use and perceived usefulness then impact 52.9 % of the attitude towards using e-filing. In addition, perceived usefulness and attitude towards using e-filing have an influence of 76.3 % on behavioral intention to use e-filing. The same attitude towards using e-filing has an impact of 46.5 % on actual e-filing usage.

- *The Influence of Perceived Ease of Use on Perceived Usefulness*

Referring to the data in Table 4, it could be said that the statistical value of the variable perceived ease of use on perceived usefulness (10,016) is higher than the $t_{critical}$ value (1,96). Because the $t_{statistical}$ value is higher than the $t_{critical}$, then at a level error of 5% it has been decided to reject H_0 so that H_a is accepted. Therefore it could then be indicated that the perceived ease of use affects perceived usefulness.

- *The Influence of Perceived Ease of Use on Attitude Toward Using e-filing*

Referring to the data in Table 4, it can be said that $t_{statistical}$ value of the variable perceived ease of use when using e-filing (2,842) is higher than $t_{critical}$ value (1,96). Since $t_{statistical}$ value is higher than the $t_{critical}$ value, it is refused to accept H_0 at a level error of 5 % so that H_a is accepted. Therefore it could be stated that perceived ease of use affects the attitude towards using e-filing.

- *The Influence of Perceived Usefulness on Attitude Toward Using e-filing*

Referring to the data in Table 4, it can be said that $t_{statistical}$ value of the variable perceived usefulness is higher than the $t_{critical}$ value (1,96) of the attitude towards using e-filing (9,471). Because the $t_{statistical}$ value is higher than the $t_{critical}$ value (1,96) then, at a level error of 5%, it is agreed to reject H_0 so that H_a is accepted. Therefore, it can be indicated that perceived usefulness affects attitude towards using e-filing.

- *The Influence of Perceived Usefulness on Behavioral Intention To Use e-Filing*

Referring to the data in Table 4, it can be said that $t_{statistical}$ value of the variable perceived usefulness to the behavioral intention to use e-filing (3,225) is higher than the $t_{critical}$ value (1,96). Because the $t_{statistical}$ value is higher than $t_{critical}$ value, then at a level error of 5% it is agreed to reject H_0 so that H_a is accepted. Therefore it can be indicated that perceived usefulness affects behavioral intention to use e-filing.

- *The Influence of Attitude Toward Using e-filing on Behavioral Intention To Use e-Filing*

Referring to the data in Table 4, it can be said that $t_{statistical}$ value of the attitude toward using e-filing on behavioral intention to use e-filing (9,212) is higher than the $t_{critical}$ value (1,96). Because the $t_{statistical}$ value is higher than $t_{critical}$ value, then at a level error of 5% it is agreed to reject H_0 so that H_a is accepted. Therefore it can be indicated that attitude toward using e-filing affects behavioral intention to use e-filing.

- *The Influence of Behavioral Intention To Use e-Filing on Actual e-Filing Usage*

Referring to the data in Table 4, it can be said that $t_{statistical}$ value of the attitude toward using e-filing on actual e-filing usage (13,803) is higher than the $t_{critical}$ value (1,96). Because the $t_{statistical}$ value is higher than $t_{critical}$ value, then at a level error of 5% it is agreed to reject H_0 so that H_a is accepted. On the basis of the findings of the test, it can therefore be indicated that behavioral intention to use e-filing affects actual e-filing usage.

CONCLUSIONS AND SUGGESTIONS

Conclusions

Depending on the results of the studies conducted, it can be said that perceived ease of use has an effect on perceived usefulness. In addition, perceived ease of use and perceived usefulness affect the attitude toward using e-filing, then the attitude toward using e-filing affects the behavioral intention to use e-filing and ultimately give an impacts on actual e-filing usage.

Suggestions

The findings show that the interest of taxpayers in using e-filing in tax reporting is influenced by taxpayer's perceived ease of use and usefulness of e-filing system. Both of these perceptions will affect the interest of taxpayer to use e-filing which will ultimately give an impact on actual use of e-filing. Therefore, the DGT needs to constantly evaluate the effectiveness of e-filing by far whether it has met the expectations of taxpayers in terms of ease and usefulness, hence it will affect taxpayer's interest to use e-filing and give an impact on actual e-filing usage.

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