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FACTORS THAT AFFECT THE E-FILLING USAGE IN INDONESIA: AN EXTENSION OF TECHNOLOGY ACCEPTANCE MODEL AND THEORY OF PLANNED BEHAVIOR

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ABSTRACT

This study will analyze the factors that can influence taxpayers in using e-filing. The research model framework will use the Technology Acceptance Model extension and the Theory of Planned Behavior external variable. The model will be analyzed using Structural Equation Modeling (SEM). Based on the method, SEM is a combination of factorial analysis and simultaneous equation modeling. The population in this study is taxpayers in Indonesia, and the sampling technique used is probability sampling, where the data are obtained from 431 respondents. The research results show that the level of use of e-filing can be predicted through behavioral intention to use. On the other hand, behavioral intention to use can be predicted through perceived usefulness, interpersonal influence, self-efficacy, and controllability. However, behavioral intention to use cannot be predicted by attitude towards using and external influence.

Keywords: *Indonesian Taxation, Technology Acceptance Model, Theory of Planned Behavior, Structural Equation Modeling (SEM)*

1. INTRODUCTION

The development of technology is so rapid in the current era of the industrial revolution 4.0. The revolution has almost affected all aspects of life, and economic aspects, namely taxes. Technology is one of the critical factors in making business processes more accessible and better. The existence of e-filing is the influence of technological developments in the field of taxation. Electronic filing (e-filing) is a method of submitting Annual Notification Letters, which is carried out online and in real-time using the official website of the Ministry of Finance or the Application Service Provider (ASP) [1]. SPT is evidence or a letter used to report tax calculations or payments by taxpayers according to tax regulations [2]. The implementation of e-filing is not only for the convenience of taxation, but it also supports Indonesia's economic and business system in Indonesia. This is related to Indonesia's improving its public services and bureaucratic performance to achieve good governance by developing e-government. Technology is one of the critical factors in making business processes more accessible and better. Directly proportional to the 4.0 industrial revolution in the tax sector, it can be felt by the implementation of e-filing by the Government of Indonesia. One of the factors that can stimulate revitalization in tax services is increasing taxpayer satisfaction through growing service facilities. In addition to this, to facilitate and accelerate the realization of good governance is by developing e-government. Therefore, the Government of Indonesia issued a government regulation regarding the procedure for submitting an annual notification letter for taxpayers by e-filing.

Contrary to government regulation, not all taxpayers in Indonesia have reported their annual e-filing letter yet. Although technology is a tool, implementing it can be a significant change in business processes and using it. Thus, a user-friendly system is necessary, and appropriate regulations to accommodate the transition process is required. We realize that the implementation of technology in the tax sector has changed the business processes related to communication and information. Specifically, the application of this

technology changes the activities of taxpayers in the business process of reporting SPT. In addition to changing business processes in response to these changes. The application of this technology will also cause changes in the behavior of taxpayers. Behavior is an individual's response or reaction to stimuli or the environment. Responses or replies can be supportive or reject the motivation. Individuals who act as taxpayers have the right to accept or reject the new system implemented by the Indonesian government. The cause of the refusal can come from the taxpayers themselves, or it can be from the system implemented by the government. An assessment is needed to overcome these problems and optimize the system that the government has implemented.

Based on the statistical data of taxpayers from one of the districts in Indonesia, namely Bekasi district. In 2017 and 2019, there was a decrease in the use of e-filing by taxpayers. In addition, in 2020, there are still around 3,428 Taxpayers who report SPT manually. The choice of Bekasi district as the sampling location was because the area was an area that had a heterogeneous population. So that the sample collected can represent the majority of the people in Indonesia. Realization and regulations that are not in line with the implementation of e-filing, of course, there are obstacles faced by taxpayers or the Indonesian government in implementing the system. This indicates the rejection of some taxpayers to the implementation of e-filing. This refusal can occur due to several factors, both in terms of taxpayers and the system. Research related to the adoption of e-Government has previously been carried out by Fengyi Lin, Seedy S. Fofanah, and Deron Liang (2011) by implementing TAM. This study succeeded in proving that TAM has a strong influence on the interest in using e-government [3]. Then the research conducted by Ramlah Hussein et al. (2011) implements TAM to determine the factors that influence the adoption of e-filing. The results of this study that the variables of TAM can be predictors of interest in using e-filing [4]. Research by Janice C. Sipior, Burke T. Ward, and Regina Connolly (2010) also implemented TAM to identify factors in the adoption of e-government use. The results of this study can determine the obstacles faced by e-government users [5]. This study will analyze the factors that influence taxpayers to use e-filing. This factor will be measured using the extension model of the Technology Acceptance Model and an external construct from the Theory of Planned Behavior. Integration is carried out to expand the scope of research variables that have not been carried out in previous studies. The model formed will be analyzed using Structural Equation Modeling (SEM).

2. LITERATURE REVIEW

2.1 Taxes in Indonesia

Based on the Republic of Indonesia law, taxes are payments made by taxpayers, either individual or corporate taxpayers. Taxes are coercive based on government regulations [1]. Taxes are grouped into three types, taxes by class, taxes by nature, and taxes by the institution. Taxes are divided into two groups, namely Direct Tax and Indirect Tax. Direct Tax is a tax that must be borne by the taxpayer himself and cannot be delegated or charged to another person; one example is Income Tax (PPh). Meanwhile, Indirect Tax is a tax that can be charged to other people or third parties, one of which is Value Added Tax (VAT). Then, the tax, according to its nature, is divided into two, Subjective Tax and Objective Tax. Subjective Tax is a tax whose imposition takes into account the taxpayer's personal circumstances or the imposition of taxes that takes into account the state of the tax subject, for example, Income Tax (PPh).

Secondly, the tax by nature is divided into two, namely Subjective Tax and Objective Tax. Subjective Tax is a tax whose imposition takes into account the taxpayer's personal circumstances or the imposition of taxes that takes into account the state of the tax subject, for example, Income Tax (PPh). Objective Tax, where the tax for its imposition considers the tax object that results in the obligation to pay taxes, for example, Land and Building Tax, and Sales of Luxury Goods (PPnBM). Then the tax, according to the institution, is state tax is a tax levied by the central government. Meanwhile, Regional Taxes are taxes collected by local governments, both at the level I (provincial) and level II regions (districts/municipalities). They are used for local government purposes as an example of Motor Vehicle Tax [6].

Referring to the definitions above, income tax (PPh) is a tax devoted to taxpayers related to their income within one year. The subject of Income Tax (PPh) is all things that can earn income and become a means to be subject to Income Tax [6]. Then after the Income Tax (PPh) is paid, the taxpayer is obliged to report it with an Annual Tax Return (SPT). Based on government regulations,

the submission of SPT can be made by electronic filing (e-filing) and electronic form (e-form). E-filing is a method of submitting Annual Notification Letters (SPT) which is carried out online and in real-time through the official website of the Ministry of or Application Service Providers [1].

2.2 Technology Acceptance Model (TAM)

TAM has five primary constructs. The first construct is perceived usefulness, which is user confidence in the system's benefits. Perceived ease is a belief in the ease of using the system [7]. Then the third construct is an attitude towards using, defined as a good or bad feeling the user feels after using the system [8]. Behavioral intention to use is the user's interest in using the system. At the same time, the realization of interest in using the system is called actual use [9]. He models the TAM as follows [7]:

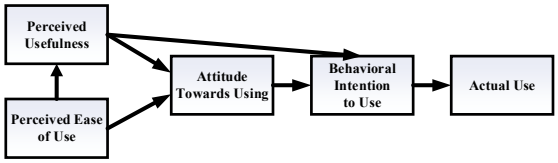

Figure 1: Technology Acceptance Model (TAM)

2.3 Theory of Planned Behavior (TPB)

TPB model is as follows [10].

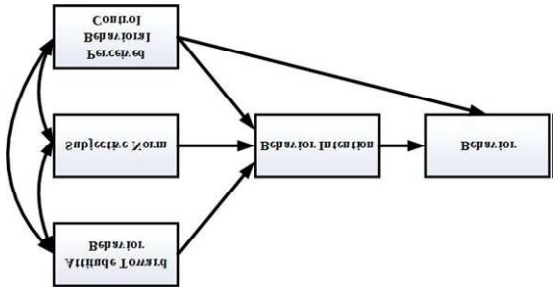

Figure 2: Theory of Planned Behavior (TPB)

The model has five primary constructs. The first construct is an attitude towards behavior, a good or bad feeling the user feels after using the system [8]. The second construct is subjective norms, which are user views based on other people's perceptions; it is possible that this can affect user interest in the system. The third construct is perceived behavior control, defined as a belief in the ease or difficulty of using the system. Then Behavior intention is the fourth construct, defined as the user's interest or desire in using the system. The fifth construct is behavior, an action taken by the user on the system or called actual use [10].

3. RESEARCH MODEL AND HYPOTHESIS

3.1 Research Model

The TAM extension model will be combined with the TPB external variables in this study. This integration is based on Mohamed Gamal Aboelmaged and Tarek R. Gebba (2013), which integrated TAM and TPB. The study results indicate that the integration of the two methods can identify factors in the adoption of mobile banking [11]. Then research by Gaurav Gupta et al. (2015) integrates TAM and TPB. The integration formed in the study shows a good prediction of electronic tax filing [12]. In addition to integrating the two methods in this research, it will decompose external variables from TPB; this has not been done in previous research. The variable is to be deposited in the TPB variable. Subjective norms will be decomposed into two forms influence and external influence.

Research by Hsu and Chiu (2004) suggests that subjective norm measurements should also consider interpersonal and external influences in the context of internet applications [13]. Interpersonal influence is the influence of the closest people and people known to the user. While external influence is from outside parties, it can be from news from various media and opinions from experts [14]. Perceived behavior control in this study will be decomposed into two forms of influence, namely self-efficacy, and controllability. This is based on Ajzen's (2002) research which has proven that self-efficacy and controllability are significantly related to interest. Self-efficacy is a belief in the ability or inability of the user to use the system. Meanwhile, controllability is the ability of the user to control himself against a behavior [15]. The construction in this study is based on the interaction and decomposition carried out, including Perceived Ease of Use (PEU), Interpersonal Influence (II), External Influence (EI), Self-Efficacy (SE), and Controllability (CL) as exogenous variables. Perceived Usefulness (PU), Attitude Towards Using (ATU), Behavioral Intention To Use (BIU), and Actual Use (AU) as endogenous variables. Attitude Towards Using also works as an intervening variable.

3.2 The Development of Hypotheses

Referring to previous research, literature studies, and developed theoretical models, the hypothesis has been formulated regarding the level of e-filing usage in Indonesia, as follows:

A. Perceived Usefulness

Research conducted by Igbaria et al. in 1997 [16] proves that the construct of Perceived Usefulness significantly influences the use of the implemented system. This study also confirms that this construct is the most significant in influencing attitudes and interest in using the system. Then another study that supports the influence of the two relationships is the research of Wadie Nasrid and Lanouar Charfeddine in 2012 [17]. This study will re-validate the relationship between this variable in the case of using tax e-filing in Indonesia

Hypothesis 1. Perceived Usefulness has a significant effect on Attitude Towards Using.

Hypothesis 2. Perceived Usefulness has a significant effect on Behavioral Intention to Use.

B. Perceived Ease of Use

Research conducted by Davis in 1986 proved that the construct of the perceived ease of use influences the use of the implemented system [18]. In addition to establishing this, the research also shows that the construct significantly affects attitudes and perceived usefulness. Then another study that supports the influence of the two variables is the study of Timothy Teo in 2013 [19]. This study will re-validate the relationship between this variable in the case of using tax e-filing in Indonesia.

Hypothesis 3. Perceived Ease of Use has a significant effect on Attitude Towards Using.

Hypothesis 4. Perceived Ease of Use has a significant effect on Perceived Usefulness.

C. Attitude Towards Using

Research by Davis et al.; in 1989 proved that attitude towards using influences the use of the system applied. [7]. In addition to establishing this, the study also shows that Attitude affects interest. Furthermore, Timothy Teo in 2013 also showed the same influence [19]. Sudaryati also researched attitudes in 2017. this study showed that attitudes could not mediate the relationship between perceived usefulness and interest [20]. This study will re-validate the relationship between this variable in the case of using tax e-filing in Indonesia.

Hypothesis 5. Attitude Towards Using has a significant effect on Behavioral Intention To Use.

Hypothesis 6. Attitude Towards Using can mediate the relationship between Perceived Usefulness and Behavioral Intention To Use.

D. Interpersonal Influence

According to research conducted by Bhattacherjee in 2000, subjective norms have two influences, namely interpersonal influence and external influence [14]. Another study related to this was also driven by Hsu and Chiu in 2004, which stated that in the context of systems and technology, two influences, namely interpersonal and external [13]. This study will use interpersonal influence to measure the level of e-filing tax use in Indonesia.

Hypothesis 7. Interpersonal Influence has a significant effect on Behavioral Intention to Use.

E. External Influence

According to research conducted by Bhattacherjee in 2000, subjective norms have two influences, namely interpersonal influence and external influence [14]. So it can be assumed that the construct is a subjective norm construct decomposition. This is also supported by research conducted by Hsu and Chiu in 2004 which states that in the context of systems and technology, the measurement of subjective norms can be described in two ways, namely interpersonal and external [13]. This study will use the constructed external effects to measure the tax e-filing in Indonesia.

Hypothesis 8. External Influence has a significant effect on Behavioral Intention to Use.

F. Self-efficacy

In his research, Ajzen, in 2002, stated that perceived behavioral control could be divided into two influences, namely, self-efficacy and controllability [15]. So it can be concluded that self-efficacy and controllability are the decompositions of perceived behavioral control constructs. This study will use self-efficacy in measuring the level of use of e-filing taxes in Indonesia.

Hypothesis 9. Self-Efficacy has a significant effect on Behavioral Intention to Use.

G. Controllability

In his research, Ajzen in 2002 stated that perceived behavioral control could be divided into two influences, namely, self-efficacy and controllability [15]. So it can be concluded that self-efficacy and controllability are the decompositions of perceived behavioral control constructs. This study will use controllability in measuring the level of use of e-filing taxes in Indonesia.

Hypothesis 10. Controllability has a significant effect on Behavioral Intention To Use.

H. Behavioral Intention To Use

According to research by Venkatesh and Davis in 2000, behavioral intention to use is a good

prediction regarding using a system [21]. While Igbaria et al. in 1995 stated that actual use is the amount of time to interact with the system or the frequency in which it is used [16]. Previous research related to the effect of behavioral intention to use on actual use was conducted by Yaobin Lu et al. in 2009 [22]. The study will re-validate the relationship between these variables in the case of tax e-filing in Indonesia.

Hypothesis 11. Behavioral Intention To Use has a significant effect on Actual Use.

4. RESEARCH METHOD

Construction in the research model will use research instruments used in previous studies so that the research instrument has been proven to measure the linked construct well. A research instrument is a tool used to measure in research [23]. The research instrument related to the perceived ease of use construct was adapted from the research of Davis et al. (1989), which contains six questions/statements items [8]. The construct of Interpersonal Influence, External Influence, was adapted from the research instrument conducted by Bhattacherjee (2000), each of which contains four questions/statements [14]. Self-Efficacy used research instruments from Brown et al.'s (2000) research, consisting of item constructs and was described in five questions/statements items [24]. The controllability construct was adapted from a research instrument conducted by Armitage et al. (1999) with three questions/statements [25]. The perceived usefulness construct used a research instrument adapted from Davis et al. (1989), containing six questions/statements [8]. Attitude towards using was adapted from Agarwal and Karahanna's (2000) research, which consisted of four questions/statements [26]. Then the behavioral intention to use construct would use research instruments conducted by Bhatttacherjee (2001), each of which contains three questions/statements [27]. Actual use used research instruments conducted by Rigopoulos and Askounis (2007) with two item constructs elaborated into three questions/statement items [28]. The following was the model that would be used in this study:

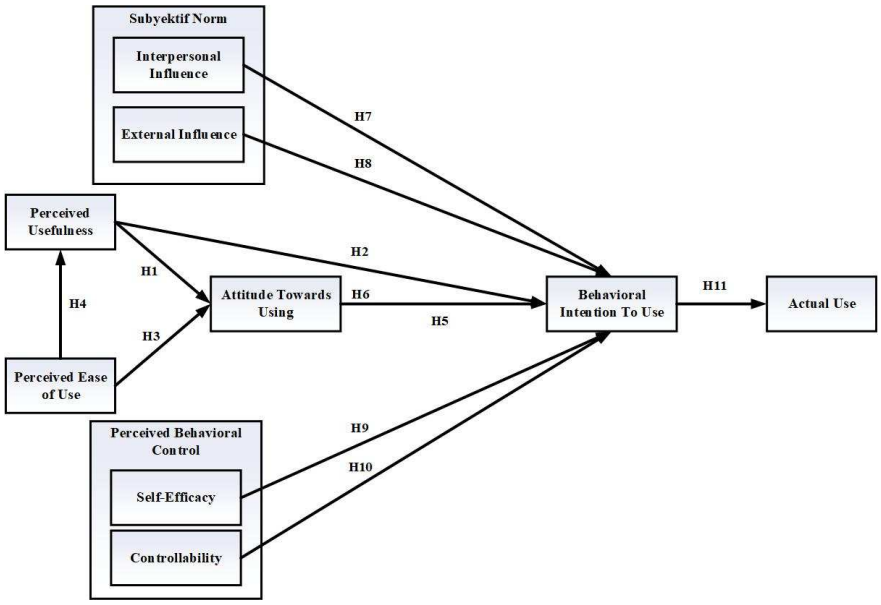

Figure 3: The Proposed Research Model.

4.1 Sample Profile

In this study, sampling of the population will use the probability sampling technique. The probability sampling used is simple random sampling. The use of this sampling technique is because members of the population are considered homogeneous. Simple random sampling takes samples in a population done randomly and without looking at the population level. The number of samples collected is expected to represent the entire population so that the study results can describe the actual conditions [29].

4.2 Findings

Respondents in this study amounted to 431, consisting of 60% men and 40% women.

Respondents aged 28 to 37 years by 33%, from 38 to 47 years by 26%, from 18 to 27 years by 25%, and then from 48 years and above by 16%. The following is the composition of respondents in the study:

Table 1: Sample Demographics

	Value	Frequency	Percentage (%)
Gender	Male	257	60
	Famale	174	40
Age	18 to 27	107	25
	28 to 37	142	33
	38 to 47	114	26
	Above 48 Years of Age	68	16

4.3 Data Analysis and Results

In this study, SEM will be used to analyze the data that has been collected. SEM in this research consists of the outer model and inner model. Measurement of the outer model includes testing validity and reliability. Validity testing includes convergent validity and discriminant validity. The inner model consists of significance and R-Square.

4.3.1 Measurement Outer Model

A. Convergent Validity

Convergent validity is measured using the Loading Factor value parameter ≥ 0.7 [30]. The results of the first validity test turned out to be two invalid indicators. So these two indicators must be removed to proceed to the next step. After releasing two invalid indicators, a re-calculation of the PLS algorithm would be carried out using 36 indicators. The validity of the indicator can be seen from the value of the loading factor (LF), as follows.

Table 2: Loading Factor Value

Latent Variable	Indicator	Loading Factor Value	Desccription
PEU	PEU.1	0.836	Qualify
	PEU.2	0.886	Qualify
	PEU.3	0.893	Qualify
	PEU.4	0.810	Qualify
	PEU.5	0.841	Qualify
	PEU.6	0.874	Qualify
II	II.1	0.866	Qualify
	II.2	0.917	Qualify
	II.3	0.911	Qualify
	II.4	0.878	Qualify
EI	EI.1	0.837	Qualify
	EI.2	0.907	Qualify
	EI.3	0.882	Qualify
	EI.4	0.861	Qualify
SE	SE.1	0.865	Qualify
	SE.2	0.876	Qualify
	SE.3	0.821	Qualify
	SE.4	0.772	Qualify
	SE.5	0.832	Qualify
CL	CL.1	0.920	Qualify
	CL.2	0.857	Qualify
PU	PU.1	0.892	Qualify
	PU.2	0.924	Qualify
	PU.3	0.887	Qualify
	PU.4	0.909	Qualify
	PU.5	0.911	Qualify
	PU.6	0.874	Qualify
ATU	ATU.1	0.884	Qualify
	ATU.2	0.860	Qualify
	ATU.3	0.873	Qualify
BIU	BIU.1	0.943	Qualify
	BIU.2	0.953	Qualify
	BIU.3	0.931	Qualify
AU	AU.1	0.920	Qualify
	AU.2	0.900	Qualify
	AU.3	0.914	Qualify

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The results of the calculation of the PLS algorithm above explain that all indicators have a value of more than 0.70, so it is concluded that they meet the requirements [30].

B. Discriminant Validity

Evaluation of discriminant validity in this study is based on the value of cross loading, as follows:

Table 3: Cross Loading Value

	AU	ATU	BIU	CL	EI	II	PEU	PU	SE
PEU.1	0.677	0.683	0.751	0.656	0.646	0.630	0.836	0.769	0.703
PEU.2	0.688	0.763	0.820	0.717	0.685	0.676	0.886	0.792	0.783
PEU.3	0.675	0.730	0.773	0.702	0.721	0.703	0.893	0.750	0.752
PEU.4	0.616	0.648	0.649	0.621	0.637	0.564	0.810	0.692	0.655
PEU.5	0.607	0.713	0.645	0.626	0.660	0.670	0.841	0.645	0.662
PEU.6	0.670	0.737	0.687	0.684	0.686	0.691	0.874	0.683	0.708
II.1	0.634	0.681	0.585	0.659	0.693	0.866	0.662	0.588	0.662
II.2	0.714	0.717	0.693	0.674	0.713	0.917	0.720	0.687	0.694
II.3	0.725	0.733	0.687	0.671	0.694	0.911	0.696	0.699	0.695
II.4	0.600	0.669	0.584	0.595	0.712	0.878	0.656	0.582	0.633
EI.1	0.610	0.637	0.558	0.647	0.837	0.667	0.656	0.588	0.646
EI.2	0.695	0.699	0.644	0.723	0.907	0.686	0.709	0.665	0.733
EI.3	0.696	0.697	0.612	0.685	0.882	0.716	0.695	0.649	0.725
EI.4	0.688	0.671	0.635	0.691	0.861	0.674	0.678	0.628	0.729
SE.1	0.713	0.694	0.738	0.709	0.702	0.661	0.728	0.727	0.865
SE.2	0.768	0.768	0.742	0.712	0.736	0.670	0.739	0.754	0.876
SE.3	0.731	0.671	0.650	0.682	0.643	0.594	0.701	0.674	0.821
SE.4	0.615	0.608	0.588	0.694	0.631	0.561	0.623	0.597	0.772
SE.5	0.675	0.691	0.632	0.727	0.676	0.644	0.666	0.631	0.832
CL.1	0.768	0.740	0.765	0.920	0.719	0.705	0.756	0.740	0.798
CL.2	0.675	0.628	0.582	0.857	0.682	0.577	0.618	0.611	0.693
PU.1	0.666	0.663	0.804	0.658	0.632	0.616	0.716	0.892	0.712
PU.2	0.719	0.725	0.838	0.712	0.668	0.669	0.782	0.924	0.749
PU.3	0.695	0.719	0.798	0.675	0.606	0.615	0.747	0.887	0.708
PU.4	0.722	0.768	0.800	0.702	0.686	0.674	0.785	0.909	0.742
PU.5	0.743	0.721	0.817	0.720	0.689	0.668	0.784	0.911	0.751
PU.6	0.705	0.715	0.785	0.669	0.637	0.637	0.740	0.874	0.737
ATU.1	0.747	0.884	0.708	0.697	0.684	0.740	0.771	0.737	0.755
ATU.2	0.639	0.860	0.617	0.650	0.645	0.638	0.712	0.632	0.691
ATU.3	0.692	0.873	0.683	0.680	0.699	0.670	0.693	0.717	0.710
BIU.1	0.713	0.703	0.943	0.705	0.651	0.671	0.777	0.829	0.737
BIU.2	0.730	0.723	0.953	0.738	0.670	0.677	0.811	0.859	0.772
BIU.3	0.749	0.746	0.931	0.729	0.668	0.680	0.798	0.848	0.772
AU.1	0.920	0.740	0.738	0.755	0.698	0.704	0.709	0.744	0.781
AU.2	0.900	0.702	0.655	0.722	0.695	0.685	0.682	0.671	0.749
AU.3	0.914	0.733	0.723	0.750	0.719	0.668	0.702	0.735	0.770

Referring to table 3 in the blocked part is the correlation value of the variable with the indicator; it can be concluded that the construct can predict the size better than the size in the other blocks so that all indicators can be concluded as valid.

C. Reliability

Reliability is related to the degree of consistency and stability of data or findings [32]. Evaluation of the value of construct reliability can be measured using Cronbach's Alpha and Composite Reliability [31], as follows:

Table 4: Cronbach's Alpha's Value

Variable	*Cronbach's Alpha*	Description
PEU	0.898	*Qualify*
II	0.843	*Qualify*
EI	0.937	*Qualify*
SE	0.739	*Qualify*
CL	0.895	*Qualify*
PU	0.916	*Qualify*
ATU	0.928	*Qualify*
BIU	0.953	*Qualify*
AU	0.890	*Qualify*

Based on Table 4, all variables have a value of more than 0.7, so all indicators meet the requirements [32]. The following is the composite reliability value for each variable as follows:

Table 5: Composite Reliability Value

Variabel Laten	*Composite Reliability*	Description
PEU	0.936	*Qualify*
II	0.905	*Qualify*
EI	0.960	*Qualify*
SE	0.883	*Qualify*
CL	0.927	*Qualify*
PU	0.940	*Qualify*
ATU	0.943	*Qualify*
BIU	0.962	*Qualify*
AU	0.920	*Qualify*

Table 5 shows that all variables have a value of more than 0.6, so the indicators are consistent in measuring the variables. [30].

4.3.2 Measurement Inner Model

A. Significance

Structural analysis of the model can be done by looking at the significance of the relationship between constructs. The magnitude of the influence between constructs and the effect of interaction (moderation) is measured by the path coefficient value as follows:

Table 6: Path Coefficient and T-Statistics Value

	Original Sample (O)	*Sample Mean* (M)	*Standard Deviation* (STDEV)	T *Statistics* (|O/STDEV|)	P *Values*
PU -> ATU	0.549	0.553	0.059	9.252	0.000
PU -> BIU	0.668	0.668	0.058	11.571	0.000
PEU -> ATU	0.549	0.553	0.059	9.252	0.000
PEU -> PU	0.844	0.844	0.020	41.215	0.000
ATU -> BIU	0.004	0.003	0.044	0.085	0.932
PU -> ATU -> BIU	0.001	0.000	0.012	0.085	0.933
II -> BIU	0.092	0.092	0.043	2.152	0.031
EI -> BIU	-0.071	-0.070	0.046	1.522	0.128
SE -> BIU	0.151	0.151	0.059	2.573	0.010
CL -> BIU	0.115	0.116	0.041	2.827	0.005
BIU -> AU	0.775	0.774	0.029	26.996	0.000

Based on table 6, using the parameter p-value <0.05. Two hypotheses on a direct relationship (Direct Path) were rejected, namely hypothesis 5 and hypothesis 7. While in the indirect relationship (Indirect Path), one hypothesis was rejected, namely hypothesis 6.

B. R-Square

The value of r-square is used as a basis for assessing the strength to explain the research model, as follows:

Table 6: R-Square Value

	R Square	R Square Adjusted
AU	0.601	0.600
ATU	0.725	0.724
BIU	0.829	0.826
PU	0.713	0.712

Based on Table 6, the R-Square actual use value is 0.601, and this shows that behavioral intention to use contributes to actual use by 60.1%, while 39.9% comes from other variables. Attitude towards using has an r-square value of 0.725. This indicates that Perceived ease of use and perceived usefulness contribute to attitude towards using by

72.5%, and other variables influence 30.8%. The r-square value of behavioral intention to use is 0.829. Interpersonal influence, perceived usefulness, self-efficacy, and controllability contribute to behavioral intention To Use by 82.9%, and other variables influence 17.1%. The perceived usefulness variable has an r-square value of 0.713. This indicates that the contribution of the perceived ease of use variable to perceived usefulness is 71.3%, and other variables influence 28.7%.

4.4 Hypotheses Testing

The following are the results of data analysis that has been carried out with parameter p-values <0.05, as follows:

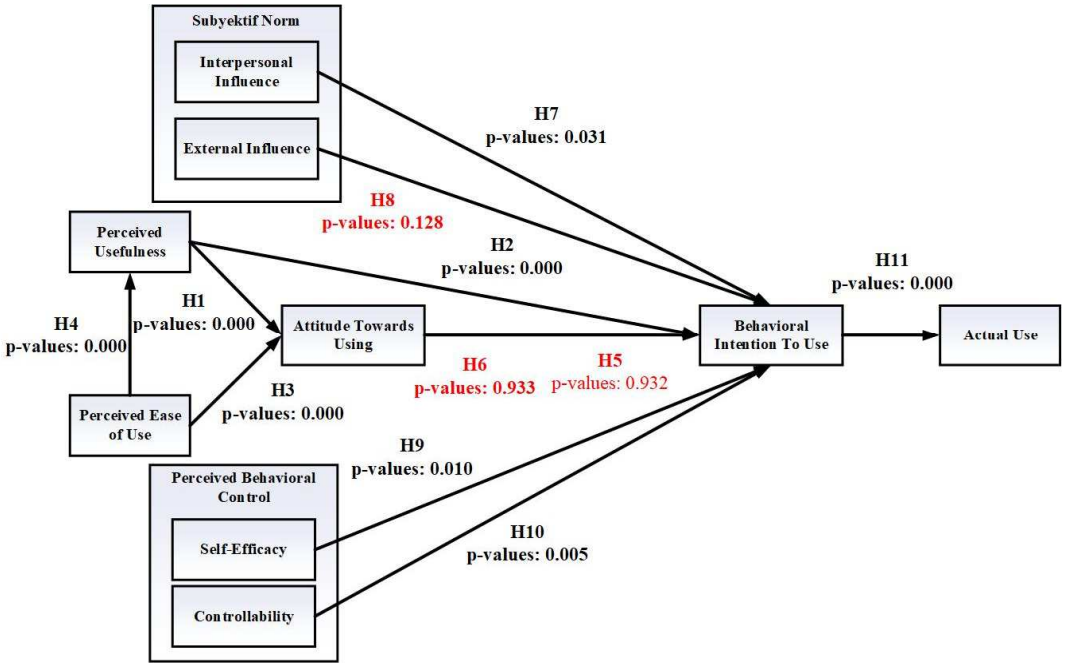

Figure 4: Results of Structural Modelling Analysis

Based on Table 6, it is known that H1 has p-values of 0.000 on the effect of perceived usefulness on attitude towards using. Thus hypothesis H1 in the study is accepted. H2 is known to have p-values of 0.000 on the effect of perceived usefulness on behavioral intention to use. Thus the hypothesis H2 in the study is accepted. H3 is known that the p-values are 0.000 on perceived ease of use on attitude towards using. Thus the hypothesis H3 in the study is accepted. In H4, it is known that the p-value is 0.000 on the effect of perceived ease of use on perceived usefulness, so it can be concluded that the H4 hypothesis in the study is accepted. H5 is known to have p-values of 0.932 on the influence of attitude towards using on behavioral intention to use, so it can be concluded that the hypothesis H5 in the study was rejected. H6 is known that the p-values are 0.933 on the effect of perceived usefulness on behavioral intention to use with attitude towards using mediation. Thus the hypothesis H6 in this study is rejected. H7 is known to have p-values of 0.031 on interpersonal influence on behavioral intention to use. Thus, hypothesis H7 in the study is accepted. H8 is known to have p-values of 0.128 on external influence on behavioral intention to use. Thus the hypothesis H8 in this study is rejected. H9 is known that the p-value is 0.010 on the effect of self-efficacy on behavioral intention to use; thus the hypothesis H9 in this study is rejected. In H10, it is known that the p-values are 0.005 on the influence of controllability on behavioral intention to use; thus, the H10 hypothesis in the study is accepted. H11 is known to have p-values of 0.000 on the effect of behavioral intention to use on actual use; thus, the H11 hypothesis in the study is accepted.

5. DISCUSSION

The study results show that the level of use of e-filing in Indonesia can be predicted with the interest of taxpayers. Then interest can be predicted through the perception of usefulness, influence

from the closest person, belief in one's abilities, and self-control. There are eight significant hypotheses in this study, and the rejected hypotheses are three hypotheses. The model's strength formed is 0.601, so it can be said that the model is strong. In research by Fengyi Lin, Seedy S. Fofana, and Deron Liang (2011), research by Janice C. Sipior, Burke T. Ward, and Regina Connolly (2010), and Ramlah Hussein et al. (2011), this study uses one method to identify adoption of e-Government. Then research by Mohamed Gamal Aboelmaged and Tarek R. Gebba (2013) and research by Gaurav Gupta et al. (2015) integrate the two basic models of TAM and TPB to identify adoption a service. This research is a development of previous research by combining the two methods and outlining the variables used to expand the scope of the variables and form a new, strong model.

6. IMPLICATIONS

The implication for the Government of Indonesia is to know how to increase the use of e-filing. First, Indonesia must provide more information regarding the ease of using e-filing. The two Indonesian governments should be more informed regarding the benefits of e-filing. These two things are closely related to the socialization of e-filing to taxpayers. This socialization can be done by using reports from various media and expert opinions. Socialization is expected to be a stimulus for influence to use e-filing. The general implication for agencies or organizations that want to implement a new system is to socialize and inform about the usefulness and convenience. In addition to this, it is also accompanied by regulations that follow the application. This is based on the research results; namely, the level of use of a system is strongly influenced by interest. User interest is influenced by perceived usefulness, interpersonal influence, self-efficacy, and controllability. Then socialization related to the system is expected to be a stimulus for influence to use the system.

7. CONCLUSION AND FUTURE STUDY

Based on research that has been done, there are several shortcomings in the research conducted, among which do not cover all the factors that may affect the use of e-filing. Further research can pay more attention to external variables from other models that can affect the use of e-filing. The second weakness is that the research sample only consists of taxpayers from one of the islands. In further research, this needs to be considered considering that Indonesia's territory consists of many islands so that the study results can better describe current conditions and are more representative of the existing population.

The study results show that the level of use of e-filing in Indonesia can be predicted with the interest of taxpayers. Then interest can be predicted through perceived usefulness, interpersonal influence, self-efficacy, and controllability. In addition to these results, the study also shows that attitudes and external influence do not affect the interest in using e-filing. Based on the study results, it can also be concluded that the extension technology acceptance model and the theory of planned behavior have been successfully achieved. However, there is a direct and indirect relationship that is not significant. In addition, the proposed model also has good power in predicting the level of e-filing usage. There are several shortcomings in the research conducted, among which do not cover all the factors that may affect the use of e-filing.

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