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by Sylvi Lorensia

RESEARCH ARTICLE

TAXPAYERS ACCEPTANCE OF ELECTRONIC TAX REPORTING SYSTEM (E-FILING): AN EXPERIMENTAL STUDY IN UNIVERSITAS PELITA HARAPAN, INDONESIA

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ABSTRACT

The Government of Indonesia launched its tax reporting policy through e-filing. E-filing is a means of reporting taxes online and real-time using internet media through an application service provider or Application Service Provider. By using e-filing taxpayers are easier in reporting taxes without having to come to the tax office. This has also reaped reactions among the public. The purpose of this study is to analyze whether there are differences in perceptions of individual taxpayers related to perceptions of information technology, ease, risk and service features, and perceptions of interest re-use before and after training in the use of e-filing This research uses questionnaires, interviews and documentation. Data analysis method used in this research is paired sample T-test. Based on the result of paired sample T-test it is known that there is difference of perception of individual taxpayer before and after attending training of E-filing usage. This perception difference is seen from the perceived usefulness, perceived ease of use, risk and service features, and interest in reuse.

INTRODUCTION

E-filing is a means of reporting taxes online and real-time using internet media through an application service provider or service provider (Wiyono, 2008). By using e-filing taxpayers are easier in reporting taxes without having to come to the tax office. E-filing is also helpful because there are media supporters of Application Service Providers (ASP) who will assist in 24 hours a day and 7 days a week. That way, the e-filing system is perceived to be more effective and efficient. Through e-filing tax reporting can be done quickly, easily and safely. Any tax reports submitted will be encrypted so as to ensure confidentiality. Unauthorized parties will not be able to know the contents of the tax return. According to Dewi (2009), the use of e-filing is intended to enable Taxpayers to obtain easiness in fulfilling their obligations so that the fulfillment of tax obligations can be more easily implemented and the goal to create a more orderly and transparent tax administration can be achieved. In addition, the use of e-filing can reduce the administrative process of tax reports using paper. The quick and easy reporting of this tax will also provide support to the tax office in terms of accelerating the receipt of tax reports and administrative savings, data collection, distribution and filing

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of tax reports. The use of e-filing is also done aims for Taxpayers to obtain ease in fulfilling its obligations, so that the fulfillment of tax obligations can be more easily implemented and the goal to create a more orderly and transparent tax administration can be achieved. Based on the data from the Directorate General of Taxation, the submission of the annual report of Personal Income Tax of 2014 through e-filing is 2,469,572 reports. Compared to the same period in the previous year of 1,081,164 reports, the submission of the Personal Income Tax annual report through e-filing grew 128.42%. From this fact, it should be observed whether the actual e-filing system can be accepted by the taxpayer, and how the behavior of taxpayer acceptance of e-filing system that has been launched by the Directorate General of Taxes. TAM (Technology Acceptance Model) is one model of information technology utilization behavior in management information system literature. TAM was proposed by Davis (1986) who developed a framework of interest on the use of information technology. TAM focuses on attitudes towards the use of information technology by the user by developing it based on the perception of benefits and ease in the use of information technology. TAM is one of many influential research models in the study of information acceptance determinants. TAM is widely used to predict user acceptance and perceptual usage of perceived usefulness by considering convenience in the use of IT (Perceived Ease of Use). Transaction risks and feature completeness of e-filing services

are highly considered, technological capabilities in facilitating transactions, services not face-to-face with tax officials and many things taxpayers consider in reporting SPT through e-filing. Risk variables and service features are added to see how taxpayer behavior to use this e-filing. The purpose of this research is to analyze whether there is difference of perception of individual taxpayers related to perception of information technology, ease, risk and service feature, and perception of interest to reuse before and after training on e-filing usage.

Literature Review

Taxpayer Acceptance

Taxpayer acceptance can be measured using indicators developed by Davis (1989) and Steward (2001). These indicators include perceived usefulness, perceived ease of use, service features, and interest in the use of information technology.

Perceived Usefulness

Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve performance (Davis, 1989). In accordance with TAM, actual system usage is most influenced by behavioral intentions toward usage. Behavioral intentions toward usage are influenced by two beliefs, perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his performance.

Perceived Ease of Use

Perceived ease of use is defined Davis et al., (1989) Chin and Todd (1995) represent how much perceived computer technology is relatively easy to understand and use. The individual perception associated with perceived ease of use is the degree to which individuals believe that using a particular system will be error free. This perception will then have an impact on behavior, ie the higher one's perception about the ease of using the system, the higher the rate of utilization of information technology (Igbaria, 2000). Meanwhile, according to Davis (1989) understanding perceived ease of use is defined as the level where a person believes that the use of IT is easy and does not require the hard work of the wearer. This concept includes the clarity of the purpose of using IT and the ease of use of the system for the purpose in accordance with the wishes of the user

Service Features

Service features is one of the important factors to foster trust for consumers in deciding whether to conduct transactions online or not. According to Steward et al. (2001) in Pavlou (2001) the confidence factor in e-commerce is a subjective estimate in which consumers believe they can conduct online transactions consistently and more fully in accordance with expected needs. The concept of trust here is trust in online transaction providers (banking / retailers / producers) and trust in the completeness of service features contained in internet banking. High efforts must be made by online transaction providers in order to increase consumer confidence, because trusts have a big influence on the intention of consumers to conduct transactions online or not do it.

Interest in the Use of Information Technology

The use of technology shows an individual's decision to use or not to use technology in accomplishing a series of tasks. Ideally, in relation to tech-matching technological factors, the use of technology is measured by how much the proportion of users chooses to utilize the system. The operationalization reflects the user's decision to use the technology based on the results of his evaluation of the technological fit factor so that the use of technology takes place in a voluntary situation. However, such proportions are extremely difficult in field studies. As a solution, for utilization to be conceptualized as to how widely integrated information systems are on each individual task, either by individual choice or by organizational mandate. The concept of utilization reflects the choice of individuals (or organizations) to accept systems, or institutionalize the system. This concept is operationalized by asking how high the user's dependence on a list of computer-based information systems available to the organization.

Electronic Tax Reporting System (E-filing)

E-filing is an income tax reporting system by individuals or bodies to the Directorate General of Taxes conducted online and real-time through Application Service Provider (ASP). Online means that the taxpayer can report taxes via the internet anywhere and anytime, while the word real-time means that the confirmation from the Directorate General of Tax (DGT) can be obtained immediately if the data in e-filing is filled completely.

Related Studies

Davis (1989) developed a model of Technology Acceptance Model (TAM) to examine the determinants of IT usage by users. According to Davis (1989), IT users are influenced by the intention of IT utilization, which is influenced by perceived usefulness and perceived ease of use. Research conducted by Wiyono (2008) examines factors influencing taxpayers' acceptance behavior toward e-filing in Indonesia by using TAM model shows that perception of usability and ease perception have significant effect on actual usage, while the behavioral interest has no significant effect. Other results indicate that the attitude and use of e-filing have a significant effect on the interest of e-filing usage behavior, the complexity has significant effect on the actual use, the experience has no significant effect on the perception of the use and the interest of the behavior, the gender has significant effect to usability perception, as well as the actual use does not have a significant effect, ease perception has a significant effect on attitude and usability perception. Lee, et al. (2008) evaluates tax filing through a website conducting empirical studies in Tuki and South Korea. South Korea has four factors: clarity of job sequence, speed (display speed), convenience (convenience to life), adequacy of description, which has a significant effect on perceived satisfaction. While research in Turkey shows results with slightly different factors from South Korea: clarity of job sequence, display speed and job productivity have a significant effect on perceived satisfaction. Dewi (2009) in research indicate that perceived usefulness, perceived ease of use, complexity, voluntary have positive effect to user interest of e-filing. While experience, attitude, security and privacy, design and content, speed negatively affect the interests of e-filing users.

Research on the analysis of factors affecting taxpayers' interest behavior to use e-filing refers to research conducted by Wiyono (2008) on taxpayer acceptance of e-filing in Indonesia by using model of Technology Acceptance Model (TAM) by Amroso and Gardner. Research conducted by Gowinda (2010) on the analysis of taxpayers' acceptance behavior on the use of e-filing. Variables used in this study are exogenous variables and endogenous variables. Exogenous variables are System Quality (SQ) and Information Quality (IQ). The endogenous variables are User Satisfaction (US), Use (U), Individual Impact (II), and Organizational Impact (OI). The results showed that Information Quality and System Quality, both positive effect on User Satisfaction and also positively affect the Use. User Satisfaction and Use each other have a positive influence. While Use positive effect to Individual Impact and Individual Impact itself positively influence to Organizational Impact. Titis (2011) also conducted an empirical study on the analysis of factors affecting taxpayers' interest in using e-filing. The result shows that performance expectation, business expectation, and volunteer have a positive effect on the interest of e-filing usage behavior. While the complexity, experience, security and confidentiality, the speed does not positively affect the interest in the behavior of e-filing.

MATERIALS AND METHODS

Population and Sample

The population in this study is an individual taxpayer. The sampling technique used for the questionnaire is non-probability sampling. The use of non-probability sampling techniques because not necessarily from all members of the population have the same opportunity to become a member of the sample. Sampling technique using purposive sampling method. Respondents will be selected according to predetermined criteria, ie have never operated e-filing and follow the training of e-filing usage.

Data Collection

This research uses three data collection techniques as follows:

1.Questionnaire

This study collected data through questionnaires distributed to respondents. Respondents were asked to provide answers through a questionnaire that has been given later from the results of the questionnaire answers the data will be processed (Nazir, 2005). The measurement scale used is Likert scale containing five answer levels.

2.Interview

Interviews are a major part of data excavation in qualitative research, especially in social science research. Interviews will be made to some individual taxpayers who become respondents in this study. This is to explore deeply the perception of individual taxpayers regarding the use of e-filing.

3.Documentation

Documentation techniques used in this study by quoting or copying relevant documents are used for use as data. In addition, visual and sound documentation is also used to ensure that the data obtained is valid.

Variables and Operational Definition

Perceived usefulness is the perception of internet users on internet technology used and measured through transaction speed indicator, e-filing usefulness, transaction effectiveness, and support activities. Perceived ease of use is the taxpayer's perception of their ability to use the internet as measured by time efficiency indicators, transaction capabilities, ease of operational e-filing, and flexible usage. Risk generated if the transaction using e-filing is the perception of internet users to e-filing as measured by indicators of the magnitude of risk, transaction security, security guarantees from the DGT. The service feature is the client's perception of the service provided by e-filing. The indicator of this variable is the completeness of the transaction facility, the suitability of facilities with the needs, the security facilities of computer viruses, and the cost of using the facility. The interest of reuse is the customer's desire to reuse e-filing as measured by indicator of e-filing in the future, compatibility of e-filing with needs, support for using e-filing, and e-filing recommendation.

Data Analysis

This study used different test of two paired samples. Different pairs of two paired samples were used to determine whether or not the differences between the two sample groups were paired, ie a sample, but underwent two different treatments (Priyatno, 2010). Before further testing, the first test will be validity, reliability test, and test the classical assumption of normality test. After the three tests are met then this research can be continued to paired sample T-test.

RESULTS AND DISCUSSION

Overview of Research Subject

The data was collected by distributing questionnaires to training participants on the use of e-filing held on May 8, 2017, May 22, 2017, May 29, 2017, May 30, 2017, and June 1, 2017 at Universitas Pelita Harapan, Surabaya, Indonesia. Criteria of respondents used in this study are people who have never operated e-filing and follow the training use of e-filing. There are 200 questionnaires distributed and processed.

Descriptive Statistics

Perceived Usefulness

Perceived usefulness variables are measured using four indicators, namely transaction speed, e-filing usefulness, transaction effectiveness, and activity support. Descriptive statistical results of perceptual variables on information technology are divided into two, namely perceived usefulness before and after training. The descriptive statistics are presented in the table below.

Descriptive statistical results show the average value of perceived usefulness variables reached 3.27, which included in the category enough. This suggests that most respondents show a neutral perception of information technology. This condition is caused by most respondents have never operated e-filing before.

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Table 1. Descriptive Statistics of Perceived Usefulness (before training)

Indicators	Mean
Transaction speed	3,12
E-filing usefulness	3,56
Transaction effectiveness	3,29
Activity support	3,11
Total	3,27

Table 2. Descriptive Statistics of Perceived Usefulness (after training)

Indicators	Mean
Transaction speed	3,11
E-filing usefulness	3,61
Transaction effectiveness	3,73
Activity support	3,17
Total	3,40

The descriptive statistic shows that the average value of perceived usefulness variable reaches 3.40, which is included in the high category. This shows that most of the respondents showed a high perception. Based on the results of descriptive statistics above there are differences in perception of information technology between before and after training. When viewed in detail there is a big difference in the indicator of e-filing usability and transaction effectiveness. Prior to the training the e-filing usage indicator showed a value of 3.56, while after training the mean score reached 3.61. The same condition is indicated by the transaction effectiveness indicator. Prior to the training the effectiveness indicator shows the value of 3.29, while after training the mean value reached 3.73. This suggests that after receiving training the respondents considered e-filing to have many benefits for taxpayers and tax reporting using highly effective e-filing.

Perceived Ease of Use

Perceived easy-of-use variables are measured using four indicators: time efficiency, transaction capability, ease of operation, and flexible usage. Descriptive statistical results of perceptual variables on the ease of using the internet are divided into two, namely the perception of the ease of using the internet before and after training. The descriptive statistics are presented in the table below.

Table 3. Descriptive Statistics of Perceived Ease of Use (before training)

Indicators	Mean
Time efficiency	3,98
Transaction capability	3,88
Ease of operation	3,50
Flexible usage	3,26
Total	3,65

Descriptive statistical results show the average value of perceived ease of use variables reached 3.65, which fall into the high category. This shows that most of the respondents showed a high perception of the ease of using e-filing.

Table 4. Descriptive Statistics of Perceived Ease of Use (after training)

Indicators	Mean
Time efficiency	3,98
Transaction capability	3,72
Ease of operation	3,64
Flexible usage	3,31
Total	3,66

Descriptive statistical results show the average value of perceived ease of use reached 3.66, which is included in the high category. This shows that most of the respondents showed a high perception of the ease of using the internet. Based on the results of descriptive statistics above there are differences in perception of the ease of using the internet between before and after training. When viewed in detail there is a big difference in the ease of operational e-filing indicators. Prior to the training, the e-filing usage indicator showed a value of 3.50, while after training the mean score reached 3.64. This shows that after receiving training the respondents considered e-filing very easy to use by every taxpayer.

Risk

Risk perception variable is measured by using three indicators, namely risk, transaction security, and security guarantee from DGT. Descriptive statistical results of perceptual variables on risk are divided into two, namely the perception of risk before and after training. The descriptive statistics are presented in the table below.

Table 5. Descriptive Statistics of Risk (before training)

Indicators	Mean
Risk	2,85
Transaction security	2,98
Security guarantee	3,11
Security guarantee from DGT	3,19
Total	3,03

Descriptive statistical results show the average value of perceptual variables over the risk reached 3.03, which included in the category enough. This suggests that most respondents show a neutral perception of the risks of using e-filing.

Table 6. Descriptive Statistics of Risk (after training)

Indicators	Mean
Risk	2,91
Transaction security	2,95
Security guarantee	3,24
Security guarantee from DGT	3,17
Total	3,06

Descriptive statistical results showed the average value of perceptual variables on risk reached 3.06, which included in the category enough. This suggests that most respondents show a neutral perception of the risks of using e-filing. Based on the above descriptive statistical results there is a difference of perception of risk between before and after training. When viewed in detail there is a big difference in security assurance indicators from the DGT. Prior to the training the DGT security assurance indicator scored 3.11, while after training the mean score reached 3.24. This shows that after receiving training the respondent considers e-filing can guarantee every requirement of taxpayer in doing reporting.

Service Features

The perceptual variable of the service feature is measured by using four indicators, namely the completeness of the transaction facility, the conformity of the facility with the needs, the security of the facilities of the computer virus, and the cost of using the facility. Descriptive statistical results of perceptual variables on service features are divided into two,

namely the perception of service features before and after training. The descriptive statistics are presented in the table below.

Table 7. Descriptive Statistics of Service Features (before training)

Indicators	Mean
Transaction facility	2,96
The conformity of the facility	3,65
The security of the facilities of the computer virus	3,14
The cost of using the facility	3,71
Total	3,36

Descriptive statistical results show the average value of perceptual variables over the service features reached 3.36, which included in the category enough. This suggests that most respondents show a neutral perception of the features of e-filing services.

Table 8. Descriptive Statistics of Service Features (after training)

Indicators	Mean
Transaction facility	3,01
The conformity of the facility	3,66
The security of the facilities of the computer virus	3,08
The cost of using the facility	3,76
Total	3,37

Descriptive statistical results show the average value of perceptual variables over the service features reached 3.37, which included in the category enough. This suggests that most respondents show a neutral perception of the features of e-filing services. Based on the above descriptive statistical results there is a difference of perception of e-filing service feature between before and after training. If viewed in detail there is a big difference in the indicator completeness of the transaction facility. Prior to the training the indicator completeness of the transaction facility showed a value of 2.96, while after training the mean value reached 3.01. This suggests that after receiving training the respondent considers e-filing to have adequate service features.

Interest in the Use of Information Technology

Perceptive variables of interest reuse are measured using four indicators, ie the desire to use e-filing in the future, the appropriateness of e-filing with needs, support in using e-filing, and e-filing recommendation. Descriptive statistical results of perceptual variables on the interests of re-use are divided into two, namely the perception of interest re-use before and after training. The descriptive statistics are presented in the table below.

Table 9. Descriptive Statistics of Interest in the Use Information Technology (before training)

Indicators	Mean
The desire to use e-filing in the future	2,99
The appropriateness of e-filing with needs	3,15
Support in using e-filing	2,96
E-filing recommendation	2,85
Total	2,98

Descriptive statistical results show the average value of perceptual variables interest re-use to 2.98, which included in the category enough. This suggests that most respondents show a neutral perception of interest in reusing e-filing.

Table 10. Descriptive Statistics of Interest in the Use Information Technology (after training)

Indicators	Mean
The desire to use e-filing in the future	3,11
The appropriateness of e-filing with needs	3,25
Support in using e-filing	2,95
E-filing recommendation	2,90
Total	3,05

Descriptive statistical results show the average value of perceptual variables interest re-use reached 3.05, which included in the category enough. This suggests that most respondents show a neutral perception of interest in reusing e-filing. Based on the above descriptive statistical results there is a difference of perception of interest in re-using e-filing between before and after training. When viewed in detail there is a big difference in the indicator of the suitability of using e-filing with the need. Prior to the training the indicator completeness of the transaction facility showed a value of 3.15, while after training the mean value reached 3.25. This indicates that after receiving training the respondent considers e-filing very appropriate with the requirement of taxpayer.

Paired Sample T-test Result

The result of paired sample T-test shows that there is difference of perception of individual taxpayer before and after training. This is indicated by a significant value less than 0.05. The following test results paired sample T-test.

Table 11. Paired Sample T-test Result

Variable	Sig
Perceived usefulness	0,000
Perceived ease of use	0,001
Risk and service features	0,000
Interest the use of information technology	0,000

The result of paired sample T-test of perceived usefulness shows a significance value of 0.000. This indicates that there are differences in perceived usefulness in individual taxpayers before and after training. The result of paired sample T-test on perceived ease of use shows a significance value of 0.001. This shows that there is difference perceived ease of use in individual taxpayer before and after training. The result of paired sample T-test on risk perception and service feature shows the significance value of 0.000. This indicates that there are differences in risk perceptions and service features in individual taxpayers before and after training. The result of paired sample T-test on perception of interest re-use shows the significance value of 0.000. This suggests that there is a difference in perceptions of interest re-use in individual taxpayers before and after training.

DISCUSSION

Based on the results of paired sample T-test note that there are differences in perception of individual taxpayers before and after training. This perception difference is seen from the information technology, ease, risk and service features, and interest in reuse. The result of paired sample T-test shows there is difference of perception of individual taxpayer related to information technology before and after training. Perceived usefulness is measured using transaction speed indicator, e-filing usefulness, transaction effectiveness, and activity

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support. Descriptive statistical test results show the average value of indicators of e-filing utility, transaction effectiveness, and support activities increased after training. While the average value of transaction speed indicator decreased after the training. Based on the results of interviews with one of the taxpayer is known that after attending his perceptions training changes to the usefulness of e-filing, transaction effectiveness, and indicators support the activity. E-filing is considered very useful, helps the effectiveness of transactions, and supports taxpayer activity. However, the speed of transactions from e-filing is considered to be lacking. This depends on the speed of internet used. The results of this test is in line with the results of research conducted by Dewi (2009) which reveal perceived usefulness affect the interest of using e-filing.

The result of paired sample T-test shows there is difference of perception of individual taxpayer related to e-filing ease before and after training. Perceived ease of use using the internet is measured using time efficiency indicators, transaction capability, ease of operational e-filing, and flexible usage. Descriptive statistical test results show the average value of e-filing operational easing indicators, and flexible usage increases after training. While the average value of indicator ability to make transactions decreased and the average value of time efficiency indicators remain after the training. Based on the results of interviews with one of the taxpayer is known that after attending his perceptions training changes regarding the ease and flexibility of using e-filing. The use of e-filing is considered very easy, and can be accessed anytime and anywhere. However, the ability of e-filing in conducting transactions is considered still lacking. This is because e-filing is considered not able to be integrated with the data of taxpayers of individuals where still required registration to the tax office (KPP). In addition, the efficiency of time from e-filing is considered to be lacking. This is due to the taxpayer still need to perform registration procedure in KPP. The results of this test is in line with the results of research conducted by Dewi (2009) which reveal perceived ease of use affect the interest of using e-filing.

The result of paired sample T-test shows there is difference of perception of individual taxpayer related to risk before and after training. Risk perceptions are measured using indicators of the magnitude of risk, security of transactions, and security guarantees of the DGT. Descriptive statistical test results show the average value of the indicator of the magnitude of risk and security of transactions increased after the training. While the average value of security assurance indicators from the DGT decreased after the training. Based on the results of interviews with one of the taxpayer is known that after attending the training perceptions changed to the magnitude of risk and security of the transaction. E-filing is considered to have a small risk and security is assured. This shows the user id and password for each e-filing user. However, the security guarantees of the DGT are deemed to be lacking. This is because individual taxpayers still assume the security of e-filing security is still far from the security guarantee owned by the bank. The result of paired sample T-test shows there is difference of perception of individual taxpayer related to service feature before and after training. The perceptions of service features are measured using indicators of completeness of the transaction facility, the conformity of the facility with the needs, the security of the facilities of computer viruses, and the cost of using the facility. Descriptive statistical test results show the average value of indicator completeness of the

transaction facility, the conformity of facilities with the needs, and the cost of using the facility increased after the training. While the average value of safety indicator facilities of the computer virus decreased after the training. Based on the results of interviews with one of the taxpayer is known that after attending his perception training changes to the completeness of the transaction facility, the conformity of the facility with the needs, and the cost of using the facility. E-filing is considered to have a complete transaction facilities and in accordance with the needs and use of minimal cost. However, the security of the facilities of the computer virus is still in doubt. This is due to individual taxpayers still doubt the security of e-filing.

The result of paired sample T-test shows that there is difference of perception of individual taxpayer related to interest in re-using e-filing before and after training. Perception of interest in re-using e-filing is measured using indicators of desire to use e-filing in the future, appropriateness of e-filing with needs, support for using e-filing, and e-filing recommendation. Descriptive statistical test results show the average value of indicator of desire using e-filing in the future, the appropriateness of e-filing with the needs, and the desire to recommend e-filing increased after training. While the average value of support indicators in using e-filing decreased after the training. Based on the results of interviews with one of the taxpayers it is known that after attending his perception training changes against the desire to use e-filing in the future, the suitability of using e-filing with the needs, and the desire to recommend e-filing. E-filing is considered as one of the government policies that must be used in tax reporting so that taxpayers should use it in the future. Thus the taxpayer feels the need to tell the people around to use e-filing. However, support in using e-filing is not yet effective. This is due to some individual taxpayers still delaying to use e-filing.

Conclusion

Based on the results of paired sample T-test note that there are differences in perception of individual taxpayers before and after training. This perception difference is seen from the information technology, ease, risk and service features, and interest in reuse. The results provide an overview for the government, especially the DGT to further develop the income tax reporting system through e-filing. Most respondents consider the need for further development related to the speed of transactions, e-filing capabilities in conducting transactions, security guarantees from the DGT, and the security of facilities from computer viruses. Thus, it is expected that the use of e-filing will increase the public interest in reporting income tax.

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