

A Service of

ZBW

Leibniz-Informationszentrum Wirtschaft Leibniz Information Centre for Economics

Hikmah; Ratnawati, Andalan Tri; Darmanto, Susetyo

# Article

# Role of attitude and intention on the relationship between perceived ease of use, perceived usefulness, trust, and etax system behavior

Global Business & Finance Review (GBFR)

**Provided in Cooperation with:** People & Global Business Association (P&GBA), Seoul

*Suggested Citation:* Hikmah; Ratnawati, Andalan Tri; Darmanto, Susetyo (2023) : Role of attitude and intention on the relationship between perceived ease of use, perceived usefulness, trust, and e-tax system behavior, Global Business & Finance Review (GBFR), ISSN 2384-1648, People & Global Business Association (P&GBA), Seoul, Vol. 28, Iss. 7, pp. 89-104, https://doi.org/10.17549/gbfr.2023.28.7.89

This Version is available at: https://hdl.handle.net/10419/305941

#### Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.



https://creativecommons.org/licenses/by-nc/4.0/

#### Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.







GLOBAL BUSINESS & FINANCE REVIEW, Volume. 28 Issue. 7 (DECEMBER 2023), 89-104 pISSN 1088-6931 / eISSN 2384-1648 | Https://doi.org/10.17549/gbfr.2023.28.7.89 © 2023 People and Global Business Association

# **GLOBAL BUSINESS & FINANCE REVIEW**

www.gbfrjournal.org

# Role of Attitude and Intention on the Relationship between Perceived Ease of Use, Perceived Usefulness, Trust, and E-Tax System Behavior

Hikmah Hikmah<sup>†</sup>, Andalan Tri Ratnawati, Susetyo Darmanto

Faculty of Economics and Business, Universitas 17 Agustus 1945 Semarang, Indonesia

#### ABSTRACT

**Purpose:** The study proposes to analyze the effect of perceived ease of use on perceived usefulness and trust. Furthermore, the study examined the mediation effect of attitude and intention on behavior to use the e-tax system. **Design/methodology/approach:** This study uses a quantitative approach with a survey as a data collection method. Respondents are 150 small and medium entrepreneurs in Central Java, Indonesia, who have used e-tax system. **Findings:** The results showed that perceived ease of use positively affects perceived usefulness and trust. Other results demonstrated that perceived ease of use, perceived usefulness, and trust have positive contributions toward attitude. Furthermore, the study confirmed that attitude has a significant influence on intention, however, trust has no effect. Finally, the finding reveal that intention predicted e-tax system behavior.

**Research limitations/implications:** The results reveal that perceived ease has a significant influence of perceived usefulness and trust. Therefore, perceived ease of use, perceived usefulness, and trust are significant determinants of tax attitude, intention, and behavior to use the e-tax system.

**Originality/value:** The study contributes to TAM theory by adding the sociodemographic characteristics of SME entrepreneurs on the e-tax system behavior, and the mediating role of attitudes and intentions in the relationship between factors of tax behavior.

Keywords: perceived ease of use, perceived usefulness, trust, attitude, intention, behavior to use the e-tax system

#### I. Introduction

Tax is one of the important contributors to state revenue. Tax revenue as a percentage of GDP, namely the tax ratio to GDP in 80 countries ranges from 10.8% to 45.9%. In many Asian countries, the tax ratio to GDP changed from -1.4% to 2.5% from 2017 to 2018 (3). However, unfortunately, Indonesia has a lower tax to GDP ratio than other developing

Received: Sep. 4, 2023; Revised: Oct. 19, 2023; Accepted: Nov. 6, 2023

countries, namely 11.9%, while Malaysia is 12.5%, Singapore is 13.2%, Thailand is 17.5%, and the Philippines is 18.2% (Nuryanah & Gunawan, 2022). This shows that tax compliance is still a problem in Indonesia (Hajawiyah et al., 2021). On the other hand, Indonesia SMEs to pay and report is still relatively low, although the government presents tax digitalization as a form of tax administration modernization to facilitate the public (Martini & Mulyati, 2023). This can see from the number of SMEs paying for taxes and reports it through a system at the Directorate General of Taxes. Tax compliance with corporate taxpayers in sending tax reports is

<sup>©</sup> Copyright: The Author(s). This is an Open Access journal distributed under the terms of the Creative Commons Attribution Non-Commercial License (https://creativecommons.org/licenses/by-nc/4.0/) which permits unrestricted non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.



<sup>†</sup> Corresponding author: Hikmah Hikmah

E-mail: hikmah@untagsmg.ac.id

still low when compared to the number of registered taxpayers (P. K. D. Lubis & Putri, 2020). Therefore it is necessary to find the cause so that appropriate handling can be carried out to be able to increase tax compliance, one of the policies taken by the government to facilitate taxpayers in making payments and reporting is to use tax e-system including e-billing, e-filling, e-form and e-report.

Technology Acceptance Model (TAM) is one of the models commonly used to explain the determinants of information technology acceptance by users. TAM states that the behavior of system use is determined by behavioral intentions and behavioral intentions are determined by attitudes to use technology (Davis, 1985; Yousafzai et al., 2007a, 2007b). Furthermore, the attitude to use technology is determined by two constructs, namely the use and ease of use. TAM is an adaptation of the Theory of Reasoned Action (Ajzen & Fishbein, 1975), which explains that intention is a determining factor for behavior. The intention to realize a behavior is a combination of attitudes towards subjective behavior and norms (Ajzen, 2011).

Several studies have shown that TAM has been widely applied to a variety of different technologies and is proven to be able to predict the intention in the use of information technology such as accounting information systems (Abduljalil & Zainuddin, 2015), mobile e-banking and online shopping behavior (Elhajjar & Ouaida, 2020), financial technology (Usman et al., 2022), and travel agent (Setiawan & Widanta, 2021). TAM is widely applied in various contexts (K. Wu et al., 2011), including the taxpayer behavior (Juliyana & Herliansyah, 2021). However, TAM applied in the use of tax e-system is still limited.

Although TAM is a good model, because information technology continues to change, the researchers propose the expansion to increase prediction power (Legris et al., 2003; H. P. Lu et al., 2005), the addition construct of determinant factors is possible due to an external influence on the perceived ease of use and perceived. Therefore, TAM developed with several determinants is expected to predict user behavior in various fields of application (Venkatesh et al., 2012). TAM can be developed using new construction that is by certain conditions, thereby increasing the ability to explain the model (Davis, 1989). C.-T. Lu et al. (2010) states that trust must be included in TAM to understand the receipt of tax electronics effectively.

Experts develop TAM to explain the acceptance information technology in electronic tax systems (An et al., 2023; Bramantyo, 2020; Fu et al., 2006; Gupta et al., 2015). Some researchers add user satisfaction (Oktavia, 2023; Saptono et al., 2023), tax knowledge, tax morality, and tax information (Khozen & Setyowati, 2023; Saptono & Khozen, 2023), and tax literacy (Agusti & Rahman, 2023). However, this research focuses on integrating trust and demographic factor into the success behavior of the e-tax system by integrating the Information Success Model and Trust Theory (DeLone & McLean, 1992; Gupta et al., 2015; Kamal et al., 2020). Prior studies has implemented trust as a behavioral determinant of e-government system adoption (Abdulkareem et al., 2022; Abdulkareem & Mohd Ramli, 2022; Chen et al., 2015 ;Nguyen, 2022; Ramdhony et al., 2023). Trust had an indirect positive influence and is the dominant factor in e-government adoption intentions (Alzahrani et al., 2017; Khan et al., 2021; Xie et al., 2017). The studies were carried out in other countries, so that it is possible that different findings could be replicated in Indonesian SME tax players.

Based description, the research aims to empirically examine the factors of SME tax compliance behavior in Central Java, Indonesia. The results are expected to contribute to the Technology Acceptance Model. First, the study proposed trust as a determinant factor of tax attitude, and second, SME's demographic made as a controlling factor that predicts e-tax system behavior. Practically, the study presented managerial implications for the taxpayers and the government.

# II. Literature Reviews

## A. Technology Acceptance Model and Tax Compliance Behavior

Technology Acceptance Model (TAM) published by Davis (1985) that is used to predict perceived us of any new technology. Extended TAM used eight factors that affect behavioral intention and use behavior, namely performance expectancy, effort expectancy, social influence, facilitating conditions, gender, age, experience, and voluntariness of use (Davis, 1989; Venkatesh et al., 2003). Based on the TAM versions 1 and 2, the model was further developed into a Multi-level Framework of Technology Acceptance and Use (MFTAU) which is equipped with environmental, organizational, and location attributes as higher-level contextual factors; and user, technology, task attributes, and event (time) as individual-level contextual factors (Venkatesh et al., 2016).

Several studies determine factors of a person's behavior with the theory of planned behavior (Darmanto et al., 2022; Darmanto et al., 2023), and others described with technology acceptance models (TAM) theory to understand and predict user behavior in information technology (Chau, 1996; Davis, 1989; Lee et al., 2022; Yang et al., 2021). According to TAM theory, technology acceptance behavior will be determined by perceived usefulness, ease of use, and usage of information technology (Adams et al., 1992). An individual's perception of the ease of use of a system is invariably related to computer's self-efficacy (Venkatesh & Davis, 1996). In the context of tax compliance, attitudes on the electronic tax system significantly influence the use of the electronic tax system in terms of filing returns and paying taxes. dues and avoid penalties (Night & Bananuka, 2020). Tax compliance includes awareness and compliance with tax laws and regulations established by the government and tax authorities (Abdu & Adem, 2023).

# B. Perceived Ease of Use and Perceived Usefulness

The perceived ease of use is felt is the extent to which taxpayers believe that e-tax systems provide convenience (Yefni et al., 2018). Technology will be chosen to be implemented if it is considered easy to use (Setiawan & Widanta, 2021). Ease of use felt by taxpayers online using e-taxpayers such as ease of payment and reporting will encourage someone to feel the benefits which will ultimately reuse e-tax. According to I.-L. Wu and Chen (2005), the ease of use that is felt has a positive impact on the uses felt by the online tax. If someone has the confidence that online tax will reduce the time of work then they will believe that using online tax will improve performance. This is the opinion of C.-T. Lu et al. (2010) which states that if someone perceives the ease of using a high system, they believe that they will complete tax reporting faster. Other prior research proved that the ease of use felt positively had a positive use (Kumar et al., 2016; Shaker et al., 2023; Zaidi et al., 2017). Based on the description, the first hypothesis is as follows:

H1: Perceived ease of use has a positive influence toward perceived usefulness.

## C. Perceived Ease of Use and Trust

The taxpayer's belief that e-tax system provides convenience in carrying out tax compliance will increase trust (Murnidayanti & Putranti, 2023). Belanche et al. (2012) stated that perceived ease of use can motivate users by increasing their trust. According to I.-L. Wu and Chen (2005) perceived user ease influences trust because perceived user ease helps promote a good impression of customers to E-vendors in the initial adoption of online services. Websites can prevent user misunderstandings and support transparency during transactional processes if they are easy to understand (Belanche et al., 2012). Thus if taxpayers feel that E-taxation is easy to use, they are more likely to believe that the system will function properly and be reliable. Previous research stated that perceived ease of use has a positive effect on trust I.-L. (Wu & Chen, 2005). Based on the description, the second hypothesis is as follows:

H2: Perceived ease of use has a positive influence toward trust.

# D. Perceived Ease of Use and Attitude to Use E-Tax System

Perceived ease of use describes the degree to which a person believes that using a new technology will improve their performance (Davis, 1989). According to Sondakh (Sondakh, 2017), if the taxpayer has a high perception of the usefulness of the online tax system, the taxpayer believes that the system will increase efficiency. This is the opinion of C.-T. Lu et al. (2010) who argue that the online tax system will increase the efficiency and convenience of tax reporting if the taxpayer has a high perception of the usefulness of the online tax reporting system, then the taxpaver will have a positive attitude towards online tax reporting behavior. Kumar et al. (2016) stated that perceived usefulness determines attitudes towards the use of online shopping. Another study by Belanche et al. (2012) stated that perceived usefulness influences attitudes toward using E-Government services. I.-L. Wu and Chen (2005), and C. T. Lu and Ting (2013) argue that perceived usefulness has a positive effect on attitudes towards using online taxes. Based on this description, the third hypothesis can be formulated as follows:

H3: Perceived ease of use has a positive influence toward attitude to use e-tax system.

# E. Perceived Usefulness and Attitude to Use E-Tax System

Perceived usefulness in TAM is another major factor as a determinant of attitude (Adams et al.,

1992). Online public services are said to have an advantage if they are easy to operate (Warkentin et al., 2002). Taxpayers who feel the system is easy to operate will have a positive attitude towards the system (Sondakh, 2017). The same opinion was expressed by (Kumar et al., 2016), if a technology system is useful in making better decisions it will create a positive attitude towards the system. Thus when taxpayers feel that using E-tax is easy and uncomplicated, this will increase their positive attitude towards using the service (Fjeldstad, 2014). Previous studies conducted by I.-L. Wu and Chen (2005), (22) C.-T. Lu et al. (2010), and Cakmak et al. (2011) stated that ease of use influences attitudes towards using online taxes. Based on this description, the fourth hypothesis can be formulated as follows:

H4: Perceived usefulness has a positive influence toward attitude to use e-tax system.

#### F. Trust and Attitude to Use E-Tax System

Trust has been widely discussed in studies related to technology acceptance models (Kumar et al., 2016; Pahlevi et al., 2023; Shaker et al., 2023). Technology systems will be trusted if users benefit and avoid risks that may arise from using online services (Paul, 2003). Trust can have a direct effect as a determinant of one's attitude toward behavior based on the cost-benefit paradigm (Belanche et al., 2012). Trust in the adoption of E-taxation is very important because of its relationship with data security I.-L. (Wu & Chen, 2005). Hung et al. (2006) found that trust has a direct effect on attitudes in using online taxes. Based on this description, the fifth hypothesis can be formulated as follows:

H5: Trust has a positive effect on attitudes towards the use of e-tax system.

#### G. Attitude and Intention to Use E-Tax System

Attitudes toward behavior are individual evaluations of certain behaviors, whether these behaviors are positive or negative (Ajzen, 2011). Therefore, taxpayers who assess the use of E-taxation in the context of carrying out tax compliance provide a positive or profitable value, so that taxpayers will be more motivated to use E-taxation (Ofurum et al., 2018). This opinion is supported by prior studies that stated the attitude of using online tax has a positive effect on the intention to use online tax (21), (22), (27) (C.-T. Lu et al., 2010; Sondakh, 2017; I.-L. Wu & Chen, 2005). Based on this description, the sixth hypothesis proposed is as follows:

**H6:** Attitude towards using E-taxation has a positive effect on the intention to use e-tax system.

#### H. Trust and Intention to Use E-Tax System

Trust is an important factor in the adoption of technology systems (Sulistyowati et al., 2020). Previous studies have proven that trust affects the intention to use E-Government (Belanche et al., 2012; Oliveira et al., 2017; Sulistyowati et al., 2020; Sullivan & Kim, 2018; Warkentin et al., 2002). Trust in the e-filing system can be taken as a taxpayer's decision to comply with existing regulations (Juliyana & Herliansyah, 2021). Shaker et al. (2023) proved that trust has an effect on the intention to use E-Commerce. In addition, in the tax domain, previous studies have also proven that trust has a positive effect on the

intention to use online tax (38), (39), (40), (41) (Apostolou et al., 2016; Ghazizadeh et al., 2012; Rahma & Yuhertiana, 2022). Thus trust is a factor that determines the behavioral intention to use a technology system. Based on this description, the seventh hypothesis can be formulated as follows:

**H7:** Trust has a positive effect on the intention to use e-tax system.

## I. Intention and Behavior to Use E-Tax System

Behavioral intention is a determinant of individual behavior (34) (Ajzen, 2011). In the context of online tax usage behavior, several empirical studies have proven that the intention to use online taxes affects online tax usage behavior (I.-L. Wu & Chen, 2005). C.-T. Lu et al. (2010) proved that the intention to use online tax affects the behavior of using online tax. Similar results were also proven empirically that the intention to use electronic tax reports affects usage behavior (Sondakh, 2017). Based on this description, the eighth hypothesis is proposed as follows:

**H8:** Intention has a positive effect on the behavior of using e-tax system.

Figure 1 illustrates the relationship between variables that model development was based on the theory of planned behavior and technology acceptance model. Based on several study (Musyifah &



Figure 1. Research Conceptual Framework

Simanjuntak, 2016; Vincent et al., 2023), the model adds the sociodemographic factor as a determinant factor of the e-tax system behavior.

### III. Method

#### A. Samples

This research method is designed for the quantitative analysis approach. The target population in this study is the taxpayer of SME owners in the form of a body within the area of Central Java Province. In connection with the number of populations unknown, in determining the size of the appropriate research sample calculated calculate the sample size with G\*Power (Bearden et al., 1982; Chaokromthong & Sintao, 2021). G\*Power 3.1.9.4 provides a better calculator of effects and graphics options, supports distribution-based input modes and design-based, and offers all types of power analysis that users may attract (Faul et al., 2007). The results of the calculation of the number of samples with input parameters include: test family is F test, statistical test is linier multiple regression with fixed effect R<sup>2</sup> increase, effect size of 0.15, alpha error probability of 0.05, power statistic of 0.95, number of tested predictors of 4, and total number of predictors in model is 5 variables, obtained samples required are 129.

#### B. Measurement

This research uses 6 variables consisting of one exogenous and five endogenous. All survey item measurements were from prior studies. Ease of Use is developed from Usman et al. (2022) with instrument: e-tax is easy to learn, e-tax is easy to use, e-tax is easy to operate, and e-tax is easy to understand. Perceived usefulness was developed from I.-L. Wu and Chen (2005), and C.-T. Lu et al. (2010) namely e-tax improves tax reporting performance, e-tax increases the effectiveness of tax reporting, e-tax increases productivity of tax reporting, and e-tax assists in tax reporting. Questionnaire of trust developed on I.-L. Wu and Chen (2005) namely e-tax can predict its service, e-tax is believed to provide good service, e-tax helps taxpayers in reporting their taxes and e-tax can be trusted. The attitude was developed from I.-L. Wu and Chen (2005), and C.-T. Lu et al. (2010), namely using e-taxation for reporting is a good idea, using e-tax for reporting is a wise idea, liking the idea of using e-tax in reporting, and use of e-tax -taxation for reporting will be a pleasant experience. Furthermore, the indicators of intention to use were developed from Ajzen (2011), namely trying always to use e-tax in reporting, having the desire to use e-tax in reporting, planning to use e-tax in reporting, and being willing to use e-taxation in reporting. Finally, behavioral to use variable was measured by e-tax are having used e-tax in reporting, using e-tax in reporting this year, and will continue to use e-tax in reporting (Ajzen, 2011). Questionnaire items were rated on a seven-point Likert scale, with the terms 1 indicating strongly disagree, 2 somewhat disagree, 3 disagree, 4 neutral, 5 somewhat agree, 6 agree, and 7 indicating strongly agree.

#### C. Data Analysis

This study uses the SPSS software package was used to analyze descriptive demographic profiles of respondents, and research variables. The data analysis with a covariance-based structural equation modeling (CB-SEM). CB-SEM is primarily used for confirmation of established theory as an explanatory model and is suitable for larger sample sizes of more than 100 (J. F. J. Hair et al., 2014; Zhang et al., 2020).

Analysis of the measurement model is determined by convergent validity and discriminant validity. An indicator is said to meet the criteria for convergent validity if it has a factor loading value of more than 0.7. The reliability test is measured by the Cronbach Alpha value (a), and the composite reliability (CR) value, with criteria if all scores exceed 0.7. Other criteria is the average variance extract (AVE) value, if it is more above 0.5 then declared reliable (J. F. Hair et al., 2019; Latan et al., 2018). Furthermore, the discriminant validity test is using cross-loading criteria (Fornell & Larcker, 1981). Standard criteria Fornell-Larcker if correlation between variable with AVE squared higher than the correlation of other variables in the research model (Ramli et al., 2018).

Analysis structural evaluated by coefficient path between variables as the standardized estimate, standard error, critical ratio, and p-value. Model fit will assessment using Chi-square ( $X^2$ ) with p-value,  $X^2$ /df, GFI (Goodness of Fit Index), and AGFI (Adjusted Goodness of Fit Index), TLI (Tucker Lewis Index), CFI (Comparative Fit Index), RMSEA (Root Mean Square Error of Approximation), (Arbuckle, 2017; Hooper et al., 2008) and SRMR (Standardized Root Mean Square Residual) (Rožman et al., 2020). The path coefficient is assessed for significance by comparing the critical ratio with a cut-off of 1.96 at a probability of 0.05 (Ali et al., 2018).

# IV. Results

This survey research was conducted from May 2023 to July 2023 by distributing 350 questionnaires to the response targets, namely SMEs in four districts in Central Java, namely Semarang City, Semarang Regency, Kendal Regency, and Demak Regency. Field data collection is carried out with the facilities of the SMEs group chairperson and online assisted by Google Forms. Based of the questionnaires distributed, 185 returned with a response rate of 52.86%. Furthermore, as many as 35 answers were not processed further because the data was incomplete or missing, so the remaining 150 answers were used for research. This number is stated to be sufficient in accordance with the CB-SEM approach which requires a sample size of between 100 and 200 data.

#### A. Respondent Descriptive

This study uses frequency and percentage statistics to describe demographic profiles and the results are summarized in Table 1. Based on the table, more

Demographic	Characteristics	Frequency	Percent
Candan	Man	109	72.7
Gender	Woman	41	27.3
	25 years to 34 years	19	12.7
<b>A</b>	35 years to 44 years old	52	34.7
Age	45 years to 54 years	54	36.0
	55 years or older	25	16.7
	Senior High School	59	39.3
Education	Diploma	13	8.7
Education	Bachelor	75	50.0
	Master	3	2.0
	Less than 5 year	17	11.3
Business Age	5 year to 10 years	83	55.3
	More than 10 years	50	33.3
Revenue	Less than 25 million	3	2.0
	25 million to 200 million	125	83.3
	More than 200 million	22	14.7

#### Table 1. Respondent's Profile

respondents were male (72.7%), aged between 45-54 years (36%), have completed their bachelor's. education (50.0%), run a business between 5-10 years (55.3%), and have an income of IDR 25 million - IDR 200 million (83.3%).

#### B. Measurement Result

The inferential analysis is used to test the causality model to test the proposed hypothesis. The inferential analysis technique used in this study is Covariance Based Structural Equation Modeling (CB-SEM). CB-SEM is a set of statistical techniques that allow testing a series of relatively complex relationships simultaneously. The first stage in CB-SEM analysis is a measurement model through confirmatory factor analysis, which aims to test multidimensional reliability, convergent validity, and discriminant validity. In this study, testing the measurement of research variables was carried out through reliability and construct

Table 2. Result of Validity and Reliability Construct

validity tests, using IBM SPSS, Microsoft Excel, and IBM Amos 22 software calculations. The results of the measurement analysis are shown in Table 2. This proves that the measurement used has a good level of unidimensionality (J. F. J. Hair et al., 2014). Furthermore, the Cronbach alpha is above 0.70 (Nunnally & Berstein, 1978), construct reliability (CR) is above 0.7, and the average variance extracted (AVE) is above 0.5, which indicates the reliability of measurement instruments is comprehensive (Raines-Eudy, 2000).

Table 3 presents the mean, standard deviation (SD), minimum, and maximum values for each variable in the proposed model, and it shows that the standard deviation is not large so it tends to meet the normality of the data. Furthermore, the results of discriminant validity show the square root of the AVE for all variables exceeding the intercorrelation. It indicates sufficient discriminant validity with (Fornell & Larcker, 1981). This indicates the measurement provides a good assessment, and discriminant validity

Construct	Indicator	LF	CA	CR	AVE
	PEU1	0.711			
Perceived	PEU2	0.749	0.016	0.010	0.520
Ease of Use	PEU3	0.702	0.816	0.818	0.530
	PEU4	0.749			
	PUN1	0.749			
Perceived	PUN2	0.712	0.954	0.955	0.596
Usefulness	PUN3	0.776	0.854	0.855	
	PUN4	0.846			
	TRU1	0.866			
Trust	TRU2	0.795	0.896	0.897	0.685
	TRU3	0.843			
	TRU4	0.804			
	ATU1	0.776	0.832	0.837	0.564
Attitude to Use E-Tax System	ATU2	0.859			
	ATU3	0.641			
	ATU4	0.711			
	ITU1	0.717			
Intention to Use E-Tax System	ITU2	0.799	0.849	0.827	0.614
	ITU3	0.779			
·	ITU4	0.772			
Dehavior to	BTU1	0.807			
Benavior to	BTU2	0.775	0.819	0.734	0.580
Use E-Tax System	BTU3	0.748			

Note: LF = Loading Factor, CA = Cronbach Alfa,

CR = Construct Reliability, AVE = average variance extract

were established (Voorhees et al., 2016).

## C. Structural Model Analysis

The second stage of CB-SEM testing is testing the structural model which consists of estimating the suitability of the model, and the significance of the path coefficient for hypothesis testing. The results can be presented in Figure 2. The fit model data shows that the five criteria for the fit model have been fulfilled, namely  $X^2$ /df is 1.223<2.00, GFI is 0.845>0.80, AGFI is 0.809>0.80, NFI is 0.855>0.80, TLI is 0.954>0.95, CFI is 0.959>0.95; RMSEA is 0.047<0.08, and finally SRMR is 0.068<0.08. Structural path analysis for testing the hypothesis can be shown in Table 4. Based on the criteria for critical ratio (CR) and p-value, it can be stated that the seven hypotheses are acceptable (CR>1.96, p<0.05). The result also show that the seventh hypothesis about

Table 3. Fornell-Larcker Criterion Discriminant Validity

Variables	Mean	SD	PEU	PUN	TRU	ATU	ITU	BTU
Perceived Ease of Use (PEU)	22.110	2.844	0.728					
Perceived Usefulness (PUN)	22.830	3.054	0.395	0.772				
Trust (TRU)	23.710	3.230	0.200	0.200	0.828			
Attitude (ATU)	22.34	2.773	0.699	0.520	0.425	0.751		
Intention (ITU)	23.25	2.934	0.618	0.389	0.336	0.589	0.783	
Behavior (BTU)	16.84	2.312	0.298	0.149	0.367	0.408	0.389	0.762



Figure 2. The Structural Model Result

EffectEstimateS.E.C.R.PDecisionH1: PEU toward PUN0.4180.1044.022***AcceptedH2: PEU toward TRU0.2540.1182.1480.032**AcceptedH3: PEU toward ATU0.1600.0622.5660.010**AcceptedH4: TRU toward ATU0.8460.0998.511***AcceptedH5: PUN toward ATU0.1840.053.707***AcceptedH6: ATU toward ITU0.5370.0945.733***Accepted						
H1: PEU toward PUN 0.418 0.104 4.022 *** Accepted   H2: PEU toward TRU 0.254 0.118 2.148 0.032** Accepted   H3: PEU toward ATU 0.160 0.062 2.566 0.010** Accepted   H4: TRU toward ATU 0.846 0.099 8.511 *** Accepted   H5: PUN toward ATU 0.184 0.05 3.707 *** Accepted   H6: ATU toward ITU 0.537 0.094 5.733 *** Accepted	Effect	Estimate	S.E.	C.R.	Р	Decision
H2: PEU toward TRU 0.254 0.118 2.148 0.032** Accepted   H3: PEU toward ATU 0.160 0.062 2.566 0.010** Accepted   H4: TRU toward ATU 0.846 0.099 8.511 *** Accepted   H5: PUN toward ATU 0.184 0.05 3.707 *** Accepted   H6: ATU toward ITU 0.537 0.094 5.733 *** Accepted	H1: PEU toward PUN	0.418	0.104	4.022	***	Accepted
H3: PEU toward ATU 0.160 0.062 2.566 0.010** Accepted   H4: TRU toward ATU 0.846 0.099 8.511 *** Accepted   H5: PUN toward ATU 0.184 0.05 3.707 *** Accepted   H6: ATU toward ITU 0.537 0.094 5.733 *** Accepted	H2: PEU toward TRU	0.254	0.118	2.148	0.032**	Accepted
H4: TRU toward ATU 0.846 0.099 8.511 *** Accepted   H5: PUN toward ATU 0.184 0.05 3.707 *** Accepted   H6: ATU toward ITU 0.537 0.094 5.733 *** Accepted	H3: PEU toward ATU	0.160	0.062	2.566	0.010**	Accepted
H5: PUN toward ATU 0.184 0.05 3.707 *** Accepted   H6: ATU toward ITU 0.537 0.094 5.733 *** Accepted	H4: TRU toward ATU	0.846	0.099	8.511	***	Accepted
H6: ATU toward ITU 0.537 0.094 5.733 *** Accented	H5: PUN toward ATU	0.184	0.05	3.707	***	Accepted
	H6: ATU toward ITU	0.537	0.094	5.733	***	Accepted
H7: TRU toward ITU 0.084 0.068 1.238 0.216 Rejected	H7: TRU toward ITU	0.084	0.068	1.238	0.216	Rejected
H8: ITU toward BTU 0.495 0.118 4.193 *** Accepted	H8: ITU toward BTU	0.495	0.118	4.193	***	Accepted

Table 4. Path Coefficient

Fit Indexes:

Chi-square=401.142, P-value=0.004, df=328, CMIN/DF=1.223, GFI=0.845, AGFI=0.809, NFI=0.819, TLI=0.945, CFI=0.960, RMSEA=0.039, SRMR = 0.068

Note: \*\* p < 0.05, \*\*\* p < 0.01, Perceived Ease of Use (PEU), Perceived Usefulness (PUN), Trust (TRU), Attitude (ATU), Intention (ITU), Behavior (BTU)

Table 5. Demographic Effect

Effect	Estimate	S.E.	C.R.	Р	Decision
Gender toward BTU	-0.106	0.142	-0.746	0.455	Insignificant
Age toward BTU	-0.129	0.084	-1.535	0.125	Insignificant
Education toward BTU	0.096	0.065	1.471	0.141	Insignificant
Business Age toward BTU	0.244	0.118	2.063	0.039	Significant
Revenue toward BTU	0.174	0.163	1.071	0.284	Insignificant

the effect of trust on intentions to use is rejected (CR=1.228<1.96, p-value=0.219>0.05).

Further calculations are the role of demographic factors to explain their impact on the behavior of using the e-tax system. The results in Table 5 show that only business age has a direct influence on tax behavior with a significant p-value of 0.039 <0.05. These findings indicate that gender, age, education, and turnover do not play a positive role in increasing the behavior of using the e-system tax.

## V. Discussion

This research applies the Technology Acceptance Model (TAM) theory to explain the factors that influence the tax compliance behavior of SMEs in Indonesia. Eight hypotheses were developed as a direct relationship between variables. Based on the calculations using CB-SEM, seven hypotheses were proven, and one hypothesis was rejected. The first result show that perceived usefulness has a positive influence on ease of use of e-tax (B=0.417, CR=3.995, p=0.000). These findings indicate that SMEs feel they benefit from implementing the tax e-system, such as feeling that it makes it easier to carry out tax obligations. These results are in line with Setiawan and Widanta (2021), C.-T. Lu et al. (2010), Kumar et al. (2016), Shaker et al. (2023), and Zaidi et al. (2017), namely the use of the e-tax system can contribute positively to the perceived ease of use.

The second research finding explains that perceived ease of use has a positive impact on the trust of SME taxpayers (β=0.256, CR=2.156, p=0.031). These results provide further indications that strengthen previous studies that confidence in using the online tax system among MSMEs can be built from perceptions of the benefits of the system (I.-L. Wu & Chen, 2005). In addition, perceived usefulness contributes positively to perceptions of transparency in E-Government systems (Belanche et al., 2012).

The results of testing the antecedents of attitudes towards tax compliance concluded that the perceived ease of use, perceived usefulness, and trust had a significant positive effect. The finding means that taxpayers' perceived usefulness, ease of use and trust are important factors for taxpayers to determine their attitude in implementing the electronic tax system. These results are in line with the TAM theory that attitudes towards accepting technology build based on trust, perceived ease of use, and perceived usefulness obtained (Davis, 1989; Yousafzai et al., 2007a, 2007b). The importance of these three factors in encouraging attitudes towards acceptance of tax technology further strengthens previous studies (Cakmak et al., 2011; Kumar et al., 2016; C.-T. Lu et al., 2010; C. T. Lu & Ting, 2013; I.-L. Wu & Chen, 2005).

The results show that only attitudes have a positive influence on intentions to use the e-tax system, while trust does not provide enough empirical evidence. This different finding is inconsistent with previous studies that belief is a factor that determines one's intentions (Apostolou et al., 2016; Rahma & Yuhertiana, 2022). These different results are possible, as the study by To and Trinh (2021) that trust does not have a direct effect on behavioral intention, while attitude is the main factor that forms the intention to use new technology. The results of the last study explain that intention has a positive and significant effect on the behavior of using the e-tax system. Empirically, intention has been proven to be a driving force for the behavior of using electronic taxation (Sondakh, 2017), especially related to SME taxpayer compliance in fulfilling their obligations (Atawodi & Ojeka, 2012; Thabani & Richard, 2020).

This research contributes to TAM by providing empirical evidence that trust can improve tax attitudes among SMEs. This strengthens previous studies that trust improves tax attitudes in Indonesia SME (Agusti & Rahman, 2023; Aktaş Güzel et al., 2019). Other contributes to the theoretical TAM by proving the important role of social demography in increasing tax behavior. These results are in accordance with Vincent et al. (2023) that sociodemographic such as business age, has influence the compliance or non-compliance of SME taxpayers. However, in line with prior study by Musyifah and Simanjuntak (2016), the results show that gender is not a significant contribution to behavior.

The next contribution is to prove the mediating role of attitudes and intentions in the relationship between trust and tax behavior (Vincent, 2021). This is in line with and M. Lubis et al. (2018) that attitude can mediate the relationship between trust and the intention of the taxpayer. The research also strengthens previous studies that taxpayers' perceptions and attitudes influence tax compliance (Ojo & Shittu, 2023).

## VI. Conclusions

This study contributes academically to developing a model of taxpayer compliance using the Technology Acceptance Model (TAM)-based Tax E-System for SMEs by adding the trust variable. It is hoped that with the addition of these variables, the TAM theory will be more comprehensive in investigating factors that can increase intentions and behavior.

# VII. Implication

This study aimed to analyze the factors that encourage intentions and behavior to use electronic taxation systems. The Technology Acceptance Model (TAM) was chosen as the basis for determining the tax compliance intention and behavior factors of SMEs in Central Java, Indonesia. Based on the results of research data analysis and discussion, this study concludes several points, namely: first, perceived usefulness has a positive influence on ease of use and trustworthiness. Second, perceived usefulness, ease of use, and trust have a positive effect on attitudes towards the use of electronic taxation systems. Third, the attitude has a positive contribution to the intention to use taxes. The four intentions to use the electronic system of taxation encourage the growth of tax compliance behavior.

The government is advised to improve service quality, among others, through increasing data access speed in the implementation of tax e-system, providing digital transaction databases, and helping taxpayers whose digital literacy is still low, the government should provide computer stalls such as e-filing computer stalls. Furthermore, the government can utilize small business associations as facilitators regarding the socialization of the latest taxation system.

# VIII. Limitations and Recommendations

Based on the empirical study that has been carried out, there are several research limitations that can be used as a foothold for future research. The limitations in the context of the sample used in this study SMEs Taxpavers are not distinguished between SME who are reporting on their own taxes and those who use tax consultants. Future research needs to be distinguished so that it can be tested differences between the two. On the other hand, this result does not document the significant influence of trust as a direct variable that affects the intention to use tax e-system. It is suspected that several aspects are believed to influence taxpayers' willingness to fulfill their obligations, such as political dynamics and company health. Therefore, future research can test the influence of trust, and environmental in the intention to use a e-tax system, in according Multi-level Framework of Technology Acceptance and Use theory.

## Acknowledgments

This study was supported by the research funding from Directorate General of Higher Education, Research, and Technology; Ministry of Education, Culture, Research and Technology of Republic Indonesia.

## References

- Abdu, E., & Adem, M. (2023). Tax compliance behavior of taxpayers in Ethiopia: A review paper. *Cogent Economics & Finance*, 11(1), 2189559. doi:10.1080/23322039.2023.21 89559
- Abduljalil, K. M., & Zainuddin, Y. (2015). Integrating Technology Acceptance Model and Motivational Model towards Intention to Adopt Accounting Information System. *International Journal of Management, Accounting & Economics*, 2(5), 346-359.
- Abdulkareem, A. K., Abdulkareem, Z. J., Ishola, A. A., Bello, M. L., & Oladimeji, K. A. (2022). The influence of openness of public organizations and social media use on e-participation: The mediating effect of trust in e-government. *International Review of Public Administration*, 27(4), 281-296. doi:10.1080/12294659.2022.2136054
- Abdulkareem, A. K., & Mohd Ramli, R. (2022). Does trust in e-government influence the performance of e-government? An integration of information system success model and public value theory. *Transforming Government: People, Process and Policy, 16*(1), 1-17. doi:10.1108/TG-01-2021-0001
- Adams, D. A., Nelson, R. R., & Todd, P. A. (1992). Perceived usefulness, ease of use, and usage of information technology: A replication. *MIS Quarterly*, 16(2), 227-247.
- Agusti, R. R., & Rahman, A. F. (2023). Determinants of tax attitude in small and medium enterprises: Evidence from Indonesia. *Cogent Business & Management*, 10(1), 2160585. doi:10.1080/23311975.2022.2160585
- Ajzen, I. (2011). The theory of planned behaviour : Reactions and reflections. *Psychology and Health*, 26, 1113-1127.
- Ajzen, I., & Fishbein, M. (1975). A Bayesian Analysis of Attribution Processes. *Psychological Bulletin*, 82, 261-277.
- Aktaş Güzel, S., Özer, G., & Özcan, M. (2019). The effect of the variables of tax justice perception and trust in government on tax compliance: The case of Turkey. *Journal of Behavioral and Experimental Economics*, 78, 80-86. doi:10.1016/j.socec.2018.12.006

- Ali, F., Kim, W. G., Li, J., & Cobanoglu, C. (2018). A comparative study of covariance and partial least squares based structural equation modelling in hospitality and tourism research. *International Journal of Contemporary Hospitality Management*, 30(1), 416-435. doi:10.1108/IJC HM-08-2016-0409
- Alzahrani, L., Al-Karaghouli, W., & Weerakkody, V. (2017). Analysing the critical factors influencing trust in e-government adoption from citizens' perspective: A systematic review and a conceptual framework. *International Business Review*, 26(1), 164-175. doi:10.1016/j.ibusrev.2016.06.004
- An, S., Eck, T., & Yim, H. (2023). Understanding Consumers & rsquo; Acceptance Intention to Use Mobile Food Delivery Applications through an Extended Technology Acceptance Model. *Sustainability*, 15(1), 832.
- Apostolou, B., Dorminey, J. W., & Schaupp, L. C. (2016). Trust in tax software as an antecedent to intention to e-File. *Journal of Forensic & Investigative Accounting*, 8(2), 241-256.
- Arbuckle, J. L. (2017). *IBM SPSS Amos 25 User's Guide: Amos Development Corporation*. Mount Pleasant.
- Atawodi, O. W., & Ojeka, S. A. (2012). Factors that affect tax compliance among small and medium enterprises (SMEs) in North Central Nigeria. *International Journal* of Business and Management, 7(12), 87-96.
- Bearden, W. O., Sharma, S., & Teel, J. E. (1982). Sample size effects on chi square and other statistics used in evaluating causal models. *Journal of Marketing Research*, 19(4), 425-430. doi:10.1177/002224378201900404
- Belanche, D., Casaló, L. V., & Flavián, C. (2012). Integrating trust and personal values into the Technology Acceptance Model: The case of e-government services adoption. *Cuadernos de Economía y Dirección de la Empresa*, 15(4), 192-204. doi:10.1016/j.cede.2012.04.004
- Bramantyo, S. (2020). A. Determinants of e-tax system acceptance by users. *Russian Journal of Agricultural and Socio-Economic Sciences*, 101(5), 169-174.
- Cakmak, A. F., Benk, S., & Budak, T. (2011). The acceptance of tax office automation system (VEDOP) by employees: factorial validation of Turkish adapted Technology Acceptance Model (TAM). *International Journal of Economics and Finance*, 3(6), 107-116.
- Chaokromthong, K., & Sintao, N. (2021). Sample Size Estimation using Yamane and Cochran and Krejcie and Morgan and Green Formulas and Cohen Statistical Power Analysis by G\* Power and Comparisions. *Apheit International Journal*, 10(2), 76-86.
- Chau, P. Y. K. (1996). An Empirical Assessment of a Modified Technology Acceptance Model. *Journal of Management Information Systems*, 13(2), 185-204. doi:10.1080/074212 22.1996.11518128
- Chen, J. V., Jubilado, R. J. M., Capistrano, E. P. S., & Yen, D. C. (2015). Factors affecting online tax filing – An application of the IS Success Model and trust theory. *Computers in Human Behavior*, 43, 251-262. doi:10.1016/ j.chb.2014.11.017

- Darmanto, S., Ekopriyono, A., & Darmawan, D. (2022). Developing Student's Nascent Digital Entrepreneurial Model. *Global Business & Finance Review*, 27(6), 2247875-2247891. doi:10.17549/gbfr.2022.27.6.52
- Darmanto, S., Ekopriyono, A., Hikmah, & Tri Ratnawati, A. (2023). Investigating the development of entrepreneurial behavior among nascent digital entrepreneurs. *Cogent Business & Management*, 10(2), 2247875. doi:10.1080/23 311975.2023.2247875
- Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results. Massachusetts Institute of Technology.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.
- DeLone, W. H., & McLean, E. R. (1992). Information Systems Success: The Quest for the Dependent Variable. *Information Systems Research*, 3(1), 60-95. doi:10.1287/isre.3.1.60
- Elhajjar, S., & Ouaida, F. (2020). An analysis of factors affecting mobile banking adoption. *International Journal* of Bank Marketing, 38(2), 352-367. doi:10.1108/IJBM-02-2019-0055
- Faul, F., Erdfelder, E., Lang, A.-G., & Buchner, A. (2007). G\*Power 3: A flexible statistical power analysis program for the social, behavioral, and biomedical sciences. *Behavior Research Methods*, 39(2), 175-191. doi: 10.3758/BF03193146
- Fjeldstad, O.-H. (2014). Tax and development: donor support to strengthen tax systems in developing countries. *Public Administration and Development*, 34(3), 182-193. doi: 10.1002/pad.1676
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50. doi:10.1177/002224378101800104
- Fu, J. R., Farn, C. K., & Chao, W. P. (2006). Acceptance of electronic tax filing: A study of taxpayer intentions. *Information & Management*, 43(1), 109-126. doi:10.1016/ j.im.2005.04.001
- Ghazizadeh, M., Lee, J. D., & Boyle, L. N. (2012). Extending the Technology Acceptance Model to assess automation. *Cognition, Technology & Work, 14*(1), 39-49. doi: 10.1007/s10111-011-0194-3
- Gupta, G., Zaidi, S. K., Udo, G., Paso, E., Bagchi, K., & Paso, E. (2015). The Influence of Theory of Planned Behavior, Technology Acceptance Model, and Information System Success Model on the Acceptance of Electronic Tax Filing System in an Emerging Economy. *The International Journal of Digital Accounting Research*, 15, 155-185. doi:10.4192/1577-8517-v15
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2-24. doi:10.1108/EBR-11-2018-0203
- Hair, J. F. J., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate data analysis* (7th ed.). New Jersey:

Pearson Education Limited.

- Hajawiyah, A., Suryarini, T., Kiswanto, & Tarmudji, T. (2021). Analysis of a tax amnesty's effectiveness in Indonesia. *Journal of International Accounting, Auditing and Taxation*, 44, 100415. doi:10.1016/j.intaccaudtax.2021.100415
- Hooper, D., Coughlan, J., & Mullen, M. R. (2008). Structural equation modelling: Guidelines for determining model fit. *Electronic Journal of Business Research Methods*, 6(1), 53<sup>-60.</sup>
- Hung, S. Y., Chang, C. M., & Yu, T. J. (2006). Determinants of user acceptance of the e-Government services: The case of online tax filing and payment system. *Government Information Quarterly*, 23(1), 97-122. doi:10.1016/j.giq.2 005.11.005
- Juliyana, H., & Herliansyah, Y. (2021). The Relevance of the Technology Acceptance Model in E-Filing System to the Individual Taxpayer Compliance with the Knowledge of Taxation and taxpayer Awareness as a Moderating Variable in the Tax Office Pratama Jakarta Pancoran. *International Journal of Innovative Science and Research Technology*, 6(3), 263-277.
- Kamal, S. A., Shafiq, M., & Kakria, P. (2020). Investigating acceptance of telemedicine services through an extended technology acceptance model (TAM). *Technology in Society*, 60, 101212. doi:10.1016/j.techsoc.2019.101212
- Khan, S., Umer, R., Umer, S., & Naqvi, S. (2021). Antecedents of trust in using social media for E-government services: An empirical study in Pakistan. *Technology in Society*, 64, 101400. doi:10.1016/j.techsoc.2020.101400
- Khozen, I., & Setyowati, M. S. (2023). Managing taxpayer compliance: Reflections on the drivers of willingness to pay taxes in times of crisis. *Cogent Business & Management*, 10(2), 2218176. doi:10.1080/23311975.2023.2218176
- Kumar, A., Sikdar, P., & Alam, M. M. (2016). E-Retail Adoption in Emerging Markets: Applicability of an Integrated Trust and Technology Acceptance Model. *International Journal of E-Business Research (IJEBR)*, 12(3), 44-67. doi:10.4018/IJEBR.2016070104
- Latan, H., Chiappetta Jabbour, C. J., & Jabbour, A. B. (2018). 'Whistleblowing Triangle': Framework and Empirical Evidence. *Journal of Business Ethics*, 160, 1-16. doi:10.1007/s10551-018-3862-x
- Lee, V., Park, S., & Lee, D. (2022). The effect of E-commerce service quality factors on customer satisfaction, purchase intention, and actual purchase in uzbekistan. *Global Business & Finance Review*, 27(3), 56-74. doi:10.17549/gbfr.2022.27.3.56
- Legris, P., Ingham, J., & Collerette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management*, 40(3), 191-204. doi:10.1016/S0378-7206(01)00143-4
- Lu, C.-T., Huang, S.-Y., & Lo, P.-Y. (2010). An empirical study of on-line tax filing acceptance model: Integrating TAM and TPB. *African Journal of Business Management*, 4(5), 800-810.
- Lu, C. T., & Ting, C. T. (2013, 16-20 June 2013). A study of tax e-filing acceptance model: A structural equation

modeling approach. Paper presented at the 2013 IEEE/ACIS 12th International Conference on Computer and Information Science (ICIS).

- Lu, H. P., Hsu, C. L., & Hsu, H. Y. (2005). An empirical study of the effect of perceived risk upon intention to use online applications. *Information Management & Computer Security*, 13(2), 106-120. doi:10.1108/09685220510589299
- Lubis, M., Yurasti, Y., Yanti, N., & Yulistia, Y. (2018). The Effect of Attitude on the Relationship of Trust and Personal Innovativeness with Taxpayer Intention. *Asia Proceedings of Social Sciences*, 2, 155-158. doi: 10.31580/apss.v2i3.355
- Lubis, P. K. D., & Putri, E. (2020). Analysis of The Application Of E-SPT in The Annual Tax Return Reporting of Corporate Taxpayers at The Medan City Primary Tax Office. *International Journal of Trends in Accounting Research*, 1(1), 037-044.
- Martini, S., & Mulyati, Y. (2023). The Effect of Tax Digitalization on Taxpayer Compliance (Case Study on Sellers in E-Commerce). Jurnal Ekonomi, 12(1), 125-134.
- Murnidayanti, S. A., & Putranti, T. M. (2023). The Effectiveness of Digitizing Tax Administration to Reduce the Compliance Cost of Taxpayers of Micro, Small, and Medium Enterprises (MSMEs). *Jurnal Public Policy*, 9(2), 91-96. doi:10.35308/jpp.v9i2.6561
- Musyifah, I., & Simanjuntak, M. (2016). Online shopping behavior on generation Y in Indonesia. *Global Business & Finance Review (GBFR)*, 21(1), 33-45. doi:10.17549/gbfr. 2016.21.1.33
- Nguyen, H. (2022). Factors affecting tax compliance of small and medium enterprises in Hung Yen province, Vietnam. *Accounting*, 8(2), 111-122.
- Night, S., & Bananuka, J. (2020). The mediating role of adoption of an electronic tax system in the relationship between attitude towards electronic tax system and tax compliance. *Journal of Economics, Finance and Administrative Science*, 25(49), 73-88. doi:10.1108/JEFAS-07-2018-0066
- Nunnally, J. C., & Berstein, I. (1978). *Psychometric Theory* (2nd ed.). New York: McGraw-Hill.
- Nuryanah, S., & Gunawan, G. (2022). Tax amnesty and taxpayers' noncompliant behaviour: Evidence from Indonesia. Cogent Business & Management, 9(1), 2111844. doi:10.1080/23311975.2022.2111844
- Ofurum, C. N., Amaefule, L. I., Okonya, B. E., & Amaefule, H. C. (2018). Impact of e-taxation on Nigeria's revenue and economic growth: A pre-post analysis. *International Journal of Finance and Accounting*, 7(2), 19-26.
- Ojo, A. O., & Shittu, S. A. (2023). Value Added Tax compliance, and Small and Medium Enterprises (SMEs): Analysis of influential factors in Nigeria. *Cogent Business & Management*, 10(2), 2228553. doi:10.1080/23311975.2023.2228553
- Oktavia, F. Z. F. (2023). Factors affecting user satisfaction on e-filing system in Indonesia. *Kompartemen: Jurnal Ilmiah Akuntansi*, 20(2), 239-253.
- Oliveira, T., Alhinho, M., Rita, P., & Dhillon, G. (2017). Modelling and testing consumer trust dimensions in

e-commerce. Computers in Human Behavior, 71, 153-164. doi:10.1016/j.chb.2017.01.050

- Pahlevi, R., Zulpahmi, Z., Al-Azizah, U. S., & Hasibuan, A. A. (2023). Adoption of Fintech Services for Sharia Bank Users in Indonesia: An Extended TAM Approach. *Equilibrium: Jurnal Ekonomi Syariah*, 11(1), 27-50. doi: 10.21043/equilibrium.v11i1.19641
- Paul, A. P. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101-134. doi:10.1080/10864415.2003.11044275
- Rahma, T., & Yuhertiana, I. (2022). Behavioral Intention to Use Online Tax Payments During Covid-19 Pandemic. *United International Journal for Research & Technology*, 3(7), 52-61.
- Raines-Eudy, R. (2000). Using Structural Equation Modeling to Test for Differential Reliability and Validity: An Empirical Demonstration. *Structural Equation Modeling:* A Multidisciplinary Journal, 7(1), 124-141. doi: 10.1207/S15328007SEM0701\_07
- Ramdhony, D., Liébana-Cabanillas, F., Gunesh-Ramlugun, V. D., & Mowlabocus, F. (2023). Modelling the determinants of electronic tax filing services' continuance usage intention. *Australian Journal of Public Administration*, 82(2), 194-209. doi:10.1111/1467-8500.12559
- Ramli, N. A., Latan, H., & Nartea, G. V. (2018). Why should PLS-SEM be used rather than regression? Evidence from the capital structure perspective. *Partial Least Squares Structural Equation Modeling*. 267, 171-209. doi: 10.1007/978-3-319-71691-6
- Rožman, M., Tominc, P., & Milfelner, B. (2020). A Comparative Study Using Two SEM Techniques on Different Samples Sizes for Determining Factors of Older Employee's Motivation and Satisfaction. *Sustainability*, *12*, 2189. doi:10.3390/su12062189
- Saptono, P. B., Hodžić, S., Khozen, I., Mahmud, G., Pratiwi, I., Purwanto, D., ... Khodijah, S. (2023). Quality of E-Tax System and Tax Compliance Intention: The Mediating Role of User Satisfaction. *Informatics*, 10(1), 22.
- Saptono, P. B., & Khozen, I. (2023). What determines the tax compliance intention of individual taxpayers receiving COVID-19-related benefits? Insights from Indonesia. *International Journal of Sociology and Social Policy*, 43(11/12), 1190-1217. doi:10.1108/IJSSP-02-2023-0045
- Setiawan, P., & Widanta, A. (2021). The effect of trust on travel agent online use: Application of the technology acceptance model. *International Journal of Data and Network Science*, 5(3), 173-182. doi:10.5267/j.ijdns.2021.6.015
- Shaker, A. K., Mostafa, R. H. A., & Elseidi, R. I. (2023). Predicting intention to follow online restaurant community advice: A trust-integrated technology acceptance model. *European Journal of Management and Business Economics*, 32(2), 185-202. doi:10.1108/EJMBE-01-2021-0036
- Sondakh, J. J. (2017). Behavioral intention to use e-tax service system: An application of technology acceptance model. *European Research Studies Journal*, 20(2A), 48-64.

- Sulistyowati, W. A., Alrajawy, I., Yulianto, A., Isaac, O., & Ameen, A. (2020). Factors Contributing to E-Government Adoption in Indonesia—An Extended of Technology Acceptance Model with Trust: A Conceptual Framework. In *Intelligent Computing and Innovation on Data Science* (pp. 651-658). Springer.
- Sullivan, Y. W., & Kim, D. J. (2018). Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments. *International Journal of Information Management*, 39, 199-219. doi:10.1016/j.ijinfomgt.2017.12.008
- Thabani, M., & Richard, E. K. M. (2020). Factors that affect tax compliance among small and medium enterprises (SMEs) in Lusaka, Zambia. *Journal of Accounting*, 3(1), 1-14.
- To, A. T., & Trinh, T. H. M. (2021). Understanding behavioral intention to use mobile wallets in vietnam: Extending the tam model with trust and enjoyment. *Cogent Business & Management*, 8(1), 1891661. doi:10.1080/23311975.202 1.1891661
- Usman, H., Mulia, D., Chairy, C., & Widowati, N. (2022). Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia. *Journal of Islamic Marketing*, 13(2), 381-409. doi:10.1108/JIMA-01-2020-0020
- Venkatesh, V., & Davis, F. D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test\*. *Decision Sciences*, 27(3), 451-481. doi:10.1111/j.1540-5915.1996.t b00860.x
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157-178.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2016). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the Association for information Systems*, 17(5), 328-376.
- Vincent, O. (2021). Assessing SMEs tax non-compliance behaviour in Sub-Saharan Africa (SSA): An insight from Nigeria. *Cogent Business & Management*, 8. doi: 10.1080/23311975.2021.1938930
- Vincent, O., Stevenson, A., & Owolabi, A. (2023). Do sociodemographic characteristics of SME entrepreneurs influence their tax (non)compliance behaviour? *Journal* of Economic Criminology, 1, 100008. doi:10.1016/j.jecon c.2023.100008
- Voorhees, C. M., Brady, M. K., Calantone, R., & Ramirez, E. (2016). Discriminant validity testing in marketing: an analysis, causes for concern, and proposed remedies. *Journal of the Academy of Marketing Science*, 44, 119-134.
- Warkentin, M., Gefen, D., Pavlou, P. A., & Rose, G. M. (2002). Encouraging Citizen Adoption of e-Government by Building Trust. *Electronic Markets*, 12(3), 157-162.

#### doi:10.1080/101967802320245929

- Wu, I.-L., & Chen, J.-L. (2005). An extension of Trust and TAM model with TPB in the initial adoption of on-line tax: An empirical study. *International Journal of Human-Computer Studies*, 62(6), 784-808. doi:10.1016/j.ijhcs.200 5.03.003
- Wu, K., Zhao, Y., Zhu, Q., Tan, X., & Zheng, H. (2011). A meta-analysis of the impact of trust on technology acceptance model: Investigation of moderating influence of subject and context type. *International Journal of Information Management*, 31(6), 572-581. doi:10.1016/j.i jinfomgt.2011.03.004
- Xie, Q., Song, W., Peng, X., & Shabbir, M. (2017). Predictors for e-government adoption: integrating TAM, TPB, trust and perceived risk. *The Electronic Library*, 35(1), 2-20. doi:10.1108/EL-08-2015-0141
- Yang, K., Choi, J. G., & Chung, J. (2021). Extending the Technology Acceptance Model (TAM) to explore customer's behavioral intention to use Self-Service Technologies (SSTs) in Chinese budget hotels. *Global Business & Finance Review (GBFR), 26*(1), 79-94. doi:10.17549/gbfr.2021.26.1.79

- Yefni, Y., Murniati, S., Zifi, M. P., & Yuliantoro, H. R. (2018). What are the motivation of taxpayers in using e-filing information system? *Jurnal Akuntarisi Multiparadigma*, 9(3), 510-525. doi:10.18202/jamal.2018.04.9030
- Yousafzai, S. Y., Foxall, G. R., & Pallister, J. G. (2007a). Technology acceptance: a meta-analysis of the TAM: Part 1. *Journal of Modelling in Management*, 2(3), 251-280. doi:10.1108/17465660710834453
- Yousafzai, S. Y., Foxall, G. R., & Pallister, J. G. (2007b). Technology acceptance: a meta-analysis of the TAM: Part 2. Journal of Modelling in Management, 2(3), 281-304. doi:10.1108/17465660710834462
- Zaidi, S. K. R., Henderson, C. D., & Gupta, G. (2017). The moderating effect of culture on e-filing taxes: evidence from India. *Journal of Accounting in Emerging Economies*, 7(1), 134-152. doi:10.1108/JAEE-05-2015-0038
- Zhang, X., van Donk, D. P., & Jayaram, J. (2020). A multitheory perspective on enablers of inter-organizational information and communication technology: A comparison of China and the Netherlands. *International Journal of Information Management*, 54, 102191. doi:10.1016/j.ijinfo mgt.2020.102191.