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An Empirical Analysis of the Impact of E-Filing Utilization on Individual Taxpayers: The Role of Information Technology Readiness and Subjective Norms

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A B S T R A C T

Various innovations related to technology applications for tax activities continue to be carried out to facilitate, improve and optimize services to taxpayers by simplifying tax return reporting procedures. The existence of e-filing is one of the innovations from the Directorate General of Taxes (DGT). However, in its application, to utilize e-filing is still not effective and efficient because there are still often various problems underlying it, such as perceptions of information technology readiness and subjective norms. This study intends to determine and analyze the utilization of e-filing for individual taxpayers which is influenced by perceptions of information technology readiness and subjective norms. This type of research data is quantitative data. The data source used for this research is primary data which comes from the answers to the questionnaires distributed to respondents. Employees with a total of 78 were used as research samples. The results of the study state that partially and simultaneously the utilization of e-filing is influenced by perceptions of information technology readiness and subjective norms with positive and significant results.

INTRODUCTION

The current era of globalization is marked by various kinds of changes in various aspects of human life. As a very visible and dominating example, namely, developments in the field of technology, especially internet technology, which from year to year also experiences significant developments. With the development of this technology, it also has an impact on the pattern of development and progress in the field of archives, where the emergence of new innovations in the archiving process, namely electronic archives. Electronic archives are archives that are created, created or received and managed in electronic form. As a form of anticipating the development of information and technology, the Office of the Directorate General of Taxes has implemented electronic archives. This is an effort to answer and respond to the increasing needs of taxpayers throughout Indonesia by improving services that must be better and the desire to reduce the burden of the administrative process of tax returns utilizing paper.

Tax is an important instrument for a country because tax is one example of a large income that comes from within the country and has a very important role to fill the state treasury. Taxes allow the state to obtain funds that are used to finance various development programs, public services, and social policies that support the welfare of the society (Sudja'i & Darmawan, 2021). Taxes are coercive based on the law and obligations that must be paid by Indonesian citizens to the state, so that the society and the government together build a more prosperous country for the prosperity of its society (Masithoh & Mardikaningsih, 2022). Taxes are contributions from the society to the state, which are payable either as individuals or business entities that are compelling based on the Law with no direct reward and are used for state purposes for the benefit of the society (Caroko et al., 2015). The society plays an important role in the development of the country by increasing compliance with tax payments for taxpayers. Tax compliance impacts the country's revenue and development.

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Currently, to facilitate the implementation of SPT submission, the Directorate General of Taxes (DGT) is updating technology, one of which is through E-government. E-government is a potential way to modernize public administration, improve accessibility and quality of public services (Carter & Bélanger 2005). One of the products of E-government is a way to submit tax returns electronically. While the many benefits of implementing E-government, there are still some citizens who are reluctant to utilizing E-government facilities and many still apply manual methods such as coming directly to the administration office (Fu et al., 2006). This is because there are still very many taxpayers who do not understand what the e-filing system is and how to operate it, as well as the lack of information technology readiness for taxpayers in using the e-filing system (Sinambela & Putra, 2021). Many taxpayers think that using the e-filing system will be more difficult than reporting SPT manually. This causes a lack of intensity in the use of e-filing by taxpayers. According to Lingga (2012), reporting through manual SPT is considered to still have weaknesses, especially for taxpayers who make large enough transactions. In this case, taxpayers must attach a large number of documents (hardcopy) to the Tax Service Office (KPP), while the data recording process takes a long time so that the SPT reporting is delayed and late and can cause fines.

Human error can occur in the process of manually re-recording data. It cannot be denied that e-filing is an innovative product of information technology development that is provided to facilitate and improve services to taxpayers in exercising their rights and fulfilling their tax obligations. According to Rahayu (2017), e-filing is a way of submitting SPT through an online and real time system. The use of the e-filing system is considered to provide facilities that are easier, practical and can be done anytime and anywhere. This should generate a good response and many use it. Likewise, for the Tax Office with e-filing, it can feel the benefits such as faster receipt of SPT reports and easier administrative activities, data collection, distribution, and archiving of SPT reports.

According to Wibisono and Toly (2014) information technology readiness is an understanding of Human Resources (HR) or individuals related to the acceptance, use and processing of data using technology, internet reliability related to internet capabilities. The level of technological readiness affects the desire to use information systems, then there will be interest in using information systems (e-filing) if basically individuals are willing to be ready to accept a new technology in their tax reporting. Information technology readiness is a set of organizational information resources, the role of its utilization, and the management that runs it whether it is competent in its field. The readiness of information technology is also influenced by the development of internet media considering that internet media is the main means of utilizing the system, while not all taxpayers can access internet media. Davis (2000) suggests that a person's level of acceptance of a new technology is influenced by several indicators, namely perceived usefulness, perceptions of ease, attitudes towards using the technology and behavior to continue using the technology. The output of TAM is the perceptions of one's readiness to accept a new technology and the perceptions of subjective norms.

Subjective norms are a person's perception of social pressure to perform or not perform a behavior (Ajzen, 1988). This subjective norm is synonymous with a person's belief about the reaction or opinion of other society or other groups about whether individuals need, should, or should not do a behavior, and motivates individuals to follow the opinions of others (Michener et al., 2004). A person who believes in others who motivate them to obey them and think they should do a behavior can be said that a person has social pressure to perform the behavior. A person will perform a behavior if he feels that other society who are considered important tell or recommend to perform a behavior. Someone who can usually make someone do a certain behavior is a close friend, other taxpayers, tax consultants. The concept of social influence refers to the perceptions of social forces that determine the use of e-filing (Bhattacherjee, 2000). Based on what has been described and the phenomena that occur, the researcher determines the research title of "Empirical Study of Individual Taxpayer E-Filling Use Affected by Perceptions of Information Technology Readiness and Subjective Norms."

RESEARCH METHOD

This type of research data is quantitative data. The data source use for this research is primary data which comes from the answers to the questionnaires distributed to respondents. Employees with a total of 78 from PT ABC will be included in this study to be used as research samples. The measurement of this study uses a Likert scale of 1-4 to measure the variables of perceived information technology readiness (X1), subjective norms (X2), e-filing users (Y). The data analysis technique used is to use multiple linear regression which is a regression model involving more than one independent variable, namely the perceptions of information technology readiness (X1) and subjective norms (X2) where the analysis technique uses the help of the SPSS version 26 program.

The tests to be carried out consist of classical assumption tests (normality, multicolonierity, heteroscedasticity, autocorrelation) and hypothesis testing (t test, F test and coefficient of determination).

Perceptions of information technology readiness (X1) are measured by the opinion of Daryatno (2017), namely the availability of a smooth internet connection, the availability of good software and hardware facilities, and human resources who understand technology. Subjective norms (X2) are measured by getting motivation, getting advice, getting recommendations (Chaouali et al. 2016). E-filling users (Y) are measured by always using e-filling every time they report their taxes, using e-filing because it has features that help their work, wanting to continue using e-filling in the future (Daryatno, 2017).

RESULT AND DISCUSSION

The first classic assumption test is the normality test which is carried out to determine whether the sample taken comes from a normally distributed population. The regression model in the research conducted should have data that is normally distributed or close to normal. Therefore, in this study the regression model is said to be good because based on Figure 1 listed below.

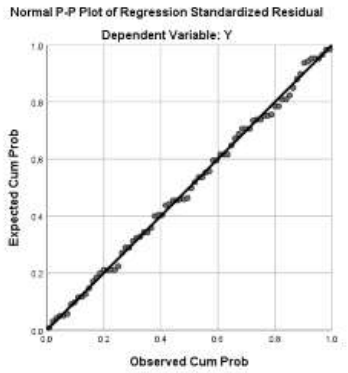

Figure 1. Normality Test
Source: SPSS Output Results

Based on Figure 1, it shows that the data is normally distributed where it is clear that the location of the points is in the middle so that the distribution follows the direction of the diagonal line on the histogram graph.

Second is the multicollinearity test. The purpose of the multicollinearity test is to determine whether there is a correlation between the independent variables. A good regression model should not be mutually uncorrelated. Concluded that there is no multicollinearity between the independent variables in the regression model if the Tolerance ≥ 0.10 or VIF value ≤ 10. The Tolerance and VIF values from the SPSS output are known to be 0.862 and 1.161. With these results, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

The third is the heteroscedasticity test. The regression model can be declared good if there is homoskedasticity not heteroscedasticity, which means that the variance from the residuals of one observation to another is constant. This provision can use Figure 2 as presented below.

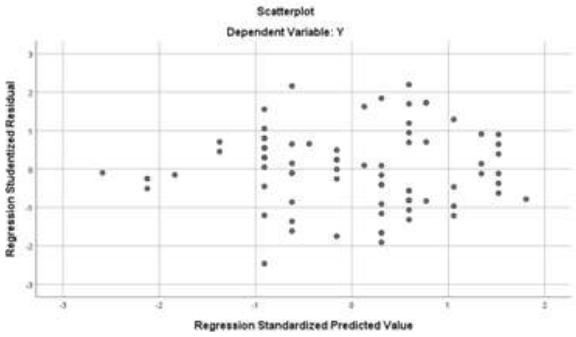

Figure 2. Heteroscedasticity Test
Source: SPSS Output Results

It is clear from Figure 2 that the points spread randomly and do not form a certain pattern in waves, widening, and narrowing so that it can be stated in this study that there is no heteroscedasticity in the regression model.

The fourth is the autocorrelation test by comparing the Durbin Watson (DW) value with the specified value (-2 to +2). The SPSS output in this study produces a DW value of = 1.528 so that the autocorrelation test is proven to be fulfilled.

Table 1. t-Test and Regression Model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.063	3.509		5.717	.000
	X.1	4.218	.508	.598	8.302	.000
	X.2	2.610	.502	.374	5.197	.000

Source: SPSS Output Results

Based on Table 1, the results of multiple linear regression test analysis can be formulated as follows: Y= 20.063 + 4.218 X1 + 2.610 X2 + e. The constant coefficient of 20.063 indicates that if the two independent variables (X1 and X2) are zero, then the base value of e-filing usage remains at 20.063. Based on the equation, the variables of information technology readiness (X1) and subjective norms (X2) are positive and have an influence on the use of e-filing (Y) which is expected to increase.

The perceptions of information technology readiness variable (X1) have a t value of 8.302 with a significant 0.000<0.05. Based on the results of this study, the perception of information technology readiness (X1) has an influence with significant results on the use of e-filing. Individual or organizational perceptions of information technology readiness, both in terms of infrastructure and technical knowledge, play an important role in encouraging the use of e-filing. The subjective norm variable (X2) has a t value of 5.197 with a significant 0.000<0.05. Based on the results of this study, subjective norms (X2) have an influence with significant results on the use of e-filing. This shows that social norms and the views of others around individuals, such as family, friends, or colleagues, have a significant influence on a person's decision to use e-filing.

Table 2. ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2430.906	2	1215.453	74.316	.000[b]
	Residual	1226.632	75	16.355		
	Total	3657.538	77			

Source: SPSS Output Results

Based on Table 2, it states that the F-test results obtained F-count value of 74,316 with a significance level smaller than 0.05 (0.000<0.05), because the significant level is smaller than 0.05, it is concluded that the perception of information technology readiness (X1) and subjective norms (X2) can have an influence on the use of e-filing (Y) simultaneously. These two factors support each other in influencing people's decisions to use e-filing effectively and efficiently.

Table 3. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.815[a]	.665	.656	4.044	1.528

Source: SPSS Output Results

Based on the results of Table 3, it shows that the Adjusted R Square (R2) value obtained a coefficient of determination of 0.656 = 65.6%. This means that the ability of the independent variables consisting of perceptions of information technology readiness and subjective norms to explain the e-filing utilization variable is 65.6%, the remaining value of 34.4 will be explained by other variables that have not been discussed in this study. Although these two independent variables make a considerable contribution to the use of e-filing, it is important to remember that there are still other factors that influence the decision to use this technology.

From the results of hypothesis testing that have been known, it is true that the use of e-filing can be influenced by perceptions of information technology readiness. The results of research conducted by Lai (2017); Chalik (2017); Saefudin and Jayanto (2019). These results indicate that information technology readiness can also be related to the progress of the taxpayer's mindset, which means that the more taxpayers are ready to accept new technology, the more advanced the taxpayer's mindset is because they are able to adapt to technological developments. A high level of technology readiness, the interest in utilization will increase. Individuals will decide to use e-filing if it is based on the skills and abilities that individuals have and are able to overcome difficulties that hinder the implementation of behavior. Conversely, if individuals feel that they do not have the skills and knowledge, and are unable to overcome the difficulties or complexities that hinder the implementation of behavior, they will use e-filing. The individual will not use e-filling, so there is also no sustainability or intensity of use.

These taxpayers can use e-filling services properly and efficiently to report their taxes if they already have information technology readiness. Existing information technology should also not make it difficult for users because the more difficult and complicated a technology is, the less the level of acceptance. It is important to monitor the implementation of tax reporting carried out by taxpayers, including by providing education on tax regulations and the importance of taxes for state development, providing training in reporting taxes, and reviewing the tax program implemented to improve tax reporting efficiency. This is done in order to realize public trust in the Government website, especially e-filing. When the public has full trust in e-filing, taxpayers will be trust to rely on the system (Lim et al., 2012). For KPP to continue to strive to maintain integrity, transparency in terms of information provided so that it can be easily accepted by taxpayers and not mislead them.

In addition to being used to realize public trust in Government sites, it can also be used to realize trust in the internet environment because the internet itself is an online environment where personal data will be stored through the system. One of the biggest challenges in the adoption of digital technology is the issue of personal data security and protection. When society do not believe that the internet environment can protect their private information, they will be reluctant to use electronic systems. A policy on the protection of taxpayers' personal information is needed.

The use of e-filing can also be influenced by subjective norms. In line with research from Venkatesh et al. (2003); Aggelidis and Chatzoglou (2009); Chaouali et al. (2016). These results indicate that the greater the influence of subjective norms, the greater the use of e-filing. The society environment tends to influence a person's behavior. Self-efficacy refers to an individual's belief in his or her ability to succeed in using a technology or performing a task. Self-efficacy is also needed. Self-efficacy will encourage taxpayers of their ability to use e-filing. Self-efficacy can be realized by creating special training sessions to improve taxpayers' ability to use e-filling because this is also an appropriate proposal for the Government. Effective training will equip taxpayers with the skills and knowledge needed to feel more trust, which in turn can encourage them to more actively use e-filing. The Government's policy of providing this training is not only well-targeted, but will also contribute to improving tax compliance and the efficiency of tax administration in Indonesia.

To make taxpayers more trust and comfortable in using the e-filing system, it is important to ensure that the supporting resources are adequate. One important aspect that needs to be considered is the availability of experts who can handle technical problems that may occur, such as network constraints or disruptions in the system. KPP must have employees who are experts in network technicians who are ready to overcome various technical problems that can hinder the smooth use of e-filing. Physical facilities such as adequate computers and direct assistance for taxpayers who are not familiar with the e-filing system are also very important. With adequate assistance at the KPP, taxpayers will feel more assisted and guided in the process of using e-filing, so they are more trust and motivated to continue using this system.

Apart from technical facilities, performance expectations of the e-filing system are also an important factor that can influence taxpayers' intention to continue using it. The better and more useful the e-filing system is in meeting the needs and desires of taxpayers, the higher their intention to use it sustainably. This means that the e-filing system must be continuously improved and adapted to technological developments and user needs. If e-filing is able to provide clear benefits, such as time efficiency, ease of filling out forms, and transparency in the tax reporting process, then taxpayers will be more trust in adopting this system. The Government needs to ensure that the e-filing system continues to evolve to meet taxpayers' expectations.

The government should continue to innovate and improve the e-filing system to ensure that it remains relevant and useful for taxpayers. Such improvements could include improving the User Interface (UI) to make it more user-friendly, increasing server capacity to avoid disruptions during high access volumes, and improving security features to protect taxpayers' personal data. With these improvements and innovations, the e-filing system will increasingly provide tangible benefits to taxpayers, which will ultimately increase the level of tax adoption and compliance. If the e-filing system provides convenience and benefits that are directly felt by taxpayers, then their intention to use e-filing will be higher, which contributes to the efficiency of tax administration in Indonesia.

CONCLUSION

Based on the results of the analysis and hypothesis testing that has been carried out, the following conclusions can be drawn from the research conducted: 1) perceived readiness of information technology affects the use of e-filing with positive and significant results; 2) subjective norms affect the use of e-filing with positive and significant results; and 3) perceived readiness of information technology and subjective norms affect the use of e-filing with positive and significant results.

In connection with the results of this research, then: 1) the government needs to consistently maintain service quality so that taxpayers feel satisfied with the e-filing system and then recommend using e-filing to society around them who have not used it. The effect of this positive word of mouth recommendation plays an important role in organically expanding the reach of e-filing users, thus supporting the improvement of digital-based tax compliance; 2) the government needs to pay attention to several potential factors for improving services and making public policies regarding e-filing, because this can increase e-filing users which will make the government's e-government system successful. Digital taxation can be one of the important indicators in the digital transformation of the public sector; 3) the researcher suggests that future researchers multiply other independent variables so that new factors can be found to obtain research findings that are not explained in this study; and 4) the need to expand the research object and research sample by using personal taxpayer respondents from groups other than employees in the hope of producing a more diverse and more accurate picture. The diversification of respondents also resulted in a more comprehensive representation across different walks of life.

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