Taxpayer Behavior Analysis of Using E-Filing as a Tax Reporting System  
(Empirical Study in Malang City)  

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Abstract: This study aims to provide empirical evidence and analyze the impact of the perceived usefulness, perceived ease of use, subjective norms and attitudes toward the taxpayer's intention to use e-filing system. This type of research is explanatory research with quantitative approach. Data collected through a survey with questionnaires distributed to an individual taxpayer who uses a system of e-filing and registered as a taxpayer in the city of Malang. This research used Partial Least Square (PLS). The results showed that when the taxpayer feel the benefits and perceived ease of use of the system as well as suggestions from others that require taxpayers to use e-filing will make Taxpayers have a good attitude towards use of e-filing system. Furthermore, the perceived benefits of the system and attitude of the taxpayer who receives e-filing will make the taxpayer intends to submit tax returns using e-filing system. Instead, perceived ease of use and advice of others who require taxpayers to use e-filing does not directly make the taxpayer intends to use the e-filing system as a means of tax reporting online and real time. The results of this study prove that the benefits and the ease of use of the system as well as suggestions from others will form a good attitude for taxpayers to use e-filing system which raises the Taxpayer intention to accept the use of e-filing system as a means of online tax filing.  

Keywords: Behavior taxpayer, perceived ease of use e-filing, tax reporting system.  

Introduction  

The development of information technology from year to year on the performance of the Ministry of Finance of Indonesia in the line of duty to meet the target of tax revenue every year. Advances in information technology make the Directorate General of Taxation seeks to create a tax system more quickly and transparently to provide services to the community in this case the taxpayer. In improving services to taxpayers, the Directorate General of Taxation to modernize the tax administration by creating one e-filing system. The system used by the taxpayer as a means of filing (SPT) and Renewal Annual Tax Return electronically conducted online and in real time via the website of the Directorate General of Taxes (www.pajak.go.id) or an Application Service Provider or Application Service Provider (ASP) (Directorate General of Taxation, 2014).  

Based on data in the information system the tax authorities for tax year 2014 until March 31, 2015 submission of tax returns Personal Income Tax in Indonesia of a total of 8,926,322 returns, 28% of whom Taxpayer SPT are e-filing or totaled 2,496,397 SPT. The number is still far lower than with the submission of tax returns manually Personal Income Tax Return numbering 6,429,925 or 72% of total submission of tax returns Tax Year 2014 to March 31, 2015. Submission of tax return online is easier and faster than the delivery of SPT in manual (Lu et al., 2010). Although the use of e-filing system is relatively easy, but there were other factors that led to the submission of annual tax return online has not reached the maximum amount.  

Yilmaz and Ozer (2008) found that the intention of the accountant associated with the use of IT has a positive influence on the behavior of the use of IT, the same result was found in the subjective norm that has a positive influence on the intention of the use of IT have more impact than the attitude to form the intention to behavior the use of IT. Model TAM (Technology Acceptance Model) used by Wang (2002) to predict the factors that affect the use of electronic tax-filing system by taxpayers. The results showed that when a taxpayer finds it easy to use electronic tax-filing system, the greater the intention of the taxpayer to use the system. Similar results were found in the perception of the usefulness of the construct and the intention, when the taxpayer benefits from the use of electronic tax-filing system, the greater the intention of the taxpayer can use the electronic tax-filing system as a means of delivery SPT. Lu et al (2010) found that perceived ease of use and perceived usefulness positively affects attitudes, whereas subjekif norms and attitudes affect the intent. Results of research Yilmaz and Ozer (2008),
Wang (2002), and Lu et al (2010) was supported by several other researchers (Klopping and McKinney, 2004; Bedard et al., 2003; Fu et al., 2006; Wiyono 2008 ; Diaz and Loraa, 2010; Hung et al., 2006).

Research Yilmaz and Ozer (2008), Wang (2002), and Lu et al (2010) in contrast to research conducted by Kartika (2009) who did research on the acceptance of information systems ICONS (Integrated Centralized on Line System) to the employees of PT Bank Indonesian country. Kartika (2009) found that perceived ease of use had no effect on attitudes. The results were not significant usability found in the construct perceptions and attitudes that do not affect the intention to use the system icons. Consistent with Fathinah and Baridwan (2013), Chang et al (2005), Sriwidhamarlney and Syafuradin (2012). This study uses the construct attitude as a mediating variable.

This study developed a research and Ozer Yilmaz (2008), Wang (2002) and Lu et al (2010), by combining the model Theory of Reasoned Action (TRA) and the model of the Technology Acceptance Model (TAM). Therefore, the use of e-filing system by taxpayers is a voluntary behavior that can be described using TRA. While the use of TAM model to explain the acceptance of the taxpayer to use the e-filing system. Kim et al (2009) in his study found the attitude mediate perception of usefulness, perceived ease of use and subjective norm on the intention.

This study aimed to examine the effect of the perception of usefulness, perceived ease of use and subjective norm attitude towards taxpayers to use e-filing system and to examine the influence of the perception of usefulness, perceived ease of use, subjective norms and attitudes toward intention taxpayers to use e-filing system.

LITERATURE REVIEW AND HYPOTHESES FORMULATION

Theory of Reasoned Action (TRA) and the Technology Acceptance Model (TAM) Theory of Reason Action (TRA) is a theory used to predict and explain human behavior (Ajzen and Fishbein, 1980). Theory of Reason Action (TRA) assumes that the majority of human social behavior is under control will therefore can be predicted from any intention (Ajzen, 2002). Theory of Reason Action (TRA) created Ajzen and Fishbein (1975, 1980) has three general constructs that behavioral intention (BI), attitude (A), and the subjective norm (SN). TRA indicates that the intention of a person's behavior depends on a person's attitude about the behavior and the subjective norm (BI = A + SN). Davis et al (1989) developed a model of the Technology Acceptance Model (TAM) to explain the conceptual model of the intention or the user acceptance of information systems technology or new technology. According to Davis (1989), there are two major constructs in the model of the Technology Acceptance Model (TAM) that is the perception of the usefulness (perceived usefulness) and perceived ease of use (perceived ease of use).

This research connects the construct perceived ease of use, perceived usefulness and subjective norm with attitude, as well as linking constructs perceptions of usefulness, perceived ease of use, subjective norms and attitudes with the intention of taxpayers to use e-filing system. The relationship between attitude and subjective norm constructs with the intention of Taxpayers using e-filing system is described by using the Theory of Reason Action (TRA) which has been developed by Yilmaz and Ozer (2008). TRA explains that the intention of behavior shaped by attitudes and subjective norm, so the taxpayer's intention to use the e-filing system to submit tax returns affected by attitudes and beliefs influence others to use the system.

This study adds construct of perceived ease of use and perceived usefulness suspected of having an influence on the intention of the taxpayer in using the e-filing system described by using Technology Acceptance Model (TAM) developed by Wang (2002) and Lu et al (2010). Based on this, it can be formulated the following hypotheses, perceived usefulness, perceived ease of use, subjective norms and positive influence on the attitude of taxpayers to use e-filing system. Overall, perceived usefulness, perceived ease of use, subjective norms and attitudes positive influence on the intention taxpayers to use e-filing system.

RESEARCH METHODS

Population and sample

The population in this study is an individual taxpayer in the city of Malang that have tax ID and use the e-filing system as a means of tax reporting. Total population of Individual Taxpayers who use e-filing system, namely 26 971 taxpayer, but the taxpayer data are not known with certainty. This is due to taxpayer data is confidential in accordance with article 34 of Law CTP No. 16 of 2009. Sample selection is done by using a convenience sampling method; the sampling is done by selecting a free sample at will perisetnya (Hartono, 2010). The number of samples in studies using the PLS requires a minimum limit, ie 10 samples for each track (Hartono and Abdillah, 2009). Paths are made in this study are seven lines, the minimum number of samples in this study were 70 respondents. Samples were obtained in this study amounted to 86 respondents.
Types and Data Collection Methods

Data used in this study are primary data obtained by researchers from questionnaires distributed to respondents Individual Taxpayers who use the e-filing system in tax reporting. Data collection methods used in this study is a survey method. The researchers distributed questionnaires to survey respondents in two ways researchers distributed questionnaires by asking the help of tax brevet teaching at the Faculty of Economics and Business in University of Brawijaya for distributing questionnaires to survey respondents. Researchers propagate itself directly to the questionnaire survey respondents were willing to fill out a questionnaire that can be found or accidentally browsing Malang Tax Office Primary North and South Malang and Malang Madya Tax Office.

Data analysis method

This study uses Partial Least Squares (PLS) in analyzing the study data. PLS is one method of SEM-based variant is made to do regression when certain problems occur in the data, for example, the sample size is small, the data is lost (missing values) and multikolinearitas (Hartono and Abdillah, 2009: 11). Outer model is a measurement model to assess the validity and reliability of the model (Hartono and Abdillah, 2009: 57). Here is a picture diagram outer lane of this research model.

Results

As a results, the hypothesis testing results obtained by empirical evidence that perceived usefulness positive affect to attitude. This shows that, when the taxpayer benefits from the use of e-filing system, then the taxpayer will give a positive response or likely to use e-filing as a means of tax reporting. The results of this study support previous research results (Lu et al., 2010; Hung et al., 2006; and Chang et al., 2005) which found that perceptions of the usefulness of a positive effect on attitudes.

These results also support the use of the Technology Acceptance Model (TAM) introduced by Davis (1986). The findings further found perceived ease of use positively affects attitude. This shows, when Taxpayers feel the ease in using the e-filing system, then the taxpayer will give a positive response or likely to use e-filing system as a means of tax reporting. The results of this study support previous research results (Lu et al., 2010; and Wiyono, 2008; Hung et al., 2006; Chang et al., 2005; Moon and Kim, 2001; and Casalo et al., 2010) which found that perceived ease of use influence the attitude. The results could prove the relationship between perceived ease of use with an attitude in the model TAM (Technology Acceptance Model) introduced by Davis (1986). Subjective norm positive influence on the attitude, it shows that the attitude of love or good response taxpayer to use the e-filing system is influenced by the opinions or advice of others that are considered important to use the e-filing system. The results of this study support previous research results (Hansen et al., 2004; Taskiainen and Sundqvist, 2005; Kim et al., 2009) who found a positive effect on the subjective norm of attitude. These findings support the model Theory of Reason Action (TRA) developed by Yilmaz and Ozer (2008), which found the influence of subjective norm on the attitudes of the individual to perform a behavior. Positive effect on the perception of the usefulness of the intention, when the taxpayer feel the benefits of using e-filing system, then the taxpayer will intend to use the e-filing system. The results of this study support the results of previous studies (Davis et al., 1989; Bedard et al., 2003; Sriridharmenaly and Syafrudin, 2012; and Wang, 2002; Klopping and Mckinney, 2004; Wiyono, 2008; Neil and Richard, 2012; Nazar 2008; Dwitasari and Baridwan, 2014; Moon and Kim, 2001) who found the construct perceptions of the usefulness of positive influence on the intention. Technology Acceptance Model (TAM) developed by Davis (1986), which is used in this study, proved to be a valid model to explain the acceptance of taxpayers to use e-filing.

Perceived ease of use has no effect on the intentions as based on the theory of technology acceptance or TAM introduced by Davis (1986) does not explain the existence of such a relationship, but empirically, a previous study found the perceived ease of use affect the intention, on the contrary there is a previous study that found no effect between the two constructs. This study supports the findings of Windarta (2011), Neill and Richard (2012) who found that the construct of perceived ease of use does not affect the intention. Subjective norm does not affect the intention, these findings do not support the Theory of Reason Action (TRA), which was introduced by Ajzen and Fishbein (1980) who found the subjective norm effect on individual intention to behave.

The results of this study support the findings of previous studies, namely Hidayyat (2010), Windarta (2011), Kyla and Baridwan (2013) who found the construct of subjective norm does not affect the intention. The hypothesis testing results obtained by empirical evidence that attitude affect to intention. This suggests that, when taxpayer to use of e-filing system, then the taxpayer will want to use the e-filing system as a means of tax reporting. The results
support previous findings (Yilmaz and Ozer, 2008; Lu et al., 2010; Wiyono, 2008; Hung et al., 2006; Chang et al., 2005; Casalo et al., 2010; Chen and Chen, 2011; Diaz and Loraas, 2010; Carlin, 2009; Kinanti and Baridwan, 2013; and Bidin et al., 2014) which found the effect on the attitude construct intentions. The findings of this research support the Theory of Reason Action (TRA), which was introduced by Ajzen and Fishbein (1980) and the Technology Acceptance Model (TAM) introduced by Davis (1986).

Testing of Indirect Influence

This study further evaluate to indirect effect of perceived usefulness, perceived ease of use and subjective norm on the intention mediated by the attitude of taxpayers to use e-filing system. Constructs exogenous in this study is the perception of usefulness, perceived ease of use and subjective norm, endogenous construct is the intention and the mediating variables in this study, the attitude of taxpayers to use e-filing system. Results of the analysis showed that the benefits and ease of use of e-filing as well as suggestions from others to use e-filing indirect effect on intention through attitude because Taxpayers tend to evaluate in advance the use of e-filing via the attitude of the taxpayer who will receive use of the system, when the taxpayer feels that the e-filing system is helpful, easy to use and suggestions from others that require taxpayers to use e-filing system is a good idea to submit tax returns online.

Conclusion

This study found that perceived usefulness, perceived ease of use, and subjective norms influence attitudes. Affect the perception of usefulness due to the attitude of the taxpayer feels the e-filing system to provide benefits or improve the effectiveness and efficiency in tax reporting, so that the taxpayer will feel loved and accepted use of the system. The attitude is influenced by perceived ease of use because of the taxpayer feel the ease of use of e-filing system in reporting the tax, so that the taxpayer will love and accept the use of the system. Subjective norms influence attitudes because the taxpayer feels advice others to use e-filing is a good idea, so as to form a positive attitude to accept the use of the system. Furthermore, the perception of usefulness and attitude affect the taxpayer's intention to use e-filing system. The perceived benefits have positive response taxpayer to use e-filing, the greater will be the taxpayer's intention to use the system.

The findings of this study failed to prove the effect of the construct of perceived ease of use and subjective norm on the intention taxpayers to use e-filing system. Perceived ease of use has no effect on the intentions, because Taxpayers tend to evaluate in advance the use of e-filing via the attitude of the taxpayer who will receive the use of the system, when the taxpayer feel that e-filing is easy to use, then the taxpayer will feel comfortable and accepts the use of e-filing for tax reporting online. Subjective norm does not affect the taxpayer because the intentions tend to evaluate in advance the advice or opinions of others through attitude Taxpayers who would like or accept the use of the system, when the taxpayer was the opinion of others to use e-filing is a good idea. Advice others not directly make Taxpayers wishing to use e-filing system.

This research also found that the effect of the construct perceived usefulness, perceived ease of use and subjective norm on the intentions may be mediated by attitude, it shows that the effect of the benefits of use, ease of use and the advice of others will be greater on the intention when the taxpayer has evaluated the use of the system and felt that the system can improve the effectiveness of tax reporting, tax reporting accelerating and easy to use.

References


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