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Investigating Taxpayers Intention To Accept Online Tax Filling System: An Indonesian Perspective

Umi Nandiroh [1*], Heri Pratikto[2], Ludi Wishnu Wardana[3]

[1] Department of Accountancy, Faculty of Economics and Business, Islamic University of Malang, Malang, Indonesia
[2,3] Faculty of Economics and Business, Universitas Negeri Malang, Malang, Indonesia

*Corresponding Author(s) Email : uminadiroh@unisma.ac.id

Abstract

The internet of things has encouraged the directorate general of taxes to reform the tax administration system, and the goal is none other than to provide optimal services to taxpayers. One form of reform carried out is e-filling media for making and reporting tax returns. This study examines the factors that influence taxpayers' interest in using e-filling with the UTAUT model. The quantitative approach was employed as the primary research design in this study. Purposive sampling was used as a sampling methodology, with the structured questionnaire's five-point Likert scale serving as an assessment scale and data collection tool. The bootstrap approach was used to examine the hypotheses given. The results show that performance expectations and facilitating conditions positively affect behaviour intention to accept e-filling. Effort expectations and social influences do not affect behaviour intention to accept e-filling.

Keywords: performance expectations, business expectations, social influence, facilitating conditions, e-filling

1. INTRODUCTION

The development of information technology, especially internet technology, is increasing, along with the times. Almost all people use information technology every day in carrying out their daily activities. Many daily activities are carried out using technology, such as buying and selling activities, doing assignments, social relations, etc. Not only that, internet technology is often used in terms of data archiving. Nowadays, electronic storage, or cloud-based storage, is much more practical and more secure than manual storage. This reality is used by the Directorate General of Taxes (DGT) to innovate to improve the quality

of service to Taxpayers. According to the data from DGT, until the submission deadline of 2017 Individual Income Tax Return, 31 March 2018, there were around 8.47 million individual income tax returns submitted through e-filing system (80% of total submissions).

Indonesia will soon make online tax filing mandatory. As a result, the tax authority must build a flawless system that meets the needs of tax payers. The study discovered a number of features that are important to users, and this information will be useful in improving the e-filing system. With e-filling, tax administration can run more regularly and openly. E-filling will make it easier for taxpayers to make and report tax returns because e-filling can be operated whenever and wherever the taxpayer wishes (Chen, 2019). It certainly can prevent taxpayers from experiencing delays in reporting their tax returns. For tax officials, e-filling can cut paper loads and speed up the submission of SPT, efficient in data collection and archiving in database management because taxpayer data storage is carried out digitally (Hu et al., 2019) .

There are a number of theoretical models in research on information systems that can be used to test a person's user acceptance of information technology. The research model on the adoption of information systems was then combined into a theory reviewed by Venkatesh et al., (2003), which was later referred to as UTAUT (Unified Theory of Acceptance and Use of Technology). This theory is a relevant model that can be used to test the acceptance factor for the use of e - filling . Because UTAUT is a combination of several previous research models that have been carried out, among others, Theory Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Motivational model (MM), Combined TAM, and TPB , Social Cognitive Theory (SCT), and Innovation Diffusion Theory (IDT). Venkatesh et al. (2003) stated that the UTAUT model explained thant 70% more acceptance of information systems than other research models.

The results of research related to the application of the UTAUT model have been carried out by Chen (2019), which explain that trust, information system quality and perceived net banefit, a study on the use of tax e-filling in Indonesia. The findings revealed that trust in government and trust in technology both positively influence trust in the e-Filing website, which in turn influences all three quality characteristics of the Information System. The perceived usefulness and user satisfaction were found to be influenced by information quality, system quality, and service quality in a consistent and meaningful way (Dwivedi et al., 2019). It was clear that the robustness and security aspects of the online system were the most essential attributes that would influence the use and pleasure of online tax filing in Indonesia.

Other studies that also use the UTAUT model are Rahi et. al. (2018) who researches about Integration of UTAUT model in internet banking adoption context. The findings show that the integrated UTAUT model had a substantial impact on the intention of users to use internet banking. According to the results of the SEM, predictors accounted for almost 80% of the variance in user intention to utilize internet banking. Assurance is the most influential component among all other technological and service quality factors, according to the study. Furthermore, performance expectancy and effort expectancy were discovered to be positive and significant mediator factors between website design, customer service, and the propensity of customers to use internet banking.

Previous studies have proven the UTAUT model to determine the factors that influence the acceptance of information technology, but not many have tested it for investigating taxpayers intention to accept online tax filling. For this reason, researchers are interested in examining the UTAUT model in the acceptance of the e - filling system developed by the DGT for filling and reporting SPT. Taxpayers' acceptance of the e-filling system is important to be studied more deeply because, in turn, it will have an impact on taxpayer compliance where this taxpayer compliance has implications for the assessment of the performance of the DGT and state revenues from the tax sector.

2. LITERATURE REVIEW

2.1 UTAUT models

This UTAUT research model has been researched and developed by Venkatesh et al. (2003). This model is a development carried out by reviewing 8 IT *adoption models*. Venkatesh et al. (2003) explained four factors in this model: performance expectations, business expectations, social influences, and facilitating conditions. Performance expectations are defined as the level of confidence from individuals that can help someone improve performance in their activities when using a system.

Business effectiveness is the level of ease when using a system to save energy and time. If a system can be used easily, the effort expended is smaller than it should be. On the other hand, if a system is challenging to use, much effort is needed (El Hajj et al., 2023). Social influence is the degree to which individuals believe that the influence of the surrounding environment on a new system can help in their activities. Venkatesh et al. (2003) explained that the social influence variable positively influences interest in using a system.

Facilitating conditions are defined as the extent to which individual trust in infrastructure or technical assistance from the organization can support its activities in the

use of a system to overcome obstacles in operating the system (Dwivedi et al., 2019). Venkatesh proposed UTAUT by amalgamating eight models/theories in various disciplines, which further explains the acceptance and use of information technology. UTAUT is a combination of several theories of acceptance of information technology into one theory, namely; Theory of Reasoned Action (TRA) Fishbein and Ajzen (1975), Technology Acceptance Model (TAM) Davis (1989), Theory of Planned Behavior (TPB) Ajzen (1991), a mixture of TAM and TPB Taylor and Todd (1995), Diffusion of Innovation Theorem (DOI) Rogers (2003), Bandura's Social Cognitive Theory (SCT) (1986), Davis, Bagozzi and Warshaw's Motivational Model (MM) (1992), and Thompson, Higgins & Howell's Model of PC Utilization (MPCU) (1991). Empirical results of the UTAUT model reveal that it can explain 70% of the variables in the interest in using a technology (Venkatesh et al., 2003).

2.2 Formulation Of Hypotheses

a. Performance Expectancy

The degree to which an individual thinks that adopting the system will assist him or her in improving job performance is referred to as performance expectancy. Perceived benefits (TAM and TPB), external motivation (MM), job-fit (MPCU), perceived benefits (IDT), and outcome expectations are the five factors that relate to performance expectancy in different models (SCT). In both voluntary and mandatory settings, the performance expectancy construct within each individual model is the largest predictor of intention and remains essential at all points of measurement.

Expectations of performance were a powerful motivator for non-users to accept remote mobile payments (Slade et al., 2015). Also, as Gao and Deng (2012) pointed out, behavioral intention to embrace mobile books was influenced by performance expectancy. Gupta et al., (2023) also discovered that performance expectancy influenced behavioral intention toward mobile learning over time. Students' behavioral intentions regarding library mobile applications have also been influenced by performance expectations in colleges (Al Nawayseh, 2020). Performance expectancy also played a favorable influence in promoting the recurrence of mobile applications for hotel bookings in China, according to El Hajj et al., (2023). Along with the moderating influence of gender, performance expectancy had a crucial role in affecting behavioral intention to use mobile banking.

H1. Performance expectancy can affect behavioral intention to accept e-filling system in Indonesia.

b. Effort expectancy

The degree of easiness involved with using the system is referred to as effort expectancy. The concept of effort expectancy is captured by three elements from existing models: usefulness and ease of use (TAM/TAM2), complexities (MPCU), and ease of use (TAM/TAM2) (IDT). The concept descriptions and measurement of variables share a lot of similarities. According to Venkatesh (2003), women's effort expectations are higher than men's. As previously stated, the gender disparities suggested here could be influenced by gender roles cognitions.

Employees' willingness to accept mobile technology was influenced by their expectation of effort. Furthermore, according to Lau's results, millennials' willingness to put out effort influenced their adoption of mobile banking. Expected effort has also been a driving force behind the development of online fitting rooms (Al Tarawneh et al., 2023). According to Tosuntaş et al. (2015), effort expectancy was a deciding element in the acceptance and implementation of the interactive whiteboard for the FATIH project. In rural tourism, effort expectancy also influenced psychological characteristics such as online purchase intention (Gupta et al., 2023). In terms of students' attitudes about Moodle, perceived simplicity of use played a significant effect in determining their willingness to accept Moodle (Farooq et al., 2017) :

H2. Effort expectancy can affect behavioral intention to accept e-filling system in Indonesia.

c. Social Influence

The degree to which an individual believes important others feel he or she should be using the new method is referred to as social influence. In TRA, TAM2, TPB/DTPB, and C-TAM-TPB social elements in MPCU, and image in IDT, social impact as a direct determinant of behavioral intention is expressed as subjective norm. Venkatesh et al. (2003) chose the word social norms to describe their construct, and they acknowledge that it is comparable to TRA's subjective norm. Despite their many titles, each of these concepts involves the direct or indirect notion that an individual's behavior is influenced by how they feel others will see them as a result of their use of technology (Iman, 2018).

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to TRA's subjective norm. Despite their many titles, each of these concepts involves the direct or indirect notion that an individual's behaviour is influenced by how they feel others will see them as a result of their use of technology (Farooq et al., 2017; Hu et al., 2019).
H3. Social influence can affect behavioral intention to accept e-filling system in Indonesia.

d. Facilitating Condition

The degree to which an individual believes that an organizational and technological infrastructure exists to facilitate system use is characterized as facilitating conditions. This definition encompasses three constructs: behavioral control (TPBI DTPB, C-TAM-TPB), enabling conditions (MPCU), and compatibility (TPBI DTPB, C-TAM-TPB) (I DT). Each of these constructs is quantified to incorporate features of the technology and/or organizational context that are intended to lower barriers to adoption. By modeling enabling situations as a basic component of behavioral control in TPB/DTPB, Taylor and Todd (1995b) recognized the theoretical overlap. IDT's compatibility construct includes criteria that assess the fit between an individual's work style and the organization's use of the system.

Facilitating factors, as well as behavioral intention, had a significant and beneficial influence on use behavior for web-based question and answer services (Deng et al., 2011). In addition, according to Celik (2016), conducive conditions have a beneficial impact on behavioral intention and online shopping behavior. In the case of e-government services, the availability of facilitating conditions has a big impact on how people use them (Weerakkody,et al., 2013). Furthermore, in the instance of the UAE, favorable conditions were found to be a significant influencing element in the adoption of e-government services (Rodrigues et al., 2016). Furthermore, according to customer reactions in Pakistan, favorable conditions have proven to be a beneficial element impacting e-government services (Ovais Ahmad et al., 2013).
H4. Facilitating conditions can affect behavioral intention to accept e-filling system in Indonesia.

2.3 Framework

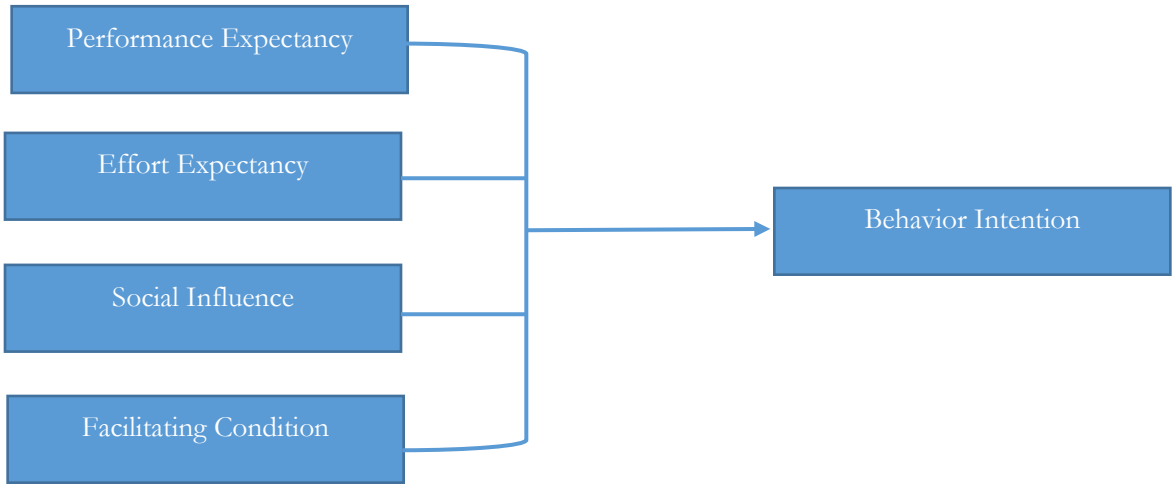

Figure 1. frame work

3. RESEARCH METHOD

This study used the quantitative method as their main research design. The study used a non-probability sampling method called judgmental sampling. The practicality of non-probability sampling was explored in comparison to purchasing data from syndicated providers. The term "judgmental sampling" refers to a method in which "the researcher selects the most productive sample to answer the study questions" (Marshall, 1996). There are some established criteria for responders in this survey:

1. They must be individual taxpayer
2. They must have taxpayer identify number
3. They have ever reported taxes using e-filing

The construct items and demographic profile of the respondents were divided into two sections of the questionnaire created for this study. Statements from previous studies were improved and changed to meet the needs of the current investigation in order to create scales for evaluating important antecedents of UTAUT identified in the study. All assertions were rated on a five-point Likert scale, with "strongly disagree" (1) being the lowest and "strongly agree" being the highest (5).

Table 1. Reference of the measure scales

Variables	Number of items	Developed by	Adapted by
Performance Expectancy	6	Venkatesh et al. (2003)	Arfi et al. (2019)
Effort Expectancy	10	Venkatesh et al. (2003)	Gupta (2019)
Social Influence	6	Venkatesh et al. (2003)	Gupta (2019)
Facilitating Conditions	6	Venkatesh et al. (2003)	Venkatesh et al. (2003)
Behavioral Intention	3	Venkatesh et al. (2003)	Venkatesh et al. (2003)

4. RESULT

Table 2. Demographic Profile

Classification	*Description*	*Number of respondents*
Gender	Male	164
	Female	136
Year of birth	1965 – 1979 (Generation X)	54
	1980 – 2001 (Generation Y)	136
	≥ 2002 (Generation Z)	110
Educational Background	Senior High School	62
	Diploma	91
	Bachelor	147

The number of respondents in this study were 300 people. With the demographics depicted in table 2.

Table 3. Validity And Reliability Result

Variable	Item	Pearson Correlation	R table	Cronbach's Alpha	Criteria	Decision
Effort Expectancy				-0,002	>0,6	Non Reliable
	X1.1	0,712	0.2706			Valid
	X1.2	0,751	0.2706			Valid
	X1.3	0,872	0.2706			Valid
	X1.4	0,362	0.2706			Valid
	X1.5	0,835	0.2706			Valid
	X1.6	0,745	0.2706			Valid
	X1.7	0,852	0.2706			Valid
	X1.8	0,446	0.2706			Valid
	X1.9	0,823	0.2706			Valid
	X1.10	0,479	0.2706			Valid
Performance Expectancy				0,874	>0,6	Reliable
	X2.1	0,408	0.2706			Valid
	X2.2	0,361	0.2706			Valid
	X2.3	0,561	0.2706			Valid
	X2.4	0,386	0.2706			Valid
	X2.5	0,390	0.2706			Valid
	X2.6	0,307	0.2706			Valid
Social Influence				0,654	>0,6	Reliable
	X3.1	0,448	0.2706			Valid
	X3.2	0,687	0.2706			Valid
	X3.3	0,669	0.2706			Valid
	X3.4	0,642	0.2706			Valid
	X3.5	0,477	0.2706			Valid
	X3.6	0,742	0.2706			Valid
Facilitating Condition				0,738	>0,6	Reliable
	X4.1	0,690	0.2706			Valid
	X4.2	0,640	0.2706			Valid
	X4.3	0,574	0.2706			Valid

Variable	Item	Pearson Correlation	R table	Cronbach's Alpha	Criteria	Decision
	X4.4	0,769	0.2706			Valid
	X4.5	0,718	0.2706			Valid
	X4.6	0,591	0.2706			Valid
Behavior Intention				0,684	>0,6	Reliable
	Y1.1	0,772	0.2706			Valid
	Y1.2	0,811	0.2706			Valid
	Y1.3	0,811	0.2706			Valid

The table appears to be showing the results of a validity and reliability analysis for a questionnaire, which is typically used to assess the consistency and accuracy of the items within a survey or research instrument. This kind of analysis is essential in social science research to ensure that a tool or test measures what it is intended to measure. Here's an interpretation of the results:

1. Effort Expectancy

Items X1.1 to X1.10 show Pearson correlation coefficients ranging from 0.362 to 0.872, indicating varying degrees of linear relationship between these items and another variable (possibly the overall score of the Effort Expectancy dimension). All items have the same R table value of 0.2706, which may be a critical value for significance testing in this context. The alpha value for Effort Expectancy is reported as -0.002, which is below the acceptable threshold of >0.6, suggesting that the items in this scale are not reliably measuring the same construct and thus deemed "Non-Reliable". Despite the reliability issue, all items are marked as "Valid", which could mean that each item individually correlates with the construct they intend to measure, but the scale as a whole does not perform consistently.

2. Performance Expectancy

The coefficients for items X2.1 to X2.6 are lower than those in the Effort Expectancy, with values ranging from 0.308 to 0.561. This indicates a weaker linear relationship with the respective construct. The same R table value is reported here, indicating consistency in the significance testing across different constructs. With an alpha value of 0.874, this scale is considered "Reliable" as it exceeds the 0.6 threshold, indicating that items within this scale

have a good internal consistency. All items are marked as "Valid", suggesting they are appropriate measures of the Performance Expectancy construct.

3. Social Influence

Items X3.1 to X3.5 have correlation coefficients between 0.447 and 0.669. Cronbach's Alpha At 0.654, it meets the reliability criterion, suggesting that these items collectively form a consistent scale for measuring Social Influence. All are considered "Valid".

4. Facilitating Condition:

The coefficients for items X4.1 to X4.5 range from 0.519 to 0.690, indicating moderate to strong correlations. The alpha of 0.738 suggests that the items are reliably measuring the Facilitating Condition construct. These items are all "Valid".

5. Behavior Intention

Two items (Y1.1 and Y1.2) have high correlation coefficients (0.772 and 0.811 respectively), showing a strong linear relationship with the construct they are intended to measure. The alpha value of 0.684 is above the threshold, indicating a reliable scale. Both items are "Valid".

The Performance Expectancy, Social Influence, Facilitating Condition, and Behavior Intention constructs show good internal consistency as evidenced by their Cronbach's Alpha values being above the 0.6 threshold, and all items within these constructs are valid. The Effort Expectancy construct, however, does not show internal consistency as a group (with a negative Cronbach's Alpha), although the individual items are still marked as valid. This could be a point of concern and may require further investigation or revision of the items within this construct to improve reliability.

Table 4. Hypotheses Testing

Hypotheses	*T-Value*	*T-Table Criteria*	*Sig.*	*Sig. Criteria*
H1 : BI -> PE	1,771	> 1,984	0,083	< 0,005
H2 : BI -> EE	-1,786	> 1,984	0,080	< 0,005
H3 : BI -> SI	-1,359	> 1,984	0,180	< 0,005
H4 : BI -> FC	1,055	> 1,984	0,297	< 0,005

The table provided appears to be a summary of a statistical analysis, possibly from a regression or correlation study examining the relationships between Behavioral Intention (BI) and various factors like Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Condition (FC). Here's how to interpret the results:

Hypothesis H1 (BI -> PE): The t-value of 1.771 suggests that there is a positive relationship between Behavioral Intention and Performance Expectancy. However, the relationship is not strong. The t-value is less than the critical value of 1.984, which indicates that the result is not statistically significant at the conventional 0.05 level. The p-value of 0.083 is greater than the significance criterion of 0.005, so we fail to reject the null hypothesis. This means there is not enough evidence to suggest a statistically significant relationship between BI and PE.

Hypothesis H2 (BI -> EE): The negative t-value of -1.786 indicates a negative relationship between Behavioral Intention and Effort Expectancy, meaning as effort expectancy increases, the behavioral intention may decrease. Similar to H1, the absolute value of the t-score is less than 1.984, indicating that this result is not statistically significant at the 0.05 level. With a p-value of 0.080, this is also above the significance criterion of 0.005, indicating no statistically significant relationship between BI and EE.

Hypothesis H3 (BI -> SI): The t-value of -1.359 shows a negative relationship between Behavioral Intention and Social Influence, but this is also a weak relationship. This t-value does not exceed the critical value of 1.984, which means the result is not statistically significant at the 0.05 level. The p-value is 0.180, which is significantly higher than the 0.005 threshold, so the result is not statistically significant.

Hypothesis H4 (BI -> FC): A t-value of 1.055 indicates a positive relationship between Behavioral Intention and Facilitating Condition, but again, it is not a strong relationship. This t-value is less than the critical value of 1.984, suggesting the result is not statistically significant at the 0.05 level. With a p-value of 0.297, the result is not statistically significant as it is above the significance criterion of 0.005.

In summary, none of the hypotheses show a statistically significant relationship at the 0.005 significance level. The relationships between Behavioral Intention and the factors of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition are either weak or non-significant based on the data provided. It should be noted that the significance criterion used here is quite stringent (0.005), which is stricter than the more commonly used 0.05 level.

6. DISCUSSION

6.1 The Effect of Performance Expectations on Behavior Intention to Accept E-filling

Performance expectations are intended to influence an individual to take advantage of e-filling so that individual performance can increase, and the intention to use e-filling can be more significant. Judging from the results of hypothesis testing, H1 shows that H1 is supported. This means that the performance expectation variable positively influences the interest in using e-filling.

The results of this study are the same as those conducted by Venkatesh et al., (2003) Sutanto, Ghozali & Handayani (2018), Kusyanti & Aryadita (2018) which state that performance expectations have a positive effect on interest in using a new system. This is because the use of e-filling has helped taxpayers when making and completing SPT reports easier because it can be done quickly and efficiently. This also relieves taxpayers because they do not need to come to the tax service office. With e-filling, making and reporting tax returns can be done anywhere and anytime.

6.2 The Effect of Effort Expectations on Behavior Intention to Accept E-filling

Effort expectations are intended to see whether e-filling can facilitate taxpayers in making and reporting tax returns. The results of hypothesis testing show that H2 is not supported. It shows that the business expectation variable does not positively influence the interest in using e-filling.

These results are in line with the research of Sutanto, Ghozali & Handayani (2018) and Rivai (2014), which state that the business expectation variable does not positively influence the use of a system. The supporting reason is that e-filling users still do not feel confident that utilizing e-filling can be easily operated and can reduce time in reporting SPT. Because some of the respondents' tax obligations are taxpayers aged 50 years and over, they think that using e-filling is complicated, and they prefer to do the SPT manually. Difficulties in the operation process and the obstacles faced may be the reason for the taxpayer, for example, forgetting the DGT Online password and forgetting the e-FIN (Electronic Identification Number). Meanwhile, when reporting is done manually, taxpayers only need to sign. No password or e-FIN is required. Not to mention other obstacles such as server errors, thus preventing taxpayers from making and reporting tax returns using e-filling. Venkatesh et al. (2003) say that when using an information system can be done easily, and then an individual

will feel the system is useful and create a feeling of comfort when using it. Vice versa, when a system is challenging to operate, individuals will not use it.

6.3 Effect Social Influence on Behavior Intention to Accept E-filling

Social influence is the role of the environment, such as friends or relatives, in influencing an individual to use e-filling. From the results of hypothesis testing, H3 is not supported. It means that the Social Influence variable does not positively affect interest in using e-filling.

The results of this study are in line with Ismarmiaty & Bachtiar (2017) , Kusyanti & Aryadita, (2018), Arif, (2017), which state that social influence has no impact on the use of a system. The results do not support the proposed hypothesis because taxpayers feel that using e-filling is a must for making and reporting tax returns so that there is no influence from other people in using e-filling.

6.4 Effect of Facilitating Conditions on Behavior Intention to Accept E-filling

Facilitating conditions are variables that are used to see whether facilities such as assistance from organizations, as well as existing technical infrastructure, can help individual taxpayers to take advantage of e-filling in reporting SPT. The results of the hypothesis test show that H4 is supported. This means that the facilitating condition variable has a positive influence on interest in using e-filling.

The results of this study are in line with the research of Iriani (2014), Ismarmiaty & Bachtiar (2017), and (Muttaqin 2018) that this variable has a positive effect on the use of a system. This possibility occurs because taxpayers feel that the facilities' support when utilizing e-filling is essential. For example, a stable internet connection, of course, will greatly help the use of e-filling.

7. CONCLUSİON

The internet of things has encouraged the directorate general of taxes to reform the tax administration system, and the goal is none other than to provide optimal services to taxpayers. One form of reform carried out is e-filling media for making and reporting tax returns. This study examines the factors that influence taxpayers' interest in using e-filling with the UTAUT model. The quantitative approach was employed as the primary research design in this study. Purposive sampling was used as a sampling methodology, with the

structured questionnaire's five-point Likert scale serving as an assessment scale and data collection tool. The bootstrap approach was used to examine the hypotheses given.

The results show that performance expectations and facilitating conditions positively affect behavior intention to accept e-filling. This is because the use of e-filling has helped taxpayers when making and completing SPT reports easier because it can be done quickly and efficiently. This also relieves taxpayers because they do not need to come to the tax service office. With e-filling, making and reporting tax returns can be done anywhere and anytime. Effort expectations and social influences do not affect behavior intention to accept e-filling. The results do not support the proposed hypothesis because taxpayers feel that using e-filling is a must for making and reporting tax returns so that there is no influence from other people in using e-filling.

It is hoped that further researchers will add other variables such as hedonism motivation and habits found in the next UTAUT research model, namely UTAUT 2 or test variables that may be moderating the relationship between business expectations and interest in using e-filling, such as socialization so that it is likely to have good results.

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