

The Effect of Perceived Usefulness and Perceived of Ease Use Affecting Intent to Pay Taxes through Attitude as an Intervening Variable

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Taxes are the largest revenue in Indonesia and used to finance government activities. To increase the realization of tax collection, the Directorate General of Taxes through tax modernization one of them by providing tax reporting service by using electronic Annual Income Tax (e-SPT). This study aims to determine the effect of perceived usefulness and perceived ease of use on the attitude of taxpayers and influence attitude toward taxpayers intention. The sample in this study is an individual taxpayer and the amount of data processed is 205 respondents. This study uses analysis of SEM-PLS with WarpPLS 3.0. The test results showed that of perceived usefulness and perceived of ease of use influence to attitude tax paying. Attitude tax paying also affect the intention tax paying.

Keywords: Perceived usefulness, Perceived ease of use, Attitude

1. INTRODUCTION

Modernization of tax administration carried out by the Directorate General of Taxation as a form of improving the quality of tax services to taxpayers one reporting development of electronic tax returns using the Annual Tax (e-SPT). Reporting of tax payable by SPT manual still considered to have weaknesses, especially for taxpayers who perform a transaction is large enough should attach documents (hardcopy) in large enough quantities to the Tax Office (KPP), while the process of recording the data takes a long time so that reporting SPT be delayed and the late and cause penalties. Moreover, it can happen error (human error) in the process of recording the data manually by the tax authorities.

In order for the tax revenue target is reached must be supported by taxes and facilities taxpayer compliance in paying obligation. One of the perks of tax in order modernization of tax administration is e - SPT which is an application (software) made by The Directorate General of Taxes to be used by the taxpayer to ease the delivery of SPT . The use of e – SPT intended that all work processes and taxation services goes well , smoothly , accurately and facilitate the taxpayers in their tax obligations so that mandatory compliance taxes are expected to increase.^{1,2}

1.1.OBJECTIVES

The purpose of this research focuses on attitude and intention with the aim of:

1. To identify the perceived usefulness affect the attitude of tax payers.

2. To identify the the perceived ease of use influence the attitude of taxpayers
3. To identify the taxpayer attitude affect the intention of paying taxes

2. LITERATURE REVIEW

2.1.TECHNOLOGY ACCEPTANCE MODEL (TAM)

Technology acceptance model (TAM) has been based on theory of reasoned action (TRA) and has been used to explain individual's acceptance behavior. TAM was first proposed by Davis³ is one of the most popular research models to predict use and acceptance of information systems and technology by individual users. TAM has been widely studied and verified by different studies that examine the individual technology acceptance behavior in different information systems constructs. In TAM model, there are two factors perceived usefulness and perceived ease of use is relevant in computer use behaviors. Davis³ defines perceived usefulness as the prospective user's subjective probability that using a specific application system will enhance his or her job or life performance. Perceived ease of use (EOU) can be defined as the degree to which the prospective user expects the target system to system to be free of effort. According to TAM, ease of use and perceived usefulness are the most important determinants of actual systems use. These two factors are influenced by external variables. The main external factors that are usually manifested are social factors, political factors and cultural factors. Social factors include language, skills and facilitating conditions. Political factors are

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mainly the impact of using technology in politics and political crisis. The attitude to use is concerned with the user's evaluation of the desirability of employing a particular information system application. Behavioral intention is the measure of the likelihood of a person employing.

2.2. PERCEIVED USEFULNESS

Perceived usefulness in the TAM model originally referred to job related productivity, performance, and effectiveness.³ This is an important belief identified as providing diagnostic insight into how user attitudes toward using (and intention to use) are influenced; perceived usefulness has a direct effect on intentions to use over and above its influence via attitude.^{3,4} Incorporating concepts used in Expectancy Theory, Triandis⁵ proposed that an important factor influencing behavior is the expected consequences of the behavior. Perceived usefulness was found to be significant constructs in the e-Government adoption literature.^{6,7} Past research was inconsistent on whether perceived usefulness was the stronger determinant. Fu, *et al*⁸ and Norazah *et al*⁹ found that behavioral intention was largely driven by perceived usefulness. In regards to e-tax filling acceptance, we test the following hypothesis:

H1: Perceived usefulness will have a significance positive effect on Attitude towards e- tax filling.

2.3. PERCEIVED EASE OF USE

Perceived ease of use is another major determinant of attitude toward use in the TAM model. This internal belief ties to an individual's assessment of the mental effort involved in using a system.³ Perceived usefulness and perceived ease of use are distinct but related constructs. Improvements in perceived ease of use may contribute to improved performance. Since improved performance defines perceived usefulness that is equivalent to near-term usefulness, perceived ease of use would have a direct, positive effect on perceived near-term usefulness. Davis³ once proposed to test the generality of the observed usefulness and ease of use trade off and to assess the impact of external interventions on these internal behavioral determinants. The empirical research findings are and however mixed.^{3,10} Perceived ease of use was found to be significant constructs in the e-Government adoption literature.^{5,6} Wang⁷ found that perceived ease of use was a stronger predictor of people's intention to e-file than perceived usefulness. Perceived ease of use was found to have positively influenced the behavioural intention to use a system.^{11,12,13}

These results suggest the following hypothesis:

H2: Perceived ease of use will have a significance positive effect on Attitude towards e- tax filling.

2.3. ATTITUDE

Attitude has long been identified as a cause of intention. Psychologists have discussed the theoretical construct of attitude for decades. Attitude in Fishbein¹⁴ paradigm is classified into two constructs: attitude toward the object and attitude toward the behavior. The latter refers to a person's evaluation of a specified behavior. This evaluation of a specified behavior leads to certain behavioral intention that further results in certain behavioral action. Adapting this general principle, attitude toward use in the TAM model is defined as the mediating affective response between usefulness and ease of use beliefs and intentions to use a target system. In other words, a prospective user's overall attitude toward using a given system is an antecedent to intentions to adopt.³ In user participation research, it is also believed that, prior to system development, users are likely to have vaguely formed beliefs and attitudes concerning the system to be developed.¹⁵ For the

same reason, in consumer research, attitude is the construct that receives most attention and is used most widely for predicting consumers likelihood to adopt a new technology.¹⁶

H3: Attitude will have a significance positive effect on the intention of paying taxes.

3. THEORITICAL FRAMEWORK AND METHODOLOGY

Theoretical frame work identifies the variables presented in the model i.e., perceived usefulness and perceived ease of use as independent variable, attitude as intervening and intention as dependent variable. Figure 1 shows the research framework of the study. Sample were selected using simple random sampling methods and they were self employees. 300 questionnaires were distributed and 205 respondents replied, i.e., the response rate was 68%. The questioners are construct in Table 1.

4. RESULT AND DISSCUSSION

The demograhical characteristics of respondents has been indicated in Table. 2 and the descriptive statistics display in Table. 3.

According to the results acquired from the analysis, the Cronbach alpha reliability coefficients were; 0,857 for Perceived Usefulness, 0,867 Perceived Ease of Use , 0,740 Attitude and 0,892 Intention (Table.4). All these reliability results were at high reliable value interval.

The findings indicate perceived usefulness has a not strong and significant impact on user's attitude. This could be due to the fact that users tend to have a positive view toward the system only when it demonstrates appropriate level of usefulness (because the system is new to the users). Some prior studies Bhattacharjee,¹⁸ Hung *et al*,¹ Taylor *et al*⁴ also found perceived usefulness to have a stronger impact on attitude. This relationship has been also supported by some prior research^{1,2} on e-government adoption. One possible argument for this significant relationship is that the users are although well acquainted with Internet and computer systems in general, they are relatively new to this transactional e-government system. In such case, the high trust toward this system would lead them to develop positive attitude toward using the system.

Moreover, the findings indicate that perceived ease of use positively impacts on user's attitude. Perceived Ease of Use had a significant positive influence on Attitude ($\beta_2 = 0.570$). Thus, H2 was supported. Learning to use e-Government system would be easy for the users to use as they would find it easy to get better service via the system. Moreover, it would be easy for the users to become skillful at using e-SPT system.

Taxpayers will also have more positive attitude towards on-line tax filing. Meanwhile, on-line tax filing allows 24 data transmission so that taxpayers are not limited by office hour.¹⁹ They can file tax at home without queuing up. This helps to increase the efficiency of tax filing. The on-line tax filing system can also check the tax exemptions automatically, and calculate the tax payable in the most favorable way.¹³ The whole process is simple and fast, secure and save time and effort. The system shortens the process and reduces superfluous human resources. The efficiency, effectiveness and service quality of government policy can be raised. Hence, taxpayers should make use of the advantages brought by on-line tax filing. In terms of security problem, we suggest taxpayers to avoid downloading tax filing software or filing tax from unknown websites. Taxpayers should avoid installing P2P share software (such as Foxy, eMule and etc) while filing tax. Personal tax filing data should be removed from the hard discs after tax filing. Anti-virus software or firewall should be installed to protect personal data. In the aspect of research

limitations and later study, this study expects to receive 1000 questionnaires. However the actual situation is worse than expected (valid response questionnaires are 422). We suggest following studies can visit senior staffs in enterprises other than using internet questionnaire. The level of knowledge is higher so it is possible to obtain more valid questionnaires. Paper copy questionnaire is another method to collect samples (since we use internet questionnaire, we are unable to test taxpayers who seldom use the internet).

5. CONCLUSION

Research is still aiming to test the effect of perceived usefulness and perceived ease of use affecting intent to pay taxes through attitude as an intervening variable and to test the effect of the use of SEM analysis. Of the three hypothesis, it can be concluded that the hypothesis 2 and 3 have a strong influence.

References and Notes

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Table 1: The Core Constructs

Variables	Definition
Perceived Usefulness	The degree to which a person believes that using a particular system would enhance his or her job performance. ³
Perceived Ease of Use	The degree to which a person believes that using a particular system would be free of effort. ³
Attitude	An individual's positive or negative feelings about performing the target behaviour. ¹⁴
Intention	Intentions are assumed to capture the motivational factors that influence a behavior. ¹⁷

Table 2: Demographical Characteristics

Characteristics	Frequency
Age	205
20-30	69 (34)
31-40	44 (22)
41-50	50 (24)
51+	42 (20)
Gender	205
Female	120 (59)
Male	85 (41)

Education	205
Senior High School	37 (18)
Bachelor	122 (60)
Masters	46 (22)

Table 3: Descriptive Statistics

Variables	Mean	Std Deviation
Perceived Usefulness	3.56	0.65
Perceived Ease of Use	3.11	0.71
Attitude	3.34	0.81
Intention	3.23	0.77

Table 4. Reability test results

Variables	Cronbach Alpha
PEU	0.857
PEOU	0.867
A	0.740
I	0.892

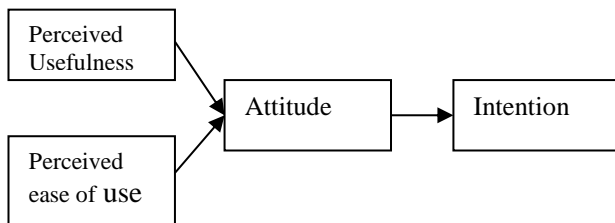


Fig.1. Research Model

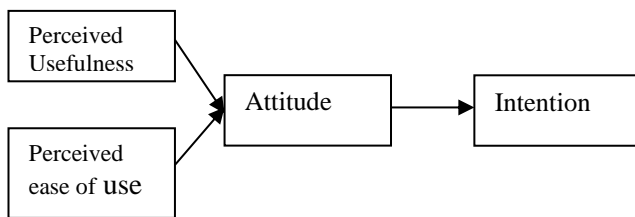


Fig.2. SEM analysis of research model.

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