

**AFILIASI:**

^{1,2,3,4}Faculty Economic and Business,
University Muhammadiyah Purwokerto

***KORESPONDENSI:**

bimacinintyapratama@ump.ac.id

THIS ARTICLE IS AVAILABLE IN: <https://e-journal.umc.ac.id/index.php/JPK>

DOI: [10.32534/jpk.v10i4.4955](https://doi.org/10.32534/jpk.v10i4.4955)

CITATION:

Melamaulidah, M., Cinintya Pratama, B. ., Fitriati, A., & Pandansari, T. (2023). Electronic Tax Filing System Usage: The Role of Perceived Ease, Usefulness, Trust With Attitude As a Mediator. *Jurnal Proaksi*, 10(4), 555–569.

<https://doi.org/10.32534/jpk.v10i4.4955>

Riwayat Artikel :**Artikel Masuk:**

8 November 2023

Di Review:

3 Desember 2023

Diterima:

31 Desember 2023

Electronic Tax Filing System Usage: The Role of Perceived Ease, Usefulness, Trust With Attitude As a Mediator

Melamaulidah¹, Bima Cinintya Pratama^{2*}, Azmi Fitriati³, Tiara Pandansari⁴

Abstrak

Sistem e – filing merupakan sistem informasi SPT tahunan melalui saluran pajak elektronik atau online yang ditetapkan oleh Direktorat Jenderal Pajak. Penelitian ini bertujuan untuk menguji antecedent niat menggunakan dengan mempertimbangkan pengaruh persepsi kemudahan, kebermanfaatan, dan kepercayaan dengan sikap sebagai variabel mediasi. Populasi penelitian ini adalah wajib pajak orang pribadi pengguna sistem e – filing di Kantor Pelayanan Pajak Pratama Purwokerto. Sampel penelitian ini ditentukan menggunakan teknik accidental sampling. Analisis dilakukan menggunakan analisis Structural Equation Model (SEM) yang berbasis pada component atau variance dengan pendekatan Partial Least Square (PLS). Hasil penelitian ini menunjukkan bahwa persepsi kemudahan dan kebermanfaatan berpengaruh positif terhadap niat menggunakan sistem e - filing. Variabel kepercayaan tidak berpengaruh terhadap niat menggunakan e-filing. Selain itu, penelitian ini juga membuktikan peran sikap dalam memediasi persepsi kemudahan, kebermanfaatan, dan kepercayaan terhadap niat menggunakan sistem e - filing.

Kata Kunci : persepsi kemudahan, kebermanfaatan, kepercayaan, sikap, niat menggunakan

Abstract

System is an annual tax return information system through electronic or online tax channels determined by the Directorate General of Taxes. This study aims to examine the antecedents of intention to use by considering the influence of perceived ease, usefulness, and trust with attitude as a mediating variable. The population of this study is individual taxpayers who use the e-filing system at the Purwokerto Pratama Tax Service Office. The sample of this study was determined using an accidental sampling technique. The analysis was carried out using Structural Equation Model (SEM) analysis based on components or variance with a Partial Least Square (PLS) approach. The results of this study show that the perceived ease and usefulness have a positive effect on the intention to use the e-filing. The trust variable does not affect the intention to use the e - filing. In addition, this study also proves the role of attitudes in mediating the perceived ease, usefulness, and trust in the intention to use the e - filing.

Keywords: Perceived Ease, Usefulness, Trust, Attitude, Intention to use

INTRODUCTION

Taxes are one of the main sources of income for some countries in the world, including Indonesia (Tahar et al., 2020). To optimize state revenues from the tax sector, the Directorate General of Taxes implements modernization in the tax system. One way is through the implementation of an e-filing system (Nurjannah et al., 2016). This e-filing system is an effort by the Directorate General of Taxes to facilitate taxpayer compliance with their annual SPT obligations (Nurjannah et al., 2016). The e-filing system has advantages over manual reporting (Hambali, 2020). One of them can be seen in the following information in Figure 1 at the Purwokerto Pratama Tax Service Office for the last five years.

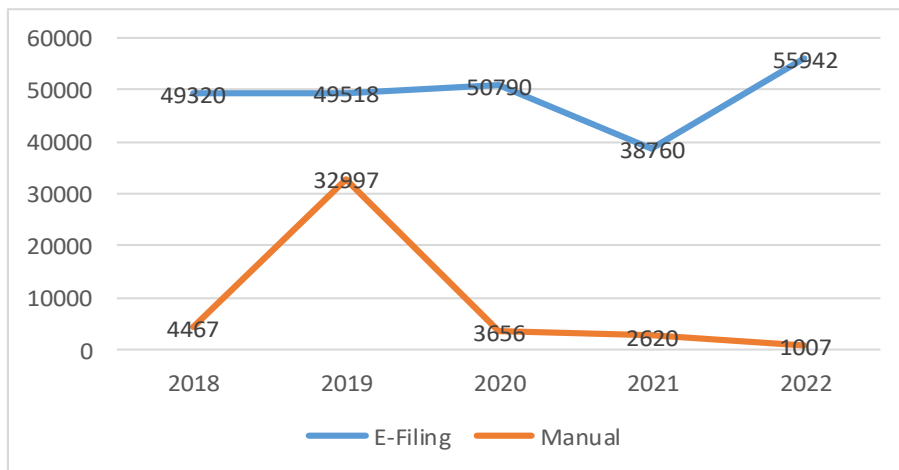


Figure 1. Annual SPT data using e-filing and manual systems

Source: Tax Service Office Pratama Purwokerto, 2023

Figure 1 shows annual SPT reporting data using the e-filing and manual systems at the Purwokerto Pratama Tax Service Office. Since April 1, 2018, the Ministry of Finance has determined that individual taxpayers are required to report their annual SPT via the e-filing system. However, in the implementation of the e-filing system, problems often occur where data entry into the e-filing system is often repeated due to disconnection of the internet connection when filling in the data. Apart from that, the server often goes down due to the large number of taxpayers accessing it (Nur et al., 2020). This is due to a lack of preparation in accepting new technology (Tahar et al., 2020). So it can be said that even though the Directorate General of Taxes has facilitated individual taxpayers in reporting annual tax returns using the e-filing system, problems still often occur in it (Dwi et al., 2022). Therefore, efforts are needed from the Directorate General of Taxes to perfect the e-filing system so that it does not harm taxpayers. According to Andriani et al., (2017), the success of a system can be seen from the interest and acceptance of users in operating the system. One model that explains technology adoption is the Technology Acceptance Model (Davis, 1989). This TAM is useful for explaining how technology users accept and use the system (Davis, 1989). Intention to use is important because it is the main factor in the acceptance and utilization of a particular system (Susanto, 2019). Several factors influence intention to use, such as perceived ease, usefulness, trust, and attitude.

The first influencing factor intention to use is the perceived of ease. In the Technology Acceptance Model, perceived ease is a person's belief that the e-filing system is easy to apply and understand (Davis, 1989). This perceived ease has a direct impact on individuals when they decide they intend to use the e-filing system (Tahar et al., 2020). This e-filing system makes it easier for individual taxpayers to save time in preparing, processing and reporting their annual SPT. Apart from that, the Directorate General of Taxes also feels the convenience of the e-filing system speeding up

SPT filing throughout the year (Aryani et al., 2018). Therefore, the easier the e-filing system is, the more intention to use it will increase. According to research Tahar et al., (2020),(Kasilingam, 2020), and Aryani et al., (2018) suggests that perceived ease has a positive effect on intention to use. However, research (Nor and Pearson, 2007),(Setiawan, 2020), and (Bricasmastya, 2023) proves that perceived ease does not affect intention to use.

The second factor that influences intention to use is perceived usefulness. Based on the Technology Acceptance Model, perceived usefulness refers to how much users believe that using system technology will improve their performance at work (Davis, 1989). This concept illustrates that using an e-filing system is profitable for its users. So, with the benefits felt by users, it will increase the intention to use the e-filing system (Tahar et al., 2020). The benefits of the e-filing system provide benefits for individual taxpayers in submitting their annual SPT. This is because the e-filing system is fast, precise, efficient and does not require the process of recording the SPT and its attachments at the KPP. Thus, the more useful the e-filing system is, the more attractive it will be for individual taxpayers to use it (Anisa, 2020). This is according to research (Tahar et al., 2020),(Astuti and Diana, 2020), and (Aryani et al., 2018). Meanwhile, research Tyas et al., (2019), Asra et al., (2018), and (Aieni and Purwantini, 2017) proves that perceived usefulness does not affect intention to use.

The third factor that influences intention to use is trust. Trust is an assessment of a person's relationship with other people who will carry out certain transactions in accordance with an environment full of uncertainty (Ba and Pavlou, 2002). Trust is also a determining factor in determining intention to use a system which is used in reporting taxpayer data, especially in reporting annual SPT. In the context of the transition of tax reporting from manual to an e-filing system, the Directorate General of Taxes uses a top-down system (Priyono, 2017). Therefore, whether taxpayers believe it or not in the e-filing system, they will continue to use it. Trust reflects the taxpayer's level of confidence in the effectiveness and security of the e-filing system (Innayah et al., 2020). These beliefs can impact compliance, technology adoption, as well as alternative reporting options. Thus, the higher the level of trust, the greater the likelihood that individual taxpayers will comply with the system, increasing efficiency and reducing manual reporting (Putri and Darwin, 2015). Some research (Kasilingam, 2020), (Naufaldi, 2020), and Schaupp et al., (2010) stated that trust has a positive effect on intention to use. Meanwhile research (Hong & Cho, 2011), (Dehbashi & Nahavandi, 2007), and (Rustam, 2020) proves that trust has no effect on intention to use.

The fourth factor that influences intention to use is attitude. According to (Ba and Pavlou, 2002) attitude is defined as an evaluative statement, either favorable or unfavorable towards an object, individual or event. The Technology Acceptance Model also explains that attitude plays an important role for individual taxpayers in making decisions as a result of the convenience, benefits and trust in the e-filing system. This attitude serves as a key link between initial views of technology and the propensity to use it. A positive attitude towards the e-filing system increases intention to use as a relationship between initial perceptions of ease, benefits and trust with intention to use (Shanmugam et al., 2014). Thus, the more positive the attitude that arises from the system, the higher the intention to use the e-filing system Putra et al., (2020), Mutahar et al., (2018), and (Zhang, 2018) states that attitude has a positive influence on intention to use.

To optimize the intention to use the e-filing system, it is necessary to consider the factors of perceived ease, perceived usefulness, trust and attitude. The ease of use as well as the benefits and trust in the system can create a positive attitude which is expected to increase the intention to use the e-filing system (Afandi et al., 2021). Therefore, this research aims to examine the influence of perceived ease, perceived usefulness, and trust on intention to use. Apart from that, it is also to find out attitudes in mediating the relationship between these factors. This research adopts the Technology Acceptance Model developed by Davis 1989. This research adds the trust variable as an independent variable to clarify the factors that contribute to intention to use.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology Acceptance Model is used to explain how individuals perceive and receive information technology. In the Technology Acceptance Model there are five variables, namely perceived ease of use, perceived usefulness, attitude toward use, behavioral intention to use, and actual system usage. According to (Davis, 1989) Perceived ease refers to the user's belief that using the system can make work easier and reduce hassle. Convenience is an important factor in filling in your annual SPT identity in the e-filing system because it impacts intention to use. Meanwhile, perceived usefulness refers to the extent to which someone believes that using a particular system will increase their work productivity. The benefits felt by individuals also play a big role in their intention to use the e-filing system so that they can speed up their annual SPT reporting. Trust is an assessment of the relationship of individuals who will carry out certain transactions in an environment full of uncertainty (Ba and Pavlou, 2002). This trust has a crucial role in filling in the taxpayer's identity in the e-filing system because it is related to personal data. Meanwhile, according to Davis, (1989) Attitude refers to a person's positive or negative feelings when carrying out a specified behavior. Thus, it cannot be concluded that the Technology Acceptance Model describes how individuals adopt the system, influenced by perceived ease, usefulness, trust, and attitudes towards the e-filing system or not.

Behavioral Theory

The Theory of Planned Behavior (TPB) is a theory that explains an individual's behavior which is influenced by that individual's intentions (Omotayo and Adebayo, 2015). The TPB has three dimensions of attitude, subjective norms, and perceived behavioral control. With the intention and motivation of individuals, they can change their own behavior in helping to change the behavior of taxpayers and can increase taxpayers' motivation to use the e-filing system (Sahala, 2020).

Intention to use can be interpreted as a person's desire or intention to use a product, service or technology. Basically, it reflects an individual's level of readiness or willingness to adopt and utilize a system (Schaupp et al., 2010). Therefore, individual taxpayers intend to use the e-filing system in reporting their annual SPT because this e-filing system can be used independently anywhere, is practical and does not use paper. Apart from that, individual taxpayers only need to fill in and select the features of reporting, payment and services that have been compiled by the Directorate General of Taxes (Daryatno, 2019).

Perceived ease of use is the extent to which users or users using a particular system can be free from the effort that must be done. This means that the more users feel a system, the easier it will be to use and interested in using the system (Davis, 1989). The convenience felt by individual taxpayers is due to the e-filing system being easy to understand and learn, has a report guide and is not time limited. Thus, individual taxpayers use the e-filing system in reporting their annual SPT (Davis, 1989).

According to Davis, (1989) defines usability perception as the degree to which users believe and believe that using the system can improve the performance and productivity of their work. In the e-filing system, the benefits obtained by individual taxpayers are that historical data for previous year reporting can be downloaded instead of manual reporting, the reporting can be done quickly, precisely and efficiently so that it can save money (Nur et al., 2020).

Trust is a person's confidence in the integrity, abilities and good intentions of another party. It involves the expectation that the person will fulfill promises, honor trust, and act in accordance with expected norms and values (Schaupp et al., 2010). Trust in the e-filing system is a benchmark for individual taxpayers to know that the legal and government systems have been implemented so that they can increase compliance in annual SPT reporting (Ismoyowati et al., 2020).

Attitude is favorable feelings toward a system arise when users experience a satisfactory user experience, effective functionality, and good customer support. Factors such as response speed,

security, and training support also influence how users feel (Fishbein & Ajzen, 1975). The positive attitude of individual taxpayers can increase interest in using the e-filing system as a result of feeling comfortable and happy in using the e-filing system (Sahala, 2020).

HYPOTHESIS DEVELOPMENT

The Influence of Perceived Ease of Use on Intention to Use

According to the Technology Acceptance Model, perceived ease is one of the important factors in system acceptance. Perceived ease is a measure that describes a person's belief that a technological system can be easy to use and understand (Lutfiyanti and Indiyana., 2020). Convenience can have a direct and indirect impact on intention to use the system (Tahar et al., 2020). Some research Aryani et al., (2018), Dwi et al., (2022), (Wahyu Purwiyanti and Laksito, 2020) proves that perceived ease of use has a positive influence on intention to use and attitude mediates the positive influence of perceived ease of use on intention to use.

H1: Perceived ease has a positive effect on intention to use

The Influence of Attitude Mediates Perceived Ease of Use on Intention to Use

Perceived ease is the level of how easy it is for users to use a system (Joan and Sitinjak, 2019). Ease of use is one of the factors in determining attitudes towards using the system so that it can give rise to individuals intending to use the system. This is something that must be maintained in the system so that it can be used and is easy to understand well so that a positive attitude will be created which will influence the intention to use it (Ali, 2020). This is in accordance with the research result Bangkara et al., (2016), Ashoori et al., (2015), Shanmugam et al., (2014) which proves that attitude can mediate the positive influence of perceived ease of intention to use.

H2: Attitude mediates the positive influence of perceived ease on intention to use

The Influence of Perceived Usefulness on Intention to Use and Attitude as Mediator

Based on the Technology Acceptance Model, apart from the perceived of ease there is also a perceived of usefulness. Perceived of usefulness is related to how confident an individual is in using the system will improve their job performance (Davis, 1989). If someone believes that using the system can help achieve work goals efficiently and provide benefits. Then their desire for intention to use will increase (Tahar et al., 2020). Some research Tahar et al., (2020), Aryani et al., (2018), Dwi et al., (2022) states that perceived usefulness has a positive influence on intention to use

H3: Perceived of usefulness has a positive effect on intention to use

The Influence of Attitude Mediates Perceived Usefulness on Intention to Use

Perception of usefulness is the user's view of how well the system is designed to meet their needs and can provide increased performance (Joan and Sitinjak, 2019). If an individual feels that using the system can have a positive impact or have benefits, this will result in a positive attitude that influences their perception of the system (Wardani et al., 2020). The more benefits a person obtains, the greater the attitude towards doing something and the influence on the intention to use the system (Wardani et al., 2020). These results are in accordance with research Wardani et al., (2020), Bangkara et al., (2016), Ashoori et al., (2015) said that attitude can mediate the positive influence of perceived usefulness on intention to use.

H4: Attitude mediates the positive influence of perceived usefulness on intention to use

The Influence of Trust on Intention to Use

Trust can be defined as someone's belief that they will find what they expect from using the system (Barnes, 2003). When someone has trust in the system, they tend to be motivated to intend to use the system. Therefore, trust plays an important role in intention to use the system. This is because there is a feeling of comfort and protection from the system which can make individuals intend to use the system optimally (Putri and Darwin, 2015). This is in line with research Waung et al.,

(2021), Wardani et al., (2020), (Zhang,2018), which states that trust has a positive effect on intention to use and attitude mediates the positive effect of trust on intention to use.

H5:Trust has a positive effect on intention to use

The Influence of Attitude Mediating Trust on Intention to Use

Trust is a person’s belief in the integrity, virtue, competence and ability of another person (Zhang, 2018). If an individual has confidence in using the system, this will have a positive attitude which will influence their intention to use the system. This is because trust has a very important role in increasing intention to use the system and individual attitudes towards using the system (Mccole et al., 2010). The results of the previous analysis prove that attitude is able to mediate the positive influence of trust on intention to use (Zhang, 2018) Shanmugam et al., (2014).

H6:Attitude mediates the positive influence of trust on intention to use

RESEARCH METHODS

This research uses a quantitative type of research using primary data through a questionnaire instrument. The population that is the focus of this research is 55,942 users of the e-filing system at the Purwokerto Pratama Tax Service Office. To determine the sample, by the Accidental Sampling method. Accidental sampling in this research was carried out on individual taxpayers in specified by distributing online questionnaires using Google Form which were distributed to individual taxpayers who reported their 2022 Annual SPT. The number of samples used was 200 respondents who were individual taxpayers 1770 SS and 1770 S. Data analysis uses SEM PLS analysis outer model and inner model. The outer model uses a convergent validity test, AVE, and composite reliability. Inner models use path coefficient significance test, R-square test, and f-square test.

The operational definition in this research is presented in table 1:

Table 1. Operational Definition and Variable Indicators

Variable	Indicators
Perceived Ease Perceived ease is which someone believes that the e-filing system can be easily understood and used (Davis, 1989).	Easy of use
	Controllable
	Easy to learn
	Clear and understandable
	Ease to become skillful
Perceived Usefulness Perceived usefulness is which users believe that using the e-filing system will improve their performance in reporting Annual SPT (Davis, 1989).	Work more quickly
	Job performance
	Increase productivity
	Effectiveness
	Makes job easier
Attitude Users’ positive or negative attitudes the e – filing system (Fishbein & Ajzen, 1975)	Useful
	Site is an idea
	Site is a wise idea
	Site is plesant idea
	Site a positive ida
Trust User trust that the e-filing system is reliable (Schaupp et al., 2010)	Site is an appealing idea
	Comfort
	Confident
	Strong security
	Safe
	Trusted

	Security
Intention to Use	Intend to use
Intention to use is a person's desire to use an e-filing system now and in the future (Schaupp et al., 2010)	Predict will use in the future. Continue to use

Source: (Schaupp et al., 2010), (Fishbein & Ajzen, 1975), (Davis, 1989).

RESULT

Characteristics of respondents based on age range, gender, education level, media and reasons for using the e-filing system, are presented in table 2.

Table 2. Characteristics of Respondents

Characteristics	Number of people)	Percentage
Age range		
17 – 25 years	30	15%
26 – 41 years	78	39%
42 – 57 years old	75	37.5%
> 57	17	8.5%
Last education		
SMA/SMK	39	19.5%
D3	5	2.5%
S1	150	75%
S2	6	3%
Annual Income Range		
Rp 0 – Rp 60.000.000	149	74.5%
Rp > 60.000.000	51	25.5%
Reasons for Using the E – Filling System		
Advanced and practical technology	40	20%
Easier to understand and flexible	36	18%
Fast and convenient to use	60	30%
Can be used anywhere	64	32%

Source: Result of distributing of questionnaires

Based on table 2, it is known that the majority of respondents were aged 26 –57 years (76.5%) who belonged to generation X and millennials. In addition, most respondents have a bachelor's degree (75%) so it can be assumed that they have quite good knowledge in terms of technology acceptance (Priyono, 2017). The main reason for using an e-filing system is the ease and comfort of use as well as its flexibility which allows it to be used anywhere.

Descriptive statistics on the variables of perceived ease, usefulness, trust, attitude and intention to use are presented in table 3.

Table 3. Average variable values

Variable	Score
Perceived of ease	4,358
Perceived Usefulness	4,413
Trust	4,268
Attitude	4,300
Intention to use	4,580

Source: SEM – PLS Data Processing Results (2023)

Based on table 3, is the average score produced for each variable. This score is in the very high category. This shows that individual taxpayers consider the e-filing system to be easy to use and learn. Apart from that, they also experience the benefits of effectiveness, efficiency and time savings in annual SPT reporting so that reporting is fast. This shows that the e-filing system can be trusted and provides a sense of security in reporting the annual SPT. Therefore, they feel pleasure in operating the e-filing system, so they have a positive attitude towards the e-filing system and have a high intention to use the e-filing system in the future.

The measurement model test (outer model) used is loading factor, AVE, and composite reliability. The measurement model test results are presented in table 4. Based on table 4, all indicators are acceptable because they have a loading factor above 0.7. The composite reliability value is more than 0.6, and the AVE value is above 0.5. The test results show that all indicators are reliable and validly reflect the variables.

Table 4. Loading factor, AVE, and composite reliability values.

Variable	Indicator	Loading Factor	AVE	Composite Reliability
Perceived of Ease	PE1	0.810	0.579	0.912
	PE2	0.730		
	PE3	0.832		
	PE4	0.774		
	PE5	0.835		
	PE6	0.793		
Perceived of usefulness	PEU1	0.723	0.635	0.892
	PEU2	0.776		
	PEU3	0.773		
	PEU4	0.806		
	PEU5	0.745		
	PEU6	0.737		
Trust	T1	0.711	0.634	0.901
	T2	0.797		
	T3	0.832		
	T4	0.778		
	T5	0.776		
	T6	0.757		
Attitude	A1	0.730	0.848	0.896
	A2	0.808		
	A3	0.832		
	A4	0.832		
	A5	0.775		
Intention to use	IU1	0.927	0.602	0.943
	IU2	0.900		
	IU3	0.935		

Source: SEM – PLS Data Processing Results (2023)

The structural model (inner model) tests used are r-square and f-square. The R – Square and f-square values are presented in tables 5 and 6.

Table 5. R-Square Value

	<i>R – Square</i>	<i>R Square Adjusted</i>
Attitude	0.533	0.526
Intention to use	0.563	0.554

Source: SEM – PLS Data Processing Results (2023)

Table 5 shows that the R Square Adjusted attitude value is 0.526. This value shows the contribution of perceived ease, usefulness, trust to attitudes of 52.6%. Meanwhile, the R Square Adjusted value for intention to use is 0.554. This value means that the contribution of perceived ease, usefulness and trust to intention to use is 55.4%.

Table 6. F-square value

	M (Attitude)	Y (Intention to Use)
Attitude		0.083
Perceived of Ease	0.032	0.106
Perceived Usefulness	0.059	0.090
Trust	0.116	0.004

Source: SEM-PLS Data Processing Results (2023)

Based on table 6, the f-square shows that perceived ease has a low influence, while trust and perceived usefulness have a large influence on attitudes. Meanwhile, the f-square shows that attitude, usefulness, and perceived ease have a very big influence on intention to use, however, trust has little influence on intention to use.

The path coefficient test results are presented in table 7.

Table 7. Path coefficient results

	Original Sample (O)	T Statistics	P-Values	Information
Perceived Ease -> Intention to use	0.310	4,072	0,000	H1 Accepted
Perceived Ease-> Attitude -> Intention to use	0.048	1,973	0.049	H2 Accepted
Perceived Usefulness -> Intention to use	0.334	4,001	0,000	H3 Accepted
Perceived Usefulness-> Attitude -> Intention to use	0.076	2,020	0.044	H4 Accepted
Trust -> Intention to use	-0.072	0.998	0.319	H5 Rejected
Trust -> Attitude -> Intention to use	0.101	2,259	0.024	H6 Accepted

Source: SEM - PLS Data Processing Results (2023)

Based on table 7, it shows that perceived ease, usefulness influence intention to use. However, trust has no effect on intention to use. The test results also show that attitude is able to mediate the positive influence of perceived ease, usefulness, trust on intention to use.

DISCUSSION

First Hypothesis Testing Results

From table 7 it is known that perceived convenience has a positive effect on intention to use. These results are in accordance with the Technology Acceptance Model (TAM), which states that the perceived of convenience has a positive effect on intention to use. This research sample shows that the majority of taxpayers are individual taxpayers aged 26 – 57 years who belong to generation X and millennials. They are generally highly educated and understand technology so they have good skills in operating the system (Tahar et al., 2020). Therefore, they find it easy to use and learn the e-filing system. The perceived convenience causes them to intend to use it again to report annual tax returns in the future. Taxpayers consider the operation of the e-filing system to be flexible and easy to understand. The easier the e-filing system is, the more intention to use it will increase. On the other hand, if the system is difficult to use, the intention to use the system will be reluctant (Jogiyanto, 2007). The results of this study are in line with Nurjannah et al., (2016), Tahar et al., (2020), Dwi et al., (2022) which shows that perceived ease has a positive effect on intention to use.

Second Hypothesis Testing Results

Based on table 7, it is found that attitude mediates the positive influence of perceived ease of use on intention to use. This can be interpreted as the easier the system is to use, the more positive the individual's attitude towards using it. Therefore, the convenience factor is very important in determining individual attitudes and encouraging them to intend to use the system. The results of this research also show that the majority of users belong to generation X and millennials. They are more familiar with using digital technology and have a high tendency towards technology adoption (Priyono, 2017). Therefore, they find it easy to learn and operate the e-filing system. This convenience further increases their positive attitude towards the e-filing system. So they increasingly intend to use it now and in the future to report annual tax returns (Rastini, 2021). These results are supportive Bangkara et al., (2016), (Putri, 2021), Ashoori et al., (2015) which proves that attitude can mediate between perceived ease of use and intention to use.

Third Hypothesis Testing Results

Table 7 shows that perceived usefulness has a positive effect on intention to use. Users intend to use the e-filing system and feel its usefulness, whereas if the e-filing system does not provide benefits they will avoid it (Hartono, 2007). Based on the research sample, the majority of respondents are generation X and millennials. They are generally highly educated and like things that are efficient and effective (Rokhiyatul, 2020). Therefore, they consider that using an e-filing system provides efficiency benefits in managing documents and data, reducing the time and energy required in manual processes. The perceived benefits cause them to tend to intend to reuse the e-filing system in reporting their annual SPT (Yolanda, 2020). This is according to research Dwi et al., (2022), Tahar et al., (2020), and (Daryatno, 2019) which shows the same results, where perceived usefulness has a positive effect on intention to use.

Fourth Hypothesis Testing Results

Based on table 7, it can be concluded that attitude is able to mediate the positive influence of perceived usefulness on intention to use. This shows that users feel the benefits of the e-filing system and increase their positive attitude towards using it. Therefore, perceived benefits are very important in determining individual attitudes and motivating them to intend to use the system. These results also show that the majority of users belong to generation X and millennials. They are known for wanting speed, practicality, and uncomplicatedness in their work (Rodiah, 2020). Therefore, they consider that the e-filing system provides significant benefits speed up annual SPT reporting. These perceived benefits tend to increase positive attitudes and most likely have a strong intention to use the e-filing system for SPT reporting. These results are in line with the analysis Hosseini et al., (2015)

Electronic Tax Filing System Usage: The Role of Perceived Ease, Usefulness, Trust With Attitude As a Mediator and [Shanmugam et al., \(2014\)](#) Which prove that the attitude relationship can mediate between perceived usefulness and intention to use.

Fifth Hypothesis Testing Results

Based on table 7, it shows that trust has no influence on intention to use. This is because some users, including generation X and millennials, have critical abilities and high awareness of security ([Rodiah, 2020](#)). Trust does not affect the intention to use the e-filing system because there is an obligation to use it, so whether individual taxpayers believe or not in using the e-filing system in reporting their SPT, they must still use it ([Naufaldi, 2020](#)). This is in accordance with PER - 02 of 2019 that taxpayers who are registered with the KPP and have submitted their SPT via the e-filing system are required to report using the e-filing system. However, if they do not meet the criteria as in PER - 02 of 2019, taxpayers still have the option to submit their SPT manually ([Kencana & Retnani, 2017](#)). Therefore, it is important to increase the trust factor in the e-filing system, especially in terms of security and protection of personal data. In this way, taxpayers, including generation X and millennials, will feel more comfortable and confident in using the e-filing system. The results of this study are in line with research ([Hong & Cho, 2011](#)), [Dehbashi and Nahavandi \(2007\)](#), as well as [Rustam \(2020\)](#).

Sixth Hypothesis Testing Results

Table 7 shows that attitude mediates the positive influence between trust and intention to use. The results of this research show that the majority of users belong to generation X and millennials. They have a high level of concern about the security and protection of the system, which influences their trust in attitudes and intention to use the e-filing system ([Rodiah, 2020](#)). They consider the trust factor to be important in determining their intention to use the e-filing system. Therefore, by having a positive attitude towards using the system, they are more likely to adopt the e-filing system in reporting Annual Tax Returns. These results are in accordance with research ([Wardani et al., 2020](#)) ([Ashoori et al., 2015](#)) ([Shanmugam et al., 2014](#)) which shows that attitude can mediate between trust and intention to use.

CONCLUSIONS

From the results of this research, it can be concluded that the intention to use the e-filing system for individual taxpayers is influenced by perceived convenience, usefulness and attitude. However, trust is not proven to influence intention to use the e-filing system. This is due to the obligation to use an e-filing system for annual SPT reporting so that not influencing intention to use the e-filing system. Apart from that, attitude is able to mediate the relationship between perceived ease, usefulness, and trust towards intention to use.

RECOMMENDATION

1. Practical advice : This research provides implications for the Directorate General of Taxes and the Tax Service Office in developing an e-filing system that needs to pay attention to the factors of convenience, usefulness and trust in the system. Because these factors can influence attitudes and intentions to continue using the e-filing system. However, this research has the limitation of not being able to prove the influence of trust on intention to use the e-filing system and the scope of respondents is only at the Purwokerto Pratama Tax Service Office.
2. Theoretical advice : This, suggestions for further research are to re-examine the influence of trust on intention to use the e-filing system and expand the respondent's coverage area, and consider a more even population so that the results are more representative. Apart from that, it can also add or replace other variables such as perceived security, perceived risk, confidentiality, and satisfaction.

REFERENCE

- Afandi, A., Fadhillah, A., & Sari, D. P. (2021). *INNOVATIVE : Volume 1 Nomor 2 Tahun 2021 Research & Learning in Primary Education Pengaruh Persepsi Kegunaan , Persepsi Kemudahan dan Persepsi Kepercayaan Terhadap Niat Menggunakan E-Wallet Denga Sikap Sebagai Variabel Intervening*. 1, 568–577.
- Aieni, A. N., & Purwantini, A. H. (2017). Exploring The Use Of Mobile Banking: A Technology Acceptance Model Approach Eksplorasi Penggunaan Mobile Banking: Pendekatan Technology Acceptance Model. *Jurnal Analisis Bisnis Ekonomi*, 15(1), 86–96.
- Ali, H. (2020). Attitude toward Using m-Commerce : The Analysis of Perceived Usefulness , Perceived Ease of Use , and Perceived Trust : Case Study in Ikens Wholesale Trade , Jakarta – Indonesia. 6663, 995–1007. <https://doi.org/10.21276/sjbms.2017.2.11.7>
- Andriani, F. D., Napitupulu, T. A., & Haryaningsih, S. R. I. (2017). The User Acceptance Factors Of E-Filing System In Pontianak. *Journal of Theoretical & Applied Information Technology*, 95(17).
- Anisa, R. (2020). *Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan, dan Kepuasan Wajib Pajak Terhadap Penggunaan E- Filing Bagi Wajib Pajak di Kebumen*. 2(4), 595–609.
- Aryani, R. A. I., Herwanti, R. T., & Basuki, P. (2018). The effect of perception of use, ease, security and confidentiality to use e-filing (Study in the Tax Office Pratama Raba Bima). *International Journal of Scientific Research and Management*, 6(4), 294–304.
- Ashoori, D., Noorhosseini, S. A., & Alishiri, R. (2015). *Perceived usefulness and Perceived Ease of Use for Adoption Technology LCC Card : Case Study Paddy Farmers Northern Iran*. 7(1), 159–162.
- Asra, T., Taufik, A., & Rofi, M. (2018). *Pengkajian Penerimaan Dan Penggunaan Aplikasi Transportasi Online (Ride Sharing) Di Jakarta Dan Sekitarnya*. 10(3), 21–28.
- Astuti, D. P., & Diana, N. (2020). Hariri.(2020). Analisis Faktor-Faktor Yang Mempengaruhi Minat Perilaku Wajib Pajak Orang Pribadi Dalam Melaporkan SPT Menggunakan E-Filling Wajib Pajak Orang Pribadi Kota Dompu. *Jurnal Ilmiah Riset Akuntansi*, 9(03), 75–89.
- Ba, S., & Pavlou, P. A. (2002). Evidence of the effect of trust building technology in electronic markets: Price premiums and buyer behavior. *MIS Quarterly*, 243–268.
- Bangkara, R. P., Putu, N., & Harta, S. (2016). *PENGARUH PERCEIVED USEFULNESS DAN PERCEIVED EASE OF USE PADA MINAT PENGGUNAAN INTERNET BANKING DENGAN ATTITUDE TOWARD USING SEBAGAI VARIABEL INTERVENING*. 16, 2408–2434.
- Barnes, J. G. (2003). *Secrets of customer relationship management (rahasia manajemen hubungan pelanggan)*. Yogyakarta: Andi.
- Bricasmastya, N. A. (2023). *Pengaruh Perceived Ease Of Use, Social Influence, dan Pendapatan Terhadap Minat Menggunakan Pinjaman Online Shopee Paylater Pada Kalangan Mahasiswa di Kota Surabaya*. Universitas Hayam Wuruk Perbanas Surabaya.
- Daryatno, A. B. (2019). *FAKTOR-FAKTOR YANG MEMPENGARUHI PENGGUNAAN E _ FILLING PADA WAJIB PAJAK ORANG PRIBADI DI JAKARTA BARAT*. 97–106.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Dehbashi, S., & Nahavandi, N. (2007). *FACTORS AFFECTING ON IRANIAN PASSENGERS ' ACCEPTANCE TOWARDS ELECTRONIC TICKETING*. 2002(Pew 2002), 72–80.
- Dwi, M., Suryani, A., Ketut, N., Aryani, L., Kegunaan, P., & Kemudahan, P. (2022). Persepsi Kegunaan , Persepsi Kemudahan Penggunaan , serta Faktor Keamanan dan Kerahasiaan pada Minat Penggunaan E-Filling. <https://doi.org/10.24843/EJA.2022.v32.i10.p17>
- Fishbein, & Ajzen. (1975). A Bayesian analysis of attribution processes. *Psychological Bulletin*, Vol. 82(No. 2), 261–277.

- Hambali, A. J. H. (2020). The success of e-filing adoption during COVID 19 pandemic: The role of collaborative quality, user intention, and user satisfaction. *Journal of Economics, Business, & Accountancy Ventura*, 23(1), 57–68.
- Hartono, J. M. (2007). *Sistem informasi keperilakuan (edisi Revisi)* Yogyakarta: CV Andi Offset.
- Hong, I. B., & Cho, H. (2011). *International Journal of Information Management The impact of consumer trust on attitudinal loyalty and purchase intentions in B2C e-marketplaces : Intermediary trust vs . seller trust*. 31, 469–479. <https://doi.org/10.1016/j.ijinfomgt.2011.02.001>
- Hosseini, M. H., Fatemifar, A., & Rahimzadeh, M. (2015). Effective factors of the adoption of mobile banking services by customers. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 33(2581), 1–13.
- Innayah, M. N., Pratama, B. C., & Hanafi, M. M. (2020). *The Effect of Intellectual Capital towards Firm Performance and Risk with Board Diversity as a Moderating Variable : Study in ASEAN Banking Firms Analisis Pengaruh Intellectual Capital terhadap Kinerja dan Risiko dengan Keberagaman Direksi sebagai Pemoderasi : Studi pada Perusahaan Perbankan di Asean*. 11(85), 27–38. <https://doi.org/10.15294/jdm.v11i1.21487>
- Ismoyowati, I., Soedirman, U. J., Pratama, B. C., Purwokerto, U. M., & Traits, M. (2020). *Performative and economic analysis on local duck farming in Central Java - Indonesia*. October. <https://doi.org/10.14710/jitaa.45.3.234-242>
- Joan, L., & Sitinjak, T. (2019). *PENGARUH PERSEPSI KEBERMANFAATAN DAN PERSEPSI KEMUDAHAN PENGGUNAAN TERHADAP MINAT PENGGUNAAN LAYANAN PEMBAYARAN DIGITAL GO-PAY*. 8(021), 27–39.
- Jogiyanto, H. M. (2007). *Sistem informasi keperilakuan*. Yogyakarta: Andi Offset.
- Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62(June 2019), 101280. <https://doi.org/10.1016/j.techsoc.2020.101280>
- Kencana, H., & Retnani, E. D. (2017). *FAKTOR-FAKTOR YANG MEMPENGARUHI EFEKTIVITAS PENERAPAN E-FILING WAJIB PAJAK ORANG PRIBADI*.
- Lutfiyanti, I. P., & Indriyana, W. (2020). Faktor-Faktor yang Mempengaruhi Penggunaan E-Filling bagi Wajib Pajak Orang Pribadi. *Jurnal Akuntansi*, 7(2), 129–134
- Mccole, P., Ramsey, E., & Williams, J. (2010). Trust considerations on attitudes towards online purchasing : The moderating effect of privacy and security concerns. *Journal of Business Research*, 63(9–10), 1018–1024. <https://doi.org/10.1016/j.jbusres.2009.02.025>
- Mutahar, A. M., Management, B., Teknologi, U., Uitm, M., & Alam, S. (2018). *The Mediating of Perceived Usefulness and Perceived Ease of Use : The Case of Mobile Banking in Yemen*. 9(2), 21–40. <https://doi.org/10.4018/IJTD.2018040102>
- Naufaldi, I. (2020). *Pengaruh Perceived Ease Of Use , Perceived Usefulness , dan Trust terhadap Intention To Use*. II(3), 715–722.
- Nor, K. M., & Pearson, J. M. (2007). The influence of trust on internet banking acceptance. *The Journal of Internet Banking and Commerce*, 12(2), 1–10.
- Nur, T. F., Periode, D., Kurang, P., & Bulan, D. (2020). *Kelemahan Penggunaan E-Filling Pada Pengisian Surat Pemberitahuan Tahunan Pajak Penghasilan Orang Pribadi*. 2(2). <https://doi.org/10.7454/jabt.v2i2.95>
- Nurjannah, N., Rasuli, M., & Rusli, R. (2016). Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan, Kepuasan, Kecepatan, Keamanan Dan Kerahasiaan Terhadap Penggunaan Fasilitas E-Filing Sebagai Sarana Penyampaian Spt Masasacara Online Dan Realtime Bagi Wajib Pajak Badan Di Dumai. *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, 4(1), 1828–1842.
- Omotayo, F. O., & Adebayo, A. K. (2015). Factors influencing intention to adopt internet banking by postgraduate students of the University of Ibadan, Nigeria. *The Journal of Internet Banking and Commerce*, 20(3).

- Priyono, A. (2017). *Analisis pengaruh trust dan risk dalam penerimaan teknologi dompet elektronik Go-Pay*. 21(1), 88–106. <https://doi.org/10.20885/jsb.vol21.iss1.art6>
- Putra, W. E., Mirdah, A., & Siregar, P. Y. (2020). Determinan Faktor-Faktor Yang Mempengaruhi Minat Wajib Pajak Dalam Penggunaan E-Filing. *Jurnal SIKAP (Sistem Informasi, Keuangan, Auditing Dan Perpajakan)*, 4(2), 173–187.
- Putri, A. A., & Darwin, R. (2015). *Pengaruh Kepercayaan , Persepsi Kebermanfaatan , Persepsi Risiko dan Kepuasan Wajib Pajak Terhadap Penggunaan e-filling bagi Wajib Pajak Orang Pribadi di KPP Pratama Pekanbaru Tahun 2015*.
- Putri, M. A. (n.d.). NP, & Agung Suaryana, IGN (2021). Persepsi Manfaat, Kemudahan Penggunaan dan Minat Menggunakan Internet Banking. *E-Jurnal Akuntansi*, 31(6), 1375.
- Rastini, N. M. (2021). *PUBLIC ATTITUDES AND INTERESTS USING ONLINE TRANSACTIONS (TAM APPLICATION AND TRA MODEL)*. 8(1), 175–190. <https://doi.org/10.24252/minds.v8i1.21348>
- Rodiah, S. (2020). *Pengaruh Kemudahan Penggunaan , Kemanfaatan , Risiko , dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang Fakultas Ekonomi , Universitas Negeri Semarang , Indonesia Abstrak*. 1(2), 66–80.
- Rokhiyatul, L. (1866). *Analisis Penggunaan Mobile Banking pada Generasi Milenial dengan Pendekatan Technology Acceptance Model (TAM)*.
- Rustam, A. R. (2020). *Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan dan Persepsi Kepercayaan Wajib Pajak Terhadap Minat Menggunakan E-filing Sebagai Sarana Pelaporan Pajak (Study Kasus di PT Pelabuhan Indonesia III Cabang Benoa)*.
- Sahala. (2020). *ANALISIS KEPERILAKUAN PENGGUNA E-FILING WAJIB PAJAK ORANG PRIBADI DI MALANG BERDASARKAN TECHNOLOGY ACCEPTANCE MODEL (TAM)*.
- Schaupp, L. C., Carter, L., & McBride, M. E. (2010). E-file adoption: A study of U.S. taxpayers' intentions. *Computers in Human Behavior*, 26(4), 636–644. <https://doi.org/10.1016/j.chb.2009.12.017>
- Setiawan, J. J. (2020). Pengaruh perceived usefulness, perceived ease of use, subjective norm, dan customer experience terhadap intention to use Mytelkomsel (studi kasus pada mahasiswa Universitas Kristen Petra Surabaya). *Jurnal Strategi Pemasaran*, 7(1), 12.
- Shanmugam, A., Savarimuthu, M. T., & Wen, T. C. (2014). *Factors Affecting Malaysian Behavioral Intention to Use Mobile Banking With Mediating Effects of Attitude*. 5(March), 236–253.
- Susanto, E. (2019). *PENGARUH PERSEPSI PENGGUNAAN TECHNOLOGY ACCEPTANCE MODEL (TAM) TERHADAP PENGGUNAAN E-FILLING*. 3017, 104–125.
- Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived ease of use, perceived usefulness, perceived security and intention to use e-filing: The role of technology readiness. *Journal of Asian Finance, Economics and Business*, 7(9), 537–547. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.537>
- Tyas, E. I., Darma, E. S., Studi, P., Universitas, A., & Yogyakarta, M. (2019). *Pengaruh Perceived Usefulness , Perceived Ease of Use , Perceived Enjoyment , dan Actual Usage Terhadap Penerimaan Teknologi Informasi : Studi Empiris Pada Karyawan Bagian Akuntansi dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta dan Sekitarnya*. 1(1), 25–35.
- Wahyu Purwiyanti, D., & Laksito, H. (2020). *PENGARUH PERSEPSI KEMUDAHAN, KEBERMANFAATAN DAN KEPUASAN PENGGUNAAN E-FILING TERHADAP KEPATUHAN WAJIB PAJAK ORANG PRIBADI (Studi pada KPP Pratama Candisari Semarang)*. *Diponegoro Journal Of Accounting*, 9(November 2019), 1–9. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Wardani, D. K., Primastiwi, A., & Tamansiswa, U. S. (2020). *Persepsi Kemanfaatan dan Persepsi Kemudahan pada Minat Membayar PBB Menggunakan Go-Pay dengan Sikap Penggunaan sebagai Variabel Intervening*. 3(1), 128–146.
- Waung, M., Mcauslan, P., & Lakshmanan, S. (2021). Trust and intention to use autonomous vehicles : Manufacturer focus and passenger control q. *Transportation Research Part F: Psychology and Behaviour*, 80, 328–340. <https://doi.org/10.1016/j.trf.2021.05.004>

Melamaulidah, Pratama, Fitriati dan Pandansari

Electronic Tax Filing System Usage: The Role of Perceived Ease, Usefulness, Trust With Attitude As a Mediator

Yolanda, A. (2020). *Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Kenyamanan, Dan Norma Subjektif Terhadap Minat Menggunakan Electronic Commerce (E-commerce)*. 1–20.

Zhang, T. (2018). *Banking “ on-the-go ” : examining consumers ’ adoption of mobile banking services*.
<https://doi.org/10.1108/IJQSS-07-2017-0067>