

# JURNAL

## AKUNTANSI & KEUANGAN

Volume 15, No. 2, September 2024

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**Andi Kurniawan, Khairudin**

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### Daftar Isi

	Halaman
Determinan Minat Mahasiswa Jurusan Akuntansi Membuat Aplikasi Akuntansi (Studi Kasus pada Mahasiswa Jurusan Akuntansi Politeknik Negeri Malang) <b>Dharmawan Iqbal Akbar, Aditya Arisudhana, Koerniawan Dwi Wibawa</b>	1-17
Audit Sitem Informasi: Studi Kasus Bank Syariah Indonesia <b>Zaenal Wafa, Diana Airawaty, Hasim As'ari</b>	18-25
Pengaruh Good Corporate Governance Terhadap Financial Distress Dengan Pertumbuhan Laba Sebagai Variabel Moderasi (Studi Kasus Pada Sektor Perbankan Swasta Yang Terdaftar Di Bei Tahun 2018-2022) <b>Amanda Zahra, Syamsul Huda</b>	26-47
Pengaruh ROA dan EPS Terhadap Harga Saham (Studi Pada Sektor Perbankan BUMN yang Terdaftar Di Bursa Efek Indonesia Periode 2019-2023) <b>Cintanya Gusti Riskita, Suhono</b>	48-57
Pengaruh Intensitas Aset Tetap, Intensitas Persediaan, Leverage, dan Pertumbuhan Penjualan Terhadap Agresivitas Pajak Dengan Profitabilitas Sebagai Variabel Moderating (Studi Kasus Pada Perusahaan Sektor Makanan & Minuman Yang Listing Di BEI Periode 2019-2022) <b>Septiani Hazanah, Syamsul Huda</b>	58-85
Pengaruh E-Money Terhadap Velocity of money Di Indonesia Dengan Inflasi Sebagai Variabel Intervening <b>Shasty Mutia Pratiwi, Gustika Nurmalia</b>	86-101
Determinasi Abnormal Return Industri Kosmetik <b>Indra Lukmana Putra, Nurefa Maulana</b>	102-116
Extending Utaut To Investigate Tax E-Filing Acceptance In Central Java <b>Diana Airawaty, Hasim As'ari, Zaenal Wafa</b>	117-125

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	Halaman
Pengaruh Implementasi PP 55 Tahun 2022 Terhadap Kepatuhan WPOP yang Dimoderasi Oleh Sanksi Pajak <b>Rahilla Fatima Azzahra, Aminah</b>	126-141
Pengaruh Penerapan Sistem Informasi Akuntansi Terhadap Kinerja Bank Lampung Kantor Cabang Teuku Umar Bandar Lampung <b>Andi Kurniawan, Khairudin</b>	142-150

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# AKUNTANSI & KEUANGAN

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ISSN: 2087-2054

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  - c) Dye, R. B., dan R. Magee. 1989. Biaya Kontijensi untuk perusahaan audit. Kertas kerja, Northwestern University, Evanston, IL.
  - d) Indriantoro, N. 1993. Pengaruh Penganggaran Partisipatif Terhadap Prestasi Kerja dan Kepuasan Kerja dengan Locus of Control dan Dimensi Budaya sebagai Moderating Variabel. Ph.D. Disertasi. University of Kentucky, Lexington.
  - e) Naim, A. 1997. Analisis Penggunaan Akuntansi Biaya Produk Dalam Keputusan Harga oligopolistik. *Jurnal Ekonomi Dan Bisnis Indonesia* 12 (3): 43-50.
  - f) Porcano, T. M. 1984a. Keadilan distributif dan Kebijakan Pajak. *Akuntansi Ulasan* 59 (4): 619-636.
  - g) ----- . 1984b. Pengaruh Persepsi Kebijakan Pajak Niat Investasi Perusahaan. *The Journal of American Association Perpajakan* 6 (Fall): 7-19.
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## Extending Utaut To Investigate Tax E-Filing Acceptance In Central Java

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### ABSTRACT

This study investigates the utilization of a computer program for online tax filing among individuals in Central Java. Employing the Purposive Sampling Method and extending the Unified Theory of Acceptance and Use of Technology (UTAUT), the research surveyed taxpayers in the region. The findings reveal significant effects of performance expectancy and social influence factors on effort expectancy and behavioral intention towards accepting tax e-filing. However, empirical support for the impact of social influence and effort expectancy on behavioral intention was not established in this study. The novelty of extending the UTAUT framework contributes to advancing theory development in information systems research. This research contributes to understanding the adoption and acceptance of technological innovations, specifically within the context of tax e-filing practices in Central Java, shedding light on factors influencing user behavior and acceptance levels

**Keywords:** Personal Tax-Payers, online tax filing, UTAUT

### INTRODUCTION

The practical problem that exists in Indonesia including Central Java that the author found is that there are still minimal users of e-filing tax applications for individual taxpayers in Central Java. Information obtained by researchers related to the number of individual taxpayers in several regions of Central Java who use tax e-filing in reporting their tax obligations is still very diverse. This is based on data obtained from the Regional Office of the Directorate General of Taxes with data from several KPPs in the territory of Central Java.

Not only in Central Java and Indonesia in general the problem of acceptance of information system-based application systems has also been experienced by other countries, including Taiwan as a country that has currently been recognized by the world for its technological advances and e-government facilities (Affiza Mohd Tallaha et al., 2014). Through various studies related to behavior towards information systems that are continuously carried out, finally the acceptance of the tax e-filing system in Taiwan has become better over time. Similarly, in other countries such as America and Malaysia which continuously conduct research on the receipt of tax e-filing applications (Aziz & Idris, 2016) ; (Koong et al., 2019).

Acceptance of the tax e-filing system varies in different countries. In developed countries, the acceptance of the tax e-filing system is better when compared to developing countries, especially in Central Java. This is supported by various studies related to tax e-filing receipts that have been carried out and continue to be researched for developments such as research conducted by many previous research (Andriani et al., 2017); (Rifat et al., 2019); (C. W. Chen, 2010); (Akram & Sulaiman, 2019); (Schaupp & Carter, 2010).

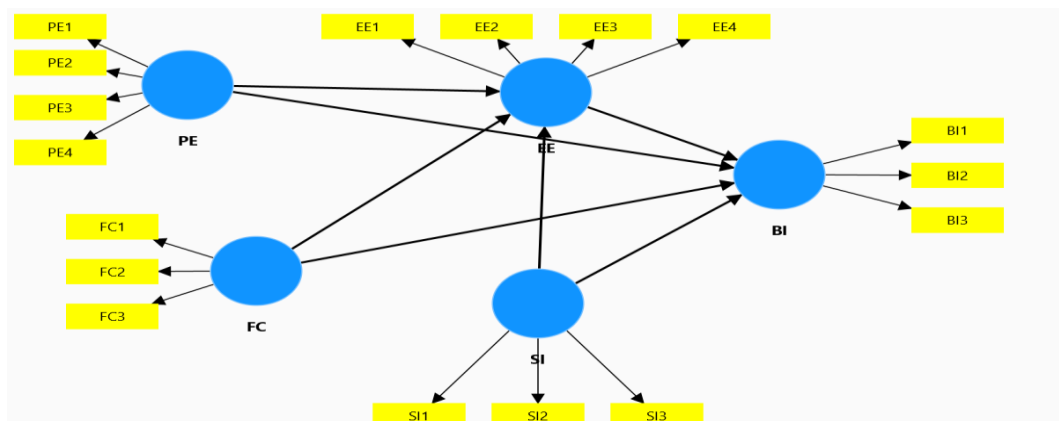
Various theories have been used in previous studies in understanding perceptions and behavior in using information technology. The theories used include the Theory of Acceptance Model (TAM) discovered by [9] and the Unified Theory of Acceptance and Use of Technology (UTAUT) first proposed by Venkatesh [9] in 2003. In TAM theory, the two main factors in TAM, namely perceived usefulness and perceived ease of use, are the main factors that can explain the behavior of users of a technology, while in UTAUT, the factors that can explain the behavior of technology users are performance expectancy, effort expectancy, social influence and facilitating conditions.

The last fifteen years of research on the acceptance of the use of an information technology system has been carried out including the tax e-filing system. In other countries, the term tax e-filing is also known as e-file. Research on the topic of tax e-filing was carried out with various theories and topics related to information technology systems such as research conducted by (Zaidi et al., 2017); (Gunter, 2019); (J. V. Chen et al., 2015).

#### **THEORETICAL BACKGROUND AND AND HYPOTHESIS**

Various theories have been used in previous studies in understanding perceptions and behavior in using information technology. The theories used include the Theory of Acceptance Model (TAM) discovered by (Davis et al, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) first proposed by (Zaidi et al., 2017) Venkatesh in 2003. In TAM theory, the two main factors in TAM, namely perceived usefulness and perceived ease of use, are the main factors that can explain the behavior of users of a technology, while in UTAUT, the factors that can explain the behavior of technology users are performance expectancy, effort expectancy, social influence and facilitating conditions.

As short as the author's knowledge, the development of the UTAUT2 model and its expansion as in this study has not been done in previous studies so it is a difference or recentiveness made by the author. This is what makes this study different from previous studies. The integration of UTAUT 2 with Information Quality, System Quality and Perceived Risk variables is expected to be able to provide answers to the problem of low acceptance of the tax e-filing application system in Central Java. Considering that Central Java is a country that is still developing with all the limitations and education levels of its citizens who are also not as good as developed countries.



**Figure 1.** Research model

**METHODOLOGY**

This study aims to investigate the impact of Performance Expectancy, Facilitating Conditions, Social Influence, and Effort Expectancy on Behavior, while also extending the effects of other variables on Effort Expectancy. Additionally, it seeks to broaden our understanding of the relationships within the UTAUT 2 model by examining how Facilitating Conditions, Performance Expectancy, and Social Influence influence Effort Expectancy.

Based on the arguments presented earlier, the hypothesis formulated for this research is designed to investigate the relationships and effects discussed. Specifically, the hypothesis posits that H1: Performance Expectancy has a positive effect on Behavior Intention. However, there are also some studies that do not find a relationship between effort expectancy and Behavior Intention between such as research conducted by Tarhini et al (2016). H2: Effort Expectancy has a positive effect on Behavior Intention. Further hypotheses based on information and reassurance provided by people around customers (e.g. friends, family members, colleagues, and superiors) can influence customer awareness and intention to adopt technology (Gupta & Arora, 2019). H3: Social Influence has a positive effect on Behavior Intention.

Facilitating Condition in literature related to e-government is a significant factor that influences the intention to use information technology (Bhuasiri et al., 2016). While research conducted by Cabrera-Sánchez et al (2020), Bhatiasevi, (2016) found that Facilitating Condition was not supported nor was the research conducted (Sichone et al., 2017) in Tanzania.

This research is explanatory so that this study explores the relationship between existing variables. From here it will be known what are the main factors of the variables in the UTAUT model that most influence the acceptance of the tax e-filing system. Based on this thinking, hypothesis 5 is built. H5: Facilitating Condition has a positive effect on Effort Expectancy. If facilitating conditions are considered favorable, then this should influence expectations regarding the effort exerted.

Similarly, the expected level of performance is expected to influence the level of effort exerted. H6: Performance Expectancy has a positive effect on Effort Expectancy. And then as a country with a large population and typical characteristics of a developing nation where social relationships are highly significant, social influence should also have an impact on the level of effort exerted. H7: Social Influence has a positive effect on Effort Expectancy.

Previous research has proven that Performance Expectancy has a positive effect on Behavior Intention. So, it is expected that if these two factors influence each other, it will be the basis for future policies for tax e-filing to pay attention to factors that have proven to have a positive influence to be further improved. Previous UTAUT model expansion studies such as those conducted by AL-Nuaimi et al (2022) and (Hermanto et al., 2022) show that many expansions have been made to the UTAUT model but no one has tested how the influence between UTAUT variables themselves.

### 3.1. Sample and procedures

Out of 110 respondents who participated, 11 did not meet the requirements, leaving 99 valid datasets for analysis as stipulated. According to SEM-PLS research guidelines, it is recommended to use a relatively small sample size. These guidelines suggest that sample sizes between 30 to 100 respondents are typically adequate for conducting SEM-PLS analyses effectively (Wong, 2013). Therefore, the sample size in this study meets the minimum requirement.

### 3.2. Measurement

In model design, an evaluation is carried out to determine the loading value of each indicator in the structural model. The value of loading factors that do not meet the requirements will be eliminated.

Tables 1 and 2 present detailed test results for convergent validity and reliability after elimination and R values to test the strength of the model. Both tables show the values that have met the minimum requirements. In the context of the Smart PLS research model, the term "moderate" signifies adequacy. Thus, this model is considered sufficiently robust to depict the extension of the previously existing UTAUT 2 model.

**Table 1.** Nilai R Square

	R Square	R Square Adjusted	Description
BI	0.500	0.478	Moderate
EE	0.582	0.569	Moderate

**Table 2.** Convergent Validity and Reliability Test Results

Konstruk	Item	FL	CR
Performance Expectancy	PE1	0.845	0.828
	PE2	0.734	
	PE3	0.840	
	PE4	0.764	
Effort Expectancy (EE)	EE1	0.808	0.848
	EE2	0.866	
	EE3	0.847	
	EE4	0.782	
Social Influence (SI)	SI1	0.907	0.819
	SI2	0.810	
	SI3	0.798	
Facilitating Condition (FC)	FC1	0.773	0.713
	FC2	0.840	
	FC3	0.762	
Behaviour Intention (BI)	B11	0.926	0.902
	B12	0.882	
	B13	0.928	

Table 3 shows that the outer loading value meets the test criteria which is above 0.7. The rule of thumb for making an initial examination of the matrix factor  $\pm 0.30$  is considered to have met the minimum level,  $\pm 0.40$  is considered better while  $> .50$  is considered better ((Hair et al., 2010).

**Table 3.** Outer Loading Value

	BI	EE	FC	PE	SI
B11	0.926				
B12	0.882				
B13	0.928				
EE1		0.808			
EE2		0.866			
EE3		0.847			
EE4		0.762			
FC1			0.773		
FC2			0.840		
FC3			0.762		
PE1				0.845	
PE2				0.734	
PE3				0.840	
PE4				0.764	
SI1					0.907
SI2					0.810
SI3					0.798

Table 4 shows that the variables in this study were reliable. When the variables have been declared reliable and proven from the value of Cronbach's Alpha and Composite Reliability, the next step can be done is to test the research hypothesis.

**Table 4.** Cronbach's Alpha Grade, Composite Reliability and AVE

	Cronbach's Alpha	Composite Reliability	Average Varince Extracted	Information
BI	0.899	0.902	0.832	Reliable
EE	0.845	0.848	0.683	Reliable
FC	0.706	0.713	0.628	Reliable
PE	0.811	0.828	0.636	Reliable
SI	0.791	0.819	0.705	Reliable

Hypothesis testing in SmartPLS is carried out by bootstrapping so that the influence of exogenous variables on endogenous variables can be known. A hypothesis is considered insignificant if the value of the coefficient is between -0.1 to 0.1 while the value of the coefficient  $> 0.1$  or  $< -0.1$  is significant. If the path coefficient value  $> 0.1$  and the p-value  $< 0.05$  then this means that the hypothesis is accepted.

Based on the results of empirical tests, several conclusions were obtained regarding the acceptance of tax e-filing applications which are the latest from this study. There are 8 new relationship directions that are empirically proven to have a positive and significant influence and are theoretical contributions of this study. In full, namely Facilitating Condition has a positive effect on Effort Expectancy.

This study provides empirical evidence that facilities that support taxpayers such as infrastructure, internet networks and assistance that exist when individual taxpayers need when using the tax e-filing system are proven to have a positive and significant influence on effort expectancy or the level of effort incurred by individual taxpayers in using the tax e-filing application system.

### 3.3. Data analysis technique

Hypothesis testing in SmartPLS is carried out by bootstrapping so that the influence of exogenous variables on endogenous variables can be known. A hypothesis is considered insignificant if the value of the coefficient is between -0.1 to 0.1 while the value of the coefficient  $> 0.1$  or  $< -0.1$  is significant. If the path coefficient value  $> 0.1$  and the p-value  $< 0.05$  then this means that the hypothesis is accepted.

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**Tabel 5.** Bootstrapping Calculation Result

Hyphotesis	Original Sample	Sample Mean	Standar Deviation	T-Statistic	P Value
EE -> BI	0.286	0.272	0.181	1.576	0.115
FC -> BI	0.267	0.281	0.133	1.307	0.045*
FC -> BE	0.225	0.244	0.126	1.922	0.074
PE -> BI	0.458	0.448	0.102	5.927	0.000*
PE -> EE	0.402	0.392	0.131	2.800	0.002*
SI -> BI	0.031	0.032	0.093	7.377	0.738
SI -> EE	0.268	0.270	0.110	0.361	0.015*

## **RESULTS AND DISCUSSION**

This research provides evidence that supports the influence of Performance Expectancy on Effort Expectancy. Social Influence of taxpayers is also proven to provide evidence that supports a positive and significant influence on effort Expectancy. This study supports the positive and significant influence of variables on UTAUT2 in the initial model, namely Performance Expectancy and Facilitating Condition proved to have a significant effect on Behavior Intention. Unfortunately, this study could not support the significant influence of Effort Expectancy and Social Influence on Behavior Intention. This study also does not support the positive and significant influence of Facilitating Condition factors on Effort Expectancy on individual taxpayers in Central Java.

## **CONCLUSION**

This study provides empirical evidence that facilities that support taxpayers such as infrastructure, internet networks and assistance that exist when individual taxpayers need when using the tax e-filing system are proven to have a positive and significant influence on effort expectancy or the level of effort incurred by individual taxpayers in using the tax e-filing application system.

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