# The Interest in the Use of E-Filling for Personal Taxpayers

**Trisni Suryarini[1],**
**Dani Puspitasari[2],**
**and Linda Agustina[3]**
Faculty of Economics,
Universitas Negeri Semarang, Indonesia
[1]trisnisuryarini15@gmail.com
[3]lindaagustina@mail.unnes.ac.ic

*Abstract* **- This study aimed to analyze the influence of performance expectancy, volunteerism, speed, security and confidentiality on the interest of in e-filling use. The population of this study was an individual taxpayer who used e-filling in Economics Faculty, Universitas Negeri Semarang as many as 150 taxpayers. The sampling technique was the population, where the entire population used as a sample and obtained data which could be processed as many as 30 respondents. Method of data analysis used descriptive analysis and multiple linear regression analysis. Data analysis could be performed classical assumption test. The results of this study showed that the variables: performance expectancy, speed, security and confidentiality did not affect partially on the interest of e-filling use, for volunteerism variable affected the interest of e-filling use. Simultaneously variable of performance expectancy, volunteerism, speed, security and confidentiality affected the interest of e-filling use.**

*Keywords* **- Interest, E-Filling Use, Individual Taxpayers**

## I. INTRODUCTION

Reference [13] state that E-filling is a means of tax reporting by online and real time using internet through an Application Service Provider (APS). According to Novariana [7], e-filling aims to provide a facility of notification letter reporting electronically (via Internet) to the taxpayer, so that individual taxpayer can do it from home or where she/he works, while the corporate taxpayer can do so from the office or business location, It can help to reduce the cost and time required by the taxpayer correctly and timely (the Goddess, 2009).

However, in practice, this system is not easy to be implemented, until early April 2014, the number of registered taxpayers in Indonesia is about 25 million, while the taxpayers which use e-filling system only amounted to 813 thousand (Source: http://wartaekonomi.co.id/ accessed on June 8, 2015). This shows that the number of taxpayers which use e-filling is still very small compared to the number of registered taxpayers. Generally the registered taxpayers still report a payable tax notification letter through post office / office of Directorate General of Taxes (Wibisono and Toly). [12] The use of e-filling in Indonesia is still far behind compared to other countries. The lack of public interest in using e-filling is due to e-filling is considered expensive and not practical because the people are still not sensitive to use internet technology, the people are still difficult and do not understand the use of e-filling, security protection factor in internet media is relative still low, and e-filling capacity which only receives Letter of Notification (SPT) about 2,000 attachments per day (Agustin, 2014). The purpose of this study is to examine the relationship between performance expectancy on the interest of e-filling use, to examine the relationship

between volunteerism on the interest of e-filling use, to examine the relationship between speed on the interest of e-filling use, and to examine the relationship between security and confidentiality on the interest of e-filling use.

## II. LITERATURE REVIEWS

Theory of Reasoned Action (TRA) is a special model that has proven successfully to predict and explain someone's behaviour in using a technology with various fields (Sugihanti) [10]. This theory was developed by Fishbein and Ajzen (1975) which underlying social psychology. This model finds a relationship between beliefs, attitudes, norms, goals, and individual behaviour. Based on this model, someone's behaviour is determined by behaviour intention to do so. According to the Theory of Reasoned Action (TRA), individual performance of behaviour that has been set will be determined by the intention of the action taken and behaviour purpose is determined together by individual attitudes and subjective norms.

Behavioral intention affects the effectiveness of the system, interest (behavioral intention) is someone's desire (interest) to do a particular behaviour. Someone will use the system if he/she has desire or interest to use it. Behavioral intention is a good predictor of information technology utilization by users of the system (Agustin) [1]. Interest in using e-filling which grows will increase the effectiveness of e-filling in its use, so that the intensity of e-filling use will be sustainable. Performance expectancy is believed that someone will use information systems (IS) if the system can help to improve performance. Performance expectancy is as a degree in which an individual believes that using the system will help in improving its performance. Perceived usefulness has a stronger and consistent relationship with the information system. Perceived usefulness is a significant determinant factor on individual willingness to use the system. Performance expectancy is also stated as a strong predictor of IS utilization interest in voluntary or compulsory setting (Sugihanti) [10].

Volunteerism can be interpreted to perceive decision without compulsion or influence from surrounding environment. In other words, volunteerism comes from ourself, self-awareness to do something that someone believes and volunteerism influenced by someone's own desire. Volunteerism is considered as a moderating factor in shaping interest of e-filling use.

The speed factor, one of the reasons why taxpayers use e-filling to report their taxes is time economical reasons. The level of speed is very influential on someone's desire to use information system. Someone will be interest in using a new information system if the system is economical and practical. By using e-filling, the taxpayer does not have to come to the tax office, simply by accessing the website of e-filling which can be done anytime and anywhere (Sugihanti) [10].

Security and confidentiality factor, in the case of e-filling utilization, most users do not understand the true risk of the security and confidentiality of e-filling. Users think that the Application Service Provider (ASP) have noticed their security and confidentiality, but users do not know how powerful technology products for the security and confidentiality of e-filling information system. In case of e-filling utilization, the security and confidentiality have a positive influence on the behaviour interest of e-filling utilization (Sugihanti) [10].

$H_1$: Performance expectancy affects on the interest of e-filling utilization.

$H_2$: Volunteerism affects positive on the interest of e-filling utilization.

$H_3$: Speed affects on the interest of e-filling utilization.

$H_4$: Security and confidentiality affects on the interest of e-filling utilization.

$H_5$: Performance expectancy, volunteerism, speed, security and confidentiality jointly

affects on the interest of e-filling utilization.

## III. RESEARCH METHODS

The population in this study was individual Taxpayers who worked in the scope of Economics Faculty of Universitas Negeri Semarang in the amount of 150 taxpayers, with population sample technique, that was entire population used as a sample. Samples which could be processed were 30 respondents, due to the difficulty of sample taking and respondents' unwillingness at the time felt the contents, as well incomplete filling. The research variables were measured using 5-point Likert scale.

Performance expectancy was defined as a degree in which an individual believed that using the system would help in improving the performance (Sugihanti) [10]. In case of using e-filling, volunteerism was a form of users' perception to decide using e-filling without coercion from the outside (Sugihanti) [10]. Speed was defined as the extent to which, or how long it would be used to access any system / (Sugihanti, 2011). Issues of security and confidentiality were the most important issues for our users in using SI. Security meant that the information system was safe, the risk of loss of data or information was very small, and the risk of theft was low, users' confidentiality was assured, no one knows.

Method of data analysis in this research used multiple linear regression with SPSS Statistics 22. Test of data quality namely instrumental validity test was considered valid if the significance value less than 0.05 and reliability test was considered reliable if cronbach alpha values greater than 0,60- 0,70, classic assumption test including normality test, the data was said to be good and fitted for use in research was when the data had normal distribution. Based on normal probability plot, if the data was spread around the diagonal line and followed the direction of the diagonal line or histogram graph showed a normal distribution pattern, then the regression model met the assumption of normality. Multicolinearity test, good regression model

data should not happen correlation between independent variables (Ghozali) [5]. It could also be seen from the value of tolerance and variance inflation factor (VIF). Those two measures showed each independent variable which was explained by other independent variables. Autocorrelation test, the data did not have autocorrelation if du <dw <4-du. Hesteroskedastisitas test, if the data of scatterplot chart showed that there was not clear patterns and dots spread randomly scattered above and below the number 0 (zero) on the Y axis. It could be concluded that there was no heteroscedasticity in regression models.

Technique of taking hypothesis used statistical tests namely t and F tests, the data used significance value of 0.05. Data was considered to be significant if the calculation result in multiple linear regression obtained significance value less than 0.05. Regression analysis was seen from the number of coefficient value which symbolized by the letter $\beta$. The coefficient of determination seen from the number of Rsquare value (results) that could be defined independent variables influenced jointly to fixed variable.

## IV. RESULT AND DISCUSSION

Descriptive statistical analysis was an analysis to provide an illustration or description of the data from each research variables as seen from the minimum, maximum, mean, and standard deviation values. The variables processed were the interest of e-filling use, performance expectancy, volunteerism, speed, security and confidentiality. Here were the results of data processing with SPSS 22.

**TABLE I**
**DESCRIPTIVE STATISTICS**
**OF RESEARCH VARIABLES**

| Criteria | X1 | X2 | X3 | X4 | Y |
|----------|-----|-----|-----|-----|-----|
| Very High | 10 (33%) | 9 (30%) | 13 (43%) | 9 (30%) | 13 (43%) |
| High | 19 (63%) | 20 (67%) | 14 (47%) | 17 (57%) | 17 (57%) |
| Neutral /Middle | 1 (3%) | 1 (3%) | 3 (10%) | 4 (13%) | 0 |
| | 30 | 30 | 30 | 30 | 30 |

Source: Primary Data Processed, 2016

Hypothesis test in this study was multiple regression analysis used multiple regression equation to analyze the data. Form of multiple regression equation was $\hat{Y} = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e$.

**TABLE II**
**VALUE OF REGRESSION COEFFICIENTS**

| Variable | B | Sig. | A | Hypothesis |
|---|---|---|---|---|
| Constant | 0.379 | .000 | 5% | |
| Performance Expectancy (X₁) | 0.007 | .963 | 5% | H₁ rejected |
| Volunteerism (X₂) | 0.694 | .000 | 5% | H₂ accepted |
| Speed (X₃) | 0.014 | .931 | 5% | H₃ rejected |
| Security and Confidentiality (X₄) | 0.209 | .242 | 5% | H₄ accepted |

Source: Output SPSS, 2016

From the table above, it gained regression equation of factors' influence that affected the acceptance of individual taxpayers on the interest of e-filling utilization was as follows:

$$\hat{Y} = 0.379 + 0.007X_1 + 0.694X_2 + 0.014X_3 + 0.209X_4 + e$$

The constant value would often also called intercept (the intersection point of X and Y) had value of 0.379 which meant that if there was no independent variables consisted of variables of performance expectancy, volunteerism, speed, security and confidentiality, which affected on the interest of e-filling use (Y). Then the interest of e-filling use (Y) would obtain value of 0.379. Variable of performance expectancy (X1) did not have significant effect to the interest of e-filling use (Y), with regression coefficient of 0.007. Variable of volunteerism (X2) did not affect significantly to the interest of e-filling use (Y), with regression coefficient of 0.694. Variable of speed (X3) had a positive and significant impact on the interest of e-filling use (Y), with regression coefficient of 0.005. Variable of security and confidentiality (X4) did not have significant effect on the interest of e-filling use (Y), with regression coefficient of 0.209.

From the result of multiple linear regression analysis, it was known that the coefficient of determination denoted by $R^2$ in the amount of 0,649. It meant that the variable of interest of e-filling use could be explained by variables of performance expectancy, volunteerism, speed, security and confidentiality which reduced in the model amounted to 64.9%, or in other words effective contribution of independent variables to variations (changes) of the interest of e-filling use (Y) amounted to 64.9%. Variations of e-filling utilization interest (Y) could be explained by the variation of four independent variables, so the rest of (100% - 64.9% = 35.1%) interest of e-filling use was explained by other variables did not included in this research model, for example perceived ease, perceived usefulness, experience, systems quality and others.

## V. DISCUSSION

Performance expectancy did not affect on the interest of e-filling use. Higher expectation of taxpayer on performance improvement by using e filling, it would not affect the interest of taxpayers to use e filling. Performance expectancy was believed that an individual would use the information system if the system could help to improve the performance. Performance expectancy was as a degree in which an individual believed that using the system would help in improving its performance. The result of this research was different from the research conducted by Sugihanti (2011).

Volunteerism had positive effect on the interest of e-filling use. It was due to the significance value was less than 0.05, so it could be concluded that higher rate of voluntary taxpayers by using e-filling, it would affect the interest of the taxpayer in using e-filling. According to Venkatesh and Davis in Sugihanti [10], the level of volunteerism was defined as an expansion of potential adopters to perceive adopting decision was not a compulsion. Actual voluntary was not necessary but perception of volunteerism was. Volunteerism was considered as a moderating factor in shaping behavior interest. The result of this research supported the research conducted by Sugihanti [10]. Awareness used

E-Fin increasingly to facilitate the report of notification letter.

Speed did not affect the interest of e-filling use. It was due to the significance value was more than 0.005, so it could be concluded that faster the process of tax reporting using e-filling, it would affect the interest of the taxpayer in using e-filling. One of the reasons why taxpayers used e-filling to report their taxes was time economical reason. The level of speed was very influential on a person's desire to use the Information System. Someone would have interest in using a new information system if the system was economical and practical. By using e-filling, taxpayers did not need to come to the tax office, simply by accessing the website of e-filling which could be done anytime and anywhere. In fact, the speed expected was not suitable to the reality that taxpayers could use technology which was fairly limited, and the information presented was many so when the taxpayer would use it, sometimes they got confused, so the speed would come back again to the individual users.

Security and confidentiality did not affect the interest in using E-filling. It was due to the significance value was more than 0.05, so it could be concluded that the taxpayer did not know for sure if the security and confidentiality of tax data was protected if using e filling in tax reporting which indicated that the security and confidentiality did not affect the interest in using e-filling. The results showed that the taxpayers did not know for sure if the security and confidentiality of tax data was protected if using e filling in tax reporting. This research supported the research conducted by Sugihanti [10].

## VI. CONCLUSIONS

Performance expectancy has positive effect on the interest of e-filling utilization. Volunteerism has positive effect on the interest of e-filling utilization. Speed has positive effect on the interest of e-filling utilization. Security and confidentiality does not have effect on the interest of e-filling utilization.

For the Directorate General of Taxes is recommended to more enhance social interaction with the taxpayer through the socialization about the level of security and confidentiality of e-filling system, in order to e-filling system utilization can be more expanded and widely used by the taxpayer. Further research is recommended to round numbers upward sample if the result is a decimal number in the statistical calculation. For the questionnaire method which was left and taken the next day, in the procurement of questionnaire hardcopy is suggested to exceed the number of samples and use an open questionnaire.

## REFERENCES

**(Arranged in the order of citation in the same fashion as the case of Footnotes.)**

[1] Agustin, R.S. (2011). "Pengaruh Minat Perilaku Wajib Pajak terhadap Efektivitas E-Filing dan Implikasinya Kepatuhan Formal Perpajakan (Survei pada Wajib Pajak Orang Pribadi di Bank Mega Regional Bandung)". Jurnal Akuntansi. Universitas Komputer Indonesia.

[2] Ajzen, I. and dan Fishbein, M. (1980). "Understanding Attitudes and Predicting Social Behaviour". Prentice-Hall, Englewood-Cliffs, NJ.

[3] Davis, F.D. (1989). "Perceived Usefulness, Perceived Ease of Use, and Acceptance of Information System Technologi". MIS Quartely. 13(3): pp. 319-339.

[4] Dewi, A.A.R.K. (2009). "Analisis Faktor-faktor yang Mempengaruhi Penerimaan Wajib Pajak terhadap Penggunaan E-filling". Skripsi Tidak Dipublikasikan, Fakultas Ekonomi, Universitas Diponegoro.

[5] Ghozali, I. (2005). "Aplikasi Analisis Multivariate Dengan Program SPSS". Undip Press: Semarang.

[6] Imawan, T.A. (2012). "Analisis Faktor-Faktor yang Mempengaruhi Wajib Pajak Badan untuk Menggunakan Sistem E-Filing pada KPP Madya Jakarta

Pusat". Jurnal Akuntansi. Universitas Negeri Jakarta.

[7] Novariana, A.I. (2005). "Implementasi Electronik Filling System (e-filling) dalam Proses Penyampaian Surat Pemberitahuan (SPT) di Indonesia". Thesis, Magister Kenotariatan, Universitas Diponegoro.

[8] Rais, M.M. and dan Pinatik, S. (2014). "Pengaruh Manfaat dan Kemudahan E-Spt terhadap Pelaporan E-Spt oleh Wajib Pajak Pribadi pada KPP Pratama Bitung". Jurnal EMBA. 3(1): pp. 542-552.

[9] Sugihanti, W.T. (2011). "Analisis Faktor-Faktor yang Mempengaruhi Minat Perilaku Wajib Pajak untuk Menggunakan E-Filling (Studi Empirispada Wajib Pajak Badan Kota Semarang)". Jurnal Universitas Diponegoro.

[10] Sugiyono. (2005). "Statistik Untuk Penelitian". Alfabeta: Bandung.

[11] Venkatesh, V., Morris, M.G., Davis, F.D., and dan Davis, G.B. (2003). "User Acceptance of Information Technology: Toward a Unified View". MIS Quarterly. 27(3): pp. 425-478.

[12] Wibisono, L.T. and dan Toly, A.A. (2014). "Analisis Faktor-Faktor yang Mempengaruhi Minat Wajib Pajak dalam Penggunaan E-Filing di Surabaya". Tax & Accounting Review. 4(1): 2014.

[13] Wiyono, A.S. (2008). "Evaluasi Penerimaan Wajib Pajak terhadap Penggunaan E-filling sebagai Sarana Pelaporan Pajak secara Online dan Realtime". Jurnal Riset Akuntansi Indonesia. 11(2): pp. 117-132.

[14] Wowor, R.A., Morasa, J., and dan Elim, I. (2014). "Analisis Faktor-Faktor yang Mempengaruhi Perilaku Wajib Pajak untuk Menggunakan E-Filling". Jurnal EMBA. 3(1): pp. 1340-1349.