UDC 331

ANALYSIS OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND TAX SYSTEM QUALITY ON ONLINE TAX SYSTEM USAGE

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ABSTRACT
Cyber technology and automation are combined in the industrial revolution 4.0, which will have a big impact on a lot of different industries. Online tax systems are now widely adopted and used, and this is a development in the tax sector. Optimizing technology use is one of the issues the tax industry is facing in relation to industrial revolution 4.0. The function that each individual plays during the implementation process, with which everything is related, determines whether an innovation is successful or unsuccessful. The purpose of this study was to ascertain the impact of perceived usability, usefulness, and tax service quality on the adoption of online tax systems. To test the hypothesis, this study used a descriptive quantitative technique with SEM PLS. The findings demonstrated that perceived usability had no discernible influence on the use of online tax systems. Usage of online tax systems is greatly influenced by perceived usefulness and the caliber of the tax services. Taxpayers believe that whether or not there are difficulties using the internet tax system has little bearing on their motivation to do so. Regarding perceived usefulness, respondents hold the opinion that they will actively utilize the system if it may benefit their daily activities. Similar to this, if the system offers a high-quality service, the taxpayer will voluntarily use it.

KEY WORDS
Perceived ease of use, perceived usefulness, tax service quality, online tax system, theory of planned behavior.

The industrial revolution 4.0 will have a significant impact on various fields such as social, cultural, economic, and educational. Technological progress is a reaction to people's desire for a simple, cheap, and efficient way of life. With the advent of information technology (IT), tax administrators can increase awareness of their tax structure, which most taxpayers are unaware of (Adeyemi, 2013). Information technology is developing, and the services available to citizens are becoming simpler (Egowan, 2011).

The implementation and use of online tax systems in many countries have now become a trend in the tax sector. Online tax systems are becoming more popular worldwide as part of e-government services intending to increase tax collection and administrative efficiency. The online tax system, in general, is a new way of paying taxes that eliminates the need for people to physically go to the tax authorities to submit and pay their taxes (Ozgen & Turan, 2007).

In Indonesia, technology updates continue to be developed through the development of various tax application programs. The development of technology is the answer to the public's question of wanting an easy, cheap, and efficient life. The existence of e-tax can minimize physical interaction between tax authorities and taxpayers with more intense virtual interactions. The online tax system not only makes it easier for taxpayers but can also ensure that taxpayers carry out their obligations correctly because there is no room and choice to circumvent the provisions.

Davis (1989) developed the Technology Acceptance Model (TAM). It is explained that two factors influence individual acceptance of new technology. These factors include Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). PEOU is the degree to which users anticipate the target system to be easy. In contrast, PU measures users' subjective probability that implementing a particular technology will improve their job performance (Fu et al., 2006). By adopting the Theory of Reasoned Action (TRA), Davis

(1989) and Davis et al. (1989) proposed TAM to explain why users accept or reject information technology (IT). TAM is used by many researchers, especially in information systems, to gain a better understanding of IT adoption and success in organizations (Carter & Belanger, 2004). However, TAM has proven to be a solid and robust framework for clarifying user adoption patterns (Shajari & Ismail, 2010).

The quality of tax services is essential in using an online tax system. Perceived Ease of Use and Perceived Usefulness turned out to have a positive influence on the use of the online tax system in Nigeria. The more accessible and functional a technological innovation is, the taxpayer will use it (Bojuwon & Obid, 2015; Bojuwon et al., 2017). Taxpayers who feel the tax system is not easy to use and more complicated will tend not to use it, affecting taxpayer compliance (Ondara et al., 2016; Maisiba & Atambo, 2016; Kiring'a et al., 2017; Simuyu & Jagongo, 2019).

Based on the background described previously, this study has several objectives: to determine the effect of perceived ease of use, perceived usefulness on online tax system usage and the effect of tax system quality on online tax system usage. This research is expected to provide some contributions to provide a comprehensive understanding of the factors of technology and system quality that can affect the use of the online tax system. In addition, it is expected to provide input in improving a tax system to improve tax compliance in using an online tax system.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) was originally a Theory of Reasoned Action in 1980, which was used to predict a person's tendency to perform a behavior at a particular time and place. All behaviors that a person can exercise self-control respectively. This theory aims to show and understand the factors that influence individual behavior and the relationship between these individual behaviors in responding to something (Ajzen, 1991). TPB explains that behavioral achievement depends on motivation (intention) and ability (behavioral control). TPB is often applied in predicting and knowing behavioral changes, including technology-related behavior (Ajzen, 2020).

Perceived Ease of Use (PEOU)

The degree to which potential users perceive technology use as relatively easy is known as perceived ease of use (PEOU). In one study, perceived ease of use was also an antecedent of technical characteristics (Bojuwon & Obid, 2014). If taxpayers believe that the online tax system is easy to use and understand, it will likely be adopted and used by potential users (Agarwal & Prasad, 1998).

The concept of perceived ease of use provides an understanding that if the information system is easy to use, users will tend to use the information system (Nursiah, 2017). Perceived ease of use also shows the level of trust of an information system user regarding its ease of use so that it does not require hard work. Ease can reduce energy, thought, and time used in studying and information systems.

Perceived Usefulness

Davis (1989) defines perceived usefulness (PU) as the degree to which an individual believes using a particular system will increase their productivity at work. Perceived usefulness can be defined as how people feel that using certain technologies will help them do their jobs. Thus, perceived usefulness shows the user's belief in the contribution of the information system to its performance. People use information technology because they are confident that their achievement and performance will increase (Nursiah, 2017).

Tax System Quality (TSQ)

Tjiptono and Chandra (2011) describe service quality as an effort to meet user needs and desires and provide accuracy in balancing user expectations. Tax service quality can be

explained as a perspective or assessment of taxpayers related to the connection of electronic services with internet use. Service quality for tax authorities in developing countries is even more critical due to the poor level of tax revenue performance (Amoh & Ali-Nakyea, 2019)

Tax service quality indicators include tangibles, reliability, responsiveness, assurance, and empathy. Tangibles or intangibles refer to the services provided by the government or, in this case, the tax authority in the form of physical facilities that taxpayers can feel. Reliability refers to the ability of the tax authorities to provide reliable and accurate services to taxpayers. Responsiveness refers to the tax authorities' readiness to respond to taxpayers' questions and needs. Assurance involves the trust and confidence of taxpayers by submitting tax matters to the tax authorities. Empathy arises when the tax authority makes the needs of taxpayers a priority (Parasuraman et al., 1988).

Online Tax System Usage

TAM is used in many studies to understand the use of IT in an organization. TAM provides the basis that the belief or behavior of using an electronic tax system increases the use of the system, which in turn can increase taxpayer compliance (Carter & Belanger, 2014; Chuttur, 2009).

The online tax system describes a new tax payment method, so taxpayers do not need to come to the tax authorities to report and pay taxes instead of a manual payment system. A payment and reporting system involves the internet and other information and communication technology (ICT) to send tax returns (Wang, 2002; Ozgen & Turan, 2007).

METHODS OF RESEARCH

Types of research

The research was conducted using an explanatory quantitative approach. Quantitative research is a research method based on the philosophy of positivism and is used to examine a particular population or sample (Sugiyono, 2014). Explanatory research aims to explain a relationship between variables that have been determined to be studied (Ghozali, 2013).

Research variable

There are three dependent variables used in this study, such as Perceived ease of use, Perceived usefulness, and tax system quality. The question items for the perceived ease of use variable were adapted from research conducted by Bojuwon and Obid (2015), Hung et al. (2006), and Bojuwon et al. (2017). The question item for the perceived usefulness variable was adopted from Hung et al. (2006) and Bojuwon et al. (2017). The item tax system quality was adopted from research conducted by Bojuwon and Obid (2015). The independent variable in this study is the use of the online tax system. The research items used in measuring this variable were adapted from research conducted by Bojuwon and Obid (2015) and Bojuwon et al. (2017).

Population and Sample

The total population is based on the number of questionnaires filled out and returned entirely and correctly, which are 110 questionnaires. After checking, the questionnaire can be used as a sample of only 100 questionnaires because there are respondents who do not meet the specified criteria.

Data collection technique

This research uses a questionnaire as an instrument in data collection. The questionnaire was in the form of an electronic questionnaire using the Google Form facility and manually given to prospective respondents. The online questionnaire was distributed through social media, namely WhatsApp, Facebook, Telegram, and Twitter. The questionnaire uses a Likert Scale. This scale is often used in the preparation of a questionnaire containing five levels of preference answers with choices, 1 (strongly

disagree), 2 (disagree), 3 (undecided/neutral), 4 (agree), and 5 (strongly agree). The ordinal scale is used (Ghozali, 2013).

Data analysis method

Based on the problem formulation and hypothetical model that has been developed, the analysis used is multiple linear regression analysis. In general, regression analysis is a study of the dependence of the dependent variable (bound) with one or more independent variables (explanatory/independent variables) to estimate and predict the populations mean or the average value of the dependent variable based on the value of the dependent variable (Gujarati, 2003 in Ghozali, 2013). The test was carried out using the SmartPLS 3.2.9 program. The regression equation in this study:

Online Tax System Usage = Perceived Ease of Use + Perceived Usefulness + Tax Service Quality + e

H_1: Perceived Ease of Use affects Online Tax System Usage.
H_2: Perceived Usefulness affects on Online Tax System Usage.
H_3: Tax Service Quality affects Online Tax System Usage.

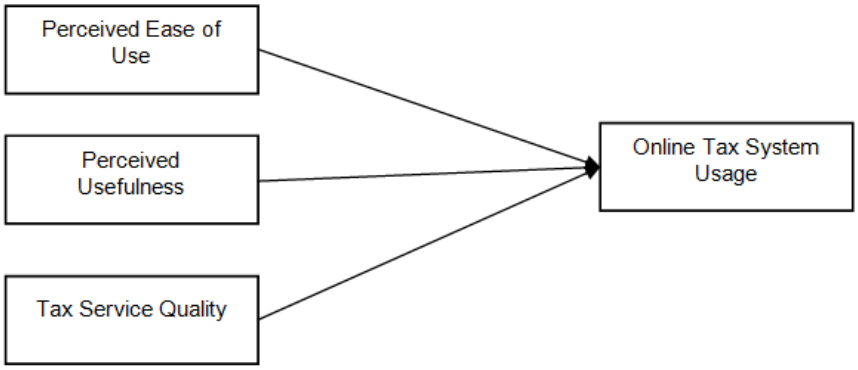

Figure 1 – Hypothesis Model

RESULTS AND DISCUSSION

Overview of Research Respondents

Research respondents are tax subjects who have used the DJP Online website. Data was collected using online and manual questionnaires distributed through social media, WhatsApp, and email. One hundred questionnaires have been filled out correctly.

Table 1 – Characteristics of Research Respondents

Respondent Age	n	%
> 35 years old	35	35%
18 - 25 years	26	26%
26 - 35 years old	39	39%
Respondent Province	n	%
Bali	1	1%
DKI Jakarta	8	8%
West Java	7	7%
Central Java	5	5%
East Java	74	74%
Yogyakarta	4	4%
Borneo	1	1%
Long Time Using DGT Online Application	n	%
< 1 year	20	20%
12 years old	46	46%
> 5 years	34	34%

Based on the age of respondents, most respondents are in the age range of 26-35 years, with as many as 39 people. A total of 26% of respondents with an age range of 18-25 years, and the remaining 35% are respondents over 35 years. Based on the province of origin of the research respondents, most of the respondents who filled out were from East Java, namely 74 people or 74%. At the same time, the rest are scattered in several provinces on the islands of Java, Bali, and Kalimantan.

When viewed from the experience of respondents using the DJP Online application, as many as 34 people have used it for more than five years. Respondents who used applications for 1-2 years are 46%, and the rest used the DJP Online application for less than one year.

In PLS, there are two stages; the first stage is evaluating the outer or measurement model. The second stage is the evaluation of the inner model or structural model. The measurement model consists of observable indicators.

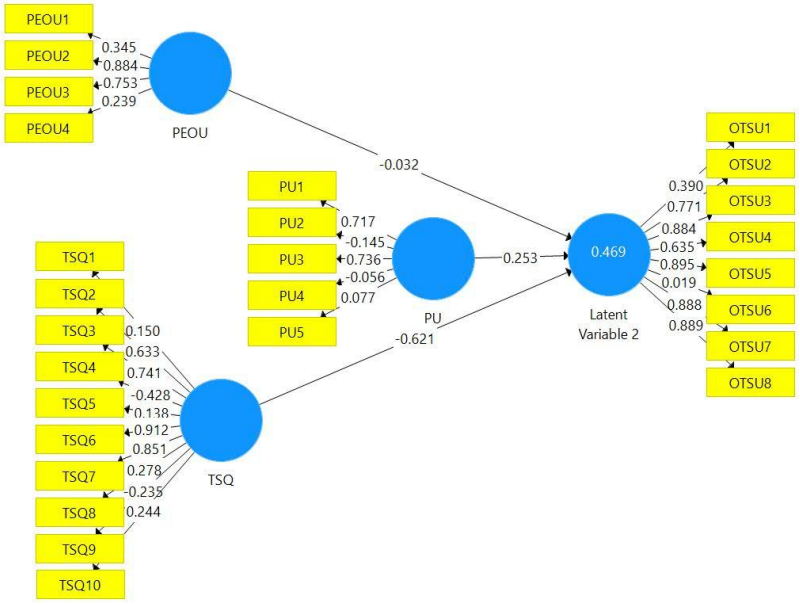

Figure 2 – Outer Model

There are three criteria for using data analysis techniques with SmartPLS to assess the outer model: Convergent Validity, Discriminant Validity, and Composite Reliability. Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between items scores/components estimated score with PLS Software.

Table 2 – Outer Loadings Retest

	OTSU	PEOU	PU	TSQ
OTSU2	0.766			
OTSU3	0.902			
OTSU5	0.907			
OTSU7	0.907			
OTSU8	0.879			
PEOU2		0.867		
PEOU3		0.785		
PU1			0.848	
PU3			0.706	
TSQ3				0.750
TSQ6				0.913
TSQ7				0.912

The convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item or component scores with latent variable scores or

construct scores calculated by PLS. The loading factor value above 0.7 is said to be ideal and valid.

In the convergent validity test (figure 2 Outer Model), the result is that several question items have a loading factor value below 0.7, so they are considered not ideal and valid. Therefore, the question item should be deleted and then retested. After retesting, the value of each question item has a loading factors value > 0.7.

Discriminant Validity (Discriminant Validity)

Discriminant Validity is to prove that latent constructs predict the size of their block better than the size of the other blocks. The discriminant Validity of the measurement model with reflexive indicators is assessed based on the cross-loading of the measurement with the construct.

After convergent validity, the following evaluation looks at discriminant validity with cross-loading, square root of average variance extracted (AVE), and composite reliability values. The discriminant validity of the measurement model is assessed based on the measurement of cross-loading with the construct. Suppose the correlation of the construct with the primary measurement (each indicator) is more significant than the size of the other constructs. In that case, the latent construct predicts the indicator better than the other constructs. The model has good discriminant validity if each loading value of each indicator of a latent variable has the most considerable loading value with other loading values on other latent variables. The results of the discriminant validity test are obtained as follows:

Table 3 – Cross Loadings

	OTSU	PEOU	PU	TSQ
OTSU2	**0.766**	-0.210	0.180	-0.405
OTSU3	**0.902**	-0.241	0.155	-0.467
OTSU5	**0.907**	-0.309	0.183	-0.597
OTSU7	**0.907**	-0.215	0.243	-0.479
OTSU8	**0.879**	-0.302	0.172	-0.604
PEOU2	-0.270	**0.867**	0.170	0.473
PEOU3	-0.218	**0.785**	-0.083	0.295
PU1	0.188	0.048	**0.848**	-0.000
PU3	0.141	0.063	**0.706**	-0.024
TSQ3	-0.323	0.270	0.049	**0.750**
TSQ6	-0.563	0.420	0.001	**0.913**
TSQ7	-0.589	0.491	-0.000	**0.912**

All the indicators that compose each variable in this study (bold values) have met discriminant validity because they have the most significant outer loading value for the variables they form, not other variables. Thus, all indicators in each variable in this study have met discriminant validity.

The evaluation of the measurement model with the square root of average variance extracted is to compare the AVE root value with the correlation between constructs. Good discriminant validity is achieved if the AVE root value is higher than the correlation value between the constructs. In addition, an AVE value > 0.5 is highly recommended. The construct is declared reliable if the composite reliability value and the Cronbach alpha value are above 0.70. The following are the output results of composite reliability and Cronbach alpha:

Table 4 – Goodness of Fit

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
PEOU	0.742	0.812	0.684
PU	0.766	0.755	0.609
TSQ	0.830	0.896	0.743
OTSU	0.922	0.942	0.764

The AVE value for the four constructs is more significant than 0.5, so it can be concluded that the evaluation of the measurement model has good discriminant validity. In

addition to constructing validity tests, construct reliability tests were also carried out as measured by the criteria test, namely composite reliability and Cronbach alpha from the indicator block measuring constructs. Constructs are declared reliable if the value of composite reliability and Cronbach's alpha is above 0.70. So it can be concluded that the construct has good reliability.

Testing the structural model is done by looking at the R-square value, which is the goodness-fit test of the model.

Table 5 – Value of R Square

	R Square	R Square Adj.
OTSU	0.402	0.384

The table above shows the R Square value of 0.402 or 40.2%. This value indicates that 40.2% of the OTSU variable is influenced by the PEOU, PU, and TSQ variables. While the rest amounted to 59.8%, influenced by other variables outside the variables studied.

Research Hypothesis Testing

In PLS, statistical testing of each hypothesized relationship is carried out using simulation. In this case, the bootstrap method is applied to the sample. The results of the bootstrapping test from the PLS analysis is as follows:

Table 6 – PLS Test Results

Hypothesis	Variable Relationship	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Information
H1	PEOU →OTSU	-0.039	0.778	0.437	Not significant
H2	PU →OTSU	0.223	3,962	0.000	Significant
H3	TSQ →OTSU	0.579	9.569	0.000	Significant

The structural equation obtained is OTSU = -0.039PEOU + 0.223PU + 0.579TSQ.

Table 6 provides the estimated output for structural model testing. Hypothesis testing can be done by comparing t-statistics with t-tables. The t-table value is 1.960. The following is a presentation of the results of the hypothesis testing that has been carried out:

Hypothesis 1 Perceived ease of Use affects Online Tax System Usage. Perceived ease of Use has a negative effect on Online Tax System Usage, as indicated by the coefficient value of -0.039. The t-test value of 0.778 is smaller than 1.960, and the p-value of 0.437 is more significant than the p-value of 0.05. These results indicate that Perceived ease of Use has an insignificant negative effect on Online Tax System Usage. Thus, the first hypothesis is rejected or cannot be accepted.

Hypothesis 2 Perceived Usefulness affects Online Tax System Usage. Perceived Usefulness positively influences Online Tax System Usage, as indicated by the coefficient value of 0.233. The t-test value of 3.962 is more significant than 1.960, and the p-value of 0.000 is smaller than the p-value of 0.05. These results indicate that Perceived Usefulness has an insignificant negative effect on Online Tax System Usage. Thus, the second hypothesis can be accepted.

Hypothesis 3 Tax Service Quality affects Online Tax System Usage. Tax Service Quality has a negative effect on Online Tax System Usage, as indicated by the coefficient value of -0.579. The t-test value of 9.569 is more significant than 1.960, and the p-value of 0.000 is smaller than the p-value of 0.05. These results indicate that Tax Service Quality has an insignificant negative effect on Online Tax System Usage. Thus, the second hypothesis can be accepted**.**

RESULTS AND DISCUSSION

Based on the hypothesis testing conducted, it turns out that the first hypothesis is rejected. According to research respondents, perceived ease of use does not affect their

online tax system usage. Perceived ease of use refers to people's belief that they will not experience difficulties or obstacles when using new technologies and systems. Someone will prefer this (Hubert et al., 2019). Thus, one of the considerations that the hypothesis was rejected was because the research respondents still felt they had difficulties or obstacles when using the online DGT application.

Perceived ease of use is a degree that shows someone views technology as easy to use. Perceived ease of use is also an antecedent of technological factors (Davis, 1989; Bojuwon & Obid, 2014). If the taxpayer feels that the online tax system is easy to use and more straightforward, it is likely that it will be accepted and used by potential users (Agarwal & Prasad, 2000). Thus, the respondents of this study felt that the convenience of the online system did not significantly affect the use of the online DGT application. Respondents feel that it is easy or not or simply or not an online tax system, and they will still use it.

The concept of perceived ease of use provides an understanding that if the information system is easy to use, users will tend to use the information system (Nursiah, 2017). In the context of taxation, this concept relates to if the online tax system is easy to use, it will be able to influence the behavior of taxpayers to use the online tax system. Perceived ease of use also shows the level of trust of an information system user regarding its ease of use so that it does not require hard work. Ease can reduce energy, thought, and time used in studying and information systems.

When viewed from the TPB, the behavior of this taxpayer is more influenced by social norms. The intended social norm is that using an online tax system is a culture. This variable does not significantly affect the behavior of taxpayers in using the online tax system. The study results are in line with previous studies, which showed that perceived ease of use did not significantly affect the use of technology. (Sijabat, 2020; Jahongir and Shin, 2014; Cho, 2016; Zaidi et al., 2017). However, the results of this study are not in line with previous research, which showed that perceived ease of use affected the use of technology (Carter & Belanger, 2004). Previous studies found that perceived ease of use is one of the constructs that influence the use of technology and information systems, including online tax systems (Dwivedi et al., 2008; Zakaria & Hussin, 2010; Ojha et al., 2009). The results of this study also do not support the results of research conducted by Bojuwon & Obid (2015), which explains that there is a positive influence between perceived ease of use on the online tax system.

Perceived Usefulness affects Online Tax System Usage

Based on the hypothesis testing, it turns out that the second hypothesis is accepted. According to research, respondents' perceived usefulness affects online tax system usage they do. These results indicate that respondents, in this case, taxpayers, feel that the online tax system can benefit them. The technology system is felt to help them complete their work more efficiently and effectively.

Davis (1989) defines perceived usefulness (PU) as the degree to which an individual believes using a particular system will increase their productivity at work. Perceived usefulness can be defined as how people feel that using certain technologies will help them do their jobs better. Thus, perceived usefulness shows the user's belief in the contribution of the information system to its performance. People use information technology because they are confident that their achievement and performance will increase (Nursiah, 2017).

Individuals are encouraged to adopt information and technology-based services according to their perception of the usefulness of these services. Usually, technology is made by considering the usefulness of the technology for its users. Technology is said to be very useful if it can affect a person's performance, including the ability to complete work and present the information needed (Anouze & Alamro, 2019; Hubert et al., 2019; Camilleri, 2018). The more excellent value of the usefulness of technology and system, the greater the desire for someone to adopt or use it. People will use technology if they believe it can help them complete a task more effectively and efficiently (Belanger & Alamro, 2019; Davis, Bagozzi, & Warshaw, 1989). On the other hand, if someone believes that technology cannot provide their benefits, then they are less likely to use the technology

When associated with TPB, one's perception of the usefulness of performing the desired behavior is influenced by one's perception of the usefulness. Someone will perform a behavior if they feel there are benefits to be gained in performing a behavior. Thus, when someone feels that technology provides benefits, that person will tend to behave using the technology.

This study's results align with previous studies that examined the perceived usefulness of the tendency to use technology. These results consistently show that perceived usefulness is a factor that affects the use of technology, including information technology related to taxation, such as the online tax system. However, the technology may be challenging to use (Sijabat, 2020; Hubert et al., 2019; Camilleri, 2018; Venkatesh et al., 2003; Davis, 1989).

Tax Service Quality affects Online Tax System Usage

Hypothesis testing shows that the third hypothesis is accepted, tax service quality affects online tax system usage. These results indicate that the respondents, in this case, the taxpayers feel that the quality of the information system can affect the use of the online tax system.

Taxpayers will feel reluctant to return to using the system if they experience poor service quality. They will decide whether the service is worthless or worthless. Their reactions directly determine the legitimacy of investments in infrastructure and e-government programs (Hujran et al., 2015). When taxpayers feel that an online tax system provides a good experience, they will tend to use or adopt the system. Thus, the quality of the system or service can affect a person's desire to adopt or use a system technology organized by the government.

Tjiptono and Chandra (2011) describe service quality as an effort to meet user needs and desires and provide accuracy in balancing user expectations. Tax service quality can be explained as a perspective or assessment of taxpayers related to the connection of electronic services with internet use. Service quality for tax authorities in developing countries is even more critical due to the poor level of tax revenue performance (Amoh & Ali-Nakyea, 2019)

The quality of tax services includes providing all the best services for the maximum satisfaction of taxpayers in their tax compliance efforts. Tax service quality indicators include tangibles, reliability, responsiveness, assurance, and empathy. Tangibles or intangibles refer to the services provided by the government or, in this case, the tax authority in the form of physical facilities that taxpayers can feel. Reliability refers to the ability of the tax authorities to provide reliable and accurate services to taxpayers. Responsiveness refers to the tax authorities' readiness to respond to taxpayers' questions and needs. Assurance involves the trust and confidence of taxpayers by submitting tax matters to the tax authorities. Empathy arises when the tax authority prioritizes taxpayers' needs (Parasuraman et al., 1988). In the research of Bojuwon & Obid (2015), the TSQ consists of several components: responsiveness, reliability, and informativeness.

This study's results align with those of previous studies by Bojuwon & Obid (2015). There is an influence between tax service quality on the online tax system. Tax service quality is essential to using an online tax system that provides relevance to the tax administration system.

CONCLUSION

This study examines the effect of tax service quality and technological factors on the online tax system. Technological factors that become research variables are perceived ease of use and usefulness. Based on the study results, it can be concluded that perceived ease of use does not significantly affect the online tax system. Meanwhile, the tax service quality and online tax system significantly affect the online tax system.

Taxpayers believe that the perceived ease of use factor is not an essential factor influencing their desire or behavior to use the online tax system. Whereas in perceived

usefulness, taxpayers feel that when an online tax system can benefit them, they will use or take advantage of it, likewise with the tax service quality factor. When users do not experience problems or bad experiences while using the online tax system, they tend to adopt and use it.

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