E-FILING REPORT: IS PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, TRUST, AND PERCEIVED RISK INFLUENCING THE INTENTION TO USE THE SYSTEM

Shafa Fadia Zainavy[1]*, Bima Cinintya Pratama[2], Iwan Fakhruddin[3], Tiara Pandansari[4]

[1,2,3,4] Accounting, Universitas Muhammadiyah Purwokerto, Indonesia
*Email corresponding author: bimacp.ump@gmail.com

Abstrak

Penelitian ini dilakukan untuk mengetahui pengaruh ekspektasi kinerja, ekspektasi usaha, kepercayaan, dan risiko yang dirasakan terhadap niat untuk menggunakan. Penelitian ini berkenaan dengan pemanfaatan E-Filing sebagai sistem pelaporan pajak penghasilan tahunan di KPP Pratama Purwokerto. Penelitian ini menggunakan populasi pengguna E-Filing dalam pelaporan pajak penghasilan tahunan melalui penyebaran kuesioner penelitian yang diisi oleh 200 pengguna. Jawaban diolah dengan regresi berganda SMART PLS dengan menggunakan statistik deskriptif, pengujian outer model (validitas konvergen, validitas diskriminan, reliabilitas gabungan), pengujian inner model (r-squared, f-squared), dan pengujian hipotesis. Analisis regresi berganda menunjukkan adanya korelasi positif antara niat untuk menggunakan dengan ekspektasi kinerja, ekspektasi usaha, dan kepercayaan. Kemudahan sistem, aksesibilitas, kesan kepercayaan terhadap sistem dan pemerintah, dan bantuan yang bermanfaat bagi wajib pajak atas pelaksanaan sistem pelaporan pajak, berkontribusi terhadap pengaruh positif ekspektasi kinerja, ekspektasi usaha, kepercayaan, dan risiko yang dirasakan. Karena munculnya rasa takut, cemas, dan ketidakpastian dalam menggunakan internet dan sistem sebagai media pelaporan SPT Tahunan Orang Pribadi melalui E-Filing, maka persepsi resiko berpengaruh negatif terhadap niat menggunakan.

Kata Kunci: Ekspektasi Kinerja, Ekspektasi Usaha, Kepercayaan, Persepsi Resiko, Niat Menggunakan

JEL Code: O33, L86, H24

Abstract

This research was conducted to discover the effect of performance expectancy, effort expectancy, trust, and perceived risk toward intention to use. This research concerns using e-filing as an annual income tax reporting system at the KPP Pratama Purwokerto. This study utilized the population of e-filing users to report annual income taxes by spreading a research questionnaire completed by 200 users. The answers are processed by SMART PLS multiple regression using descriptive statistics, outer model testing (convergent validity, discriminant validity, combined reliability), inner model testing (r-squared, f-squared), and hypothesis testing, suitable methodologies for this study. Multiple regression analysis showed a positive correlation between intention to use, performance expectancy, effort expectancy, and trust. The easiness of the system, accessibility, an impression of trust in the system and the government, and beneficial help for taxpayers in implementing the tax reporting system contribute to the positive effect of performance expectancy, effort expectancy, trust, and perceived risk. Due to the emergence of fear, anxiety, and uncertainty in using the internet and the system as a medium for reporting annual individual tax returns through E-Filing, perceived risk negatively affected the intention to use.

Keyword: Performance Expectancy, Effort Expectancy, Trust, Perceived Risk, Intention to Use

JEL Code: O33, L86, H24

INTRODUCTION

Indonesia is a country that considers taxes to be one of its sources of revenue. Tax is an enormous obligation the community must fulfill (Pajak, 2016). Taxpayers are required to declare annual taxes at the end of the fiscal year. The amount of tax submitted to the Directorate General of Taxes will be converted into an Annual Tax Return (SPT) to pay the tax payable; later, the taxpayer must officially report the tax remitted to the government at the end of the tax period. The citizens already have income and an Indonesian Identity Tax Number (NPWP), so tax reporting is necessary. As stated in Article 3 of Law No. 28 of 2007, taxpayers must initially manually submit tax returns to the Directorate General of Taxes via the Tax Office. Now, tax reporting is accessible by using computer and internet intermediaries. Tax reporting can now be held effectively using electronic systems through E-Registration, E-Filing, E-Form, E-billing, and E-Invoicing (Widjaja & Siagian, 2017). *Pajak.go.id.* is an electronic system that helps people complete tax reporting administration.

Table 1 E-Filing Annual Income Tax Return

Tax Period	2018	2019	2020	2021	2022
E-Filing User	49.302	49.518	50.790	38.760	55.942

Source : KPP Pratama Purwokerto

According to the data, the number of annual income tax reporters in 2018 was 49.302 and went up to 49.518 in 2019. The number of reporters increased in the 2020 period, up to 50.790, yet it declined in the next period (2021) to 38.790. The COVID-19 pandemic outbreak caused a decrease in tax reporting and impacted citizen mobility. The COVID-19 pandemic is partially responsible for the reduction in filing annual income tax returns, which is attributable to a downturn in government trust. The pandemic has contributed to a sluggish economy, job losses, and decreased mobility for people in the workplace. It was a decline since people were not working effectively, and annual income tax reporting fell, which led to a failure to fulfill the reporting target. Residents returned to work and activities when the COVID-19 status diminished to restore economic conditions. This has affected the increase of annual income tax returns during economic recovery.

Pajak.go.id is one of The electronic governments that could help the Self-Assessment System tax program. The Self-Assessment System (SAS) is a program where taxpayers are trusted to calculate, pay, and report taxes by a predetermined time (Trisnayanti, Ida Ayu Ivon; Jati, 2017). The implementation of this program requires devices in the form of electronic devices (mobile phones, laptops, computers), the internet, and personal information belonging to taxpayers. Appearing in KPP Pratama Purwokerto, most individual taxpayers came from the employee class and had an income of less than sixty million per year. This is a potential study for knowing how far the implementation of E-Filing is in reporting their annual tax income obligations. Therefore, this research is crucial to determining the desire to use e-filing to report yearly income tax returns.

Intention to use a system is a user's feeling or a need to use an existing system continuously alongside the presumption that individuals have knowledge access. The indicator used as a benchmark for utilization intention is the desire or the need to use it repeatedly continuously, and plan to continue using it (Thomas et al., 2013). Venkatesh (2003) explained that UTAUT can explain the relationship between usage behavior and acceptance of information technology. The user's attitude and the system's benefits influence their intention to use the new system. Intention to use is affected by expected effort, system performance, system trust, and risk.

The first aspect influencing intention to use is performance expectancy. As stated by Venkatesh (2003), performance expectancy is an individual's belief that applying the system will assist an individual in improving job performance. The second factor is effort expectancy, known as a certain level of easiness correlated to the utilization of a system. The taxpayer's effort in filing the

annual tax report independently will be influenced by the taxpayer's expectation of the difficulty and ease of filling out the annual income tax return. The ease of filling out the e-filing system is strongly related to how well taxpayers can understand and implement a system (Fitriati A., Tubastuvi N., 2020). As Venkatesh (2003) stated, the UTAUT theory is a concept related to effort expectancy: perceived ease of use, complexity, and ease of use.

The third factor that affects the intention to use is trust. Trust is used when filling in taxpayer data, especially personal data, and reporting annual income tax returns. Belanger and Carter (2008) emphasize that trust is categorized into two aspects: trust in the internet and the government. Trust in the internet is the belief that whenever appropriately used, the internet can provide a sense of security and comfort. Trust in government is a sense of confidence in making transactions with a particular entity. The fourth factor related to the intention to use E-filing usage is perceived risk. Warkentin et al (2002) explains that perceived risk is the value of a person's trust that might occur from experiencing losses when doing something that generates results. The perceived risk value influences reputation and trust throughout utilization.

This Study focuses on adopting E-Filing as taxpayers' tax obligation reporting mechanism. This study aims to determine the effect of performance expectancy, effort expectancy, trust, and perceived risk toward intention to use the E-Filing annual income tax reporting system. The adoption of the UTAUT theory by Venkatesh (2003) as an explanatory theory is to understand how far a person applies and adapts in implementing a system that is supposed to support their job. In this study, the researchers adopt two main variables from the UTAUT theory: performance expectancy and effort expectancy. To clarify the analysis, the researchers included two additional variables for the research: trust and perceived risk.

LITERATUR REVIEW AND HYPOTHESES DEVELOPMENT

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT (Unified Theory of Acceptance and Use of Technology) is a research development that explains the adoption and application of the utilized system. UTAUT theory is based on the efficiency value of combining the construction of mobile self-efficiency and perceived convenience by involving security in transactions. UTAUT is suitable for investigating the adoption of electronic-based reporting systems.

The UTAUT model contains independent constructs, including performance expectancy, effort expectancy, social influence, and facilitating conditions (Khechine et al., 2016). In preceding research, there are several recommended variables in developing the UTAUT theory, such as self-efficiency, trust, habits, satisfaction, and perceived risk. For additional resources, the UTAUT theoretical reference was added based on the research development conducted by Schaupp et al. (2010). In this research, the adoption used additional variables such as trust and perceived risk.

Venkatesh (2003) explains that performance and effort expectancy are crucial when determining the intention to use. According to research by Schaupp (2010), trust has a significant role in all transactions, especially in fulfilling taxpayer obligations. Trust has a crucial role in the convenience of filling in identity in tax reporting. Perceived risk also plays a significant role in transactions involving uncertainty and risks on the internet. Perceived risk in UTAUT relates to the uncertainty that arises during the use of technology related to behavior and the environment (Schaupp et al., 2010). The utilization of the e-filing reporting system and the intention to continue using the system are interrelated with perceived risk, trust, and expectancy.

The Effect of Performance Expectancy on Intention to Use

Performance is measured based on individual courage in using software to help facilitate work, especially in annual tax reporting. Performance expectancy influences the adoption of online reporting systems based on application experience, which plays a significant role in influencing the

adoption and application of technology. The previous research explains that performance expectancy has a positive effect on Intention to use belongs to, (Bhuasiri et al., 2016), (Lu & Nguyen, 2016),(Chaouali et al., 2016), (Rahayu & Yulyona, 2019), (Airawaty et al., 2023). Performance expectancy is applied in research because it correlates to expectation linkage in using the system based on providing benefits such as saving time, money, and effort and improving communication and service.

H1: Performance expectancy positively affects the Intention to use the E-Filing system in annual income tax return reporting.

The Effect of Effort Expectancy on Intention to Use

Venkatesh (2003) states that effort expectancy aligns with the ease of information systems use. Effort expectancy relates to how much effort is involved in using a system. This variable's application describes how simple or complex it is to complete tax reporting or payment using software. Effort expectancy indicates the level of convenience experienced by technology users (Natasya et al., 2019). Several studies have found positive results that effort expectancy has a positive effect on Intention to use, which belong to (Lu & Nguyen, 2016), (Chaouali et al., 2016), (Rahayu & Yulyona, 2019), and (Airawaty et al., 2023). Indicators in the effort expectancy variable lead to ease of use related to the intention to use a system. If taxpayers discover that the electronic reporting system is easy to use, they reuse it (Bhuasiri et al., 2016).

H2: Effort expectancy positively affects the intention to use the E-Filing annual income tax return reporting system.

The Effect of Trust on Intention to Use

Rotter J (1971) defines trust as an expectation individuals or groups have in words, promises, oral, or statements of another individual or group that can be trusted. Carter and Belanger (2005) convey that trust in the application of electronic systems is based on trust in e-government and the Internet. Online trust is built based on trust in the integrity of an organization (Melrose et al., 2015). Users of e-government must have trust and believe the government will use a system to help its citizens by maximizing the internet to make the implementation of state activities or transactions more efficient. The maximum implementation of e-government requires public trust and a good reputation from an agency or organization.

Previous research explaining the positive influence of trust on intention to use, for example, the research to affect behavioral intention positively (Lee & Song, 2013) (Mou et al., 2017) (Khechine et al., 2016). Adoption and adaptation of e-government use necessitate public faith that the presence of government assistance technologies is both innocuous and beneficial to job effectiveness. In this context, the more vital citizen trust in government and the internet, the more potentially successful electronic reporting system adoption.

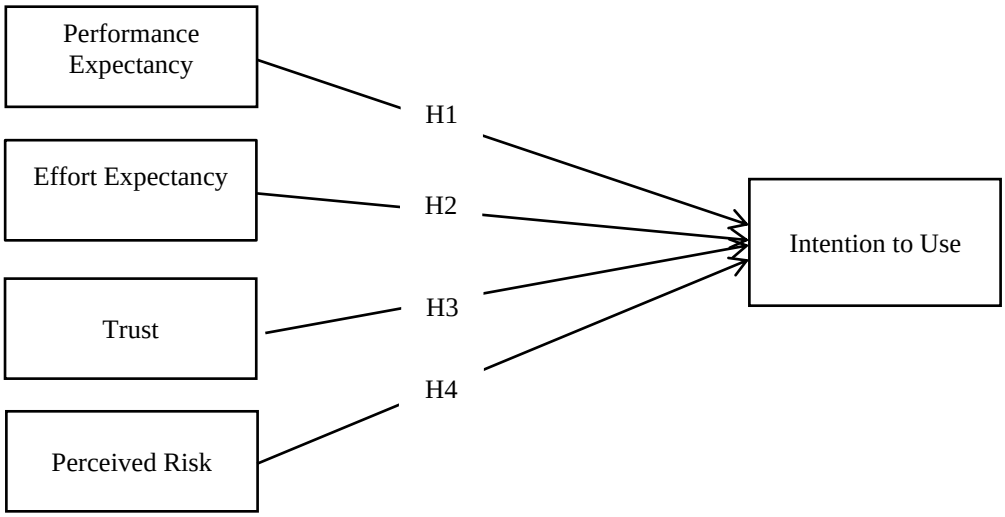
H3: Trust has a positive effect on Intention to use the E-Filing annual income tax return reporting system

Effect of Perceived Risk on Intention to Use

Schaupp and Hobbs (2010) elaborate that perceived risk in UTAUT can be interpreted as an individual's belief in the losses that arise when achieving a particular outcome. Perceived risk in the research process might occur due to behavioral and environmental uncertainty. Due to the impersonal character of the Internet, behavioral uncertainty arises while using a system. An online taxpayer may have concerns about privacy apprehensions and financial costs because of the lack of protection for their confidential information (Dwivedi et al., 2017). Based on previous research, perceived risk has a negative influence on the use of an electronic system (Nguyen & Nguyen, 2017), (Lee & Song, 2013), (Rana et al., 2015) (Dwivedi et al., 2017), (Sijabat, 2020). In making decisions, the small perceived risk affects the suitability of adaptation to system use.

H4: Perceived risk negatively affects the intention to use the E-Filing annual income tax reporting system

Framework



RESEARCH METHOD

The research assisted at KPP Pratama Purwokerto for three months. The study starts in February and finishes in April. The study case and theoretical research were conducted in February. The proposal was prepared in March, and the research was submitted to the KPP. After being allowed to conduct research, taxpayer data collection was carried out until April.

Population and Sample

A population is an ensemble of people, events, or anything researchers want to describe and understand (Firmansyah & Dede, 2022). This research is categorized as primary research because it distributed questionnaires to collect the information and data. Questionnaires were distributed for one month using Google form links to tax reporters who met the research category. The researcher used a population of E-Filing annual income tax return users at KPP Pratama Purwokerto, and 55.942 E-Filing users were included in the population. The number of samples utilized in the study was determined by the accidental sampling method. The random method in this research was conducted for E-Filing annual income tax income return users at the specified categories. The determination of the number of samples was carried out using the Slovin method, and the results were obtained:

Sample $(n) = \frac{N}{1+Ne^2}$

Sample $(n) = \frac{55.942}{1+55.942\ (0,1)^2}$

Sample $(n) = 99{,}821$

The calculation intended to predetermine the sample of respondents who will participate in the research is 100 respondents. The respondents obtained during the research were 205; after reprocessing the collected data, only 200 could be involved in running data. The purpose of selecting 200 respondents is to minimize out-of-control events and maximize research results.

Operational Definition and Variable Measurement

Independent Variable

Performance Expectancy

Venkatesh (2003) defines performance expectancy as the degree to which an individual believes that adopting the system will help them achieve advances in job performance. Performance expectancy influences the adaptation of electronic reporting systems based on application experience, leading to a significant role in influencing the implementation and utilization of technology. Performance in this study is measured based on how much confidence individuals have in using software to help facilitate individual work, especially in annual tax reporting. *The indicators used in measuring performance expectancy based on Schaupp et al. (2010) research are speed up the process, more advantages than disadvantages, and advantages.*

Effort Expectancy

Venkatesh (2003) defines effort expectancy associated with the ease of use of information systems. Effort expectancy relates to how much effort is involved in using a system. Effort Expectancy predicts taxpayers' propensity to use electronic reporting systems. The adoption of an online reporting system is an indicator of people's efforts to incorporate technology into their daily lives. *Schaupp et al.'s (2010) research shows that indicators used in measuring effort expectancy are easy to use, learn, input, and modify data.*

Trust

Rotter J (1971) interprets trust as an expectation held by individuals or groups in the form of words, promises, oral, or statements of another individual or group that can be trusted. This study emphasizes the trust that is generated when using electronic technology. Guaranteed security and confidentiality can help establish trust in the internet. In this study, trust in the utilization of electronic systems refers to studies conducted by Schaupp (2010), which rely on e-government and the Internet. *According to Schaupp et al. (2010), the indicators used in measuring trust research combine trust in the internet and electronic reporting systems. The indicators for trust are trust in e-filing, trusted online transactions, security in information, security in using the internet, protection from problems, and the internet being a safe environment.*

Perceived Risk

Schaupp and Hobbs (2010) interpret perceived risk as an individual's belief in the losses or declines that arise when pursuing a given outcome (Schaupp & Hobbs, 2010). Perceived risk is a significant obstacle to consumer acceptance of electronic services via internet-based channels (Rifat et al., 2019). Decisions in the context of risk perceived are related to the decision to use or not use a system. Individual decisions could be postponed if the perceived risk becomes too outstanding, and alternative substitutes are considered a lesser risk. *The indicators used in measuring perceived risk in this research, according to Schaupp et al. (2010), are psychologically uneasy and unsafe in privacy security.*

Dependent Variable

Intention to Use

Davis (1989) defines intention to use as the degree to which an individual decides to use a particular technology. The intention to use a system can be based on various factors, including ease of use, risk of use, trust, and expectations given to the system. Individuals with a great sense of intention will be urged to utilize a system. It can help the learning process and be convenient to operate. *The indicators used in measuring intention to use in this research, according to Schaupp et al. (2010), are predicted in using, using the system, and using the internet.*

Characteristic of Respondent

The characteristics of 200 E-Filing user respondents are categorized based on gender, age, education, marital status, monthly income, type of work, number of years using the system, the medium using the system, and the reasons for using the system.

Table 2 Characteristic Respondent E-Filing Annual Income Tax Return

Category	Description	Total respondents	%
Age	17 - 20 y.o	15	7.5%
	21 - 30 y.o	51	25,50%
	31 - 40 y.o	38	19%
	41 - 50 y.o	48	24%
	51 - 60 y.o	40	20%
	> 60 y.o	8	4%
Gender	Male	119	59,50%
	Female	81	40,50%
Marital status	Married	152	76%
	Not Married	48	24%
Education	High school/Vocational High School	39	19,50%
	Associate's Degree	5	2,50%
	Underggraduate	150	75%
	Graduate	6	3%
Monthly income	Rp 0 – Rp 2.000.000	53	26,50%
	Rp 2.000.001 – Rp 5.000.000	96	48%
	Rp 5.000.001 – Rp 10.000.000	42	21%
	Rp 10.000.001 – Rp 15.000.000	7	3,50%
	>Rp 15.000.000	2	1%
Job	Private Employee	139	69,50%
	Civil Servants	53	26,50%
	Military/Police	3	1,50%
	Teacher	5	2,50%
Extended period of use	1 year	108	54%
	2 years	18	9%
	3 years	29	14,50%
	4 years	16	8%
	5 years	29	14,50%

Media in reporting	Laptop	One69	84,50%
	Smartphone	31	15,50%
Reason using the E-Filing system	Advaneed and practical technology	40	20%
	Easier to understand and flexible	36	18%
	Fast and convenient to use	60	30%
	Works anywhere	64	32%

Source : Quistionnaire at KPP Pratama Purwokerto

Data Analysis Technique

The research was conducted based on primary data since respondents collected the information directly. Questionnaires were distributed to taxpayers under the permission of the Directorate General of Taxes, and all statements relating to variables are listed with the help of a ratio scale of 1 to 5. The data collected through questionnaires was calculated using a Likert scale. The question is analyzed to ensure its validity, reliability, and normality.

Researcher data was processed using Smart PLS software. Smart PLS is data processing software that uses the partial least square (PLS) method. This research uses SEM-PLS data processing. PLS is a variant-based Structural Equation Modeling (SEM) statistical method that performs multiple regression (Junianto & Sabtohadi, 2020). This data processing requires regression analysis to discover the correlation among variables.

HASIL DAN PEMBAHASAN

Evaluation of the Measurement Model / Outer Model

Evaluation of a measurement model is a measurement test used to determine a research model's validity and reliability. The outer model is a test utilizing reflective indicators and verified using latent constructs' convergent and discriminant validity for indicator blocks (Juliandi, 2018).

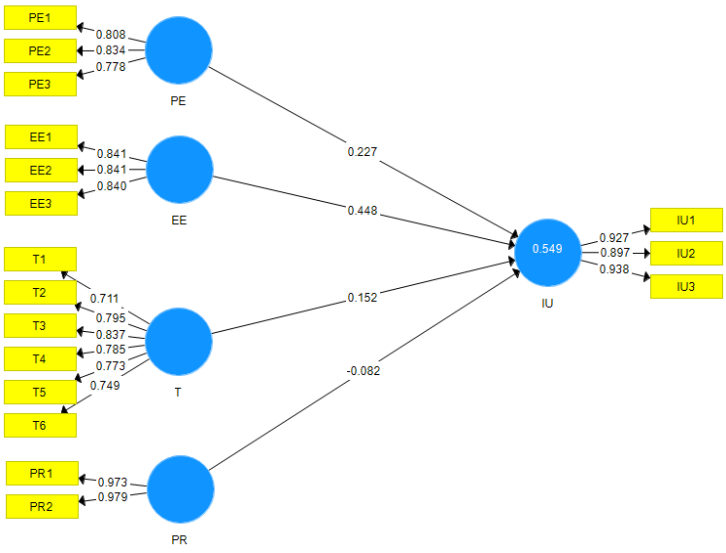


Figure 1. SEM PLS Data Processing Result

1. Convergent Validity

Convergent validity is a measurement used for demonstrating how the respondents understand the assertions in each latent variable. The convergent validity value that can be used is the loading factor value > 0,5 (Hair et al., 2014)). Based on the results of the PLS Algorithm, the outer loading value of all of the indicators above exceeds 0,7. Values above 0,7 indicate that the correlation

between indicators and variables is close. As a result, the connection between indicators and variables is quite close, with a loading factor value greater than 0,7.

2. Discriminant Validity

Discriminant validity is applied to demonstrate that the statements of each latent variable are not biased by respondents who answer questionnaires based on queries about other variables. Discriminant validity is fulfilled if the AVE value > latent variable correlation value (Hair et al., 2014).

Table 3 Fornell Larcker Criterion and AVE Result

	Fornell-Larcker Criterion					AVE	Result
	EE	IU	PE	PR	T		
EE	0,841					0,707	Reliable
IU	0,69	0,921				0,848	Reliable
PE	0,608	0,605	0,807			0,652	Reliable
PR	-0,175	-0,202	-0,121	0,976		0,953	Reliable
T	0,589	0,567	0,632	-0,097	0,776	0,602	Reliable

Source : Smart-PLS Running

Discriminant validity uses the measurements based on the AVE and Fornell-Larcker Criterion. The AVE value obtained from the regression explains the dimensions of the variable diversity of the latent construct. For the value, the expected number exceeding 0,5 is categorized as reliable. The value obtained for AVE is above 0,5 for all variables. Fornell-Larcker assesses discriminant validity at the construct level (latent variable). If the Fornell table shows the slope from the variable with the highest value to the variable with the lowest value, it shows reliable validity. Based on the table of regression results, the Fornell-Larcker criterion obtained from the PLS algorithm gives sloping regression values based on the highest variable value to the lowest variable value. It can be concluded that the values can reveal that the question items on the questionnaire are classified as reliable.

3. Composite Reliability

Composite reliability is a set of indicators that assess a variable's composite based on a composite reliability score. In estimating a construct's internal consistency, composite reliability is more appealing. The expected score is 0,6-0,7 (Hair et al., 2014).

Table 4 Composit Reliability Result

Variable	Composite Reliability	Result
Performance Expectancy	0,849	Reliable
Effort Expectancy	0,879	Reliable
Trust	0,901	Reliable
Perceived Risk	0,976	Reliable
Intention to Use	0,943	Reliable

Source: Smart-PLS Running

Based on the PLS algorithm table, it is obtained that the composite reliability value of all variables exceeds 0,7. Values that exceed 0,7 are considered reliable and able to measure the reliability value of the construct. Reliability is a measurement related to the accuracy and precision of the measurement from a research instrument. It is possible to state that the variables used in the study show adequate consistency because the values of the regression results are reliable.

Structural Model Evaluation / Inner Model

The Inner model test predicts causative relationships between latent variables or variables that cannot be directly assessed. In the structural model test (inner model), the Bootstrapping and Blindfolding techniques in SMART PLS are applied. This test uses R square, f square, and SRMR values.

1. R Square

R Square is an index of how strongly the independent (exogenous) variable influences the dependent (endogenous).

Table 5 R Square and Adjusted R Square Result

	R Square	R Square Adjusted
IU	0,549	0,54

Source : Smart-PLS Running

The results of the simultaneous effect test, the R square value obtained from X1, X2, X3, and X4 on Y is 0,54. The adjusted R square value obtained from the test results is 0,54. This value means that the independent variables (performance expectancy, effort expectancy, trust, and perceived risk) influence the dependent variable (intention to use) by 0,54 or 54% and another 0,46 or 46% explained by other variables.

2. F Square

The Effect Size (F Square) test was conducted to determine the goodness of the model. Cohen (1988) explains that the recommended Effect Size F square is 0,02, 0,15, and 0,35, with exogenous latent variables having a small, moderate, and significant effect on the structural level.

Table 6 F Square Result

Variabel	F Square	Result
Performance Expectancy	0,059	Small
Effort Expectancy	0,245	Moderate
Trust	0,027	Small
Perceived Risk	0,014	No effect

Source: Smart-PLS Running

The result shows that the f square value on effort expectancy has the highest value of 0,24. This figure shows that effort expectancy has a moderate to significant effect on the intention to use. Meanwhile, the performance expectancy and trust variables have a value of 0,05, and 0,02 has a negligible effect on the intention to use. Last, perceived risk with a value of 0,01 is categorized as having no impact because the value obtained is less than 0,02.

Bootstrapping for Testing the Hypothesis

Bootstrapping is a method to determine the significance level or probability of direct, indirect, and total effects. In bootstrapping, three values are used: the value of the t statistic, the p-value, and the original sample. The t statistical value, which we compare with the t table value, tests the hypothesis that the independent variable affects the dependent variable. The p-value is being compared; if the value is below the significance level (0,05) or above, it states whether the null or alternative hypothesis is accepted or rejected. The original sample is used to determine the value of the regression coefficient to complete the regression equation.

Table 7 Bootstrapping Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
PE -> IU	0,227	0,225	0,065	3,491	0,001	H1 accepted
EE -> IU	0,448	0,448	0,063	7,159	0	H2 accepted
T -> IU	0,152	0,159	0,061	2,503	0,013	H3 accepted
PR -> IU	-0,082	-0,081	0,041	2,011	0,045	H4 accepted

Source : Smart-PLS Running

Based on the table 7, the P value for intention to use is obtained:

a. Performance expectancy
   P value <0,05, H0 is rejected, and Ha is accepted
   Performance expectancy has a positive effect on the intention to use
b. Effort expectancy
   P value <0,05, H0 is rejected, and Ha is accepted
   Effort expectancy has a positive effect on the intention to use
c. Trusts
   P value <0,05, H0 is rejected, and Ha is accepted
   Trust has a positive impact on the intention to use
d. Perceived risk
   P value <0,05, H0 is rejected, and Ha is accepted
   Perceived risk harms the intention to use

Discussion

Research on the influence analysis of performance expectancy, effort expectancy, trust, and perceived risk on the intention to use the e-filing tax reporting system at KPP Pratama Purwokerto. This research refers to applying the UTAUT theory, which has an essential foundation for the variables. In this study, the variables were tested by running multiple regression by Smart PLS software through algorithm testing in bootstrapping. Both of these tests provide some information related to testing the research hypothesis, including:

First Hypothesis Testing Results

The t-test from Smart-PLS algorithm outcomes demonstrated a regression coefficient of 3,49 in a positive direction, with a significance value of 0,01 < 0,05. This information indicates that the performance expectancy positively affects the intention to use. It inferred that the first hypothesis was accepted. Disclosure of the positive value of the relationship between performance expectancy and intention to use relates to the expectations provided by each individual in using e-filing as a medium in reporting annual tax obligations. Taxpayers' expectations in writing assets and duties are strongly connected to the simplicity and affordability of reporting.

These results align with the UTAUT theory, in which performance expectancy is an indicator that can influence an individual's decision to use a technology. The result of the hypothesis was also supported by previous studies such as (Bhuasiri et al., 2016), (Lu & Nguyen, 2016),(Chaouali et al., 2016), (Rahayu & Yulyona, 2019), (Airawaty et al., 2023). Previous research provides information on the results of the hypothesis that is accepted in a positive direction. In this study, performance expectancy positively affects the intention to use the E-filing tax reporting system.

Second Hypothesis Testing Results

The t-test regression coefficient is about 7,15 in a positive direction with a significance value of 0,000 < 0,05. This information proves that the effort expectancy positively affects the intention to use. It can be concluded that the second hypothesis is accepted. Disclosure of the positive value between effort expectancy and intention to use relates to the effort and difficulty in reporting annual income tax returns. The difficulty and accessibility in writing assets and taxes remitted correlates to

taxpayers' affordability of their conditions. From the easiness and affordability of reporting tax, a desire to use a system arises since it meets individuals' expectations.

Acceptability of the sThe second hypothesis that effort expectancy influences the intention to use the E-Filing and tax reporting system is consistent with the UTAUT theory that effort expectancy affects an intention to use a system. Previous research on Effort Expectancy has been carried out by Bhuasiri et al. (2016), (Lu & Nguyen, 2016),(Chaouali et al., 2016), (Rahayu & Yulyona, 2019), and (Airawaty et al., 2023). Previous research provides information on the results of the hypothesis accepted and has a significant impact on Intention to Use. The ease of reporting annual tax is one factor that influences taxpayers' intention to use the E-Filing system.

Third Hypothesis Testing Results

The t-test results obtained after evaluating the Smart-PLS algorithm have a regression coefficient of 2,50 in a positive direction with a significance value of 0,013 < 0,05. This information indicates that trust positively affects the intention to use. It was feasible to determine that the third hypothesis was accepted. Disclosure of the positive value of the trust relationship with intention to use is related to the taxpayer's trust in reporting his obligations and assets using the E-Filing tax reporting system. Trust in reporting annual taxes is related to a person's desire to disclose his assets and obligations. In addition, trust is also related to the taxpayer's trust in the government in providing their personal data. The research that has been done before by (Lee & Song, 2013) (Mou et al., 2017), and (Khechine et al., 2016) provides information on the results of the hypothesis that is accepted in a positive direction. This aligns with the UTAUT theory, which states that trust can be a supporting variable in determining the intention to use the system.

Fourth Hypothesis Testing Results

The results of the Smart-PLS algorithm revealed that the t-test results obtained after evaluating the Smart-PLS algorithm have a regression coefficient of 2,01 and a significance value of 0,041 < 0,05 with a negative direction. This information demonstrates that perceived risk hurts the intention to use the system. It can be found that the fourth hypothesis is accepted. These results are in line with UTAUT theory, which states that perceived risk can add explanations related to the intention to use a system, the research by (Nguyen & Nguyen, 2017), (Lee & Song, 2013), (Rana et al., 2015), (Dwivedi et al., 2017), (Sijabat, 2020). delivers results that perceived risk has a negative influence on intention to use. Disclosure of negative values from the relationship between perceived risk and intention to use is related to the certainty of a system that gives positive or negative results. If the results given from a system are assured and have a positive effect, it will affect the desire to use the E-Filing reporting system.

CONCLUSION

This study aims to determine the connection between variables in the UTAUT Theory, the variables performance expectancy and effort expectancy are used as independent variables. In this study, two independent variables were added, such as trust and perceived risk variables. The dependent variable is the intention to use the E-Filing tax reporting system. This study used a sample of 100 people based on the Slovin formula with the criteria user of the E-Filing tax reporting system at KPP Pratama Purwokerto. To minimize data errors or unexpected events, the researcher used 200 samples for running.

Based on the PLS regression algorithm, the results of the hypothesis are the influence of the variables performance expectancy, effort expectancy, and trust, which have a positive effect on the intention to use a variable. The results indicate that individual taxpayers believe using e-filing annual income tax returns helps improve their performance in fulfilling their tax obligations. Taxpayers also feel helped by the presence of the E-Filing reporting system because it helps save effort and time. Perceived risk has a negative effect on the intention to use. The perception of risk causes this, taxpayers who want to report their annual taxes feel that there is a high risk in the reporting process. These risks can be in the form of data misuse, data leakage, or the risk of difficulty accessing reporting. The emergence of these risks will decrease the number of tax reporters who want to use the E-Filing reporting system. There may be limitations in this study, the research was carried out only for e-filing annual income tax return users. For further research, it would be better if research was conducted for E-form reporting users. In using variables, future research would be better using variables mediating or moderating the variables.

REFERENCES

Airawaty, D., Widarjo, W., Rahmawati, R., & Kuncara, A. (2023). Study of E-Filing Tax Application Acceptance in Yogyakarta During the Covid-19 Pandemic. *Journal of Theoretical and Applied Information Technology*, *101*(9), 3392–3406.

Bélanger, F., & Carter, L. (2008). Trust and risk in e-government adoption. *The journal of strategic information systems*, *17*(2), 165-176.

Bhuasiri, W., Zo, H., Lee, H., & Ciganek, A. P. (2016). *Information Technology for Development User Acceptance of e-government Services : Examining an e-tax Filing and Payment System in Thailand*. *1102*(July). https://doi.org/10.1080/02681102.2016.1173001

Carter, L., & Bélanger, F. (2005). The utilization of e-government services: citizen trust, innovation and acceptance factors. *Information systems journal*, *15*(1), 5-25.

Chaouali, W., Yahia, I. Ben, Charfeddine, L., & Triki, A. (2016). Understanding citizens' adoption of e-filing in developing countries: An empirical investigation. *Journal of High Technology Management Research*, *27*(2), 161–176. https://doi.org/10.1016/j.hitech.2016.10.006

Cohen, J. (2013). *Statistical power analysis for the behavioral sciences*. Academic press.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.

Dwivedi, Y. K., Rana, N. P., Janssen, M., Lal, B., Williams, M. D., & Clement, M. (2017). An empirical validation of a unified model of electronic government adoption (UMEGA). *Government Information Quarterly*, *34*(2), 211–230. https://doi.org/10.1016/j.giq.2017.03.001

Firmansyah, D., & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian: Literature Review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, *1*(2), 85–114. https://doi.org/10.55927/jiph.v1i2.937

Fitriati A., Tubastuvi N., P. B. . (2020). Study of Delone-Mclean Information System Success Model: the Relationship Between System Quality and Information Quality Azmi Fitriati,

2 Naelati Tubastuvi, 3 Bima Cinintya Pratama. *Journal of Theoretical and Applied Information Technology*, *98*(3), 10. www.jatit.org

Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, *26*(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128

Juliandi, A. (2018). Structural Equation Model Partial Least Square (SEM-PLS) Menggunakan SmartPLs. *Jangan Belajar*, *1*(was), 1.

Junianto, D., & Sabtohadi, J. (2020). Pengaruh Sistem Perjanjian Kerja Waktu Tertentu Dan Motivasi Kerja Terhadap Kinerja Karyawan Pada Industri Pabrik Gula. *Equilibrium : Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, *9*(1), 1–9. https://doi.org/10.35906/je001.v9i1.423

Khechine, H., Lakhal, S., & Ndjambou, P. (2016). A meta-analysis of the UTAUT model: Eleven years later. *Canadian Journal of Administrative Sciences*, *33*(2), 138–152. https://doi.org/10.1002/cjas.1381

Lee, J. H., & Song, C. H. (2013). Trust and perceived risk affect user acceptance of a new technology service. *Social Behavior and Personality*, *41*(4), 587–597. https://doi.org/10.2224/sbp.2013.41.4.587

Lu, N. L., & Nguyen, V. T. (2016). Online Tax Filing—E-Government Service Adoption Case of Vietnam. *Modern Economy*, *07*(12), 1498–1504. https://doi.org/10.4236/me.2016.712135

Melorose, J., Perroy, R., & Careas, S. (2015). TRUST AND TAM IN ONLINE SHOPPING: AN INTEGRATED MODEL1 By: *Statewide Agricultural Land Use Baseline 2015*, *1*(1), 51–90.

Mou, J., Shin, D. H., & Cohen, J. F. (2017). Trust and risk in consumer acceptance of e-services. *Electronic Commerce Research*, *17*(2), 255–288. https://doi.org/10.1007/s10660-015-9205-4

Natasya, N., Tandililing, E. M., Angelus, M., & Kevin, K. (2019). Tax E-Filing System Acceptance Level on the Taxation Compliance: An Application of the UTAUT Approach. *The Winners*, *20*(1), 33. https://doi.org/10.21512/tw.v20i1.5572

Nguyen, T. D., & Nguyen, T. C. H. (2017). *The Role of Perceived Risk on Intention to Use Online Banking in Vietnam*. 1903–1908.

Pajak, O. F. (2016). *Tax Ratio Indonesia Tahun*. *12*(2), 270–280.

Rahayu, R. M., & Yulyona, M. T. (2019). Individual tax payer intention to use e-filing in indonesia. *International Journal Of Business, Economics and Law*, *18*(5), 260–264.

Rana, N. P., Dwivedi, Y. K., Williams, M. D., & Weerakkody, V. (2015). Investigating success of an e-government initiative: Validation of an integrated IS success model. *Information Systems Frontiers*, *17*(1), 127–142. https://doi.org/10.1007/s10796-014-9504-7

Rifat, A., Nisha, N., & Iqbal, M. (2019). Predicting e-tax service adoption: Integrating perceived risk, service quality and TAM. *Journal of Electronic Commerce in Organizations*, *17*(3), 71–100. https://doi.org/10.4018/JECO.2019070105

Rotter, J. B. (1971). Generalized expectancies for interpersonal trust. *American psychologist*, *26*(5), 443.

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

Schaupp, L. C., & Hobbs, J. (2010). *Electronic Tax Filing : The Impact of Reputation and Security on Adoption*. 1–10.

Sijabat, R. (2020). Analysis of e-government services: A study of adopting electronic tax filing in Indonesia. *Jurnal Ilmu Sosial Dan Ilmu Politik*, *23*(3), 179–197. https://doi.org/10.22146/jsp.52770

Thomas, T., Singh, L., & Gaffar, K. (2013). The utility of the UTAUT model in explaining mobile learning adoption in higher education in Guyana. *International Journal of Education and Development Using ICT, 9(3).*, *9*(3), 71–85. https://doi.org/10.4018/978-1-4666-8358-7.ch086

Trisnayanti, Ida Ayu Ivon; Jati, I. K. (2017). Pengaruh Self Assessment System, Pemeriksaan Pajak, dan Penagihan Pajak pada Penerimaan Pajak Pertambahan Nilai (PPN). *Akuntansi*

Universitas Udayana, *13*(1), 292–310. https://ojs.unud.ac.id/index.php/Akuntansi/article/view/13012

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.

Warkentin, M., Gefen, D., Pavlou, P. A., & Rose, G. M. (2002). Encouraging citizen adoption of e-government by building trust. *Electronic markets*, *12*(3), 157-162.

Widjaja, H., & Siagian, A. J. S. J. (2017). ANALISIS PENERAPAN E-SYSTEM PERPAJAKAN PADA WAJIB PAJAK PRIBADI TERHADAP PELAKSANAAN SELF-ASSESMENT SYSTEM DALAM MEMENUHI KEWAJIBAN PERPAJAKAN. *Jurnal Ekonomi*, *22*(3), 440–447. https://doi.org/10.24912/je.v22i3.279