

# **THE INFLUENCE OF THE PERCEPTION OF USEFULNESS, PERCEIVED EASE OF USE, AND SATISFACTION OF THE MANDATORY TAX ON THE USE OF E-FILING FOR INDIVIDUAL TAXPAYERS**

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## **Abstract**

This research aims to determine how much influence perception of usefulness, perception of ease of use, and taxpayer satisfaction of the use of e-filing on employees of PT. Accentuates Medan. This research is associative research. The type of data used is the primary data obtained by distributing questionnaires to respondents on employees of PT. Accentuates Medan who has used e-filing of 50 respondents. Data collection techniques in this study are through questionnaires and observations. The author uses multiple linear analysis techniques with SPSS IBM software to process the data, first to test the data. The result of the research shows that the perception of usefulness has a positive and significant effect on the use of e-filing. Perceived ease of use has no positive and significant effect on the use of e-filing, and perception of user satisfaction has a positive and significant effect on the use of e-filing. However, perceptions of usability, perception of ease of use and user satisfaction simultaneously have a positive and significant influence on the use of e-filing.

## **I. INTRODUCTION**

### **A. Background of The Problems**

The development of information technology that is more advanced have made the government would not want to develop innovations in various fields, including the field of taxation. All officers of the Directorate General of Taxes were trying to increase tax revenues from the taxpayer by way of the reform in the taxation system. Background the main already of increased taxation services to taxpayers so that allows taxpayers to carry out the rights and obligations of tax to simplify reporting procedures, Notification Letter, in particular the individual taxpayer. Innovation vigorous socialized by the DGT (Directorate General of Taxes) a few years the last is a service of e - SPT and e-filing. e-SPT is SPT data the taxpayer in the electronic form made by the taxpayer by using the application of e-SPT provided free of charge by the Directorate General of Tax. Whereas, e-filing is how the delivery of return or Notice of Extension of Annual tax return done online in real-time through an application service provider (ASP). The presence of the latest innovation or the latest policy of the Directorate General of Taxes was created because of the low level of awareness of the taxpayer in carrying out its obligations and it is becoming one of the factors of tax revenue not optimal in Indonesia. Most people assume that procedures in tax administration are very time-consuming mandatory tax rules that apply relatively complicated. Some taxpayers also don't always easy to reach the Office of the Directorate of Taxes and to convey the Annual tax return. The existence of constraints on tax administration is considered less efficient by the taxpayer. In early 2005 the government began using a system of e-filing, which can help taxpayers in the delivery and extension of the letter of notification. A system of e-filing this is expected to help the taxpayer in delivering the letter notice anywhere and at any time. The objective of the government in publish system e-filing is not utilized by the taxpayer to the maximum. More than ten years the implementation of e-filing in Indonesia, but still many taxpayers who do not want to use it, it can be seen from the reception A Notification letter (SPT) Personal income Tax years 2014 to 31 March 2015 that manually or use the e-filing as presented in Table 1.

**Table 1. Receipt of Annual tax returns Personal income Tax Year 2014 & 2015**

Description	31 March 2015	31 March 2014	Growth
Manual	6,429,925	6,510,408	-1.24%
<i>e-filing</i>	2,496,397	1,081,164	130.90%
Total	8,926,322	7,591,572	17.58%

Source: Dashboard Receipt of Annual tax returns Personal Income Tax Year 2014, Information Systems Of The Directorate General Of Tax.

Table 1. shows that the willingness of the taxpayers in using the e-filing is still low. We can see the comparison between the number of individual taxpayers submit tax returns manually with the taxpayer to convey Tax returns through e-filing. Seeing the fact, need to be studied more about the benefits and experiences of taxpayers who have used e-filing so that it can be aware of e-filing indeed beneficial to the taxpayer and there is continuity in the use. It is certainly associated with the perception of the taxpayer and it is very important to pay attention to the perception of the taxpayer is related to the implementation of e-filing, because this problem cannot be separated from how the perception of the taxpayer itself.

Therefore, this study is made to analyze how big the influence of the perception of mandatory tax on the use of e-filing. Perception meant that the perception of usefulness, perception of ease of use, and perception satisfaction of use. Based on preliminary observations carried out by the authors in PT. Accentuates and the result are as presented in Table 1.2 below.

<b>Table 1.2. Submission of Annual returns WPOP Employees of PT. Accentuates branches Medan X</b>		
Description	31 March 2015	31 March 2016
Manual	200	150
<i>e-Filing</i>	0	50
Total	200	200

Source: Observation Study Introduction The Authors, 2017

Table 2. show that the willingness of the employees in PT. Accentuates in using e-filing still low, so that further strengthens the importance of this research done.

## B. The formulation of The problem

The formulation of the problem in research is:

1. Does the perception of usefulness affect the use of *e-filing* for the individual taxpayer?
2. Does perceived ease of use influence the use of *e-filing* for the individual taxpayer?
3. Does the perception of user satisfaction influence the use of *e-filing* for the individual taxpayer?
4. Do the perception of usefulness, perception of ease of use, and satisfaction the user simultaneously influence the use of *e-filing* for the individual taxpayer?

## C. The Purpose of The Research

The purpose of this research is:

1. To test the influence of perceptions of usefulness to use *e-filing* for the individual taxpayer.
2. To test the influence of perceived ease of use towards the use of *e-filing* for the individual taxpayer.
3. To test the influence of the perception of user satisfaction towards the use of *e-filing* for the individual taxpayer.
4. To test the influence of the perception of usefulness, perception of ease use, and perception of the satisfaction of users simultaneously on the use of *e-filing* for the individual taxpayer.

## II. LITERATURE REVIEW

### A. Theoretical framework

#### 1. Technology Acceptance Model (TAM)

One of the theories about the use of information technology systems that are considered very influential and is commonly used to explain the acceptance of individuals to the use of information technology systems is a technology acceptance model. According To Jogiyanto (2007) "The Theory Of it was first introduced by Davis (1986), this theory developed from the *Theory of Reasoned Action* or the TRA by Ajzen and Fishbein (1980)". *Technology Acceptance Model* is a model of acceptance of information technology systems that will be used by the user. TRA Model can be applied because the decision of the that is done by individuals to accept a technology system information is a conscious act that can be described and predicted by the interest of his behavior.

TAM adds two constructs to the TRA model. Two constructs main this is the perceived usefulness and ease of use perceived. TAM argued that the acceptance of the individual against the system information technology is determined by two constructs. Perceived usefulness and perceived ease of use, both have interest to influence behavior. Users of the technology will have an interest in using technology if you feel system technology useful and easy use. Perceived usefulness also affects the ease of use perceived but not vice versa. System users will use the system if a system of rewarding a good system that's easy to use or not easily used. Systems that are difficult to use will still be used if the user feels that the system is still useful.

#### 2. Perception

According to Slameto (2015) "Perception is a process that involves the influx of a message to in the human brain, through the human perception of continuous hold the relationship with the environment". While the notion of perception according to Sugiharto, et al (2007:8) "Suggests that the perception of is the brain's ability to translate the stimulus or process to translate the stimulus to the human senses".

##### a. Perception The usefulness (*perceived usefulness*)

Construct additional the first in TAM is perceived usefulness or called also the perception of the usefulness (*perceived usefulness*). Perceived usefulness (*perceived usefulness*) defined the extent to which a person believes that using technology will improve the performance of the work ("*u.s. the extent to which a person believes that using technology will enhance her or his performance*").

##### b. Ease The Use Of Perceived (*perceived ease of use*)

Construct an additional the second in TAM's ease of use perceived (*perceived ease of use*). Ease of use (*perceived ease of use*) is defined as the extent to which a person believes that using technology will be free of effort ("*is the extent to which a person believes that using technology will be free of effort*"). From the definition, it is known that the construct of ease of use perceived (*perceived ease of use*) is also a belief (*belief*) about the decision-making process. If someone believes that the information system easy to use then he will use it. Conversely, if someone feels confident that the system information is not easy to use then he will not use it.

##### c. Perception Satisfaction

Satisfaction the user is the overall evaluation of user experience in the use of information systems and the potential impact of the system information. *User satisfaction* can be connected with the perception of benefits (*usefulness*) and user attitudes towards information systems that are affected by personal characteristics.

#### 3. Tax

##### a. Understanding Tax

Tax is defined as dues who did not receive services lead (contra) directly shown and used to pay general expenses.

According to LAW No. 16 the year 2009 about the fourth amendment to Law Number 6 the year 1983 about the Terms General and Tax procedures in article 1, paragraph 1 which reads "Tax is a compulsory contribution to the state-owned by a private person or entity that is

enforceable based on the law do not get rewarded with it directly and used for the state and of the magnitude of the prosperity of the people”.

According To Mardiasmo (2016: 3) ”Taxes are the dues of the people to the State treasury based on the legislation (which can be enforced) by not getting the services reciprocity (contra) directly demonstrated, and used to pay general expenses”.

#### b. Function of Tax

Tax plays a very important for a country because the tax is a source of State revenue, which can be used as a tool to organize economic activity and as equitable income distribution.

According To Mardiasmo (2016: 4), Taxes have a primary function as follows.

##### 1. Function Budget ( *budgetary* )

Taxes serve as one of one source of funds for the government to finance expenditures.

##### 2. Function Set ( *regulerend* )

The tax serves as a tool to organize or carry out government policy in the field of social and economic.

##### 3. Function Equalization ( *Function Distribution* )

The tax has the function of equalization that means it can be used to balance and adjust between the division of revenue with the welfare of the community.

##### 4. Function Stabilization

Tax can be used to stabilize the state of the economy, for example by setting the tax high, the government can cope with inflation because the amount of money circulating can be reduced. And to cope with deflation or lethargy the economy, the government can lower taxes. With lower taxes, the amount of money that is circulating can be increased so that the sluggishness of the economy which is characterized by the difficulty of entrepreneurs to obtain capital can be overcome.

#### Tax structure in Indonesia

State taxes until today still valid are :

##### 1. Tax Income (Income Tax)

The legal basis of the imposition of income Tax is Law No. 7 of 1984 as amended with LAW No. 36 the Year 2008.

##### 2. Tax Value added tax and Sales Tax on Luxury Goods (VAT & Vat BM) the Basis of legal the imposition of VAT & Vat BM is the law No. 8 the Year 1983 as amended by Law No. 42 the Year 2009.

##### 3. Customs Stamp duty

##### 4. Basic the legal imposition of Stamp Duty is Law No. 13 the Year 1985.

##### 5. Tax The earth and Building (PBB)

The legal basis of the imposition of tax on land and Building LAW No. 12 the Year 1985 as amended with Law No. 12 the Year 1994.

##### 6. Customs Acquisition of Land Rights and Building (BPHTB)

The legal basis of the imposition of Duties The acquisition of Rights to Land and Buildings is Act No. 12 1997, as last amended by Act No. 21 the Year 2000.

##### 7. Tax And local

The basic law of Tax collection The area and the Levy Area is the Law No. 28 the Year 2009 about Regional Taxes and Levies.

#### 4. Understanding The Taxpayer

Law number 28 the Year 2007 about General Provisions and Tax procedures, Article 1, paragraph 2 mentioned that a taxpayer is a private person or entity that has the rights and obligations of., include taxpayers, tax collector tax, cutting the tax, which is set in the legislation taxation. The taxpayer not only for people who already have a Taxpayer identification number (TIN) but also for those who already meet the requirements as a taxpayer despite not having a TIN.

##### a. Mandatory Personal Tax

The individual taxpayer is payable by individual taxpayers who have an income of the business, individual taxpayers who have income from free work as well as individual taxpayers who have income from a job.

b. Mandatory The Tax Agency

The taxpayer is paid by government-owned enterprises such as state enterprises and ENTERPRISES and also private-owned enterprises such as PT, CV, Institutions, and Foundations.

c. Mandatory Tax Treasurer as a tax collector and tax assessor

The taxpayer treasurer as collector and cutter of this tax performed by the Treasurer of the Government The center and also the Treasurer of the Local Government

## B. Hypothesis

According to the formulation of the problem has been determined previously, the hypothesis in this study is :

1. Perception the usefulness has a positive and significant effect on the use of e-filing for taxpayers.
2. Perception ease of use has positive and significant impact use of e-filing for taxpayers.
3. Perception user satisfaction has a positive and significant impact use of e-filing for taxpayers.
4. Perception usefulness, perception of ease of user perception, and satisfaction the user has a positive and significant effect simultaneously on the use of e-filing for individual taxpayers.

## III. RESEARCH METHODS

This research approach is associative research. According To Rusiadi (2013:14) "Research associative is a study that aims to find out the degree of relationship and the pattern/shape of the influence between two variables or more, wherewith this research it will be built a theory that serves to explain, predict and control the symptoms". This study discusses The perception of Usefulness, Perception of Ease of Use and Perception User Satisfaction Individual Taxpayer Against The Use Of e-filling.

The Data in this study is obtained by using a questionnaire. The population is all employees or individual taxpayers in the branch office of PT. Accentuates Medan which amounted to 200 employees. Techniques the samples used in this study is purposive sampling. Purposive sampling is sampling based on the considerations particular, where the terms are made as to the criteria that must be met. The criteria specified in this study are employees of PT. Accentuates who have been using *e-filling* to deliver the Annual Notification Letter (SPT). From a total of 200 employees, 50 people have been using *e-filling* in conveying a notification letter annual to the tax office.

The research uses multiple linear regression analysis. Analysis regression linear multiple regression is used to test the influence of perceived usefulness, perceived ease of use, and perception of satisfaction against the use of *e-filling*. According to Anwar Sanusi (2013) model in this research is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description :

Y: The use of *e-filling*

X<sub>1</sub>: The Perception Of The Usefulness Of

X<sub>2</sub>: The Perception Of Ease Of Use

X<sub>3</sub>: The Perception Of Satisfaction

A: Constants

b<sub>1</sub> b<sub>2</sub> b<sub>3</sub>: The regression coefficient

e: Confounding variables (Coefficient of Error)

Testing Hypothesis used in this research are:

a. Test Partial test (t-test)

The t-test used to test the significance of the effect of partial Perception Usefulness, Perception of Ease of Use, and Perception of Satisfaction Users against the Use of e-Filing for individual taxpayers on the employees of PT. Accentuates Medan branch.

Criteria the testing used is as follows :

1.  $H_0$  accepted if  $t_{count} < t_{table}$  at  $\alpha = 5\%$
2.  $H_1$  accepted if  $t_{count} > t_{table}$  at  $\alpha = 5\%$

b. Test Simultaneous ( f Test )

The F Test used to test the significance of the simultaneous influence of The perception of Usefulness, Perception of Ease of Use and Perception User satisfaction towards the Use of e-filing for taxpayers person in the employees of PT. Accentuates simultaneously.

Criteria the testing used is as follows:

1. When  $F_{count} < F_{table}$ , the independent variables are taken together do not significantly affect the dependent variable.
2. When  $F_{count} > F_{table}$ , the independent variables together significant effect on the dependent variable.

## IV. THE RESULTS OF RESEARCH AND DISCUSSION

### A. Results Research

#### 1. Test validity

Test validity, in this case, aims to test the level of accuracy in measuring the variable usefulness (X1), ease of use (X2), user satisfaction (X3), and the use of e-filing (Y). The results of the test can be seen in the following Table 4. at the bottom of this.

Table 4. Validity Of Test Results

Variable	No. item	$r_{count}$	$r_{table}$	Description
Perception usefulness (X1)	1	0,603	0,284	Valid
	2	0,612	0,284	Valid
	3	0,634	0,284	Valid
Perception Ease Of Use (X2)	1	0,413	0,284	Valid
	2	0,483	0,284	Valid
	3	0,357	0,284	Valid
Perception User Satisfaction (X3)	1	0,596	0,284	Valid
	2	0,634	0,284	Valid
	3	0,663	0,284	Valid
	4	0,646	0,284	Valid
The use of <i>e-filing</i> (Y)	1	0,514	0,284	Valid
	2	0,432	0,284	Valid
	3	0,670	0,284	Valid

Source: The results of the SPSS Data Processing

Based on Table 4. it can be seen that the results of the validity test of variable usefulness (X1), ease of use (X2), user satisfaction (X3) and the use of e-filing (Y) shows that all of the questions (item) is valid because the value of r count is greater than 0,284.

#### 2. Test Reliability

Test reliability is used to test the consistency of the measuring instrument, whether the result would remain consistent or not if performed repeated measurements. The results of the Reliability Test can be seen in Table 5. here.

<b>Reliability Statistics</b>		
<i>Cronbach's Alpha</i>	<i>Cronbach's Alpha Based N of Items on Standardized Items</i>	
.815	.817	13

Table 5. The Results Of The Reliability Test

Source: The results of the SPSS Data Processing

Based on Table 5., there *Cronbach's Alpha* by 0,817 which is greater than 0.06, it can be concluded that the construct of the questions that have been presented to the respondents who consists of 13 items, is *reliable* or it could be accepted and said to be reliable.

### 3. The Classical Assumption Test

Test assumptions this classic using a Normality Test, Multikolonieritas, and Test Heteroscedasticity. The Results Of The Test Normality, Multikolonieritas, and Heteroscedasticity indicate the data normally distributed and did not experience multicollinearity as well as free from heteroscedasticity (homoscedasticity) between variables.

### 4. Testing Hypothesis

Testing the hypothesis in this study uses the coefficient of determination ( $R^2$ ), F test, t-test.

#### a. Test The Coefficient Of Determination

The results of the test the coefficient of determination can be seen in Table 1.6. at the bottom of this.

Table 6. The Results Of The Test The Coefficient Of Determination

<b>Model Summary</b>					
Model	R	R Square	Adjusted Square	R	Std. The error of the Estimate
1	.594 <sup>a</sup>	.352	.310		.97840

a. Predictors: (Constant), Perception Of User Satisfaction (X3), Perception Ease Of Use(X2), Perceived Usefulness (X1)

Source: The results of the Processing of Data SPSS IBM version 23

Based on Table 6. above the known value of *R Square* by 0,352, this implies that the effect of variable the perception of usefulness (X1), the variable ease of use (X2) and variable user satisfaction (X3) simultaneously on the variable the use of e-filling (Y) is equal to 35,2%.

#### b. The F Test

The results of the F test can be shown in the following Table 7. :

Table 7. The Results Of The F Test

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.966	3	7.989	8.345	.000 <sup>b</sup>
	Residual	44.034	46	.957		
	Total	68.000	49			

a. Dependent Variable: Use Of *e-filling*(Y)

b. Predictors: (Constant), Perception Of User Satisfaction (X3), Perception Ease Of Use(X2), Perceived Usefulness (X1)

Source: The results of the Processing of Data SPSS IBM version 23

Based On Table 7. The Results Of The test shows that the significant value of 0.000 is smaller than 0.05 so it can be concluded that simultaneous variable independent Perception Usefulness, Perceived Ease Of Use, And Perception Of Satisfaction Users significant effect on Pit *e-filling*.

c. The t-test

The results of the t-Test can be shown in Table 8. the following :

Table 8. The results of the t-Test						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1 (Constant)	4.675	2.074		2.254	.029	
Perception Usefulness (X1)	.388	.129	.393	2.997	.004	
Perception Ease Of Use (X2)	-.025	.139	-.022	-.177	.861	
Perception User Satisfaction (X3)	.214	.091	.317	2.341	.024	

a. Dependent Variable: Use Of *e-filling*(Y)

Based On Table 8. The results of the t Test show that the results of the significance test of partial or t test, with a confidence level of 95% ( $\alpha = 0.05$ ) produces the value of t count each variable is as follows :

1. Variable Perception Usefulness (X1) :  $t = 2,997 > t \text{ table} = 2,009$ , and a significance level of  $0.004 < 0.05$ , which means that the Perception of Usefulness significant positive effect on Pit *e-filling*.
2. Variable Perception Ease Of Use (X2) :  $t = -0,177 < t \text{ table} = 2,009$ , and the level of significance  $0,861 > 0.05$ , which means that Perception Ease Of Use effect negative not significant to the Pit *e-filling*.
3. Variable Perception User Satisfaction (X3) :  $t = 2,341 > t \text{ table} = 2,009$ , and a significance level of  $0,024 < 0,05$  which means that the Perception User Satisfaction significant positive against Pit *e-filling*.

Based on Table 1.8. it is obtained model of equations of regression as the following :

$$Y = 4,675 + 0,388X1 - 0,025X2 + 0,214X3 + e$$

## V. CONCLUSION AND SUGGESTIONS

### A. Conclusion

Based on a summary of the test results and the previous discussion, it can be drawn the following conclusion :

1. Perception The usefulness has a positive and significant effect on the Use *e-Filling* for taxpayers in the employees of PT. Accentuates Medan branch.
2. Perception Ease of Use has a negative impact not significant to The use of *e-Filling* for taxpayers in the employees of PT. Accentuates Medan branch.
3. Perception User satisfaction has a positive and significant impact on The use of *e-Filling* for taxpayers in the employees of PT. Accentuates Medan branch.
4. Perception Usefulness, Ease of Use, and Perception of User Satisfaction together positive and significant effect on The use of *e-Filling* for the individual taxpayer on the employees of PT. Accentuates branches Terrain.



## B. Suggestions

Counseling and training in the filling of tax return individual taxpayers are needed so that employees of PT Accentuates branch Terrain feel easier, thus increase the number of employees who use *e-Filling* in report tax liabilities years.

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