

## How Technology Information Advancement Mediates The Effect of Taxpayer Perception Toward Digitalization in Personal Tax Payer Filing

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### ABSTRACT

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Taxes are a source of state income as much as the use of which is intended to improve the welfare of the community through the development and improvement of public facilities. Tax revenue comes from contributions generated from the community and for the community as well, this is because the results of the tax revenue are used for general financing rather than all government financing, even one of the benchmarks for the success or failure of a country's economy

**Objectives:** This study aims to examine the factors that influence the use of e-Filing for individual taxpayers by using information technology readiness as an intervening variable.

**Methodology:** The analysis method used a structural equation modeling (SEM) which is processed by using Smart PLS.

**Finding:** The study's results indicate the following: Satisfaction perception has a positive impact on e-Filing adoption, whereas Perceptions of convenience, security, and confidentiality do not influence e-Filing usage. Additionally, Satisfaction perception does not affect information technology readiness, whereas Perceptions of convenience, security, and confidentiality have a positive effect on technology readiness. Furthermore, Satisfaction perception, along with security and confidentiality, positively impacts e-Filing utilization when mediated by technology information readiness. However, the perception of convenience does not affect e-Filing usage when technology readiness serves as an intermediary factor.

**Conclusion:** Information technology readiness exerts a substantial influence on e-Filing utilization, signifying that higher information technology readiness leads to increased e-Filing adoption by taxpayers.

**Keywords:** Information technology readiness; perceived satisfaction; perceived convenience; perceived security and confidentiality; use of e-Filing.

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## INTRODUCTION

Taxes represent the primary source of government funding as their purpose is to enhance the community's well-being by supporting the development and enhancement of public infrastructure. Tax revenue is generated through contributions from and for the community. It's worth noting that tax revenues are allocated for general financial purposes, not covering all public finances, although they remain a critical factor in assessing a country's success or failure in its economic endeavors. Consequently, the General Directorate of Taxes should focus on enhancing the quality of services provided to taxpayers when submitting their tax returns (SPT), including both periodic and annual filings. The government, particularly the General Directorate of Taxes, plays a pivotal role in maintaining the crucial role of taxes in the state budget.

The Directorate General of Taxes introduced an electronic filing system, known as e-Filing, on January 24, 2005. According to the guidelines outlined in Directorate General of Taxes Regulation No PER-1/PJ/2014, this system facilitates the submission of annual tax returns for individual taxpayers using various forms, including 1770SS, 1770S, and 1770, through the DJP website (<http://www.tax.go.id>). E-Filing offers the convenience of faster, more secure, and queue-free online SPT reporting which can be completed from anywhere and at any time.

Taxpayer participation in using e-Filing is still not maximized so the returns received by the Directorate General of Taxes are also still low. The Tax Service Office (TSO) KPP Pratama is the place to carry out tax obligations, ranging from self-registration, to help desk services that can assist taxpayers when they encounter problems when reporting their taxes.

Nevertheless, this implies that individual taxpayers are transitioning to e-Filing, opting for it over the conventional manual tax return submission. However, in practice, implementing this system presents its challenges. The reason is that this system is still in its infancy and there are still deficiencies with a need for a comprehensive understanding. Consequently, it requires a significant amount of time and is dependent on the readiness of human resources, as well as the availability of the necessary facilities and equipment.

One of the reasons is that the taxpayer's mindset that using a computer will be difficult compared to the manual method of reporting computerized tax returns has benefits for individual taxpayers and the Directorate General of Taxes.

The e-Filing can be measured by several indicator aspects, namely the ease of submitting can be accessed anytime, can be accessed anywhere, and evidence of receipt of e-SPT from the DGT does not use printouts (Rahayu, 2017:161). Elements that have the potential to impact e-Filing usage encompass perceived satisfaction, perceived ease of use, and perceptions of security and confidentiality. (Lilis,2022).

Perceived satisfaction can be measured in several aspects, namely helping with tax reporting, saving costs and energy, being satisfied with the information provided, and providing a pleasant experience when using e-Filing (Utami & Osesoga, 2017).

Indicators of satisfaction felt by taxpayers when using e-filing are efficiency, effectiveness, and pride in using the system (Andi and Sari, 2017).

Findings from earlier studies examining the impact of perceived satisfaction on e-Filing utilization, as carried out by (Maryani, 2016) and (Andi, 2018) affirmed that the perception of

satisfaction indeed influences e-Filing adoption. However, this contradicts the outcomes of the study conducted by (Safitri, 2016).

Taxpayers' perception of convenience while utilizing e-filing is reflected in their ease of learning the system, clear and comprehensible interaction, and the overall user-friendliness of the e-filing platform. Consequently, an increased sense of e-Filing's ease of use among taxpayers is likely to lead to higher e-Filing adoption rates. (Utami & Osesoga, 2017).

Research conducted by Andi (2018); Devina & Waluyo (2016); and Kurniawati (2018) says that the perception of convenience affects the use of e-Filing. This contradicts the findings of previous studies by Maryani (2016) and Daryatno (2017) which concluded that the perception of convenience does not influence the utilization of e-Filing.

The use of e-Filing can also be influenced by perceptions of security and confidentiality towards the use e-Filing systems. Devina and Waluyo (2016) noted indicators of security and confidentiality perceived by taxpayers when using e-Filing are a high level of security and assurance, maintaining data confidentiality, and not worrying about security issues.

The results of previous studies related to perceptions of security and confidentiality conducted by Mahendra (2019), Andi (2018), and Kurniawati (2018). It has been mentioned that the belief in security and confidentiality has an impact on e-Filing utilization. However, this contradicts the findings of Devina and Waluyo (2016) which suggest that such perceptions do not influence e-Filing usage.

To reevaluate prior research, this study should introduce a mediating variable, namely technology information readiness. Consequently, the study's outcomes will transform the relationship between independent and dependent variables into an indirect connection that cannot be directly observed and quantified. The indicators of technology information readiness, as perceived by taxpayers during e-Filing usage, encompass the presence of reliable internet connectivity, the availability of well-functioning software and hardware facilities, and the presence of technologically proficient human resources. Daryatno (2017).

Previous studies on the readiness of information technology for e-Filing usage, as conducted by Andi and Sari (2017), Pu'o et al. (2018), and Putra (2019) have affirmed that technology readiness does influence e-Filing adoption. However, this contradicts the findings of Wiratan and Harjanto (2018) which suggest that technological readiness does not impact e-Filing utilization.

The object used in this study is an individual taxpayer at TSO Pratama Kota "X" who used e-Filing in 2019. The formulation of the problem is whether Perceptions of Satisfaction, convenience, security and confidentiality affect the Use of e-Filing with Readiness Information Technology as an intervening variable at TSO Pratama Kota "X"? Based on the description above, the title of this research is "Factors Influencing the Use of e-Filing for Individual Taxpayers with Information Technology Readiness as an Intervening Variable Case Study at TSO Pratama in 2019".

### **Research gap**

Prior research findings have explored the factors affecting individual taxpayers' inclination to employ e-Filing for tax reporting, often considering internet proficiency as a moderating factor. This has been investigated by researchers such as Asih, K. A. A., Yuesti, A., Sudiartana, I. M. (2019), Daryatno, A. B. (2017), Maryani, A. (2016), Pu'o, S., Sondakh, J. J., Budiarmo, N. S.

(2018). Conversely, other researchers like Devina, S., Waluyo, W. (2016), Kurniawati (2018), and Mahendra (2019) have focused on factors such as Perceptions of Usefulness, Perceptions of Ease, Speed, Security, Confidentiality, and Taxpayer Information Technology Readiness which impacts e-Filing adoption and interest (Nurjannah, et al. 2017; Nurjannah, et al. 2022).

### **Research purposes**

The results of this research aim to highlight an empirical gap in the field. Building upon these prior studies, the current research consolidates these findings, specifically examining how Perceptions of Satisfaction, Perceptions of Ease, Perceptions of Security, and Confidentiality influence e-Filing utilization. Moreover, it introduces Information Technology Readiness as an intervening variable to further elucidate the dynamics of e-Filing usage.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Literature Review**

#### **Tax**

The definition of tax according to Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 concerning General Provisions and Tax Procedures in Article 1 paragraph 1 reads that tax is a mandatory contribution to the state owed by an individual or entity that is coercive. based on the law, without receiving direct compensation and being used for the needs of the state for the greatest prosperity of the people.

#### **Taxpayer**

Based on the Law of the Republic of Indonesia concerning General Provisions and Tax Procedures Number 28 of 2007 it is stated that: "Taxpayers are individuals or entities, including taxpayers, tax cutters, and tax collectors who have tax rights and obligations in accordance with the provisions of the legislation. -invitation to taxation."

#### **Notification Letter (SPT)**

According to (Resmi, 2017:14) SPT is a document that is a tool of cooperation between taxpayers and tax administration, containing the data needed to determine the exact amount of tax owed by Andi (2018). E-SPT is an application created by the Directorate General of Finance to be used by taxpayers in facilitating the submission of SPT (Ministry of Finance, 2014).

#### **Use of e-Filing (UEF)**

Meanwhile, the definition of e-Filing is a method of electronically submitting the annual income tax return (SPT) which is carried out online and in real-time via the internet on the DGT online website (<https://djponline.pajak.go.id>) or through the ASP (Application Service Provider) electronic SPT service provider website to provide convenience for Taxpayers in making and submitting SPT reports to the Directorate General of Taxes in an easier, faster, cheaper and environmentally friendly way. (Pohan, 2017:89).

#### **Perception of Satisfaction (PS)**

Perception of satisfaction is the level of feeling of a taxpayer after comparing what he receives with the expectation of using e-Filing (Rusmanto and Widuri, 2017). Meanwhile, it is the overall attitude shown by consumers towards goods and services after they obtain and use them

Listiawati et al (2017), as indicators, namely time and place efficiency, effectiveness, and pride in using a system using an ordinal scale. (Andi and Sari, 2017)

#### Perception of convenience (PE)

Perception of convenience can be defined as a measure by which a person believes that the technology can be easily understood and used. The measurement indicator is Easy to learn to use e-Filing. Interaction with e-Filing, is clear and understandable. Overall, the e-Filing system is easy to use, and the measurement scale uses an ordinal scale. (Utami and Osesoga, 2017).

#### Perception of Security and Confidentiality (PSC)

Security in Information Systems (IS) pertains to ensuring the safety of the system, minimizing the likelihood of data or information loss, and reducing the risk of theft. Conversely, confidentiality guarantees the privacy of all user-related personal information. Users' perceptions of convenience play a pivotal role in determining the extent of electronic Filing usage. The greater the ease of operating electronic Filing, the more frequently taxpayers utilize e-Filing services. Security and confidentiality is the notion that the use of information systems is safe, the risk of data loss is very small, and the risk of data theft is very low (Asih, et al, 2019). An information system can be said to be good if the security of the system is reliable. The security of this system can be seen through user data which is safely stored by the information system. (Daryatno, 2017), The indicators consist of a high level of guaranteed security, Maintaining data confidentiality, and Not worrying about security problems using an ordinal scale. (Devina and Waluyo, 2016)

#### Perception of Information Technology Readiness (ITR)

The field of information technology is dedicated to the examination of how technology can be employed as a channel for information management, illustrated by the internet's role as a medium for information dissemination (Sobri, 2017:1). Information Technology Readiness according to (Utami and Osesoga, 2017) is information technology readiness influenced by the individual himself, whether from within the individual is ready to accept technology, especially in e-Filing. If taxpayers can accept all new technology, taxpayers will not hesitate to report their taxes using e-Filing. Technological readiness can also be in the form of a stable internet network because in this research an adequate internet connection is needed (Mujiyati and Wahyuningtyas, 2019). The measurement indicators consist of the availability of a good internet connection, the availability of good software and hardware facilities and facilities, and the availability of human resources who understand technology. The measurement uses an ordinal scale. (Daryatno, 2017).

## **HYPOTHESIS DEVELOPMENT**

### **The Influence of Perceived Satisfaction on the Use of e-Filing**

Satisfaction can be interpreted as the overall attitude shown by consumers towards goods and services after they obtain and use them (Sudaryono, 2016). Perception of Satisfaction is a taxpayer's level of feeling after comparing what he received with his expectations in using e-Filing (Rusmanto and Widuri, 2017). According to the Directorate General of Taxes website,

e-Filing is a method of submitting Annual Tax Returns electronically which is done online or in real-time via the internet on the Directorate General of Taxes website ([www.pajak.go.id](http://www.pajak.go.id)) or application service providers or Application Service Providers (ASP). The research results of (Nurjannah, Rasuli, and Rusli, 2017) prove that there is a positive relationship between perceived satisfaction with the use of e-Filing because if the user feels satisfied with the e-Filing facility then the user's use of the facility will be achieved. If the use of these facilities can meet user needs, the use of e-Filing facilities will potentially be carried out continuously so that the intensity of use of e-Filing facilities will increase. The research results of (Maryani, 2016), (Andi, 2018), and (Wulandari, Pratomo, and Irwanto, 2016) reveal that perceived satisfaction has a significant influence on the use of e-Filing. Based on this description, it can be concluded that:

H<sub>1</sub>: Perception of Satisfaction has a positive impact on the use of electronic filling.

### **The Impact of Perceived Ease of Use on e-Filing Utilization.**

Perceived ease of use of technology is defined as the measure by which individuals believe that a technological system is easy to understand and use (Daryatno, 2017). Electronic filing is a method of submitting periodic SPT as well as annual notices of SPT or SPT renewal of individuals and organizations to the General Department of Taxation, done online through a filing service provider. Mujiyani and Wahyuningtyas (2019) stated that taxpayers want SPT tax filing by e-filing to be done in a simple, straightforward, and complete manner. If taxpayers find it easy to use electronic filing, its use will increase. Perceived ease of use is a person's belief or assessment that the electronic filing system used is not inconvenient for taxpayers to use and is easy to understand. If taxpayers find the electronic filing screen clear, easy to use, easy to learn, and rarely make mistakes, they will want to continue using electronic filing on SPT returns in the future. The results of this study are supported by the research of (Kurniawati, 2018) and (Devina and Waluyo, 2016) that perceived comfort has a positive impact on the use of electronic filling. Based on this description, it can be concluded that:

H<sub>2</sub>: The perception of convenience has a positive impact on the use of e-filing

### **The Impact of Perceived Security and Confidentiality on e-Filing Usage**

Information security is a fundamental principle of system constraints, organizations have countless sensitive information, including strategic plans, trade secrets, cost information, legal documents and information, and process improvements (Stainbart and Romney, 2016). Through the decision of the Directorate General of Taxes (DJP) No Kep-88/PJ/2004 in May 2004, the e-Filing system was officially launched. According to the Directorate General of Taxes Regulation No. 47/PJ/2008 article 1 states that e-Filing is a method of submitting SPT and submitting notification of extension of Annual SPT electronically which is done online and in real time through Application Service Providers (ASP). According to Asih et al (2019), there is a positive relationship between perceptions of security and confidentiality regarding the use of e-Filing because data security and confidentiality are very important for taxpayers. With the existence of a technology-based information system, the security and confidentiality of taxpayer data can be maintained from the risk of loss of data or information and the risk of theft or misuse by irresponsible parties. The user's perceived ease will influence the level of e-Filing

usage. The easier it is to operate e-Filing, the more frequently e-Filing services will be used by Taxpayers. User satisfaction will also influence the level of use of e-Filing. If users are satisfied with the e-Filing system then the users of the system will have the potential to use it continuously. In the case of every report, everyone hopes that the security and confidentiality of their report can be properly maintained. The results of research conducted by Putra (2019) and Daryatno (2017) stated that perceptions of security and confidentiality influence the use of e-Filing. Based on this description, it can be concluded that:

H<sub>3</sub>: Perceptions of Security and Confidentiality positively influence the use of e-Filing

### **The Impact of Perceived Satisfaction on Readiness in Information Technology.**

User satisfaction is the overall evaluation of the user's experience in using an information system and the potential impact of the information system (Wulandari et al. 2016). User satisfaction will influence intentions to use the information system and actual use. User satisfaction is the net satisfaction of being happy or unhappy in receiving an information system from the overall expectations of a person whereas these feelings result from interaction with the information system (Andi and Sari, 2017). Perceived satisfaction impacts information technology readiness. This means that when users perceive information technology readiness as capable of meeting their desires and expectations, they experience satisfaction. (Wulandari et al, 2016; Arief, H et al., 2022). Thus, perceptions of satisfaction can be influenced by information technology readiness when taxpayers feel satisfied with the technology and will use it again. The results of research conducted by Utami and Osesoga (2017) and Pu'o et al (2018) state that perceived satisfaction influences information technology readiness. Based on the description, it can be concluded that:

H<sub>4</sub>: Perceived satisfaction positively influences the readiness of information technology.

### **The Influence of Perceived Convenience on Information Technology Readiness**

Perceived ease is a measure of how individuals believe that a technological system can be easily understood and used (Aryani, 2020). Perceived ease is one of the variables that is widely used to determine the influence on technology users' interest in using it. The conveniences offered by information technology, such as ease of access and ease of filling it out, will trigger taxpayers to use information technology. Furthermore, the higher the convenience obtained by taxpayers, the higher the interest in using the system. (Andi, 2018) in his research stated that perceived ease of use influences information technology readiness. As the convenience obtained by taxpayers by using this system makes users find it easy to learn, taxpayers will increasingly use this technology. The research results of Kurniawan (2018) and Daryatno (2017) state that technological readiness influences the perception of convenience. Based on this description, it can be concluded that:

H<sub>5</sub>: Perception of convenience has a positive effect on information technology readiness

### **The Impact of Perceptions of Security and Confidentiality on the Readiness of Information Technology.**

Security means that the use of the information system is safe, the risk of losing data or information is very small and the risk of theft is low while confidentiality means that everything related to the user's personal information is guaranteed to be kept confidential (Daryatno, 2017). An information system can be said to be good if the security of the system is reliable. The security of this system can be seen through user data which is safely stored by an information system. This user data must be kept confidential by storing the data in the system so that other parties cannot access user data freely.

Security and confidentiality influence information technology readiness. This shows that the higher the level of intensity with which taxpayers feel security and confidentiality, the higher the level of information technology readiness. Creating a situation where the taxpayers will be willing to use the information system continuously (Devina & Waluyo, 2016; Hamdan, H et al., 2023). Results of research conducted by Putra (2019) and Asih et al (2019) stated that perceptions of security and confidentiality influence information technology readiness. Based on this description, it can be concluded that:

H<sub>6</sub>: Perceptions of security and confidentiality have a positive effect on information technology readiness

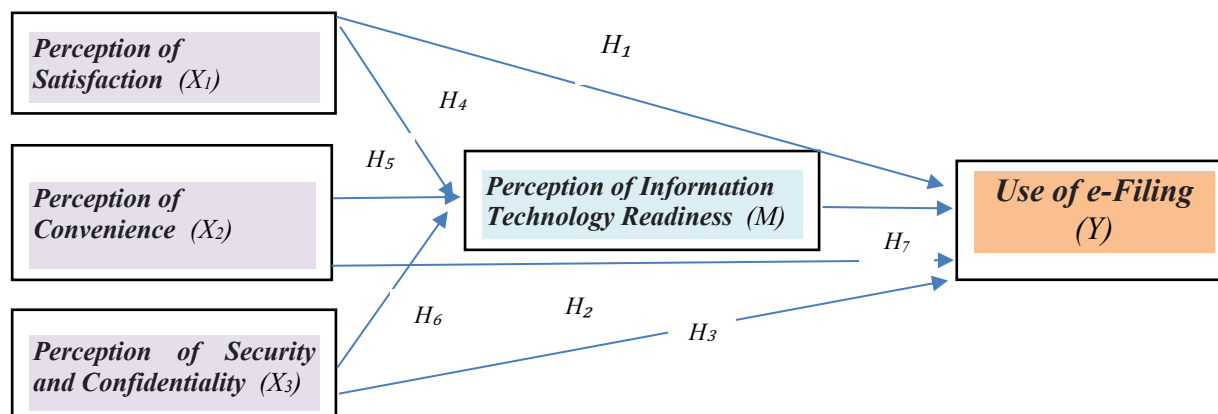
### **The Effect of Perceived Satisfaction on e-Filing Utilization, Considering Information Technology Readiness as an Intervening variable.**

Perceived satisfaction is a vital measure to assess the potential positive impact of the e-Filing system on tax reporting operations. Satisfaction can be gauged across various dimensions, such as its role in assisting with tax reporting, facilitating cost and energy savings, contentment with the provided information, and delivering a pleasant user experience during e-Filing usage (Utami and Osesoga, 2017). The influence of perceived satisfaction on e-Filing utilization is mediated by information technology readiness. Thus, when users are content with the e-Filing system, they are more likely to use it. When the system effectively meets user needs, there is potential for continuous and increased utilization of the e-Filing system (Andi & Sari, 2017; Reniati, R et al., 2023). This relationship between perceived satisfaction and e-Filing usage mediated by information technology readiness is also supported by studies conducted by Wiratan and Harjanto (2018) and Maryani (2016). Based on this description, it can be concluded that:

H<sub>7</sub>: Perceived satisfaction positively influences the use of e-Filing when information technology readiness serves as an intermediary variable.



Figure 2. Conceptual Framework



According to the conceptual framework, it is elucidated whether Perceptions of Satisfaction, Perceptions of Convenience, Perceptions of Security, and Confidentiality impact E-Filing utilization. Additionally, it explores whether Perceptions of Satisfaction, Perceptions of Ease, and Perceptions of Security and Confidentiality influence Information Readiness. Lastly, it investigates whether Perceptions of Satisfaction, Perceptions of Convenience, and Perceptions of Ease affect E-Filing usage with Information Technology Readiness serving as an intervening variable at KPP Pratama "X".

## METHOD

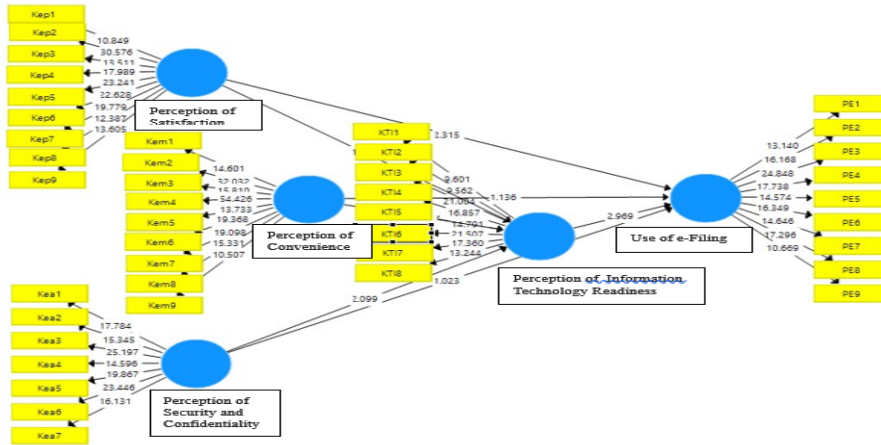
This study uses a quantitative approach where questionnaires are distributed to individual taxpayers registered at TSO Pratama, totaling 7.538 taxpayers. Determination of the sample is done by purposive sampling technique. By using the purposive sampling method, the data obtained for research and relatively can be compared with the results of previous studies. Determination of the sample is determined by the Slovin formula then the number of samples can be determined as  $n = 99.73$ . The sampling technique is area sampling where the sample is based on the number of SMEs in the area. The analysis technique used is path analysis with Structural Equation Model - Partial Least Square (SEM-PLS) developed by (Hair et al., 2014). The study calculates factor loading, composite reliability, Average Variance Extracted (AVE), discriminant validity, and structural model. All variables use five scales on the Likert scale PE measurements which were taken from (Safari et al., 2020). This study uses primary data where data collection is through questionnaires distributed directly to individual taxpayers registered at TSO Pratama Kota 'X' who use e-Filing services in reporting their tax returns. Data analysis used the Partial Least Square (PLS) approach. PLS is a component or variant-based Structural Equation Modeling (SEM) equation model. According to Ghazali (2014), PLS is an alternative approach that shifts from a covariance-based SEM approach to a variance-based approach. This research will employ the Partial Least Square (PLS) analysis method to examine the influence of Perceived Satisfaction (PS), Perceived Convenience (PC), and Perceptions of Security and Confidentiality (PSC) on the utilization of e-Filing with Information Technology Readiness (ITR) acting as an intervening variable.

RESULTS AND DISCUSSION

Results Measurement Model

Considering the quantity of indicators for each variable and the study's hypothesis design, the PLS model specifications to be evaluated are outlined as follows:

Figure 3  
Specifications of the PLS Model



Source: Data processed by Smart PLS

Referring to the PLS model specification diagram shown above, it's evident that all constructs are considered first-order constructs. Consequently, the stages involved in this PLS analysis encompass the testing of model goodness of fit and examining the inner model (comprising direct and indirect testing).

A. Testing Goodness of fit model

Following the successful establishment of construct validity and reliability during the outer model testing phase, the examination proceeded to assess the goodness of fit of the model. The appropriateness of the PLS model's fit is evaluated based on the SRMR (Standardized Root Mean Square Residual) value. The PLS model is considered to meet the criteria for a good fit when the SRMR value is below 0.10, and it is deemed a perfect fit when the SRMR value is below 0.08.

Table. 1  
Goodness of fit Model

Criteria GOF	Saturated Model	Estimated Model
SRMR	0.088	0.088

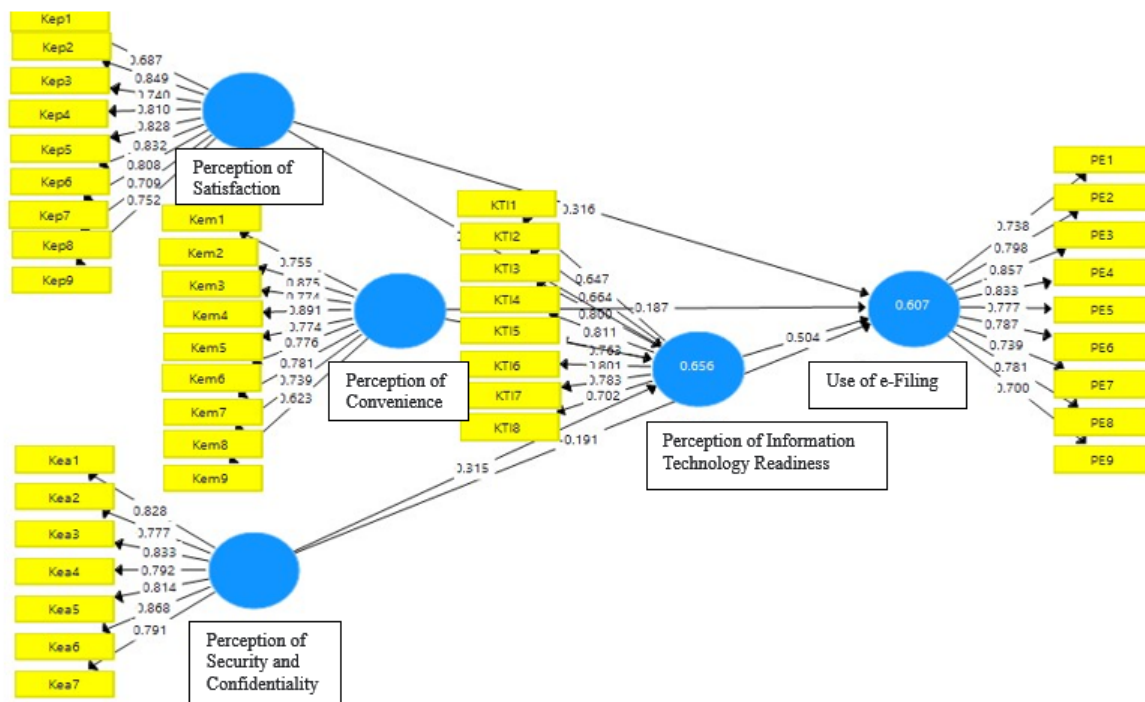
Source: Data processed

The evaluation of the PLS model's goodness of fit indicates that the SRMR value within the estimated model is 0.088. As the SRMR value is below 0.10, it is considered to be a strong fit. Thus, the PLS model used in this study is deemed to be perfectly suitable for testing the research hypotheses.

The direction of the relationship can be known from the original sample value of each influence relationship. If the direction of the relationship is positive then the effect of the exogenous

variable on the endogenous variable is positive/unidirectional while if the original sample is negative, the direction of the relationship of the influence of the exogenous variable on the endogenous variable is opposite. The results of the model estimation as a reference for testing the hypothesis in this study can be seen in the following:

Figure 4  
PLS Bootstrapping model estimation results



Source: Data processed by Smart PLS

## B. Indirect Effect Test

In this research, the variable of information technology readiness serves as an intervening factor in the relationship between perceptions of satisfaction, convenience, security, confidentiality, and the utilization of e-Filing. The research hypothesis is unidirectional. Thus, it rejects the null hypothesis ( $H_0$ ) if the p-value is  $< 0.05$  and the t-statistic is  $> 1.65$ . Conversely, if the p-value is  $> 0.05$  and the t-statistic is  $< 1.65$ , the null hypothesis is not rejected, indicating that information technology readiness does not act as an intervening variable.

Table 2  
Indirect Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
PS -> ITR -> UEF	0.075	0.068	0.065	1.163	0.245
UEF -> ITR -> UEF	0.203	0.202	0.087	2.330	0.020
PSC -> ITR -> UEF	0.159	0.172	0.107	1.490	0.137

Source: Data processed Smart PLS

Based on the findings of the test on indirect effects, it can be inferred that:

1. Readiness of information technology as a mediator (intervening) has no significant effect on the perception of satisfaction with the use of e-Filing, as evidenced by the p-value of 0.245, t count of 1.163, and a positive path coefficient of 0.075.
2. Readiness of information technology is a mediating (intervening) significant effect on perceived convenience of use of e-Filing, as evidenced by the p-value of 0.020 and t count of 2.330 and a positive path coefficient of 0.203. Then it is easier for taxpayers to use the e-Filing system
3. The readiness of information technology, acting as an intermediary, does not exhibit a notable impact on the relationship between the perception of security and confidentiality and the utilization of e-Filing. This is supported by the p-value of 0.137, a t-count of 1.490, and a positive path coefficient of 0.159.

### C. Summary of Hypothesis Testing

Based on the results of the PLS analysis, a summary table of hypothesis testing is obtained as follows:

Table 3  
 Summary of Research Hypothesis Testing Results

Hypothesis	Hypothesis Description	T Statistic	P Values	Conclusion
1	Perception of satisfaction has a positive impact on the use of e-Filing	2,362	0.019	Significant
2	Perception of convenience has a positive impact on the use of e-Filing	1,137	0,256	No Significant
3	Perceptions of security and confidentiality negatively affect the use of e-Filing	1,029	0,304	No Significant
4	Perception of satisfaction has a negative impact on the Use of e-Filing on the readiness of information technology intervening variable	1,173	0,241	No Significant
5	Perception of convenience has a positive impact on the Use of e-Filing on the readiness of information technology intervening variable	3,013	0,003	Significant
6	Perceptions of security and confidentiality have a positive impact on the Use of e-Filing on information technology readiness intervening variable	2,264	0,024	Significant
7	Information technology readiness has a positive impact on the use of e-Filing	3,087	0,002	Significant

Source: Smart-PLS

## DISCUSSION

### 1. The Influence of Perceived Satisfaction on the use of e-Filing

The results of the analysis in this study show that perceived satisfaction has a significant effect on the use of e-Filing. This is because individual taxpayers at the South Bekasi KPP Pratama are satisfied with using the e-Filing system in reporting their taxes. Based on the results of the

questionnaire distributed regarding satisfaction with using e-Filing (Utami, A. P. and Osesoga, M. S. (2017), individual taxpayers at the South Bekasi KPP Pratama are satisfied with using the e-Filing system because the system is more efficient in terms of time and place which means taxpayers can use e-Filing anytime and anywhere. Therefore, KPP Pratama South Bekasi and DJP as application service providers (ASP) must further maximize the existing e-Filing system because if users are satisfied with the e-Filing facility then the use of the facility by the user will be achieved. If users of these facilities can meet their needs, users of e-Filing facilities will potentially use them continuously so that the intensity of e-Filing use will increase. The results of this research are in line with research conducted by Andi (2018) and Wiratan and Harjatno (2018) which shows that perceived satisfaction has a significant effect on the use of e-Filing.

## **2. Influence of Perception of Convenience of Use of e-Filing**

The findings from this study indicate that perceived ease of use does not have a significant impact on e-Filing utilization. The reason behind this is that individual taxpayers at the South Bekasi KPP Pratama are not well-acquainted with how to operate the system. As revealed by the responses collected through questionnaires from individual taxpayers, most of them find the system challenging to learn and they encounter several complexities in the tax reporting process. Therefore, KPP Pratama South Bekasi and DJP as application service providers (ASP) must provide more education to taxpayers so that taxpayers can more easily understand and learn in order to increase the use of the e-Filing system. If the use of e-Filing is clear and easy to use then taxpayers will not experience difficulties in reporting SPT now and in the future. The outcomes of this study align with the findings of previous research by Daryatno (2017) and Maryani (2016), demonstrating that perceived ease of use does not exert a significant influence on the use of e-Filing.

## **3. The Influence of Perceived Security and Confidentiality on the Use of e-Filing**

The study's findings suggest that the perception of security and confidentiality does not significantly impact the use of e-Filing. This is likely because taxpayers consider data security and confidentiality to be of utmost importance. However, the questionnaire results reveal that the current system does not provide adequate security and confidentiality measures to protect taxpayer data from potential risks such as data loss, theft, or misuse by unauthorized individuals. Taxpayers generally trust that the Application Service Provider (ASP) takes sufficient measures to ensure their security and confidentiality. As a result, they tend not to focus on the strength of the technological devices used to safeguard the e-Filing information system. However, to enhance taxpayers' confidence in data protection, the Directorate General of Taxes must enhance the system's security and confidentiality for the ASP. This will assure taxpayers that their data is shielded against potential threats from hackers (Daryatno, A. B. (2017). This research is in line with Wiratan and Harjatno (2018) and Utami and Osesoga (2017) which show that perceptions of security and confidentiality have no significant impact on the use of e-filing.

## **4. The intervening variable of information technology readiness negatively impacts the influence of perceived satisfaction on the use e-Filing.**

The analysis results show that perceived satisfaction does not have a significant impact on e-Filing usage through technology readiness. Therefore, it can be concluded that the technology readiness variable cannot serve as an intervening variable in the relationship between perceived satisfaction and e-Filing usage. This is due to the minimal level of satisfaction felt by taxpayers

on the use of e-Filing due to the lack of readiness of information technology provided, taxpayers do not always use the system to report their taxes. (Kurniawati, A. 2018) Lack of education and inadequate technology for the use of the system also affect taxpayer satisfaction in using it.

The findings of this study align with the research carried out by Rusmanto and Widuri (2017), which demonstrated that perceived satisfaction did not have a significant impact on e-Filing usage when mediated by technology readiness.

### **5. Perceived convenience positively influences the utilization of e-Filing with technology readiness as an intervening variable.**

The analysis results suggest that the perception of convenience significantly affects the utilization of e-Filing through information technology readiness which aligns with the findings of Devina and Waluyo (2016). Therefore, it can be concluded that the information technology readiness variable serves as an effective intervening factor in the ease of using e-Filing. This indicates that the e-Filing system's information technology features are user-friendly and easily comprehensible to taxpayers (Kurniawati, A.,2018). In this study using information technology readiness is mediation or intervening because there is no similarity or certainty of the results that lead to the articles referred to and also the differences in research so this mediating variable is carried out to see whether or not there is an influence on the previous dependent and independent variables (Yusuf & Azwar (2020). This study's findings are consistent with the research conducted by Nurhasanah (2017) and Listiawati et al. (2017), demonstrating that the perception of convenience significantly impacts the utilization of e-Filing through information technology readiness.

### **6. The use of e-Filing is positively affected by perceptions of security and confidentiality with information technology readiness as an intervening variable.**

The analysis results suggest that the perception of security and confidentiality does not affect the use of e-Filing through information technology readiness. Therefore, it can be inferred that the information technology readiness variable cannot serve as an intervening factor in the relationship between the perception of security and confidentiality and the use of e-Filing. This is mainly because the current system does not ensure the security and confidentiality of taxpayer data for e-Filing users. According to Yusuf and Surachman (2018), the security and confidentiality of existing data are related to the parties as they are expected to provide e-Fin and digital certificates for SPT data protection in the form of encryption so that confidentiality is truly guaranteed. It is hoped that the readiness of existing information technology can be further improved and taken into account so that there are no concerns about the use of the system where the use of e-Filing can continue to be carried out by taxpayers in reporting their taxes. The findings of this study align with the research conducted by Utami and Osesoga (2017), indicating that perceptions of security and confidentiality do not have a substantial impact on the use of e-Filing when technology readiness serves as an intervening variable.

### **7. Information technology readiness positively influences the use of e-Filing.**

The p-value related to the impact of information technology readiness on the use of e-Filing (ITR → UEF) is 0.002 with a T statistic of 3.087 and a positive path coefficient of 0.504. This leads to the conclusion that information technology readiness significantly influences the utilization of e-Filing. According to Mahendra (2019), this suggests that as information

technology becomes more prepared and capable, taxpayers are more likely to use e-Filing system. Perceived satisfaction has no significant effect on the use of e-Filing through information technology readiness. This is due to the low level of satisfaction felt by taxpayers with the use of e-Filing due to the lack of information technology readiness provided so taxpayers do not always use the system to report their taxes. Lack of adequate education and technology for taxpayers to use the system also affects taxpayer satisfaction in using it.

## CONCLUSION

The novelty of the research results is that individual taxpayers at KPP Pratama "X" are satisfied with using the e-Filing system because the system is more efficient in terms of time and place and more effective in making payments. However, the perception of security and confidentiality does not affect the use of e-Filing because the DJP as an application service provider (ASP) has not provided a maximum system regarding the security and confidentiality of taxpayer data which must be protected from the risk of loss of data or information and the risk of theft or risk of misuse by third parties. The perception of ease does not affect the use of e-Filing. This is because individual taxpayers at KPP Pratama "X" still do not understand the use of the system, the reason is that individual taxpayers still feel that the system is not easy to learn and there are still many difficulties experienced in the tax reporting process. Perception of satisfaction does not affect information technology readiness. This shows that there are still taxpayers who do not feel ready for information technology which can be influenced by taxpayer satisfaction. When they feel dissatisfied with the technology, they feel hesitant to use it again. It is recommended to provide outreach regarding the use of e-Filing so that people can perceive that e-Filing can provide benefits. In terms of convenience for extensive trials so that taxpayers can experience the convenience of the e-Filing system, taxpayers can have a high interest or intensity in using e-Filing and understand more about the e-Filing system. Taxpayers are also given an understanding of security and confidentiality obtained from the use of e-Filing. It is also recommended to provide training on taxpayer information technology readiness so that taxpayers can accept new technology and implement the e-Filing system, as well as improve the system quality and information quality so that e-Filing user satisfaction increases. Thus, taxpayers perceive e-Filing well, increasing the use of e-Filing.

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