# User Acceptance Model on E-Billing Adoption: A Study of Tax Payment by Government Agencies

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**Abstract** – *The development of information technology is to create the paradigm shift in public services by government agencies, particularly in the payment of taxes. The purpose of this study is to determine the user's perception of e-billing in paying taxes. The study population were employees of the 17 companies in the textile and garment industry in Bandung, West Java and the sample was taken by simple random sampling with as many as 269 people involved from 17 industries in textile and garment units. Analysis of data was using Structural Equation Modelling (SEM). The results showed that there was a significant effect of perceived ease of use, subjective norm, perceived usefulness, facilitating condition of the attitude, toward the attitude and the intention to use. Thus, it is evidence that e-billing based services may be one way to improve service of government agencies to facilitate the payment of taxes.*

**Keywords:** *e-billing; tax payment; attitude; intention to use*

## INTRODUCTION

A State exists in order to carry out itsduties of serving the community. In order to facilitate the development of a state,it requires state revenue. One of the state revenues is taxes that play an important role in reducing the state budget deficit and enhance the state financing. Therefore, tax policy is important as it plays an important role in national development. Therefore the direction of tax policy is more likely to the improvement of policies and taxes through (a) the reform of tax administration, (b) reform of regulations and legislation, and (c) the reform of supervision and potential exploration. Reforms also have been made in tax administration, namely through the establishment of a modern tax services office [1].

In relation with government policies in taxation, the tax revenue would be enhanced by modern tax administration to improve the performance of tax administration either for individuals, groups or institutions to be more efficient, economical, and fast. The office can benefit the development of information technology so that the goal of a modern tax administration can be achieved. Directorate General of Taxation is assigned by the state to implement the tax collection in Indonesia. Directorate General of

Taxation also issued 2014 Memorandum of Financial and Budget report from the year 2008-2013 that is presented in Table 1.

Table 1. Tax Revenues of the Domestic and Foreign Years 2008-2013 (Rp Million)

| Description | 2009 | 2010 | 2011 | 2012 | 2013 |
|---|---|---|---|---|---|
| Domestic tax revenues | 601, 3 | 694,4 | 819, 8 | 930, 9 | 1.099,9 |
| Foreign tax revenues | 18, 7 | 28,9 | 54,1 | 49,7 | 48,4 |
| Total | 619,9 | 723,3 | 873,9 | 980,5 | 1.148,4 |

*Source: Directorate General of Taxation [2]*

From the above table, it is known that tax revenue has increased from year to year. Increased tax revenue ismainly influenced by several factors, including: (a) high price of crude oil in the international market that encourages the increase of oil and gas tax revenues, (b) depreciation of the exchange rate that leads to an increase in international trade taxes and taxes in the country related to import transactions, and (c) the implementation of the various policies of taxation and extra effort aimed at optimizing tax revenue [1]. Meanwhile, based on the results of the Central Government Financial Statements 2014, the increase

in tax revenues in 2014amounted to 1.146,9 milion [2].

To organize a modern tax administration, the Directorate General of Taxation performs the application of information technology through online tax administration. Online tax administration includes e-registration, e-spt, e-filling and e-billing. Hence, the goal of public service quality can be met [3]. Further, [4] state that online service quality can be seen from the service characteristics and technology. Then, the online tax system can improve the accuracy and efficiency [5]. From the aspect of the tax officials performance, the online system can also reduce the cost of manual entry processing, human errors, as well as reducing the time for processing income tax return [6].

E-registration is a tax registration online, while e-spt refers to the annual notification letter in connection with tax bills online. In addition, e-filing is a submission letter extension of the annual tax online in real time, and e-billing is tax payment done electronically through bank perception that has been set by the government. According to VanDenburg et al. [7], e-file service in tax administration is an innovative application of information technology with the purpose of facilitating taxpayers in doing their tax administration. With the reform in tax administration, it is expected to ease the taxpayers in completing the tax administration. The use of information technology systems implemented by the Directorate General of Taxation is in line with the further study on the effectiveness of the system. Implementation of e-government cannot be separated from the risk and complexity of public trust in the community and assures voluntary adoption of the Internet channel and effective use of system adoption [8].

To measure the effectiveness of e-billing system that has been applied can be done with cognitive behavioral approaches. Previous research on information technology adoption by the government in tax administration has been carried out by [9] who conducted research on electronic tax filing on taxpayer intention in Taiwan by combining the model theory of planned behavior (TPB) and the theory acceptance model (TAM). Lu et al. [10] also undertook research on online tax filling by combining the model theory of planned behavior (TPB) and the theory acceptance model (TAM) through injecting a construct of tax equity and the moral norm in Taiwan. Hu et al. [11] conducted research on service quality

and continuance intention of the online service eTax in Hong Kong by developing the technology characteristics and service characteristics of theory acceptance model (TAM). Technology characteristics by incorporating elements perceive usefulness but do not include the elements of perceived ease of use that people believe as important in measuring the characteristics of technology aspect. Meanwhile, the service characteristics include the security and convenience that are not relevant to our study.

Schaupp et al. [12] did research on the adoption of e-files on taxpayer's intentions in the United States with the Unified Theory of Acceptance and Use of Technology (UTAUT) by adding the construct of perceived risk, online trust, and optimism bias. E-billing system is designed in two stages so that the perceived risk is not relevant to the focus of our research. The other research was conducted by Chen [13] on taxpayer satisfaction with online tax-filing, with antecedent information quality, system quality and service quality to intention to use and user satisfaction. Measurement of taxpayer satisfaction by including aspects of information quality, quality and service quality system will be relevant if the features are associated with online and offline system, because the offline feature requires direct interaction with the tax authorities. A further approach to human computer interaction with the end user satisfaction is explained in another study [14]. The results of the empirical study demonstrate that the application of information technology in tax administration should be in accordance with the characteristics of the system to be measured. Previous studies have only focused on the problem of e-filling, but not in the problem of e-billing that possesses different characteristics in respect to the application of methods and technologies used. E-billing involves the bank's perception when the user is going to pay taxes. Thus, there are two steps that must be done by the user, namely registering online and making payments to the bank's perception.

Based on the background described above, several problem scan be formulated as follows: How many influences are the perceived ease of use, subjective norm, perceived usefulness and facilitating condition toward attitude and the intention to use e-billing in the payment of taxes. Meanwhile, the research objectives to be achieved are to determine the influence of perceived ease of use, subjective norm, perceived usefulness and facilitating condition toward attitude

and the intention to use e-billing in the payment of taxes.

The result is expected: (1) For the academic aspect, these results are useful to enrich the findings of empirical on issues of e-billing and the attitude of the payment of taxes; (2) For practical purposes, the results of this study can reveal useful information for the provision of quality services in e-billing, and; (3) For further research, this study suggests to find other dominant variables associated with e-billing and tax payments attitude.

## LITERATURE REVIEW AND RESEARCH MODEL

State the general and specific objectives or purpose of conducting the study in paragraph format. Tax is an element of people's contributions to the state, based on the law, without contra to the state and it is used to finance the state [15]. In stipulating budget policy as a function of the government, the state needs to make efforts to increase tax revenue so that the state can function to serve the public properly. Smooth flowin tax administration will consequently increase tax revenues. In relation with the implementation of e-billing by the Directorate General of Taxation, it is expected to make the tax administration simple and efficient.

e-Government is implemented by the Directorate General of Taxation to meet the increase in tax revenues [16], [17], namely (1) e-registration which is registration fornew taxpayers by online; (2) e-spt is an annual notification letter with respect to online tax billing; (3) e-filling is a letter of delivering annual tax extension online in real time, and; (4) e-billing is an electronic tax payment method through bank perception that has been set by the government. Benefits to be gained if the tax payers conduct transactions via e-billing include easeness as well as fast and accurate process. Hence, tax payers can make tax payment transactions quickly and anywhere, because it is done through bank perception by entering the code of billing of tax payments based on the data they input on the e-billing. This will allow the taxpayers in charging the Tax Payment electronicaly and correctly according to their tax transactions, so that the payment data errors, such as the Tax Account Code and Code Type Deposit, can be avoided and data entry errors, which were initially common, can be minimized.

There are several parties involved in the online transactions. The standard protocol of Secure Electronic Transaction (SET) explains the components involved in e-commerce items are namely the cardholder, the Issuer, Merchant, Acquirer, Payment Gateway and Certificate Authority. The payment method using e-billing or Money Transfer is a more secure way to receive payments from foreign tax payers, but it requires them to pay additional cost as a fee for the service provider. SET is significant when adopting e-commerce where the confidence level of users is very high to influence the behavior of online shopping [18]. Electronic funds transfer (EFT) systems are a major form of electronic payment systems in banking and retailing industries and adopt e-billing in paying taxes. EFT systems use a variety of information technologies to capture and process the money and credit transfers between banks, businesses, and their customers. Banking teller terminals support networks at all bank offices and automated teller machines (ATMs) in all locations [19].

### Unified Theory of Acceptance and Usage of Technology (UTAUT)

This model is a combination of context aspects of technology in the model of the Unified Theory of Acceptance and Usage of Technology (UTAUT) of Venkatesh et al. [20] that includes system quality, information quality and service quality, while the environmental condition of the model is using Innovation Diffusion Theory (IDT) [21]. Measuring the perception of e-billing users and their behavioral attitude toward the e-billing can use the model of the Unified Theory of Acceptance and Usage of Technology (UTAUT). This model was extended from the theory of cognitive behavioral models of theory of reasoned action (TRA) by Fishbein et al. [22], which then transformed into a variation of the TRA named technology acceptance model (TAM) by Davis et al. [23]. Further development was carried out by Venkatesh et al. [20] with a model of the Unified Theory of Acceptance and Usage of Technology (UTAUT). The focus of this theory is based on the individual aspects and implementation so that it becomes the basis of our research. In light of the above descriptions, it is necessary to know the behaviors of the users toward e-billing that include (1) perceived ease of use, (2) subjective norm, (3) perceived usefulness, (4) facilitating condition, (5) attitude, and (6) intention to use.

## Framework and Hypotheses
### NS PE influence and effect on PU

PE (Perceived Usefulness) is a level of an individual where he or she believes that the use of a system will be free from efforts, while PU (Perceived Ease of Use) is the degree to which an individual believes that the use of the system will improve the performance of their work [24] that eventually affects their behaviour [25]. In addition, SN (Subjective Norm) is a perception of a person who thinks that many important people are thinking he does not or should perform the requested behaviour [22]. Results of the research conducted by [26] show that there is a significant influence of PU by SN on the use of online shopping. Chen [13] who conducted research in Taiwan to measure taxpayer satisfaction found that PE is one important factor to that case, while Lu et al. [10] proved that PE has a significant effect on PU.

Based on the literature review and previous studies, the hypotheses and conceptual framework of this study are as follows;

**Hypothesis 1**. High perceived ease of use and subjective norm simultaneously would lead to higher perceived usefulness.

### Effect of PE, PU, NS and FC effect on AT

FC can be defined as the belief that one facility supportsthe e-billing system to make tax payments. The attitude of a person is determined by adaptation of perceived usefulness and perceived ease of use to users behavioral context [27]. Research conducted by [26] proved that NS and FC bring significant effects on the AT. Further research conducted by Lu et al. [10] proved that the PE and PU provide significant effects on the attitude towardthe on-line filling tax in Taiwan. Then, research of Girish et al. [28] denoted that SN, PU and PE have significant influenceson the behavioral attitude toward the use of knowledge management system in India. Further research conducted by Hu et al. [11] explained that PE is one of the dominant factors in shaping the perceptions of the eTax service quality in Hong Kong.

**Hypothesis 2.** High perceived usefulness, perceived ease of use, subjective norm and facilitating condition simultaneously would lead to higher attitude.

### Effect of AT toward INT

Attitude behavior is about the feelings of someone on the implementation of certain behaviors [22] [29] [30]. The model attitude of UTAUT has significant effects on intention. Intention to use becomes an intermediate variable in the users' behavior with respect to the intention to use e-billing system to make tax payments. Research conducted by Lu et al. [10] suggested that online tax filling intention significantly affects online tax filing behavior in Taiwan. Someone's attitude towards the use of information systems can predict behavior intention. Girish et al. [28] assured that behavioural intention to use has a significant effect on the actual use of the knowledge management system in India.

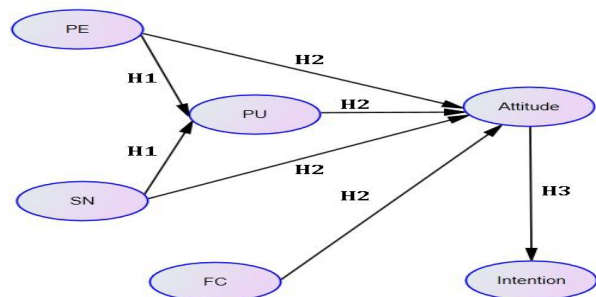**Hypothesis 3.** High attitude would lead to higher intention to use.



Fig. 1. Research framework and Hypotheses.

## RESEARCH METHOD

The level of analysis of this study was the 17 textile and garment industry in Bandung, Indonesia. The respondents were employee of textile and garment industry, the number was 17 companies obtained using simple sampling method in Bandung, Indonesia. Simple sampling procedure was used to select the respondents from potential textile and garment industry in Bandung. According to Hair et al. [31], there is no single criterion for determining the size of the sample (sample size) in SEM, but the researcher should keep in mind the ratio of the sample in order to achieve a ratio of 1:5; this means the researcher not only pays attention to the number of variables. The hypotheses were tested using structural equation modeling, that is one of the techniques that examine multivariate series dependency relationships between variables. Meanwhile, for processing the data, it was done using the program of LISREL (Linear Structural Relationship) which is a statistical program package for structural equation modeling.

Data Collection in this study was performed by empoying a questionnaire instrument and interview. Distributing questionnaire was done directly to 300 respondents but only 259 questionnaire were complete. The respondents consisting of 112 male or 43% respondents and 147 female or 57% respondents. Respondents were asked to provide a response by choosing one of the choices. Scoring on each item of the question to the problems in this study was done with a Likert scale and with Likert seven poin anchor ranging from very unimportant to very important. The competence domains included in the survey were Perceived Usefulness (PU), Perceived Ease of Use (PE), Subjective Norm (SN), Facilitating Condition (FC), Attitude (AT), and Intention to Use (INT) and the instument was adopted from a study by Venkatesh et al. [20] with modification related to our study.

**Data Analysis**
Table 2. The results of confirmatory factor analysis, variance extracted and construct reliability

| No | Construct/ Items | Confirmatory Factor Analysis | Variance Extracted | Contruct Reliability |
|----|----|----|----|----|
| 1 | PE | | 0.60 | 0.80 |
| | Pe1 | 0.74 | | |
| | Pe2 | 0.74 | | |
| | Pe3 | 0.69 | | |
| | Pe4 | 0.65 | | |
| 2 | SN | | 0.69 | 0.72 |
| | Sn1 | 0.73 | | |
| | Sn2 | 0.77 | | |
| 3 | FC | | 0.60 | 0.65 |
| | Fc1 | 0.54 | | |
| | Fc2 | 0.84 | | |
| 4 | PU | | 0.58 | 0.74 |
| | Pu1 | 0.65 | | |
| | Pu2 | 0.68 | | |
| | Pu3 | 0.64 | | |
| | Pu4 | 0.59 | | |
| 5 | AT | | 0.57 | 0.75 |
| | At1 | 0.67 | | |
| | At2 | 0.61 | | |
| | At3 | 0.80 | | |
| 6 | INT | | 0.56 | 0.63 |
| | In1 | 0.75 | | |
| | In2 | 0.61 | | |

The study describes the pattern that links research variables with statistical analysis, so we can get a clear picture of the state of the research object. As stated above, for each construct, the result of the confirmatory factor analysis suggests that all composite constructs were adequate and could be used in the analysis. The scale items, factor loadings, reliability, and fit statistics are all in an acceptable

range. The results suggest that the standardized loadings are highly significant for all items, and the underlying constructs are valid. The results of confirmatory factor analysis, variance extracted and construct reliability are shown in Table 2.

**RESULTS AND DISCUSSION**
An initial SEM was built to explore the relationships attitude toward intention to use. SEM provides a more stringent test for the hypotheses than multiple regression analysis or path analysis because it enables the researcher to take account of complete information on a theoretical model [32]. Based on the research results from Boomsma [33], the determination of the number of samples and latent variables observed in the Monte Carlo methods with sample size below 200 will have non-convergence problem and improper solutions including non-normality condition. Therefore, it is advisable to use a maximum likelihood or maximum likelihood and the number of indicators of observed variables was between 5 and 10 per indicator, where N/t=5 for normal or elliptical theory, and N/t=10 for arbitrary distributions, given a sample size N and the minimum number of observed variables t. This study has 17 indicators of observed variables (PU = 4 indicators, PE = 4 indicators, SN = 2 indicators, FC= 2 indicators, AT= 3 indicators and INT = 2 indicators of observed variables), so the minimum sample required has been in accordance with the recommended sample. We reported the final model was modified after there was an indication of normality and inter-correlation between constructs. After a series of modifications, we reached acceptable, substantive final model which used maximum likelihood [33] [34] [35]. Figure 2 shows the result of calculation by utilizing Lisrel 8.7.
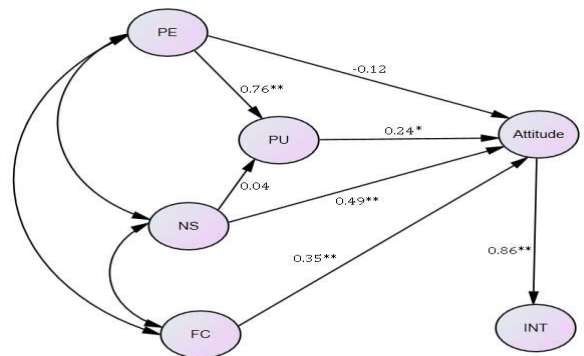


Chi-squares= 301.02, df=109, P-value= 0.00000, RMSEA= 0.78
** significant at o.o1,* significant at 0.05
*Fig. 2. Result of Structural Model*

The results of the suitability of the model are shown in Table 2. Meanwhile, all models meet the criteria of overall goodness of fit statistic and just RFI, GFI and AGFI that moderately fit. Thus the analysis of the model calculations can be carried out further.

Table 3. Goodness of Fit Statistic

| GOF | Criteria | Result | Fit |
|---|---|---|---|
| **Chi-Square** | Small | 2.76 | Fit |
| ***p* value** | $p > 0.05$ | 0.00 | Fit |
| **RMSEA** | $\leq 0.08$ | 0.07 | Fit |
| **NFI** | $NFI \geq 0.90$ | 0.91 | Fit |
| **NNFI** | $NNFI \geq 0.90$ | 0.93 | Fit |
| **CFI** | $CFI \geq 0.90$ | 0.94 | Fit |
| **IFI** | $IFI \geq 0.90$ | 0.94 | Fit |
| **RFI** | $RFI \geq 0.90$ | 0.89 | Moderate Fit |
| **GFI** | $GFI \geq 0.90$ | 0.89 | Moderate Fit |
| **AGFI** | $AGFI \geq 0.90$ | 0.85 | Moderate Fit |

From the calculation of regression analysis by using Lisrel 8, it is obtained the results as shown in Table 4 and Figure 2 of the result of structural model.

Table 4. Result of Structural Model and Hypothesis Testing

| Variables | Effects | T-values | Description |
|---|---|---|---|
| **H1: PE + SN →** | 0.60 | 3.89 | Significant |
| **PU** | 0.56 | 4.63 | Significant |
| **H2: PU + PE +** | | | |
| **SN + FC → AT** | 0.41 | 2.49 | Significant |
| **H3: AT → INT** | | | |

In Table 3, it shows that the effect of PE and SN toward PU of users perceived is at 0.60. It shows that t-values are 3.89 and t-table is 1.96, and from the calculation, it results t-values 3.89 > t-table 1.96. This result means that PE and SN has a significant effect on PU. Meanwhile, the total effect is calculated as 0.60 or 60 percent. And the effect of PU, PE, SN and FC toward AT of users perceived is at 0.56 or 56 percent. It shows that t-values are 4.63 and t-table is 1.96, and from the calculation, it results t-values 4.63 > t-table 1.96. This result means that PU, PE, SN and FC has a significant effect on AT. Thus, the total effect of AT toward INT of users perceived is at 0.41 or 41 percent and significant at t-values are 2.49.

There are six variables in this study, namely; Perceived Usefulness (PU), Perceived Ease of Use (PE), Subjective Norm (SN), Facilitating Condition (FC), Attitude (AT), and Intention to Use (INT) with three research hypotheses.

**Hypothesis 1**. High perceived ease of use and subjective norm simultaneously would lead to higher perceived usefulness.

The results show PE and NS possess a significant effect on PU. These results are consistent with the revelation of [24] that there is a significant influence between PE and NS against PU. Nevertheless, the direct effect of NS on PU is not significantly influential. This indicates that the users are not familiar or inexperienced in using e-billing to make tax payments. Meanwhile, PE has a significant effect on PU; this result proves that convenience factor affects the usefulness of e-billing in paying taxes. The research result supports the findings of Lu et al. [10] which proved a significant effect on PE and PU toward SN. These results indicate that tax payers have found it easy to make payments via the Internet Banking or through ATM machines which are available.

**Hypothesis 2.** High perceived usefulness, perceived ease of use, subjective norm and facilitating condition simultaneously would lead to higher attitude.

The research proves that the effect of PE, PU, NS and FC against Attitude brings asignificant influence in shaping the friendly attitude of users towarde-billing in making tax payments. The finding of this study supports the statement of Venkatesh et al. [20]. Thus, even though PE has no significant and direct influence on the Attitude, PU, NS and FC still provide a significant effect on the Attitude of the users in using e-billing to make tax payments. This indicates that the ease factor in e-billing system has not been able to establish attitude of using e-billing. This can be understood because in the e-billing process, there are only two steps that must be done, namely confirmation of payment via the internet and then making payment through point-of sale or ATM, so that the users feel convenient to make tax payment through e-billing. These results are consistent with the findings of study conducted by [26] that proved NS and FC have a significant effect on the attitude of the users toward online system. Further, [36] revealed that the perceived usefulness brings a significant effect on user satisfaction of the Greek Taxation Information System. By using e-billing, tax payers feel the ease of making tax payments, but it must be accompanied with proper conditions and facilities that support the system.

**Hypothesis 3.** High attitude would lead to higher intention to use.

The research proves that attitude significantly influences behavior of users for using e-billing in paying taxes. This indicates that the attitude in the use of e-billing can affect the behavior to make tax payments again through e-billing. The results are consistent with the findings of a study conducted by Lu et al. [10] that proves there is a significant influence of attitude toward behavior. Similarly, the statement of Ajzen [29] and Ajzen [30] showed that attitude affects the behavior; in this case, taxpayers make tax payments through e-billing. Taxpayers' behavior towards the re-use of e-billing can be explained by the attitude of tax payers that is supported withthe beneficial aspects, namely the ability tomake tax payments quickly and from anywhere. The ease of tax payments through e-billing system via the internet banking or through ATM machines makes the users no longer bring sheets for makingtax payment. The process only requires bank perception with billing code to conduct tax payment transaction with the proper facility condition that supports the system.

## CONCLUSION AND RECOMMENDATION

This study contributes to the theoretical development of Management Science, particularly UTAUT of e-billing tax payers adoption to improve government agencies performance, both directly or indirectly, considering the public services. The results show that there is a significant effect of perceived ease of use, subjective norm, perceived usefulness, facilitating condition of the attitude, toward the attitude and intention to use. Therefore, it is proven that e-billing based services may be one way to improve services of government agencies to facilitate the payment of taxes.

The result of this study is limited to the effect of UTAUT and still requires further research using a larger population and other factors that affect usage behavior. Moreover, this study also does not use control variables, such as respondent age and gender. Further research issuggested to incorporate other variables, such as characteristics the volunteering based solidarity, social expectancy, advance technology, and other factors that affect usage behavior.

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