

FACTORS INFLUENCING THE USE OF E-FILING MODERATED WITH INFORMATION TECHNOLOGY MASTERY

Linda Santioso^{1*}, Andreas Bambang Daryatno¹

¹ Faculty of Economics & Business, Universitas Tarumanagara, Jakarta, Indonesia
Email: lindas@fe.untar.ac.id

*Corresponding Author

Submitted: 26-02-2024, Revised: 31-05-2024, Accepted: 12-07-2024

ABSTRACT

The purpose of this study is to provide empirical evidence whether the influence of perception of use, perception of convenience, and security and confidentiality on the interest of individual taxpayers in using E-filing with mastery of information technology as a moderating variable. The data used in this study is primary data through a questionnaire in the form of google which is distributed to individual taxpayers who have filled out and reported online taxes in Jakarta. Data processing is using SmartPLS 3. The results of the study prove that before moderation, the variables perception of usefulness, convenience, security and confidentiality have a significant influence on the use of e_filing. Moderation is carried out so that the perceptual variables that are useful for, security and confidentiality still provide significant results, while the variables after turning become insignificant, Perceptions of the usefulness, progress, security, and confidentiality of individual taxpayers have no effect on the interest in using E-filing which is moderated by mastery of technology. information, this means that mastery of information technology is not able to moderate perceptions of usefulness, timeliness, security, and confidentiality.

Keywords: *perception of usefulness; convenience; security and confidentiality; mastery of information technology; E-filing.*

1. INTRODUCTION

Tax revenues are increasingly important day by day because most of the state's revenue sources are from taxes. In Law No. 16 of 2009 Article 1 Concerning General Provisions and Taxation, it is explained that it is obligatory for every person or entity to contribute to the state which is coercive but still based on the law, because the purpose of this law was drafted in order to further enhance certainty and law enforcement, as well as increasing openness of tax administration and voluntary compliance of taxpayers which ultimately can increase state revenues from the taxation sector. Taxes are used as a source of state revenue and are also used for state expenditure.

A self-assessment system is implemented in Indonesia, where taxpayers are entrusted with calculating, calculating, depositing into the state treasury and providing accountability through periodic and annual SPT reporting. E_filing is a media for reporting periodical and annual tax returns and is a barometer of the level of taxpayer compliance in paying taxes. Submission of periodical and annual SPT can be submitted manually by coming directly to the Tax Service Office (KPP) where the taxpayer is registered. In addition, the Government through the Director General of Tax Regulation Number Per - 02 / Pj / 2019 concerning Procedures for Submitting, Receiving and Processing Tax Returns whereby submission of SPT reports is carried out online via e_filing. Changing from the manual way of reporting SPT to the online method through e_filing is not easy, considering there will be many obstacles that will be faced. These problems will definitely arise, such as the use of technology that not all taxpayers have mastered, internet

networks, DJPonline servers that often have problems, taxpayers are afraid of making mistakes and will cause problems in the future, etc.

Many studies have been done and there are still inconsistencies that affect taxpayers in using E-Filing, the researcher intends to obtain empirical evidence, namely perceptions of usefulness, perception of convenience, security and confidentiality of individual taxpayers on interest in using e-filing with moderation in mastery of technology. information.

The purpose of this study is to obtain empirical evidence about the influence of perception of usefulness, perception of convenience, and security and confidentiality on interest in using e-filing with mastery of information technology as a moderation variable. While the benefits of research are obtained information on the interest in using e-filing in carrying out tax obligations and achieving mutually beneficial synergies between taxpayers and the government to increase efficiency and effectiveness in SPT reporting..

Theory of Planned Behavior. In 1980, Ajzen first coined Theory Reasoned Action (TRA) (Chalik, 2017). TRA is the first model created to determine user acceptance and usage behavior (Aziz and Idris, 2014). The theory is based on the assumption that humans behave consciously and all available information is considered consciously. According to Ajzen (1991) in TRA states that if someone wants to do or not do a behavior it depends on the intention that is owned by someone and the opinions of others. TRA has two factors that affect a person's intention to behave, namely attitude towards behavior and subjective norms. A person's interest in using e-filing can be influenced by these three factors (Ajzen, 2002). According to Zaidi (2017) that attitude has a positive effect on a behavior which together affects the intensity of positive behavior and vice versa.

Theory of Acceptance Model. This theory was first introduced by Davis and developed from Theory of Reasoned Action (TRA) by Ajzen and Fisbein. TAM is used to explain how individuals come to accept and use new technologies (Davis, 1989). The TAM model developed by Davis F.D (1989) is the most widely used model for researching information technology. Like TPB, TAM seeks to explain what external factors influence a person's internal beliefs, attitudes, and intentions toward using technology (Legris, Ingha, & Collette, 2003). TAM was included in this study as a means of explaining individual intentions towards online reporting systems based on their belief that such systems may be easier to use and more useful than previous filing methods, namely manual filing. So it is understandable that one's perception of using information technology will influence one's attitude in using information technology. Ambali (2009) has shown that the three factors that are specifically felt to be useful and safe have a direct influence on the user's intention to use technology..

E-Filing is a medium provided by DGT for online SPT reporting. Regulation of the Director General of Taxes Number PER-02/PJ/2019 concerning Procedures for Submitting, Receiving and Processing Tax Returns was issued to provide legal certainty regarding reporting of notification letters (SPT). The use of E_Filing will not be separated from the use of information technology.

The security and confidentiality of the e-Filing system can also affect taxpayers in using e-Filing. According to Firmawan (2009) in Desmayanti (2012) security means that the use of information systems is safe, the risk of losing data or information is very small, and the risk of theft is low. Meanwhile, secrecy is everything that is hidden (only one or a few may know); or on purpose hidden

so that others do not know (Widyadinata, 2014). Digital certificates can also be used as data protection for notification letters (SPT) in the form of encryption so that they can only be read by certain systems (Wibisono, 2014). The security and confidentiality of the use of information technology systems can make it easier to reduce time and effort thereby increasing the operation of the e-filing system to facilitate the user's work..

Mastery of Information Technology is the ability and knowledge of each individual in using a new information technology system which in this study is the use of E-filing. Mastery of taxpayers in using the E-filing application is expected to simplify and speed up the SPT reporting process (Ermawati, 2018). A technology can be said to be successful if the number of users is increasing and they want to continue using the technology. The better the technology, the higher the tendency to use a technology (Chusaeni & Oktaviani, 2018). The more ready the individual is to accept new technology, the more advanced the individual's thinking will be to be able to adapt to today's increasingly developing technology (Wibisono & Toly, 2014).

Interest in the use of e-filing is the tendency to evaluate suggestions and opinions from other people in advance through the attitude of taxpayers who want or accept the use of the system, suggesting people indirectly so that they want to use the e-filing system (Pantow, Sutrisno, & Saraswati, 2016). Chalik (2017) states that individual intentions can predict and determine individual behavior in using the E-filing system. The taxpayer's interest in using E-filing belongs to the domain of behavior, namely when the taxpayer decides to use information technology whenever he needs it and is comfortable so that he will continue to use it, then it is said to be an interest in using information technology, of course in this study is E -filing. So it can be concluded that the interest in using e-filing is the use of the system continuously and continuously.

The Effect of perception of usefulness of individual taxpayers on interest in using e-filing. According to Davis (1989) each individual believes that the use of an information technology can improve individual performance. The greater the benefits felt by the taxpayer, the more acceptable the use of information technology will be. The benefits of using an e-filing system include increasing productivity, saving costs and time to report directly and more practically. From these benefits, it will grow the interest of taxpayers to use e-filing. Based on this, it can be stated that perception of usefulness has a positive effect on taxpayer interest in using e-filing.

H1: Perception of usefulness has a positive effect on interest in using e-filing.

The Effect of perception of convenience of individual taxpayers on interest in using e-filing. According to Davis (1989) perception of ease of use is defined as "the extent to which an individual believes using a system will be free of effort". This concept means that someone believes that using a technology system is easy and does not require effort to be able to use it so that it creates interest in taxpayers to use e-filing. With an easy technology system procedure, taxpayers want to use e-filing. So a hypothesis can be made that taxpayers will use the E-filing system if they feel that there is ease in use and provides benefits for their performance so that the perception of ease will have a positive effect on the use of E-filing on an ongoing basis.

H2: Perception of Convenience Has a Positive Influence on Interest in Using E-Filing.

The Effect of security and confidentiality of individual taxpayers on interest in the use of e-filing. When a user registers to obtain an e-FIN, the user will be given a username and password so that taxpayers can use this e-filing system, this shows that the e-filing system was created so that information provided by taxpayers can be kept confidential and not misused. by unauthorized parties (Widyadinata, 2014). Digital certificates are also used as data protection for notification letters (SPT) in the form of encryption (randomization) so that only certain systems

can read them (Wibisono, 2014). Based on the notions of security and confidentiality, the authors conclude that security and confidentiality indicators are (1) safe, (2) a high level of assurance, (3) maintaining data confidentiality, (4) not worried about security issues, and (5) the level security and confidentiality. Research conducted by Wahyuni (2015) also states that perceptions of security and confidentiality have a partial effect on the use of e-filing. Based on this, the hypothesis can be arranged as follows:

H₃: Security and Confidentiality Have a Positive Influence on Interest in the Use of E-Filing.

The Effect of perception of usefulness of individual taxpayers on interest in using e-filing moderated by mastery of information technology. The level of mastery of information technology can be seen from the attitude of taxpayers who continue to use it and wish to use it continuously. Along with the taxpayer's mastery of information technology, the taxpayer can easily access the online SPT which can increase the effectiveness of the taxpayer's performance. Taxpayers who benefit from this information technology make them continue to use e-filing.

H₄: Perception of Usefulness Has a Positive Influence on Interest in the Use of E-Filing Moderated Mastery of Information Technology.

The Effect of perception of convenience of individual taxpayers on interest in using e-filing moderated by mastery of information technology. Someone will consider the use of a technology system easy if that person can master all of the information technology. With increasingly sophisticated technology, taxpayers are required to be able to master the technological system. If the taxpayer can master this, the taxpayer will assume that accessing the e-filing system is easy so that the taxpayer will continue to use e-filing continuously.

H₅: Perception of convenience has a positive effect on interest in using e-filing moderated by mastery of information technology.

The Effect of security and secrecy of individual taxpayers on interest in the use of e-filing moderated by mastery of information technology. Taxpayers who master information technology, security and confidentiality issues can be guarded and controlled. When the Directorate General of Taxes implements information technology in order to improve services to taxpayers, the use of e-filing is not a significant obstacle or problem. Taxpayers will find it very helpful, especially to maintain security every time they want to upload, the taxpayer will send a request for a token, then an identification code or token is sent via email or cellphone which is registered automatically from the system so that confidentiality is always maintained. Security and confidentiality that is always maintained, of course, will increase interest in using e-filing.

H₆: Security and confidentiality have a positive effect on interest in using e-filing moderated by mastery of information technology.

The following is Figure 1 which explains the theoretical framework for research to develop the hypotheses described above.

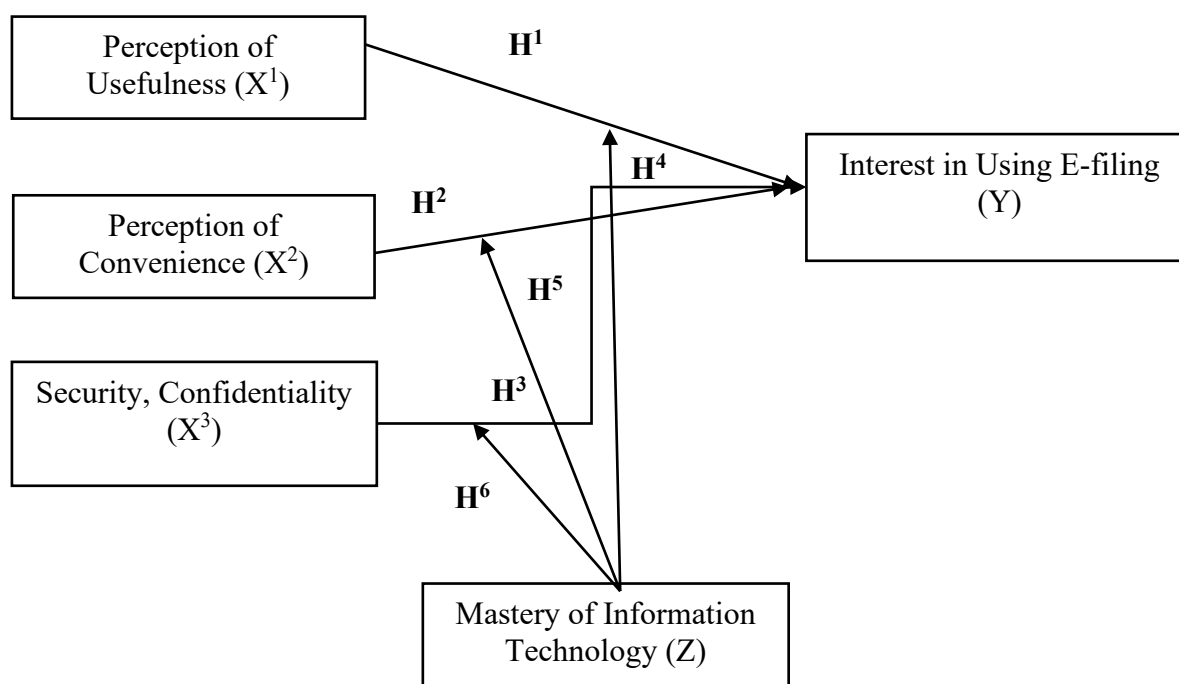


Figure 1. Research Model

2. RESEARCH METHODS

Population refers to all groups of people, events, or interesting things that researchers want to investigate (Sekaran & Bougie, 2017). The population of this study is all individual taxpayers in Jakarta who report SPT using e-filing.

Sample is a group of sets that are part of the population. The sample used must meet the criteria so that the closer the estimate will be to the characteristics of the actual population (Sekaran & Bougie, 2017). The sampling technique taken is non-probability sampling. The nonprobability sampling method chosen in this study was convenience sampling, which is the method that is most accessible to the subject.

(Sekaran and Bougie, 2017), the most appropriate sample size to represent the population in conducting research is $30 < X < 500$. Based on this statement, the number of respondents taken in this study was 159 respondents. The sample in this study are individual taxpayers who report taxes online or who use the website of the Directorate General of Taxes E-filing (pajak.go.id) or Electronic SPT Service Providers or Application Service Providers (ASP) because current individual taxpayers more increasing.

The operationalization of the variables used in this study consisted of perception of usefulness (X1), perception of convenience (X2), security and confidentiality (X3), mastery of information technology (moderation variable), and interest in using E-filing (Y).

The instrument used to measure the variables in the study is to use a questionnaire. Questionnaires were distributed via google form. Measurement of each variable using a Likert scale. According to (Sekaran and Bougie, 2017), the Likert scale is designed to check how strongly the subject agrees or disagrees.

Validity and Reliability Analysis. Data should have two main requirements, namely valid and reliable. This research uses structural equation modeling (SEM) which is divided into two analyses, namely the inner model and the outer model (Hair, Sarstedt, Hopkins, and Kuppelwieser, 2014). A questionnaire is said to be valid if the statements on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2016). To measure the validity of each item in the questionnaire, convergent validity and discriminant validity were carried out. The items in the questionnaire can be said to be valid if the convergent validity meets the criteria that have outer loadings above 0.70. Meanwhile, to test discriminant validity, it can be seen from the cross loadings. Data is considered valid if the value of the cross loadings on each related indicator must be higher than the loading value of other variable indicators (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). The validity test in this research can be done with convergent validity and discriminant validity.

Reliability test is the reliability of a measurement that shows the extent to which the instrument is unbiased or error-free and ensures that the measurement is consistent and stable to become a measuring tool for the research concept itself (Sekaran & Bougie, 2017). To test the reliability of a construct or variable, it can be measured by statistical tests, namely composite reliability and Cronbach's alpha. A construct or variable can be said to be reliable if the composite reliability is above 0.70 (Garson, 2016) and Cronbach's alpha is greater than 0.60 (Hussein, 2015).

Reliability testing in this study was carried out using composite reliability and Cronbach's alpha. The conditions used are if the composite reliability is above 0.70 and Cronbach's alpha is above 0.60, then the variable is said to be reliable and can be used.

Data analysis. This study uses structural equation modeling (SEM) analysis to test the hypothesis. The SEM analysis technique is divided into two types, namely the covariance-based approach (CB-SEM) and variance-based partial least squares (PLS-SEM) methods. In this study, researchers used PLS-SEM SmartPLS 3 software to answer the existing problem formulation. The Outer Model analysis has been discussed above on validity and reliability analysis, while the Inner Model Analysis is divided into two:

Coefficient of Determination (R^2). R^2 is used in research to find out how much the dependent variable or also called endogenous variable can be explained by the independent variable or exogenous variable. The range for R^2 is from 0 to 1 where 1 represents the most appropriate level of accuracy. There are several levels for measuring the accuracy of variables in explaining other variables, namely 0.25 explaining weak accuracy, 0.50 explaining moderate accuracy, and 0.75 explaining strong accuracy (Hair et al., 2014).

Path Coefficients. These path coefficients explain the relationship between one variable and another, where the variable in question is the dependent or endogenous variable and the hypothesized independent or exogenous variable. The standard range for path coefficients is from -1 to +1, where values close to +1 describe a strong and positive relationship, while values close to -1 describe an indication of a strong and negative relationship (Hair et al., 2014).

Effect Size (f^2). The effect size (f^2) which is also called Cohen's f^2 is used to see how much power the independent variable has over the dependent variable in each path model. The formulas used to estimate the two PLS path models are R^2 include and R^2 exclude. Effect size can be measured by $(R^2 \text{ include} - R^2 \text{ exclude}) / (1 - R^2 \text{ include})$. There is also a range for f^2 , namely below 0.02 which describes an insignificant effect, 0.02 and above describes a relatively

small effect, 0.15 describes a moderate effect, and 0.35 describes a relatively strong effect (Hair et al., 2014). But research has used SmartPLS 3 where the formula is no longer needed because it immediately brings up the results of f^2 (Hair et al., 2014).

Hypothesis test. In this study, hypothesis testing was done by bootstrapping with a confidence level of 95%. Hypothesis testing is done to find out whether the independent or independent variables can explain the dependent variable significantly. Based on Hussein (2015) the criteria used in this test are: The independent variable is said to have a significant influence on the dependent variable if the t-statistic value is greater than 1.96 and the p-value is not more than 0.05.

3. RESULTS AND DISCUSSIONS

The Description of Research Subjects. The subjects in this study were respondents in Jakarta who had filled out and reported their taxes or other people using e-filing. Respondents who had never filled out and reported their taxes or other people using e-filing were not asked to fill out this questionnaire so that the final sample results collected were 159 respondents consisting of 92 men and 67 women.

In this study, after testing the outer model, the data that must be analyzed next is the inner model.

Coefficient of Determination (R^2). R^2 is used in research to find out how much the variable interest in the use of E-filing can be explained by perception of usefulness, perception of convenience, security and confidentiality. Based on the results of the R^2 analysis without moderation in table 2, it shows that 64.6% of the interest variable in the use of E-filing can be explained by the independent variables, namely perception of usefulness and perception of convenience, the remaining 35.4% is explained by other variables. Based on the results of the R^2 analysis after being moderated, it can be concluded that 65.2% of the interest variable in the use of E-filing can be explained by the variables of perception of usefulness, perception of convenience, security and confidentiality and mastery of information technology and the remaining 34.8% is explained by other variables outside the variables above.

Path Coefficients. Path Coefficients are used to explain the relationship between perception of usefulness, perception of convenience, security and confidentiality, as well as interest in the use of E-filing which is hypothesized.

The following table 1 explains the results of Bootstrapping before being moderated

Table 1. Bootstrapping Results Before Moderation

Source: Results of Data Processing

Variable	Path Coefficients	T Statistics	P Values
PKG -> MP	0,323	4,192	0,000
PKM -> MP	0,263	4,255	0,000
KDK -> MP	0,333	4,159	0,000

From Table 1 above it can be explained that the bootstrapping results of the t statistics value on perception of usefulness are 4,192, the t statistic value on perception of convenience is 4,255 and the t statistics value on security and confidentiality is 4,159. It can be seen that all the t statistics values for the three independent variables have values above 1.96 and the p values for the three

variables have a value of 0.000 which is below 0.05, so it can be said that these variables are significant. In the interest variable in the use of E-filing, the perception of usefulness variable contributes to a path coefficient of 0.323, then perception of convenience contributes to a path coefficient of 0.263, security and confidentiality contributes to a path coefficient of 0.333 so it can be concluded that perception of usefulness, perception of ease of use and security and confidentiality have a positive relationship with interest in the use of e-filing. The following is Table 2. which shows a summary of the moderated bootstrapping results.

Table 2. Bootstrapping Results After Moderation
 Source: Results of Data Processing

Variabel	Path Coefficients	T Statistics	P Values
PKG -> MP	0,325	4,413	0,000
PKG*PTI -> MP	0,026	0,321	0,748
PKM -> MP	0,148	1,779	0,076
PKM*PTI -> MP	0,090	1,140	0,255
KDK -> MP	0,330	3,495	0,001
KDK*PTI -> MP	-0,095	1,000	0,318
PTI -> MP	0,215	2,487	0,013

From the results of the bootstrapping data above, an equation can be made, namely

$$MP = a + 0.325PKG + 0.148PKM + 0.330KDK + 0.215PTI + 0.026 PKG*PTI + 0.090 PKM*PTI + (-0.095) KDK*PTI + error. \dots\dots\dots (1)$$

In the interest variable in the use of E-filing, the perception of usability variable contributes with a path coefficient of 0.325, perception of convenience contributes with a path coefficient of 0.148, security and confidentiality contributes with a path coefficient of 0.330, followed by mastery of information technology which contributes with path coefficients of 0.215, and finally information technology mastery variable that moderates between perception of usefulness and interest in using E-filing variables with path coefficients of 0.026, information technology mastery variables that moderate perceptions of convenience with interest in using E-filing with path coefficients of 0.090 and information technology mastery variables that moderate security and confidentiality with an interest in the use of E-filing with a path coefficient of -0.095. Thus, it can be concluded that perception of usefulness, perception of convenience, security and confidentiality, mastery of information technology have a positive relationship with interest in the use of e-filing..

Effect Size (f^2). The effect size is used to see how much strength the perception of usefulness, perception of convenience, security and confidentiality variables have to explain the variable interest in the use of e-filing.

The following is Table 3 which shows the results of the Effect size test before moderation.

Table 3. Effect Size Test Results Before Moderation
 Source: Results of Data Processing

Variabel	Effect Size
PKG → MP	0.323
PKM → MP	0.263
KDK → MP	0.333

Based on Table 3 above, it can be concluded that perception of usefulness, perception of convenience and security and confidentiality respectively have a relatively large effect to explain interest in using E-filing, namely 0.323, 0.263 and 0.333 where the three effects are classified as moderate and close to strong (Hair et al, 2014)

The following is Table 4 which shows the results of the effect size test when it has been moderated by mastery of information technology.

Table 4. Effect Size Test Results After Moderation
 Source: Results of Data Processing

Variabel	Effect Size
PKG → MP	0,325
PKG*PTI → MP	0,026
PKM → MP	0,148
PKM*PTI → MP	0,090
KDK → MP	0.330
KDK*PTI → MP	-0.095
PTI → MP	0,215

Based on Table 4. the variables perception of usefulness, perception of convenience, security and confidentiality, mastery of information technology have f^2 values of 0.325, 0.330 and 0.215 which have a moderate effect to explain the interest variable in the use of E-filing because it is still above 0.15, while the variable perception of ease, having an f^2 value of 0.148 has a relatively small effect because it is below 0.15 (Hair et al., 2014).

For information technology mastery variables that have moderated perceptions of usefulness with an interest in using E-filing, it has a small strength effect because it has a value of 0.026 where the value is above 0.02. In other words, the information technology mastery variable is relatively small in explaining interest in the use of e-filing. Information technology mastery variable moderates the perception of ease with interest in using E-filing which has an f^2 value of 0.090, where the value is above 0.02 but still smaller than 0.15 which means it is relatively small and has a significant strength effect. Information technology mastery variable that moderates security and confidentiality with interest in the use of E-filing which has an f^2 value of -0.095, where the value is below 0.02 which means it does not have a significant strength effect.

Hypothesis test. Hypothesis testing was carried out to find out whether the variable perception of usefulness, perception of convenience, security and confidentiality, mastery of information technology can partially explain interest in the use of e-filing variables significantly. This test has criteria if the t statistics value is above 1.96 and the p value is below 0.05, the hypothesis is not rejected. In testing this hypothesis, it can be seen in Figure 11, which is the result of bootstrapping.

Based on Table 2. the perception of usefulness variable has a t statistics value of 4,413 and a p value of 0,000 where the t statistics value is above 1.96 and the p value is below 0.05 which can be concluded that H1 is not rejected, perception of usefulness has a positive and significant relationship to interest in the use of e-filing.

In Table 2, it can also be seen that the variable perception of convenience has a t statistics value of 1,779 and a p value of 0.076 where the t statistics value is below 1.96 and the p value is above

0.05 which can be concluded that H2 is rejected, the perception of convenience has a positive relationship but not significant to interest in the use of E-filing.

In Table 2. it can also be seen that the security and confidentiality variables have a t statistics value of 3,495 and a p value of 0.001 where the t statistics value is above 1.96 and the p value is below 0.05 which can be concluded that H3 is not rejected, security and confidentiality have a strong relationship positive and significant towards interest in the use of E-filing.

In Table 2. it can be concluded that the existence of the information technology mastery variable as a moderating variable that moderates the perception of usability with interest in the use of E-filing is not statistically significant because the t statistics value is only 0.321 which is below 1.96 and the p value is 0.0748 which is above 0.05 which can be concluded that H4 is rejected, perception of ease of use has a positive but not significant relationship to interest in using E-filing.

Likewise with information technology mastery variables that moderate perceptions of convenience, security and confidentiality respectively with an interest in the use of E-filing which has a t statistics value of 1.140, 1.000 below 1.96 and a p value of 0.255, 0.318 above 0.05 which can be concluded that H5 and H6 are rejected, perceptions of convenience, security and confidentiality have a positive but not significant relationship to interest in using E-filing. Therefore, in this study, before being moderated by mastery of information technology, perception of usefulness, perception of convenience, security and confidentiality have a significant effect on interest in using E-filing because the path coefficients values are 0.323, 0.263 and 0.333 respectively then when moderated by mastery of information technology, the path coefficients on the perception of usefulness of the interest in the use of E-filing increased to 0.325 with the t statistics and p values respectively 4.413 and 0.000 which means they are not significant and the path coefficients on the perception of ease of use E-filing also decreased to 0.148 with t statistics and p values respectively 1.779 and 0.076 which means it is not significant, while the path coefficients on security and confidentiality of interest in the use of E-filing decreased to 0.330 with t statistics and p values values respectively 3.495 and 0.001 which means not significant so that in this case the mastery of information technology as a moderating variable does not significantly influence to moderate the relationship between perception of usefulness and perceptions of convenience as well as security and confidentiality towards interest in using E-filing. Although mastery of information technology has a positive relationship because the path coefficients value is 0.215, mastery of information technology does not have significant value or mastery of information technology cannot moderate perceptions of usability, perceptions of convenience, security and confidentiality of interest in using E-filing.

Based on the explanation above, it can be concluded that H1 and H3 are not rejected so that the perception of usefulness, security and confidentiality variables can positively predict interest in the use of E-filing. Whereas H2, H4, H5 and H6 are rejected because the perception of convenience variable cannot predict positively the interest variable in the use of E-filing and the information technology mastery variable is not statistically proven to moderate perception of usefulness, perception of convenience, security and confidentiality of interest in use E-filing.

In this study, researchers also used SmartPLS 3 and formed an equation from the bootstrapping results. This equation is formed by the value of the path coefficients to show how the relationship between one variable and another variable, in this study are the variables perception

of usefulness, perception of convenience, security and confidentiality, mastery of information technology, and interest in using E-filing. The equation is

$$MP = a + 0.325PKG + 0.148PKM + 0.330KDK + 0.215PTI + 0.026 PKG*PTI + 0.090 PKM*PTI + (-0.095) KDK*PTI + error..... (2)$$

In the interest variable in the use of E-filing, security and confidentiality have the greatest contribution with a path coefficients value of 0.330, while the moderating variable has the smallest contribution, namely mastery of information technology which moderates the security and confidentiality variables on interest in the use of E-filing of -0.095. Perception of usefulness, perception of convenience, security and confidentiality, and mastery of information technology have a positive direction towards interest in using E-filing, which means that the higher the perception of usefulness, perception of ease, security and confidentiality, mastery of information technology, the higher the taxpayer's interest. individual in using e-filing.

To find out how much power effect is given by the variables of perception of usefulness, perception of convenience, security and confidentiality, mastery of information technology to explain interest in the use of E-filing variables, an effect size test is carried out. In testing the first hypothesis it can be stated that perception of usefulness is a positive predictor of interest in using E-filing or H1 is not rejected. In this case, there are research results that are consistent with the research of Ambali (2009), Pantow et al. (2016), Wibisono and Toly (2014), Sondakh (2017), Devina and Waluyo (2016), Chusaeni and Oktaviani (2018) which state that perception of usefulness has a positive effect on the tendency to use e-filing. This shows that the more taxpayers believe that the E-filing system is useful for tax reporting, the tendency to use E-filing is increasing. Taxpayers consider the E-filing system useful because it can report taxes in a short time and is more practical with the help of information technology. They no longer need to come to the KPP, fill out forms for data completion, and queue to report their taxes. In this e-filing system there is already a system that has been designed in such a way that when taxpayers have registered beforehand, taxpayers no longer need to fill it in again, taxpayers can immediately report their taxes online, which makes it more effective and efficient.

In testing the second hypothesis it states that H2 is rejected which means that perception of ease of use is a positive but not significant predictor of interest in using E-filing. This is inconsistent with research by Zaidi (2017), Ermawati (2018), Chusaeni and Oktaviani (2018), Wibisono & Toly (2014), Devina and Waluyo (2016), Chalik (2017) that the higher the perception of convenience in a technology makes taxpayer interest in the use of E-filing. It is not consistent with previous research due to the existing sample data where the education level is 78% undergraduate, 6% masters, 4% diploma and 10% high school, indicating that most of the samples are accustomed to using information technology on a daily basis and of course routinely report their taxes using e_filling. The complexity of e_filling is not an obstacle for them in reporting taxes, such as in reporting E_SPT VAT, E_Bupot and Annual SPT. In the current era of digitalization, almost all fields apply it, including the DGT in improving administrative order and increasing taxpayer compliance in paying taxes in accordance with applicable regulations..

In testing the third hypothesis, it states that H3 is not rejected, which means that security and confidentiality are positive predictors of interest in using e-filing. This is consistent with the research by Nurseha and Fidiana (2019), Aryani, Herwanti and Basuki (2018) but inconsistent with the research by Devina and Waluyo (2016) that the higher the security and confidentiality of a technology, the higher the interest in using e-mail. filing. Reporting of e_filling through 1

door, namely DGT online and there is a register with the e_fin number of each taxpayer. When reporting there is a verification code sent from DGT online to our registered email, further increasing security and confidentiality means that the more security and confidentiality of the e-Filing system is maintained in reporting taxes, the behavioral interest of taxpayers to use e-Filing will increase.

In testing the fourth hypothesis, it is not statistically proven that mastery of information technology strengthens the relationship between perception of usefulness and interest in using E-filing or H4 is rejected. This is in line with research from Chusaeni and Oktaviani (2018) and Mutia et al. (2016) which states that mastery of information technology cannot moderate perceptions of usefulness with an interest in using e-filing. In this case, the benefits obtained by the taxpayer are also not fully obtained. The revolution in technological systems such as the E-filing system that they are just familiar with and the adaptation is actually the same as filling out manual tax reports, it's just that with the E-filing system, taxpayers have to type and input data into a computer. Mastery in operating a computer only requires basic skills for taxpayers to be able to report their taxes so that it does not require mastery of very sophisticated information technology for taxpayers to be able to fill out taxes online. Therefore, mastery of information technology is not statistically proven to strengthen the relationship between perception of usefulness and interest in using e-filing.

While testing the fifth hypothesis that it is not statistically proven that mastery of information technology can moderate the relationship between perception of ease of use and interest in using E-filing or H5 is rejected. This research is in line with the research of Chusaeni and Oktaviani (2018) and Mutia et al. (2016) stated that mastery of information technology cannot moderate the relationship between perception of ease of use and interest in using e-filing. This shows that all taxpayers in this study understand the importance of the internet, they no longer need to make more effort to access the internet to use e-filing because the majority of adequate internet connections are available in Jakarta so that mastery of information technology does not have a statistically significant effect. to moderate perceptions of ease and interest in using E-filing. This is not in line with TAM which states that mastery of technology systems is considered to be very influential on individual acceptance of using technology systems. In this case, taxpayers do not feel that if they master information technology, it will be easier for them to use E-filing because the Directorate General of Taxes and Application Service Providers (ASP) has made the E-filing system as simple as possible so that taxpayers can report taxes easily and there is no need for a high level of ability to operate a computer so that they can only fill out E-filing. Therefore, mastery of information technology does not moderate the relationship between perception of convenience and interest in using e-filing. However, this is not in line with Ermawati's research (2018) which states that mastery of information technology can strengthen the relationship between perception of ease of use and interest in using e-filing..

Finally testing the sixth hypothesis that it is not statistically proven that mastery of information technology can moderate security and confidentiality relations with interest in the use of E-filing or H6 is rejected. This research is consistent with the research of Tahar, Riyadh, Sofyani, Purnomo (2020) stating that mastery of information technology cannot moderate the relationship between security and confidentiality with interest in using E-filing. The current era of digitalization requires that every taxpayer be able to use technology in accordance with developments so that mastery of information technology has occurred in the daily activities of taxpayers considering that the majority of the sample has higher education.

4. CONCLUSSIONS AND SUGGESTIONS

The results of the study prove that prior to moderation, the perception of usefulness of individual taxpayers has a significant effect on interest in using e-filing. Perception of convenience of individual taxpayers has no significant effect on interest in using e-filing. interest in the use of E-filing.

While the results of the study after moderation, the perception of usefulness of individual taxpayers has a significant effect on interest in the use of e-filing and the security and secrecy of individual taxpayers has a significant effect on interest in using e-filing, but the perception of ease of individual taxpayers changes to no. significant effect on interest in the use of E-filing. Perception of usefulness of individual taxpayers has no significant effect on interest in using e-filing moderated by mastery of information technology, perception of convenience of individual taxpayers has no significant effect on interest in using e-filing moderated by mastery of information technology and security and confidentiality of individual taxpayers Personal has no significant effect on interest in using e-filing which is moderated by mastery of information technology, meaning that mastery of information technology is not able to moderate perceptions of usability, perceptions of convenience, security and confidentiality.

This study has various shortcomings and limitations so that it still needs to be improved and developed again for further research. Various things that become shortcomings and limitations in this study are as follows: (1) The population in this study is still limited, namely only in Jakarta. (2) There are many other factors that can explain the variables of interest in using E-filing besides the variables above. (3) The sample used is only individual taxpayers while there are still corporate taxpayers.

Based on the shortcomings and limitations that exist in this study, the researcher will submit several suggestions, namely: (1) Expanding the range and paying attention to the characteristics of the respondents who will be selected as samples can make the research more thorough. (2) The indicators used can be reviewed whether they are appropriate to explain each construct because an indicator is very important and crucial for a construct. (3) For further research, the researcher hopes that other researchers can use and examine not only individual taxpayers but also corporate taxpayers.

REFERENCES

- Achmad Chozin Nurseha dan Fidiana (2019). Pengaruh Persepsi Kemudahan, Kebermanfaatan, Keamanan Dan Kerahasiaan Terhadap Penggunaan E-Filing Bagi Wajib Pajak Orang Pribadi. *Jurnal Ilmu dan Riset Akuntansi* e-ISSN: 2460-0585: Volume 8, Nomor 10, Oktober 2019
- Afrizal Tahar, Hosam Alden Riyadh, Hafiez Sofyani, Wahyu Eko Purnomo (2020). Perception of Ease of Use, Perception of Usefulness, Perception of Security and Intention to Use E-Filing: The Role of Technology Readiness, Print ISSN: 2288-4637 / Online ISSN 2288-4645 doi: 10.13106/jafeb.2020.vol7.no9.537
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes* 50, 179-221.
- Ajzen, I. (2002). Brief Description of the Theory of Planned Behavior. *Constructing a TpB Questionnaire: Conceptual and Methodological Considerations*.

- Ambali, A. R. (2009). E-Government Policy: Ground Issues in E-Filing System. *European Journal of Social Sciences* – Volume 11, Number 2 .
- Andreuw Kristian Pantow, S. T. (2016). Taxpayer Behavior Analysis of Using E-Filing as a Tax Reporting System (Empirical Study in Malang City). *Imperial Journal of Interdisciplinary Research (IJIR)* Vol-2, Issue-4.
- Bella Fadhilah Chusaeni, R. M. (2018). Penguasaan Teknologi Informasi sebagai Pemoderasi Kecenderungan Wajib Pajak Menggunakan . *Jurnal Ekonomi Modernisasi*, 14 (1), 16-27.
- Chalik, I. A. (2017). Analisis Faktor-Faktor yang Berpengaruh terhadap Minat Pengguna E-Filling (Studi terhadap Wajib Pajak di KPP Makassar Selatan). *Jurnal Aplikasi Manajemen, Ekonomi dan Bisnis* Vol. 2, No.1, ISSN 2541-1438; E-ISSN 2550-0783 Published by STIM Lasharan Jaya.
- Desmayanti, Esy dan Zulaikha. "Faktor-Faktor yang Mempengaruhi Penggunaan Fasilitas eFiling oleh Wajib Pajak Sebagai Sarana Penyampaian SPT Masa Secara Online dan Realtime." *Diponegoro Journal of Accounting*. Volume 1, Nomor 1, Tahun 2012. [http://ejournal-s1.undip.ac.id/index.php /accounting](http://ejournal-s1.undip.ac.id/index.php/accounting). Halaman 1-12. Diakses: 26 November 2015.
- Devina, Shelby dan Waluyo (2016). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan, Kecepatan, Keamanan dan Kerahasiaan serta Kesiapan Teknologi Informasi Wajib Pajak terhadap Penggunaan E-filing bagi Wajib Pajak Orang Pribadi di Kota Tangerang, Kecamatan Karawaci . *Ultima Accounting* Vol 8. No.1.
- Ermawati, N. (2018). Pengaruh Persepsi Kemudahan terhadap Minat Wajib Pajak Menggunakan E-filing dengan Penguasaan Teknologi Informasi sebagai Variabel Moderating (Studi Kasus Wajib Pajak Orang Pribadi di Kabupaten Pati). *Konferensi Ilmiah Akuntansi V*.
- Garson, G. D. (2016). *Partial Least Squares: Regression & Structural Equation Model*. North Carolina State University: Statistical Associates Publishing.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hussein, A. S. (2015). *Penelitian Bisnis dan Manajemen Menggunakan Partial Least Squares (PLS) dengan smartPLS 3.0* . Malang.
- Hair, J., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research. *European Business Review* Vol. 26 No. 2, pp. 106-121.
- Mutia, Y. D., Herawati, & Meihendri. (n.d.). (2015). Pengaruh Persepsi Kegunaan dan Persepsi Kemudahan Terhadap Minat Wajib Pajak dalam Penggunaan E-filing dengan Teknologi Informasi Sebagai Variabel Moderasi.
- Noviandini, N. C. (2012). Pengaruh persepsi kebermanfaatan, persepsi kemudahan penggunaan, dan kepuasan wajib pajak terhadap penggunaan e-filing bagi wajib pajak di Yogyakarta. *Jurnal Nominal / Volume I Nomor I*.
- Paul Legris, J. I. (2003). Why do people use information technology? A critical review of the technology acceptance model . *Information & Management* 40 191–204.
- Peraturan Direktur Jenderal Pajak Nomor Per - 02/Pj/2019 Tentang Tata Cara Penyampaian, Penerimaan, Dan Pengolahan Surat Pemberitahuan
- R. Ayu Ida Aryani, Rr. Titiek Herwanti, Prayitno Basuki (2018). The Effect of Perception of Use, Ease, Security and Confidentiality to Use E-Filing (Study inThe Tax OfficePratama Raba Bima). *International Journal of Scientific Research and Management (IJSRM)*, Volume 06, Issue 04 Pages EM-2018-294-304 2018
- Saliza Abdul Aziz, K. M. (2014). Does design matter in tax e-filing acceptance? *Social and Behavioral Sciences* 164 (2014) 451 – 457.

- Sekaran, U. &. (2017). *Research Methods for Business: A Skill-Building Approach*. West Sussex: Wiley.
- Sondakh, J. J. (2017). Behavioral Intention to Use E-Tax Service System: An Application of Technology Acceptance Model. *European Research Studies Journal* Volume XX, Issue 2A.
- Syed Kashif Raza Zaidi, C. D. (2017). The moderating effect of culture on e-filing taxes: evidence from Indi. *Journal of Accounting in Emerging Economies*, Vol. 7 Issue: 1, pp.134-152, <https://doi.org/10.1108/JAEE-05-2015-0038>.
- Toly, L. T. (2014). Analisis faktor-faktor yang mempengaruhi minat wajib pajak dalam penggunaan e-filing di Surabaya . *Tax & Accounting Review*, Vol. 4, No.1.
- Venkatesh, V. and Davis, F.D (2000), “Determinants of perception of ease of use: integrating control, intrinsic motivation, and emotion into the technology acceptance model”, *Information Systems Research*, Vol. 11 No. 4, pp. 342-365.
- Wahyuni, Resky. 2015. Pengaruh Persepsi Kegunaan, Kemudahan, Keamanan dan Kerahasiaan, dan Kecepatan Terhadap Intensitas Perilaku Dalam Penggunaan e-filing. *Jom FEKOM* Vol. 2 No. 2 Oktober 2015. <http://jom.unri.ac.id/index.php/JOMFEKON/article/viewFile/8161/7832>. Diakses: 26 November 2015.
- Wibisono dan Toly. 2014. Analisis Faktor-Faktor yang Mempengaruhi Minat Wajib Pajak dalam Penggunaan e-filing di Surabaya. *Tax & Accounting Review*, Vol. 4, No. 1. <http://studentjournal.petra.ac.id/index.php/akuntansipajak/article/view/3113/2804>. Diakses: 27 November 2015.
- Widyadinata dan Toly. 2014 Pengaruh Kualitas Sistem, Kualitas informasi, ketepatan Waktu, dan Kerahasiaan Terhadap Kepuasan Wajib Pajak Pengguna e-Filing. *Tax & Accounting Review*, Volume. 4, No. 1. <http://studentjournal.petra.ac.id/index.php/akuntansipajak/article/view/3114/2805>. Diakses: 26 November 2015.
- Wowor, R. A., Jenny M., Inggriani E. 2014. Analisis Faktor-Faktor yang Mempengaruhi Perilaku Wajib Pajak untuk Menggunakan E-filing. *Jurnal EMBA*. ISSN 2303-1774. Vol.2 No.3 September 2014. <http://ejournal.unsrat.ac.id/index.php/emba/article/view/5840/5373>. Hal. 1340 - 1349. Di akses: 27 November 2015