Assessing the Impact of Service Quality, Perceived Usefulness, and Ease of Use on E-Filing Adoption: A Technology Acceptance Model (TAM) Perspective on Taxpayer Satisfaction and Compliance

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ABSTRACT

This research investigates the factors affecting tax compliance among individual taxpayers registered at the Singosari Regency Pratama Tax Service Office (TSO) by applying the Technology Acceptance Model (TAM) introduced by Davis (1986), with additional variables of service quality and satisfaction. A quantitative research method is utilized, with data gathered through an online survey via Google Forms from 169 individual taxpayers. The collected data is analyzed using the SEM-PLS method with the support of SmartPLS 3.0 software. The results of this study can provide valuable insights for the Singosari Regency Pratama Tax Service Office (TSO) in improving tax compliance through the e-Filing system. The Technology Acceptance Model, derived from Davis' framework, is widely used to assess technological adoption across various industries. This study applies TAM to examine how individual taxpayers at the Singosari Regency Pratama Tax Service Office (TSO) adopt electronic tax reporting systems. By incorporating TAM into the e-Filing system, this research aims to enhance system performance and user experience. Ultimately, taxpayer satisfaction with the e-Filing system plays a crucial role in increasing tax compliance. The results indicate that one hypothesis was found to be insignificant, namely the effect of perceived ease of use on information system adoption. This is evidenced by a t-statistic value of 0.543, which is lower than the threshold of 1.96, and a p-value of 0.587, which exceeds the significance level of 0.08. This suggests that ease of use is not a key factor in e-Filing adoption, as its usage is more influenced by service quality and perceived usefulness. The segmentation of respondents based on demographic factors such as age and digital literacy is recommended for future studies. Additionally, the study acknowledges its limitations, including potential sampling bias, which should be addressed in subsequent research.

Keywords: TAM, Service Quality, Satisfaction, e-Filing, Tax Compliance

INTRODUCTION

Governments worldwide are leveraging digital technologies to enhance public service delivery, including tax reporting systems [1]. A successful global economy relies on advancements in computer and internet technology, commonly known as the digital economy [2]. In Indonesia, the Directorate General of Taxes (DGT) introduced the e-Filing system to improve taxpayer compliance and streamline tax administration. These systems were implemented with the expectation of increasing the tax ratio through the adoption of electronic tax systems [3], [4]. Mahmood et al. (2019) stated that the transformation of public services has reduced government expenditures and enhanced public trust. Consequently, the initial introduction of the e-tax system had a significant impact on tax compliance [6], [7]. Despite its advantages, the adoption of e-Filing remains influenced by several factors, including service quality, perceived usefulness, and ease of use. This study aims to analyze these factors using the Technology Acceptance Model (TAM) and assess their impact on taxpayer satisfaction and compliance.

The level of taxpayer compliance is a key factor in the government's success in collecting tax revenue and increasing national tax income [8]. Taxpayers can easily fulfill their tax obligations by utilizing electronic

facilities provided by the Directorate General of Taxes (DGT) [9]. In this regard, the Ministry of Finance has issued DGT Regulation Number PER-02/PJ/2019 concerning Procedures for Submission, Receipt, and Processing of Electronic Tax Returns. Taxpayers can fulfill their tax reporting obligations through e-Filing. E-Filing is a system introduced by the government to simplify the tax reporting process for taxpayers, enabling them to submit their reports online and in real-time through the DGT website and Application Service Providers for tax return services [2].

On the other hand, the e-tax system has proven to be effective in helping taxpayers enhance productivity by ensuring timely tax payments and efficient reporting, thereby improving tax compliance. This technology also provides more comprehensive information as a decision-making tool for tax authorities in enforcing compliance while minimizing intervention, as data is transparently presented through the e-tax system [10]. For instance, at the Singosari Pratama Tax Office (KPP Pratama Singosari), which covers 12 districts and is one of the largest coverage areas after KPP Pratama Kepanjen, as stated in Minister of Finance Regulation Number 67/PMK.01/2007, a high level of individual taxpayer compliance is expected.

Table 1 Tax Reporting Data by Reporting Media at Singosari Regency Pratama Tax Service Office Tahun 2019-2023

Media & Type of Taxpayer	Number of Tax Return				
	2019	2020	2021	2022	2023
1. e-Filing	1.508	37.812	39.635	39.310	36.042
Corporate	37	829	215	72	32
Individual	1.471	36.983	39.420	39.238	36.010
2. e-Form	599	4.837	6.201	6.609	3.902
Corporate	232	2.178	2.869	3.249	1.275
Individual	367	2.660	3.332	3.360	2.627
TOTAL	**2.107**	**42.649**	**45.836**	**45.919**	**39.944**

Source: Singosari Regency Pratama TSO, 2024

Table 1 illustrates that the majority of taxpayers registered at KPP Pratama Singosari utilize e-Filing as their primary reporting method, with its usage continuing to rise. This indicates that e-Filing offers convenient access for taxpayers via an internet connection, eliminating the necessity of visiting the tax office in person, thus saving both time and costs. Moreover, e-Filing streamlines the tax reporting process and reduces the likelihood of errors when completing tax forms. Taxpayers' confidence in the security of their submitted data remains intact, aligning with the global shift towards digitalization [11].

Regarding WPOP compliance with the tax reporting deadline of March 31, 2024, the percentage remains at 84.10% of the target, compared to the previous year, which exceeded 100%. Therefore, the tax compliance ratio for WPOP is an interesting subject to study, particularly in examining the factors that contribute to delays in tax reporting when using the e-Filing system.

An assessment of the perceived ease of use and usability of the system, service quality, and satisfaction levels with e-Filing services from the perspective of Individual Taxpayers, particularly at the Singosari Pratama Tax Office. This evaluation aims to measure the success of the Technology Acceptance Model (Davis, 1986). As part of the government's efforts to develop technology for public services, the Directorate General of Taxes (DGT) has introduced electronic tax systems, including e-Filing. Despite offering various benefits, these systems still encounter resistance from the public during the adoption process.

LITERATURE REVIEW

The literature review has been condensed to eliminate redundancy while retaining essential references. Key theories and prior studies on TAM, service quality, perceived usefulness, ease of use, and tax compliance are discussed concisely. Here are some explanations: According to Keller & Kotler (2015), service quality refers to the total characteristics of goods and services that demonstrate their ability to meet customer needs, both explicitly and implicitly. The application of the service quality concept is useful for evaluating the performance

of various systems, including e-government [13]. High service quality has the potential to enhance usage, satisfaction, and achieve business performance and expectations [14].

Davis (1989) said that the Technology Acceptance Model (TAM), individuals tend to use Information and Communication Technology (ICT) when it is easy to use and does not require significant effort. Perceived usefulness refers to a person's belief that using a system (such as electronic payment) will enhance their job performance. Davis (1989) states that the measure of usefulness is based on usage frequency and the diversity of applications used. Perceived ease of use is the belief that using a system will be free from difficulty or excessive effort. A person's interest in adopting technology increases when they are confident that the technology is easy to use or requires minimal effort. Additionally, their perception of the technology's usefulness will also improve as they find it more accessible [16].

Information system adoption is defined as the utilization of applications on computer hardware and software to support management, operations, and decision-making within a business context [17]. The use of information systems is considered a productive activity rather than merely an investment that does not yield tangible benefits.

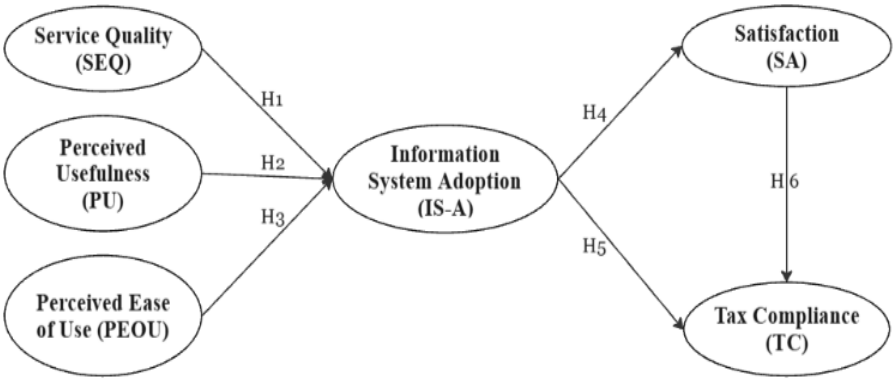
Satisfaction refers to the level of happiness or dissatisfaction a customer experiences based on how well a product meets their expectations [18]. If a company's product or service exceeds customer expectations, their satisfaction level can increase. After implementing an information system, businesses or organizations often employ various methods to assess its benefits to gain a comprehensive understanding of its usage. However, multiple factors are considered when measuring the effectiveness of system implementation.

Tax compliance refers to a taxpayer's fulfillment of their tax obligations and exercise of their tax rights by the law, without requiring audits, investigations, warnings, coercion, or legal sanctions from tax authorities to ensure compliance [10]. It is generally associated with the willingness of individuals to adhere to tax regulations and administrative procedures voluntarily, without the need for enforcement actions [19].

METHOD

The study population comprises individual taxpayers registered at the Singosari Regency Pratama Tax Service Office (TSO). This research employs purposive sampling to select participants. As stated by Scribbr (2022), this sampling method involves choosing units based on particular characteristics relevant to the sample. This technique allows researchers to focus on a specific area of interest and collect detailed information on the topic. The population in this study is finite, consisting of 36,010 individual taxpayers who filed their taxes through e-Filing in 2023, based on data obtained from the Singosari Pratama Tax Office (KPP Pratama Singosari). The Slovin formula was used to determine the sample size, resulting in a sample of minimum required 155 respondents with a sampling error of 8%. This study relies on primary data sources, specifically survey data collected through a questionnaire distributed via Google Forms. The questionnaire was shared through social media, yielding a total of 169 responses.

Fig. 1 Research Model



Source: Researcher Processed Results, 2024

RESULT AND DISCUSSION

To evaluate the measurement model or outer model, the initial step involves confirming factor analysis. The model assessment was conducted using Smart PLS 3.0 to examine internal consistency reliability, convergent validity, and discriminant validity [20]. The proposed constructs include the impact of service quality, perceived usefulness, and perceived ease of use on information system adoption, followed by the influence of information system adoption on satisfaction and tax compliance, as well as the effect of satisfaction on tax compliance.

Table 2 Results Summary for Measurement Model

Latent Variable	Item	Convergent Validity		Internal Consistency Reliability	
		Outer Loadings	AVE	Composite Reliability	Cronbach's Alpha
		> 0,708	> 0,50	0,60 - 0,95	
SEQ	SEQ1	0,836	0,729	0,890	0,815
	SEQ2	0,866			
	SEQ3	0,861			
PU	PU1	0,897	0,786	0,880	0,728
	PU2	0,876			
PEOU	PEOU1	0,851	0,723	0,913	0,872
	PEOU2	0,829			
	PEOU3	0,835			
	PEOU4	0,886			
IS-A	IS-A1	0,882	0,765	0,907	0,846
	IS-A2	0,860			
	IS-A3	0,882			
SA	SA1	0,860	0,742	0,896	0,826
	SA2	0,884			
	SA3	0,839			
TC	TC1	0,847	0,726	0,888	0,811
	TC2	0,860			
	TC3	0,849			

Source: Researcher Processed Results, 2024

From Table 2, which presents the outer model of this study, it is evident that the components of convergent validity, including outer loading and Average Variance Extracted (AVE), exceed the established threshold [20]. This indicates that the construct validity values and their averages explain more than half of the variance in the indicators. Additionally, the Internal Consistency Reliability, measured through Composite Reliability and Cronbach's Alpha, falls within the acceptable range of 0,70 to 0,90. Values exceeding 0,90, especially those above 0,95, are not desirable, as they suggest that all indicator variables measure the same phenomenon, potentially compromising the validity of the construct [20].

Table 3 Results of Cross Loadings

	IS-A	PU	PEOU	SA	SEQ	TC
IS-A1	**0,882**	0,723	0,639	0,623	0,739	0,658
IS-A2	**0,860**	0,681	0,600	0,611	0,730	0,634
IS-A3	**0,882**	0,693	0,593	0,590	0,691	0,647
PEOU1	0,605	0,635	**0,851**	0,693	0,729	0,657
PEOU2	0,567	0,619	**0,829**	0,661	0,726	0,625
PEOU3	0,571	0,602	**0,835**	0,745	0,690	0,709
PEOU4	0,632	0,649	**0,886**	0,677	0,766	0,722
PU1	0,737	**0,897**	0,608	0,564	0,734	0,668
PU2	0,678	**0,876**	0,703	0,708	0,742	0,679
SA1	0,556	0,609	0,693	**0,860**	0,652	0,578
SA2	0,663	0,632	0,718	**0,884**	0,712	0,688
SA3	0,570	0,602	0,694	**0,839**	0,705	0,672
SEQ1	0,664	0,701	0,690	0,640	**0,836**	0,661
SEQ2	0,737	0,721	0,766	0,730	**0,866**	0,728
SEQ3	0,705	0,710	0,734	0,682	**0,861**	0,676
TC1	0,551	0,635	0,727	0,710	0,689	**0,847**
TC2	0,642	0,642	0,652	0,627	0,686	**0,860**
TC3	0,696	0,663	0,660	0,589	0,688	**0,849**

Source: Researcher Processed Results, 2024

Table 4 Results of Fornell-Larcker

	IS-A	PU	PEOU	SA	SEQ	TC
IS-A	0,875					
PU	0,800	0,887				
PEOU	0,699	0,737	0,851			
SA	0,695	0,714	0,815	0,861		
SEQ	0,823	0,832	0,856	0,802	0,854	
TC	0,739	0,759	0,798	0,753	0,807	0,852

Source: Researcher Processed Results, 2024

All indicators exhibit high loadings on their respective constructs while maintaining low loadings on other constructs [20]. This confirms that all items in the measurement model fulfill the requirements for discriminant validity, ensuring that each construct is distinct from the others. The Fornell-Larcker criterion results further support this, showing that all constructs demonstrate satisfactory discriminant validity. The bolded values indicate that the square root of AVE is greater than the correlation values, as expected [20, 21]. These findings confirm that the validity and reliability criteria for reflective measurement models have been met.

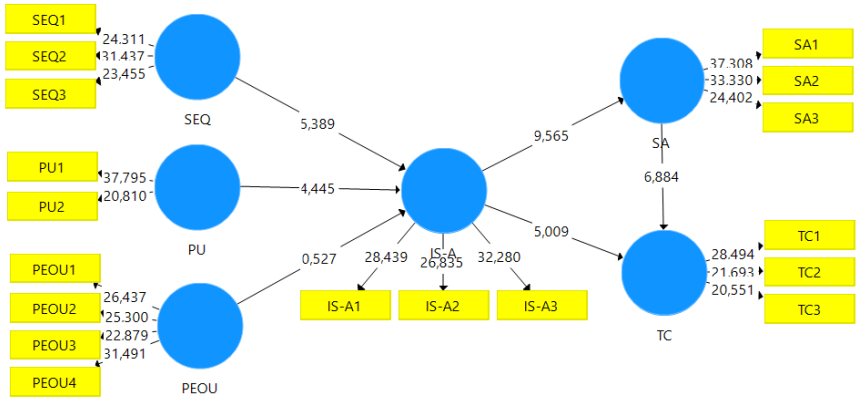
Shifting to the structural model or inner model, hypothesis testing was conducted using bootstrapping. This study applies a two-tailed test with an 8% significance level, requiring t-statistics to exceed 1.96 and p-values to be below 0.08. If these conditions are not met, the hypothesis values are deemed non-significant [22].

Table 5 Results of Path Coefficient

Hypothesis	Variable	T Statistics (|O/STDEV|)	P Values	Information
H1	SEQ → IS-A	5,549	**0,000**	Significant
H2	PU → IS-A	4,744	**0,000**	Significant
H3	PEOU → IS-A	0,543	**0,587**	Not Significant
H4	IS-A → SA	9,745	**0,000**	Significant
H5	IS-A→ TC	3,552	**0,000**	Significant
H6	SA → TC	6,505	**0,000**	Significant

Source: SmartPLS 3.0 Processing Results by Researcher, 2024

Fig. 1 Research Model



Processing Results by Researcher, 2024

It is observed that among all the hypotheses exhibiting a positive and significant relationship, one hypothesis is found to be not-significant, namely PEOU → IS-A. This is indicated by the t-statistic value of 0.543, which is lower than the threshold of 1.96, and a p-value of 0.587, which exceeds the significance level of 0.08.

These factors, service quality and perceived usefulness are significantly impact e-Filing adoption, reinforcing prior research findings that system efficiency and service responsiveness enhance user engagement. Contrary to expectations, ease of use does not significantly influence e-Filing adoption. This suggests that taxpayers prioritize service quality and perceived usefulness over system simplicity. The study solely focuses on individual taxpayers. Future research should segment respondents by age, education level, and digital literacy to provide deeper insights.

The Influence of Service Quality on Information System Adoption

The t-statistics test results show a value of 5.549 > 1.96, and the p-value is 0.000 < 0.08, indicating that service quality has a significant impact on information system adoption. Therefore, service quality positively and significantly influences the adoption of an information system. These findings suggest that the better the service quality—such as ease of use, user-friendly features, and comprehensive functionality—the higher the adoption rate. Conversely, if service quality declines, adoption rates will also decrease.

The responsiveness of system administrators is closely related to service quality. The more responsive the administrators are, the greater the impact on system usage. High-quality services are characterized by clear instructions and online support. Additionally, when system errors occur, administrators should be readily available and cooperative [23]. For this reason, the Directorate General of Taxes (DGT) has a competent IT team dedicated to addressing e-Filing service issues. This is evident in DGT's prompt and effective responses in resolving e-Filing system problems. Their structured and sincere service enhances the success rate and frequency of e-Filing system usage among taxpayers [24].

The Influence of Perceived Usefulness on Information System Adoption

The t-statistics test results show a value of 4.744 > 1.96, and the p-value is 0.000 < 0.08, indicating that perceived usefulness has a significant impact on information system adoption. Therefore, perceived usefulness positively and significantly influences the adoption of an information system. These findings suggest that the greater the benefits or usefulness of a system in streamlining and enhancing the efficiency of the reporting process, the higher the adoption rate. Conversely, if its benefits or usefulness decline, adoption rates will also decrease.

Alsabawy et al. (2016) emphasize that perceived usefulness is a key determinant of a system's success. A clear benefit of using e-Filing is that taxpayers no longer need to visit the tax office to submit their tax returns, leading to time savings and improved performance in other areas [26].

The Influence of Perceived Ease of Use on Information System Adoption

The t-statistics test results show a value of 0.543 < 1.96, and the p-value is 0.587 > 0.08, indicating that perceived ease of use does not have a significant impact on information system adoption. This suggests that ease of use is not a determining factor in e-Filing adoption, as its usage is more influenced by service quality and perceived usefulness. Moreover, the Pratama Tax Service Office (TSO) in Singosari provides assistance to taxpayers who experience difficulties in completing their tax reports online. On the other hand, findings that contradict this study suggest that users are more likely to be attracted to applications that are perceived to help them improve their performance and complete tasks more efficiently [27], [28].

The Influence of Information System Adoption on Satisfaction

The t-statistics test results show a value of 9.745 > 1.96, and the p-value is 0.000 < 0.08, indicating that information system adoption has a significant impact on satisfaction. Therefore, information system adoption positively and significantly influences satisfaction. These findings suggest that when a system is adopted to meet user needs, satisfaction with the system increases, ultimately leading to greater system usage. Conversely, if the system fails to meet user needs, satisfaction will not improve, and users will likely avoid further adoption [29]. Additionally, according to Iivari (2005), system usage is almost always a significant predictor of user satisfaction. In the context of the e-Filing system, users experience satisfaction after using e-Filing, as its usage is mandated for taxpayers by government regulations.

The Influence of Information System Adoption on Tax Compliance

The t-statistics test results show a value of 3.552 > 1.96, and the p-value is 0.000 < 0.08, indicating that information system adoption has a significant influence on tax compliance. Therefore, information system adoption positively and significantly affects tax compliance. These findings suggest that adopting the e-Filing system, which simplifies tax obligations for taxpayers, can enhance tax compliance [30]. A positive perception of e-Filing adoption helps taxpayers appreciate and understand the overall value of the system [31] The successful use of this system provides benefits in improving both individual and organizational performance, such as saving time and costs while enhancing efficiency and productivity [32], [33].

The Influence of Satisfaction on Tax Compliance

The t-statistics test results show a value of 6.505 > 1.96, and the p-value is 0.000 < 0.08, indicating that satisfaction has a significant influence on tax compliance. Therefore, satisfaction positively and significantly affects tax compliance. These findings suggest that users' satisfaction with the e-Filing system provides taxpayers with a sense of fulfillment when using the system to meet their tax obligations, ultimately enhancing tax compliance [34]. The decision to use a system is driven by the satisfaction derived from its benefits [35]. The benefits gained from using the e-Filing system encourage taxpayers to exhibit compliant behavior when reporting their taxes.

CONCLUSION

This study examines the factors influencing tax compliance among individual taxpayers through e-Filing reporting at the Singosari Regency Pratama TSO. The research findings indicate that service quality and perceived usefulness significantly influence the adoption of the information system. The use of the e-Filing system can be enhanced if service quality and its usefulness or benefits are well maintained. Additionally, information system adoption significantly affects satisfaction and tax compliance. Individual taxpayers who use e-Filing for tax reporting already feel satisfied with the system, which in turn fosters a sense of tax compliance. The only hypothesis that did not have a significant influence was perceived ease of use on information system adoption, indicating that the information provided does not necessarily serve as a determining factor for using e-Filing. Policymakers should focus on improving service quality rather than simplifying system interfaces, as perceived usefulness is a more significant driver of adoption. Digital literacy programs may enhance taxpayer familiarity with e-Filing, particularly for older or less tech-savvy individuals.

RECOMMENDATIONS

Based on research findings indicating that the hypothesis regarding the impact of perceived ease of use on the adoption of the e-Filing information system for tax reporting—particularly among individual taxpayers—was rejected, it suggests that individual taxpayers at the Pratama Tax Service Office (TSO) in Singosari do not necessarily find it easier to report their taxes using e-Filing. When linked to previous studies, it has been found that predictors of perceived ease of use among taxpayers include age and interest in technology Prakhar et al. (2024), which ultimately influence the adoption of the e-Filing system. As a result, younger respondents with a strong interest in technology are more likely to perceive the system as easier to use [36]. However, a different study by Hasiara & Kasim (2020) defines perceived ease of use as the degree to which a person believes that using a particular system requires minimal effort or that the technology can be easily understood when using e-Filing [37].

The study acknowledges potential sampling bias, as the sample may not fully represent all taxpayers. Future research should adopt a more diversified sampling approach to enhance representativeness. Additionally, demographic considerations should be explored by analyzing e-Filing adoption across different taxpayer segments, which may reveal varying behavioral patterns.

Future research could also introduce new hypotheses that have yet to be explored, expanding insights into the theory of information system success. Researchers are encouraged to segment taxpayers into individual and corporate categories to identify potential biases in research findings. Given the complexity of taxpayer

compliance behavior, it is crucial to consider additional supporting factors that may influence e-Filing adoption and compliance.

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