



Extending of TAM Model in E-Filing Adoption

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ABSTRACT

Digitalization and modernization supported by the development of the internet provide important value for the tax sector and taxpayers. This not only affects awareness and compliance but also its relevance to state revenue. Therefore, commitment to the adoption of e-filing is important. The purpose of this research is to examine the effect of taxpayer attitudes on e-filing adoption intentions using an extended TAM theoretical model by adding variables of perceived risk and government support. The novelty of this research is the expansion of the TAM model by adding these variables, especially for the government support variable which is still rarely done in poor developing countries, while government support is important to support e-filing regulations. The research involved 300 taxpayers with SEM-PLS analysis tools. The results show that all hypotheses are proven so that it is in the interest of competent parties to build a positive attitude of taxpayers towards e-filing which affects the intention to adopt e-filing. This confirms that the adoption of e-filing has an influence on tax revenue. On the one hand, limitations in the scope of respondents and observation settings are an opportunity for further research expansion so that it can provide better generalization of results.

INTRODUCTION

Research in the field of tax and e-filing adoption is an interesting topic to discuss because of several results (AbuAkel and Ibrahim 2023; Naape 2022; Bharathi and Mathiraj 2021; Mashabela and Kekwaletswe 2020; de Clercq 2018; Kimea, Chimilila, and Sichone 2019; Mangoting, Whitney, and Tjioewinata 2019; Mas'ud 2019; Sathyadevi and Resmi 2018). This differences result on several research is circumstantially indicates a gap for further research and at the same time confirms the existence of research gaps so that it is interesting to develop in different models and object. In addition, this distinction is also a reference to the factors that support the adoption of e-filing for increasing the revenue from the tax sectors. Because the taxes are important for the national revenue in Indonesia (Aris, Nabila, and Puspawati 2023)

The research of AbuAkel and Ibrahim (2023) confirm that the adoption of e-filing to support state revenue from taxes is still dominant in the majority of industrially developed countries though the development of accounting practices, financial reporting and digitization in the accounting field. Referring to the observation setting in a developing country, namely Jordan, the findings of this research explain that the successful adoption of e-filing is influenced by the relative advantage variable and top management influences the adoption and trust in e-filing. In addition, trust in the e-filing system affects e-filing adoption and mediates the impact of relative advantage and top management support on e-filing. This means that it is necessary to develop a system that can increase trust in the adoption of e-filing for increasing the revenue from taxes (Zaidi, Henderson, and Gupta 2017).

The urgency of tax revenue is not limited on the adoption of e-filing but also its relevance on taxpayer compliance. This is in line with the research findings of Suyatmin, Santika, and Purbasari (2022) that taxpayer compliance is influenced by many factors and the research results confirm that the variables of tax knowledge and tax socialization have no effect on taxpayer compliance but the variables of taxpayer awareness, tax sanctions, and also e-filing have an effect on taxpayer compliance. Therefore, it is important to increase taxpayer awareness, tax sanctions and e-filing adoption because the level of taxpayer compliance affects tax revenue.

The urgency of e-filing adoption is confirm by Naape (2022) research for the case of South Africa which emphasizes the importance of understanding taxpayer feelings and taxpayer compliance towards e-filing adoption. The results show that online payment methods, tax avoidance difficulties and taxpayer higher education are influenced to taxpayer compliance. On the other hand, e-filing adoption has a positive and significant impact on the level of taxpayer compliance. Therefore, the adoption of e-filing is important on the level of taxpayer compliance and the state revenue from taxes. This result by Mahesh (2023) show that taxes are important for funding and also the urgency of building a good tax system, including the adoption of e-filing, especially the case in developing countries so that the tax structure must be clearly understood and easily allocated for the benefit of state revenue and welfare.

The importance of tax revenue for fairness must be supported by convenience because it cannot ignore the realities of technological development. Therefore, Swamy and Shivakumara B (2022) confirms that the era of digitalization supported by internet developments must have a positive influence on the ease of taxpayers in paying their taxes. This means that the development of the internet and digitalization allows e-filing which provides flexibility and convenience to taxpayers to make tax payments online. Although the results confirm the level of taxpayer satisfaction, the e-filing procedure itself is still felt to be lacking so there must be education and literacy regarding the use of e-filing which promises to make it easier for taxpayers to pay their obligations. These results reinforce the research of Bharathi and Mathiraj (2021) that the adoption of e-filing provides benefits and convenience for the government and taxpayers, not only from information alone but also facilities for the payment of taxpayer obligations as citizens (Yilmaz and Coolidge 2013). Related to this, the adoption of e-filing is important.

The urgency of e-filing adoption is also supported by the research findings of Mashabela and Kekwaletswe (2020) for the case in South Africa. The underlying argument is that e-filing is not only part of the system in government but also an interest in tax information, including for example about accuracy, timely submission of tax information, increasing efficiency in administration. However, the adoption of e-filing has not been

maximally utilized and this is evidenced by the long queues at a number of tax offices. This means that there must be education and literacy related to the use and benefits of e-filing adoption so that it can create collective awareness to the public in general and taxpayers in particular. On the other hand, these findings also corroborate the results of de Clercq (2018) show that the convenience aspects of e-filing adoption, including the benefits of e-filing adoption and this indirectly confirms the importance of e-filing adoption for tax revenue, as well as compliance factors for taxpayers.

The attractiveness of e-filing adoption provides an overview of the diversity of factors underlying taxpayers' acceptance of e-filing adoption and the results of Kimea, Chimilila, and Sichone (2019) show that provide an explanation that strengthens this argument. This is supported by the TAM model so that the results provide an explanation that the variables of risk, social influence and performance expectations have a significant effect on the intention to use e-filing. What is also interesting is that these factors have a different influence between the intention of users and non-users so that these results require different strategies to influence the intention to use e-filing. These results illustrate the importance of building a good e-filing system so that this can increase user satisfaction, namely taxpayers. Therefore, a commitment to building a good e-filing system is important and the research findings of Mangoting, Whitney, and Tjioewinata (2019) confirm that quality dimensions consisting of information, system, and service quality are factors that affect e-filing user satisfaction. So high system quality can meet user expectations so that it can lead to satisfaction.

A good e-filing system provides benefits and convenience for the community and this is in accordance with the results of Mas'ud (2019) show that the implementation of e-filing is also for micro businesses. The results confirm that there are a number of factors that influence the adoption of e-filing by micro business actors, namely performance expectancy, effort expectancy, social influence, trust, and awareness. These findings illustrate the importance of conducting education and literacy of the e-filing system which will ultimately accept the adoption of e-filing. Another interesting finding is the use of e-filing in the service sector (Mas'ud and Umar 2019). The

results confirm that there are a number of factors that affect e-filing system trust and e-filing adoption intention, namely performance expectancy, effort expectancy, and social influence. In addition, the mediation results also show the effect of trust on these three variables. Therefore, what is concluded from the diverse findings of a number of studies above confirms that the adoption of e-filing provides benefits, convenience and awareness for taxpayers so that systematic and sustainable education and literacy are important (Sathyadevi and Resmi 2018).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

E-filing

Electronic tax reporting or e-filing is a system that provides important value to taxpayer compliance (Dakhli 2022; Aziz and Idris 2017; 2014). Therefore, successful reporting with e-filing on the one hand will increase taxpayer confidence and on the other hand increase state revenue from the tax sector while tax itself is very important for national funding (Abdul-Aziz et al. 2022; Seno et al. 2022; Gobena 2024; Animashaun and Chitimira 2023). Related to this, e-filing is a solution that provides convenience and benefits because it is practical for tax reporting (Mapope, Wadesango, and Sitcha 2022). The underlying argument, first: the existence of a trustworthy partner. Therefore, the public in general and taxpayers in particular do not need to worry about the authenticity of the documents and tax returns reported because *Klikpajak* has been officially registered as a partner of the Directorate General of Taxes. Second: reporting can be done practically, quickly, easily and certainly safely. This means that e-filing is an application that can be used for various tax reports and is certainly integrated in real time online. Third: e-filing can record all report history automatically, neatly, easily accessible again and of course this is guaranteed because of ISO 27001 certification. Fourth: e-filing services are easily accessible on the Directorate General of Taxes website <https://djponline.pajak.go.id> or application service providers (ASPs) because they are connected to internet access.

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Theory of Technology Acceptance Model (TAM)

Technology adoption, including e-filing, is a consequence of technological developments in the current era that promise convenience and usefulness as described by TAM theorists (Naeem, Jawaaid, and Mustafa 2023). In fact, TAM is one of the robust models to explain a number of technology adoption cases, not only in the field of information systems. Consequently, the TAM model can be applied to a number of aspects and the development of the TAM model is carried out to answer various technology adoption issues referring to various observation settings in various countries. Therefore, the use of the TAM model with various extensions and model developments is expected to answer various problems related to technology adoption. On the one hand, this is a challenge to answer various existing problems and on the other hand, of course, this is an opportunity to explore and exploit technology adoption research, including in the case of e-filing adoption.

HYPOTHESIS DEVELOPMENT

Perceived Risk (PR)

Technology adoption, including e-filing, cannot be separated from risk issues, be it human error or technical error, which can be influenced by internal and external factors. Although there are conveniences and benefits obtained, the threat of risk must still be minimized Azimaton et al (2016). Therefore, the threat of risk must be anticipated and this can be done with systematic and sustainable socialization, education and literacy activities. This means that risk will greatly affect individual attitudes so that when individual attitudes are positive, they will continue to act, and vice versa (Ly and Ly 2022; Nguyen-Viet and Ngoc Huynh 2021; Jouda 2020; Rifat, Nisha, and Iqbal 2019; Aness and Kumar 2017; Bharti Motwani 2015; Azmi, Kamarulzaman, and Hamid 2012; Santhanamery and Ramayah 2012; Azmi and Kamarulzaman 2010). Related to this, the first hypothesis is:

H1: Perceived risk affects consumer attitude

Perceived Usefulness (PU) & Perceived Ease of Use (PEU)

Technology adoption cannot be separated from the interests of convenience and usefulness so that this will attract individuals to accept it. Therefore, the synergy between convenience and usefulness is an important attraction in technology adoption, including e-filing. However, the convenience and usefulness determine individual attitudes whether to accept or reject so that the aspects of convenience and usefulness become perceptions that cannot be ignored by individuals. Perceived ease refers more to the understanding that adoption will increase ease of use or operation (Saibon, Nawawi, and Puteh Salin 2016). In essence, the adoption improves performance through the promised convenience. Perceived usefulness is inseparable from the importance of adoption benefits. This means that the adoption carried out increases benefits compared to not accepting its adoption (Jouda 2020; Ly and Ly 2022; Nguyen-Viet and Ngoc Huynh 2021; Rifat, Nisha, and Iqbal 2019; Aness and Kumar 2017; Bharti Motwani 2015; Azmi, Kamarulzaman, and Hamid 2012; Santhanamery and Ramayah 2012; Azmi and Kamarulzaman 2010). Therefore, the second and third hypotheses of this research are:

H2: Perceived usefulness affects consumer attitude

H3: Perceived ease of use affects consumer attitude

Government Support (GS)

The adoption of technology, including e-filing, cannot be separated from the involvement of the government, not only as a regulator but also to support the formal legal operations. In this regard, government involvement and support are important, including the commitment to secure the implementation of these regulations. This includes the interest in being able to provide legal certainty to the regulations set by the government. Therefore, the stronger the legal certainty supported by the government's involvement and seriousness behind the established regulations, it will affect certainty and this will certainly encourage positive attitudes of individuals to accept technology adoption, including e-filing, and vice versa (Subedi and Tamang 2023; Khan et al. 2021; Sánchez-Torres et al. 2018; Aness and Kumar 2017). Therefore, the fourth hypothesis of this research is:

H4: Government support affects consumer attitude

Consumer Attitude (CA)

Behavioral theory illustrates that intention is influenced by attitude so that this is a stimulus to create a positive attitude. This means that a positive attitude will have an impact on the intention to take action and conversely a negative attitude will trigger sentiment so that it does not intend to take action. Therefore, the adoption of e-filing cannot be separated from the importance of building a positive attitude, especially associated with guarantees of ease and usefulness of e-filing adoption. So, the synergy of attitude and intention is an important factor of adoption cases, including e-filing so that the stronger a person's positive attitude, the greater the intention to adopt e-filing, and vice versa (Nguyen-Viet and Ngoc Huynh 2021; Hossain et al. 2020; Jouda 2020; Night and Bananuka 2020). Therefore, the fifth hypothesis of this research is:

H5: Consumer attitude affects behavior intention

From the explanation above, the research model that will be tested in this research is as shown in the following figure 1.

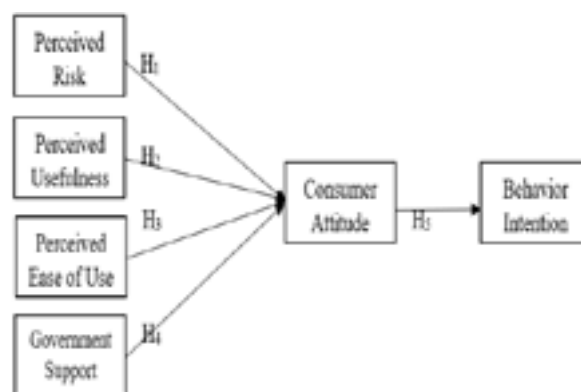


Figure 1. Conceptual Model

RESEARCH METHODS

This quantitative research uses the TAM theoretical model with the consideration that TAM is one of the robust models used to answer technology adoption issues, including e-filing. Therefore, the TAM model is expected to explain the success factors of e-filing adoption. The questionnaire was distributed using google form and the questionnaire distribution time was once week on November 4th-9th, 2024 to taxpayers in Solo Raya. This research uses a questionnaire with 5 Likert scales and analysis tools using SEM-PLS. The questionnaire explains 6 variables, namely: Government Support (GS) consists of 3 indicators (Sánchez-Torres et al. 2018), Perceived Risk (PR), Perceived Usefulness (PU) and Perceived ease of use (PE) each consist of 3 indicators (Jouda 2020), also Consumer Attitude (CA) and Behaviour Intention (BI) each consist of 4 indicators (Jouda 2020).

RESULTS AND DISCUSSION

Respondents' Profile

The time to distribute the questionnaires are once week on November 4th-9th, 2024 was 300 respondents collected, but 20 respondents did not fill in completely, which resulted in 280 respondents. Although, there were 35 respondents who filled out the questionnaire incompletely and 45 respondents who showed bias because they had a certain model or pattern so that 80 respondents were excluded from this study and 200 samples were tested next. In this study, 200 respondents were grouped based on certain demographic characteristics, including the gender of respondents dominated by men (60%), age criteria dominated by

41-50 years (46.5%), education criteria dominated by undergraduate (65%), employment criteria dominated by civil servants (83%), marital status criteria dominated by married (57%), bank account ownership criteria dominated by conventional bank owners (66%), income criteria dominated by above Rp 5. 000,000 (87%), criteria for frequency of internet use dominated by more than 5 hours per day (55.5), criteria for experience of internet use dominated by more than 5 years (76.5%), use of online services dominated by experienced (88.5) and ability to use the internet dominated by good ability (73). Respondent demographics are shown in table 1.

Table 1. Demographic of Respondent

Identification	Information	Total	%
Gender	Male	120	60,0
	Female	80	40,0
Age	Up to 30 years	11	5,5
	31 – 40	73	36,5
	41 – 50	93	46,5
	Above 50 years	23	11,5
Educational qualification	Others	40	20,0
	Bachelors	130	65,0
	Masters	20	10,0
	Doctorate	10	5,0
Occupation	Student	2	1,0
	Businessperson	20	10,0
	Government employee	166	83,0
	Private employee	5	2,5
	Self-employed	7	3,5
Marital status	Married	114	57,0
	Single	86	43,0
Customers of -	Islamic bank	68	34,0
	Conventional bank	132	66,0
Respondent's income level	Less than IDR 5 million	26	13,0
	Above IDR 5 million	174	87,0
The frequency of Internet use	Less than 5 hours per day	89	44,5
	Above 5 hours per day	111	55,5
Internet usage experience	Less than 5 years	47	23,5
	More than 5 years	153	76,5
Usage of online services	Have experience in using internet	177	88,5
	Have no experience in using internet	23	11,5
Computer skills	Excellent computer skills	11	5,5
	Good computer skills	146	73,0
	Low computer skills	43	21,5

Outer Model Assessment

PLS-SEM testing begins with testing the structural model (outer model). This test is carried out by testing reliability and validity. Reliability testing is done by looking at the Composite Reliability (CR) value, with a threshold value of 0.70 (> 0.70) (Hair et al. 2021). The CR value of this study is at the threshold of 0.768 to 0.855 (> 0.70) and it is concluded that the constructs in this study are reliable. Furthermore, validity testing is carried out by testing convergent validity and discriminant validity. Convergent validity testing is done by looking at the outer loading and Average Variance Extracted (AVE) values. The overall outer loading value is at the threshold of 0.652 to 0.873 (> 0.60) and the AVE value is at the threshold of 0.526 to 0.661 or more than 0.50 (> 0.50) (Hair et al. 2014). Discriminant validity testing is done by looking at the Fornel-Larcker Criterion value (Hair et al. 2019). The test results show that the correlation value between variables has a smaller value than the AVE root. Overall, it can be seen that the indicator constructs of this study are valid. The results are shown in tables 2 and 3.

Table 2. Convergent Reliability and Validity Test Results

Variable		Outer	CR	AVE
BI	BI1	0,813	0,853	0,595
	BI2	0,864		
	BI3	0,739		
	BI4	0,652		
CA	CA1	0,709	0,855	0,598
	CA2	0,697		
	CA3	0,852		
	CA4	0,822		
PEU	PE1	0,699	0,847	0,651
	PE2	0,851		
	PE3	0,86		
PR	PR1	0,811	0,854	0,661
	PR2	0,873		
	PR3	0,75		
GS	GS1	0,726	0,784	0,547
	GS2	0,757		
	GS3	0,736		
PU	PU1	0,654	0,768	0,526
	PU2	0,713		
	PU3	0,801		

Table 3. Discriminant Validity Testing Results

Variable	1	2	3	4	5	6
BI	0.771					
CA	0.485	0.773				
PEU	0.643	0.537	0.807			
PU	0.503	0.656	0.518	0.725		
PR	0.577	0.470	0.692	0.722	0.813	
GS	0.520	0.627	0.546	0.591	0.609	0.740

Inner Model Assessment

Testing the inner model begins with looking at symptoms of multicollinearity by looking at the Variance Inflation Factor (VIF) value. The VIF value in this study is at the threshold of 1,000 to 3,028 or below the threshold of 5 (<5) (Hair et al. 2014). So it is concluded that there is no multicollinearity problem. The test continued with the coefficient of determination (R^2). Focusing on the behavioral intention construct, the R^2 value is 0.232. This means that 23.2% of the constructs of this study explain behavioral intention. Furthermore, testing the effect size is done by looking at the Cohen f^2 value. An effect size of 0.02 means small, a value of 0.15 has a medium effect size, and 0.35 means large (Hair et al. 2014). The results of this research have f^2 values in the range of 0.092 to 0.308. In testing the predictive relevance (Q^2), it is carried out to determine the predictive relevance of the model in this study. The Q^2 value focusing on the behavioral intention construct is 0.119 and indicates that this research model has predictive relevance because it is above the 0 threshold (Hair et al. 2021). The test results are shown in table 4.

The final test is hypothesis testing by applying the bootstrapping 5,000 approach resampling procedure for two tailed significance, as suggested by Hair et al (2021). The test results show that all hypotheses are accepted, among others, and the explanation is as follows:

Hypothesis 1, a significant negative effect between perceived risk and consumer attitude (β : 0-0.344; p -value <0.01). Risk is part of technology adoption, including e-filing, while the risk itself can be in the form of human error or technical error. Therefore, reducing risk is important and one of the efforts made is through education and literacy. Related to this, risk is considered an obstacle to technology adoption, although on the other hand this is considered a challenge to support successful technology adoption (Rifat, Nisha, and Iqbal 2019).

This means that risk can affect individual attitudes so that when individual attitudes are positive, they will accept and vice versa if the risk has an impact on negative individual attitudes, it will trigger sentiment towards attitudes and ultimately reject adoption (Ly and Ly 2022; Jouda 2020). The results of this research corroborate the findings of Nguyen-Viet and Ngoc Huynh (2021) and Jouda (2020), although on the other hand the results of this research contradict the results of Ly and Ly (2022).

Hypothesis 2, a significant positive effect between perceived usefulness on consumer attitude (β : 0.539; p -value <0.01) and Hypothesis 3, a significant positive effect between perceived ease of use on consumer attitude (β : 0.303; p -value <0.01). The TAM theoretical model emphasizes the urgency of convenience and usefulness because adoption is expected not only to provide convenience in its operation but also usefulness in its performance. This means that adoption in taxation through e-filing is also expected to combine convenience and usefulness so as to increase the level of taxpayer compliance. This is important because taxes are a source of state revenue. Therefore, convenience and usefulness are expected to have an influence on individual attitudes so that when individual attitudes are more positive, this has an effect on stronger intentions to accept the adoption of e-filing, and vice versa (Ly and Ly 2022; Jouda 2020). Regarding the usefulness that this research strengthens the research results of Ly and Ly (2022), Nguyen-Viet and Ngoc Huynh (2021) and Jouda (2020) and on the other hand from the aspect of convenience it turns out to trigger dualism because on the one hand it strengthens the research results of Nguyen-Viet and Ngoc Huynh (2021) and Jouda (2020) and on the other hand it contradicts the research of Ly and Ly (2022).

Hypothesis 4, a significant positive influence between government support on consumer attitude (β : 0.352; p -value <0.01). It cannot be denied that government support is one of the important factors influencing a regulation. In this regard, e-filing is a regulation in the field of taxation that not only provides convenience to taxpayers but also benefits so that it is expected to increase the level of taxpayer participation and compliance. The implication of participation and compliance is an increase in revenue from taxpayer deposits which then benefits development. Government support can take the form of infrastructure development

and facilities that provide convenience of services to taxpayers. Government support is very important because e-filing needs internet access so that it can be done real time online. Government support affects individual attitudes which then lead to e-filing adoption intentions (Subedi and Tamang 2023; Khan et al. 2021; Sánchez-Torres et al. 2018; Aness and Kumar 2017). These results corroborate previous research (Subedi and Tamang 2023; Khan et al. 2021; Sánchez-Torres et al. 2018).

Hypothesis 5, a significant positive effect of consumer attitude on behavioral intention (β : 0.485; p -value <0.01). The TAM theoretical model emphasizes the relationship between attitude and intention in adoption and behavioral research. Therefore, the stimulus to attitude is important to support adoption intention. That is, the more positive the individual's attitude, the higher the commitment to accept the adoption, and vice versa. So, the intention to adopt e-filing cannot be separated from individual attitudes so that stimulus to attitudes becomes important to strengthen the intention to adopt e-filing (Hossain et al. 2020; Jouda 2020; Night and Bananuka 2020). The urgency of the synergy between attitude and intention, the results of this research strengthen the results of previous research (Nguyen-Viet and Ngoc Huynh 2021; Hossain et al. 2020; Jouda 2020; Night and Bananuka 2020).

The research results confirm that e-filing adoption intention is influenced by 5 observed variables, namely consumer attitude, perceived ease of use, perceived usefulness, perceived risk and government support. The research results show that all hypotheses are accepted and of the five hypotheses analyzed, it turns out that the effect of perceived usefulness on consumer attitude has the largest influence value marked by a β value of 0.539 while the smallest is the effect of the perceived ease of use variable on consumer attitude (β value is 0.303) and the effect of the perceived risk variable on consumer attitude is negative at 0.344 (table 5). The results of testing the five hypotheses illustrate that the expansion of the TAM model supports the intention to adopt e-filing and this is shown in table 5 while the explanation of the interaction can be seen in figure 2.

Table 4. VIF, Q², R², and f² Test Results

PLS-Path	VIF	f ²	Q ²	R ²
CA -> BI	1,000	0,308	0,119	0,232
PEU -> CA	2,014	0,108	0,323	0,567
PR -> CA	3,028	0,092		
GS -> CA	1,805	0,162		
PU -> CA	2,262	0,303		

Tabel 5 Hasil Pengujian Hipotesis

PLS-Path	β	t-value	p-value	Result
CA -> BI	0,485	7,008	0,000	Accepted
PEU -> CA	0,303	4,102	0,000	Accepted
PR -> CA	-0,344	4,979	0,000	Accepted
GS -> CA	0,352	4,817	0,000	Accepted
PU -> CA	0,539	7,241	0,000	Accepted

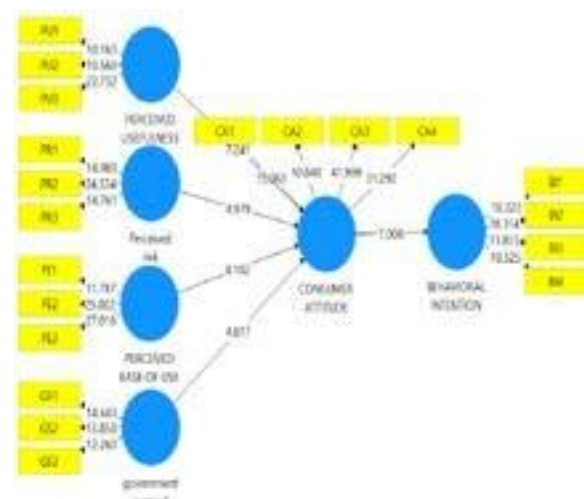


Figure 2. Result of Conceptual Model

CONCLUSION

The adoption of e-filing is influenced by 5 variables, namely consumer attitude, perceived ease of use, perceived usefulness, perceived risk and government support. Therefore, parties related to and competent with taxation have an interest in paying attention to the findings of this research so that expectations for the adoption of e-filing are accepted by the public in general and taxpayers in particular. The underlying argument is because the adoption of e-filing will not only be able to increase the benefits for taxpayers but also convenience so that the hope of increasing taxpayer compliance will be realized.

The competent parties of taxation are interested in increasing the usefulness of using e-filing with socialization, systematic and continuously education and literacy so as to influence the increase in individual positive attitudes which then have a positive impact on the intention to adopt e-filing. In addition, it is also in the interest of related parties to provide an explanation of the important role of the ease of use variable and government support because both affect the formation of individual positive attitudes. On the other hand, a factor that also cannot be ignored is the commitment to reduce the risk of e-filing adoption because the research results show a negative influence of the risk factor. This means that the higher the risk, the individual's attitude will be sentiment and finally the commitment to e-filing adoption also dims and vice versa so that the risk factor cannot be ignored in relation to the successful adoption of e-filing to support the level of compliance of taxpayers to pay their obligations.

The synergies of the five variables in this research provide confirmation that the success of e-filing adoption factors cannot ignore one of them, especially to increase taxpayer awareness, as well as the level of compliance in paying taxes as one of the appreciations of a good citizen. This means that one of the obedience of citizens can be shown by paying taxes on time. The adoption of e-filing is one of the strategies to increase the independence, compliance and awareness of taxpayers to pay taxes as evidence of good citizenship. In this regard, the adoption of e-filing that promises convenience and usefulness must be supported by the government as a regulator, including government compliance and also related parties in the taxation sector to reduce all risks, both human error and technical error.

The research results also confirm that the TAM theoretical model is a robust model in explaining

technology adoption cases, including e-filing, thus strengthening the role of TAM to answer the complex problems of e-filing adoption. In addition, the research results illustrate that the expansion of the TAM model promises the exploration and exploitation of other variables to support the adoption of e-filing, allowing for the development of other variables that affect the generalization of research results, especially decision making in the field of taxation that has an impact on taxpayer awareness and compliance for state revenue.

RESEARCH LIMITATION & FURTHER RESEARCH

The limited sample is a major factor in the weakness of this research so that the interest in generalizing the results does not have a positive impact on decision making related to e-filing adoption policies. In addition, a limited number of indicators is also an issue that does not explain the success of e-filing adoption factors so that this cannot be separated from the interest in generalizing research results. Another thing is the limitations seen in the characteristics of respondents so that it does not reflect the overall representation of the taxpayer profile.

The success factor of e-filing adoption is influenced by many factors so that in the interest of generalizing the results, it is necessary to explore and exploit a number of other factors that have not been explained in this research. Therefore, further research needs to pay attention to a number of limitations of this research so it is important to expand and deepen other factors to test the success factor of e-filing adoption for decision-making purposes as part of appreciation to support the level of compliance and awareness of taxpayers.

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