CHAPTER II

LITERATURE REVIEW

A. Theoretical Framework

1. Technology Acceptance Model (TAM)

The theory that aims to explain and estimate the acceptance of users of an information system. Technology Acceptance Model (TAM) describes the causal relationship between beliefs (about the benefits of an information system and its ease of use) and the actual behavior, needs, and usage of users of an information system (Rustam, 2014). TAM is the developed theory of TRA (Theory of Reasoned Action) theory of action with a premise that one's reaction and perceived of something, will determine the attitude and behavior of the person.

Reaction and perceived of users of Information Technology (IT) will affect his attitude in acceptance of the technology. One of the factors that can influence it is the user's perceived of the usefulness and ease of using IT as an act of reason in the context of technology users, so that one's reason in seeing the benefits and ease of using IT makes the person's behavior as a benchmark in the acceptance of a technology (Akie Rusaktiva Rustam, 2014).

2. Task Technology Fit (TTF)

Task Technology Fit (TTF) developed by Goodhue & Thompson (1995) Task Technology Fit (TTF) is the level at which technology helps individuals in carrying out their duties or job duties. In specific, Task Technology Fit (TTF) is an adjustment between needs of tasks, individual abilities, and technological

functions. The effect of Task Technology Fit (TTF) on utilization is shown through the relationship between Task Technology Fit (TTF) and trust about consequences of using the system.

This is because TTF should be an important determinant of whether the system is trusted to be more useful, more important, or relatively can provide more benefits. Effect of performance in this context it relates to the achievements of individual tasks. High performance has implications for improving efficiency, improving effectiveness and or quality improvement (Goodhue and Thompson, 1995).

3. **Theory of Planned Behavior (TPB)**

The theory of planned behavior (TPB) is the theory that explains that an individual's behaviorism influence by wants and judgment. This theory is further development of the Theory of Reasoned Action (TRA). Ajzen (2005) adds a construct that does not yet exist in TRA, which is about readiness information. Theoretical model like the Theory of Reasoned Action (Ajzen and Fishbein, 1980), Theory of planned behavior (Ajzen, 1991), and Technology Acceptance Model (Davis, 1989; Davis, et al., 1989) in Azmi, A, C and Bee N, G (2010), describes the relationship between user beliefs, attitudes, intentions and actual system usage.

In the Theory of Reasoned Action (TRA), the central factor in the Theory of planned behavior (TPB) is individuals who have the intention to carry out certain behaviors. Intention is assumed to capture motivational factors that

influence behavior in a person, this theory indicates how hard people are willing

to try, how much of the effort they plan to exert, in order to do behavior.

4. **Perceived**

Perceived is a process in what way a person chooses, receives, organizes,

and interprets the information he receives from the environment (Herlan and

Yono, 2013). Perceived is a process in what way a person chooses, receives,

organizes, and interprets the information he receives from the environment

(Herlan and Yono, 2013). Every individual performs an action based on his

perceived without regard to the actual level of accuracy.

Explanation of reality may be very different from one individual to

another. In other words, perceived is the level of one understanding when

viewing information in accordance with the person's point of view. Factors that

influence perceived include personal factors with indicators in the form of

attitudes, motivation, trust, Experience and expectations, and situational factors

with indicators in the form of time, social circumstances and workplace. When

the technology is easy to use, the user will feel more comfortable and willing

to use that system. Different when technology is difficult to use, users will feel

reluctant to use the system (Nanik Ernawati, 2016).

5. **Perceived Usefulness**

Perceived Usefulness is the extent to which the level of individual trust

in the technology system can easily be understood and used (Davis, 1989).

Perceived of usefulness that users have can reduce individual efforts to learn

systems that are easy to understand. This is due to the fact that the individual

already has a strong belief that this system can be understood easily (Herawan and Waluyo, 2014).

So it can be concluded that perceived of usefulness does not only mean that this system is easy to use and learn, but also the ease of focusing on easily completing the task in question so that it will be easier for individuals to work through the system rather than work manually.

6. **Perceived Ease To Use**

Ease to use here is defined as ease to use in technology as a measure in which individuals believe that technology systems can be easily understood and used (Desmayanti, 2012). A quality system is a system that can fulfill user satisfaction through the ease of using the system. The ease in question is not limited to learning and using it but also refers to the ease of completing the work compared to being done manually. From the previous description, the perceived of the ease of perceiving that this system is easy to use and not a burden for taxpayers so that it can be concluded that ease can reduce the effort (both time and energy) of someone in learning information technology (Desmayanti, 2012).

7. **Perceived Satisfaction**

User satisfaction is the overall evaluation of user Experience in using information systems and the potential impact of information systems (Nurhasanah, 2015). User satisfaction can be related to the perceived of the usefulness and attitudes of users to information systems that are influenced by

personal characteristics. User satisfaction will affect the intention to use the information system and actual usage.

User satisfaction is a feeling of being clean from happy or unhappy in receiving the information system from the overall benefits expected by a person where the feeling is generated from the interaction with the information system. Each user has an expected set of benefits or aspirations for information systems (Nurhasanah, 2015). Information systems require several indicators to measure user satisfaction in relation to the e-filling system applied by the Directorate General of Taxation. Indicators are needed because user satisfaction is a latent variable that cannot be measured directly.

Means that user satisfaction occur after attaching some situation. This indicator measured through a set of questions regarding e-filling user satisfaction in the form of questionnaires (Gita Gowinda, 2012). The indicators used in the variable user satisfaction are as follows: 1. Efficiency and Effectiveness; 2. Satisfaction and Proudness.

8. Security and Privacy

Information systems technology can be relied when the Security and Privacy of the system are not easily leaked or safe and secure (Firmawan, 2009 in Sugihanti, 2011). Security is an individuals can feel secure in the information system. Where confidence in some of the risks of data on the system is very small. Whereas confidentiality means that all information related to the data of individual identity will be guaranteed confidentiality, there will be no other parties who know about it.

So it can be concluded that Security and Privacy is a feeling of security and assurance of an information system which has a small level of risk for the occurrence of errors or dysfunctional system.

9. **Readiness Technology Taxpayer's Information**

Readiness technology can be influenced by the individual itself to what extent the individual can accept the new technology (Wibisono and toly, 2014). If the taxpayer is able to accept any technology, it will make it easier for individuals to complete their tasks. The progress of the individual mindset also affects the readiness to receive information technology. This shows that more advanced the mindset of an individual, the more prepared an individual will be in accepting new technology.

Technological developments such as computers and the internet can also influence technology readiness. Where the computer is used as a means of supporting infrastructure for success in preparing new technology or how good of internet's connection in those area. In otherwise, not all technology users understand the existence of the internet but with the internet the delivery of information becomes wider and also faster.

10. **Experience**

Experience is defined as a form of knowledge obtained when a user has used IT and felt an impact on previous use. Experienced and inexperienced users show that there is a strong correlation between interest in using a technology and the behavioral usage of a technology for Experienced users. According to Pratama (2008) there is a relationship between someone who has

Experience with a technology and the behavior of the technology is similar. A person who is experienced in a technology will have an impact on his ability to use a technology.

B. Hypothesis Development

1. The Effect of Perceived Usefulness toward The Interest of Individual Taxpayers in Using E-Filing

Perceived Usefulness is the extent to which the level of individual trust in the technology system can easily be understood and used (Davis, 1989). Perceived Usefulness that users have can reduce individual efforts to learn systems that are easy to understand. This is due to the fact that the individual already has a strong belief that this system can be understood easily (Herawan and Waluyo, 2014). The higher the Perceived Usefulness possessed by technology users, the use of e-Filing is also getting higher.

Previous research conducted by Andi & Dara Novita Sari (2017) state that Perceived Usefulness have positive affects toward interest of individual taxpayer in use the E-filing system. Research conducted by Laihad (2013) has the result that said perceived of usefulness had a significant positive effect on the use of e-Filing. The usefulness of the user has an impact on the use of the e-Filing system, if the user considers that e-Filing is useful to use. Then, the use of the system will also be achieved.

Thus the Perceived Usefulness can be concluded that the increase a performance must have something to do with improving performance, effectiveness, quality of work results and productivity. More often users have

Perceived Usefulness, users will often use e-Filing because it makes the job easier, faster, more efficient and helpful. Based on the research that has been studied. The first hypothesis is proposed in this study:

H1: Perceived Usefulness has positive effect on The Interest of Individual Taxpayers in Using E-Filing

2. **The Effect of Perceived Ease to Use toward The Interest of Individual Taxpayers in Using E-Filing**

According Rusmanto & Ria Widuri (2017) Perceived Ease to Use are a level of individual trust that using technology will bring them free from business physically and mentally. Convenience here is defined as convenience in technology as a measure in which individuals believe that technology systems can be easily understood and used (Desmayanti, 2012). A system that is said to be good and has high quality is a system that is able to provide Convenience for users both ease in terms of easy to use to get information.

This shows the higher the user's confidence in technology, the easier it is the use of the system will be achieved. Previous research conducted by Andi & Dara Novita Sari (2017) state that Perceived Ease to Use positively affects the interest of user (taxpayer) in the use of E-Filing. Then, in the study that conducted by Rusmanto & Ria Widuri (2017) state perceived Convenience positively affect to individual in the use of E-Filing, in research that conducted by Laihad (2013) state that Perceived Ease to Use positively affect to the use of E-filing.

In the Andi & dara Novita Sari (2017) state that the convenien of use is one of the reasons Taxpayers want to use e-filing on an ongoing basis. The dominant indicator in perceived ease is the ease of learning and using a clear system and system view. Individual taxpayers can feel the ease of using an e-filing system. The user perceived ease is the ease of learning and using the e-filing system, as well as the clear and easy to understand system. The second hypothesis is proposed in this study, that is:

H2: Perceived Ease to Use has positive effect on the Interest of Individual Taxpayers in Using E-filing

3. The Effect of Perceived Satisfaction toward The Interest of Individual Taxpayers in Using E-Filing

The research conducted by Andi & Dara Novita Sari (2017) state that perceived of Satisfaction positively affecting the individual taxpayers in use of E-filing, in research conducted by Noviandini (2012), wowor et al (2014), and Nurhasanah (2015) state that Persection Satisfaction positively and significantly affect the taxpayers in use of E-filing.

Means that satisfaction felt by taxpayers affects the use of e-filing. So it can be concluded if the taxpayer feels satisfied using e-filing the taxpayer will be encouraged to use it again. The dominant indicator in satisfaction perceived is the e-filing system can help efficiently and effective in meeting tax reporting needs.

Efficiently seen from the e-filing system that can provide solutions to tax reporting activities. So if the satisfaction of the taxpayers increase the use of e-filing will increase. The third hypothesis is proposed in this study, that is:

H3: Perceived Satisfaction has positive effect on The Interest of Individual Taxpayers in Using E-Filing

4. **The Effect of Security and Privacy toward The Interest of Individual Taxpayers in Using E-Filing**

The Security and Privacy of a good information system is the system reliable. The Security and Privacy of a system can be seen in terms of data owned by the user, it has been stored properly by the system. So, there is no other party or other person can freely accessing it, the confidentiality of user data must be maintained and stored by system (Dewi, 2009 in Desmayanti 2012).

The previous research conducted by Andi and Sari (2017) state that Security and Privacy has positive affect to the use of E-filing, then in research that conducted by Dewi (2009), Wowor et al. (2014) dan Mujiyati (2015) which explains that the Security and Privacy has a positive and significant effect on the interest of Taxpayers in the use of e-filing. Means that the Security and Privacy maintained that system (e-filing) in tax reporting, then the taxpayer's interest in the behavior of using the e-filing will increase. The fourth hypothesis for this research follows:

H4: Security and Privacy has positive effect on The Interest of Individual Taxpayers in Using E-Filing

5. **The Effect of Readiness Technology of Taxpayer's Information toward The Interest of Individual Taxpayers in Using E-Filing**

Readiness Technology Taxpayer's Information explains the availability of a device software in the technology. So it can be process data fast, accurate, and precise. Technology readiness actually has an affect from the individual himself, whether the individual is ready to accept the technology or not (Desmayanti, 2012).

In the study that conducted by Andi & Dara Novita Sari (2017) state that the Security and Privacy positively affect the use of e-filing to the individual tax payers. In research that conducted by Desmayanti (2012) and Mujiyati (2015) concluded that readiness taxpayer information technology has a positive effect on the intensity of behavior in the use of e-Filing. This technology readiness creates desire in using the system and growing interest to use. So, Getting more ready to accept the technology makes the using of e-Filing system increased. The Fifth hypothesis for this research as follows:

H5: Readiness Technology Taxpayer's Information has positive effect on The Interest of Individual Taxpayers in Using E-Filing

6. **The Effect of Experience toward The Interest of Individual Taxpayers in Using E-Filing**

Experience is defined as a form of knowledge obtained when a user has used IT and felt an impact on previous use. Based on theory TPB (*Theory Planned Behavior)*, Experienced and inexperienced users show that there is a strong correlation between interest in using a technology and the behavioral

usage of a technology for experienced users. Then, According to Pratama (2008) there is a relationship between someone who has Experience with a technology and the behavior of the technology is similar.

A person who is experienced in a technology will have an impact on his ability to use a technology. According to Sugihanti (2011) Experience can be defined as a form of knowledge obtained when a user has used information technology (IT) before. The Experience of using e-filing is knowledge obtained by taxpayers when taxpayers have used e-filing. If someone has Experience using an e-filing system, the taxpayer will have the confidence to keep using the system.

This is occur because if the taxpayer switches to using another system, the taxpayer must first learn how to operate the system. Moreover if the taxpayer has used the e-filing system and feels that the system helps in the completion of work, the taxpayer will have an interest in continuing to use the e-filing system. It can be concluded if the other taxpayers are experienced in using e-filing systems, the interest in using this system will also be higher. The sixth hypothesis for this research as follows:

H6: Experience has positive effect on The Interest of Individual Taxpayers in Using E-Filing

C. Research Model
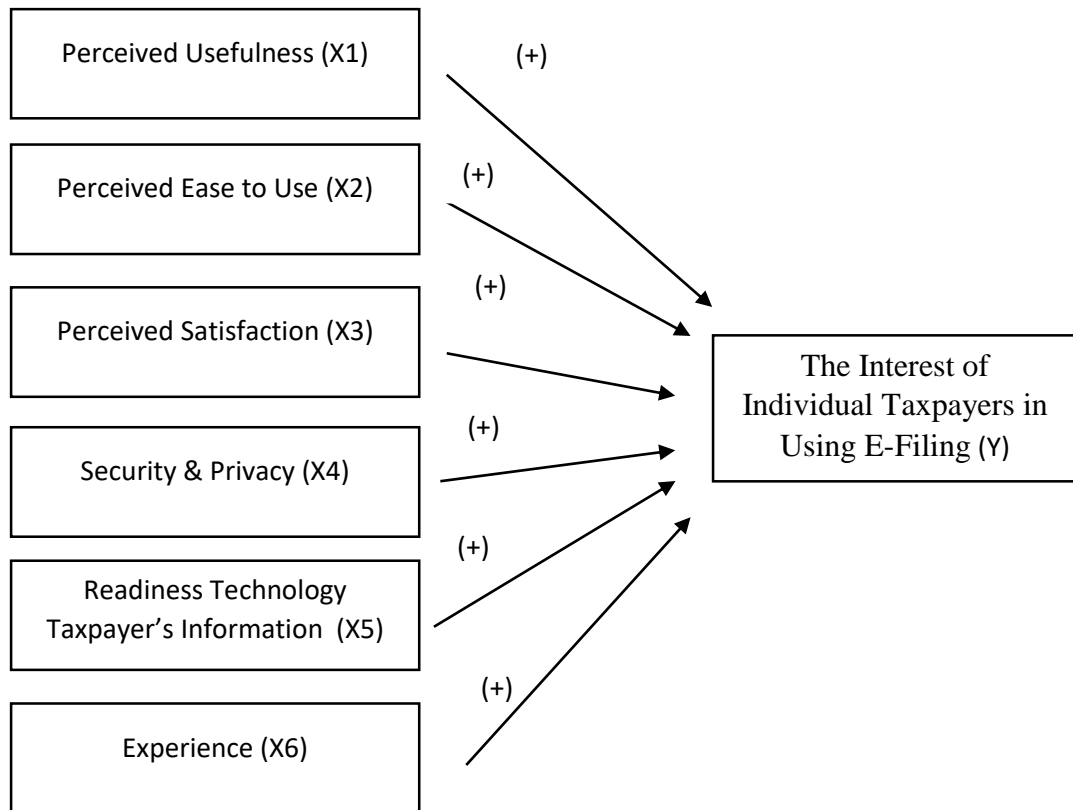
Figur 2.1

Research Model, The Factors Affecting The Interest of Individual Taxpayers in

Using E-Filing