

CHAPTER IV

RESULT AND DISCUSSION

This research uses primary data from questionnaires distributed to individual taxpayers who have used and will use e-Filing in reporting tax returns or SPT in the Tax Service Office in Temanggung. The description's result of the study along with the hypothesis are explained at the end of the chapter respectively. This study used a tool that is SPSS ver. 20 software. The following is the explanation of the result of the research.

A. General Description of Research Objects

1. Data Collection Results

The object of this research is the tax office of the Republic of Indonesia which is located in Temanggung City area. Subjects in this study are Individual Taxpayers registered in KPP Pratama Temanggung. Meanwhile, the sample in this study is an individual taxpayer who meets the characteristics of the sample is the taxpayers who register in KPP Pratama Temanggung. Based on the survey conducted in December 2018, there are 100 questionnaires that have been distributed.

Table 4.1
Percentage of Respondent Who Fulfilled the Questionnaire.

Explanation	Total	Percentage
Questionnaire distributed	100	100%
Questionnaire not returned	0	0%
Questionnaire returned	100	100%
Questionnaire can't be processed	0	0
Questionnaire can be processed	100	100%

Source: primary data processed, 2019

Based on the Table 4.1, shows that 100 questionnaires had been distributed and returned at the end of December 2018. From all questionnaires that had been distributed and returned, they were processed in the beginning of year 2019.

2. Characteristic Analysis of Respondent

Of the 100 respondents observed in this study included Gender, Age, Education Level, job, and duration of NPWP's (Tax Registration Number) ownership. The following are the results of the frequency distribution of each respondent's characteristics:

Table 4.2
Respondent's Gender Categorization

No	Respondent	Total	Percentage
1	Male	64	64%
2	Female	36	36%
Total		100	100 %

Source: primary data processed, 2019

From Table 4.2, it can be seen that the characteristics of respondents based on the gender of the individual taxpayers registered in Temanggung, it is found that the majority of respondents is in the category of males that are 64 respondents (64%) and females are 36 respondents (36%).

Table 4.3
Respondent's Age Categorization

No	Age	Total	Percentage
1	< 20 years old	4	4%
2	20-35 years old	41	41%
3	36-50 years old	35	35%
4	>50 years old	20	20%
Total		100	100 %

Source: primary data processed, 2019

From Table 4.3, it can be seen that the characteristics of respondents based on individual taxpayer age in Temanggung, the majority of respondents are included in the category of 20-35 years which are 481 respondents or 41% respectively, then in the second stage is category 36-50 years old which are 35 respondents or 35%.

Table 4.4
Respondent's Educational Background

No	Category	Total	Percentage
1	SD	3	3%
2	SMP	6	6%
3	SMA	38	38%
4	D3	6	6%
5	S1	33	33%
6	S2	13	13%
7	S3	1	1%
8	Others		
Total		100	100 %

Source: primary data processed, 2019

Based on Table 4.4, it can be seen that the characteristics of respondents based on the title of individual taxpayer's in Temanggung, mostly included in the other categories senior high school (SMA) as many as 38 respondents (38%). Then in the second stage is from category of bachelor degree (S1) as many as 33 respondents (33%).

Table 4.5
Respondent's Job Categorization

No	Category	Total	Percentage
1	Employee	71	71%
2	Entrepreneur	27	27%
3	Others	2	2%
Total		100	100 %

Source: primary data processed, 2019

From Table 4.5, shows the majority of respondents is in the category of employee as many as 71 respondents or 71%. The second stage is category of entrepreneur as many as 27 respondents or 27%. For the rest comes from other categories as many as 2 respondents or 2%.

Table 4.6
Duration of NPWP ownership

No	Category	Total	Percentage
1	< 1 year	14	14%
2	1-5 years	40	40%
3	6-10 years	21	21%
4	>10 years	25	25%
Total		100	100 %

Source: primary data processed, 2019

From Table 4.6, shows the majority of respondents who have a NPWP in Temanggung is in the category of 1-5 years as many as 40 or 40% from 100 respondents. The second stage is in the category of 6-10 years as many as 21 or 21%. Meanwhile, the third and fourth are in the category of > 10 years as many as 25 respondents or 25%, and < 1 year at least 14 respondent or 14% that can also represent as the new NPWP.

B. Data Quality Test

1. Validity Test

Validity test is a tool to test each instrument variable that will use in the research. This test is used for measure the validity of the instrument and the instrument is stated as valid if the measurement and what should be measured are suitable (Sugiono, 2004 in Nazaruddin, 2015). The higher the validity of a measuring instrument, the more precise the measurement.

The validity testing uses the Pearson's correlation correlation technique, by comparing the pearson correlation value with the r-table product moment with 5% signification for degree of freedom (df) = n-2. The total sample (n) in this research are 100, so that the df value can be calculated as follows: $100 - 2 = 98$, so that the r-table = 0.1966. If the pearson correlation value is more than r-table value, it can be concluded that the indicator is valid and if the sig is less that 0.05 it also concluded that the indicator is valid. The result of validity test can be seen as follows while for more detail of the number of calculation can be seen in the appendix:

Table 4.7
Validity test

No	Variable	Item	Explanation
1.	Perceived Usefulness (X1)	3 Questions	Valid
2.	Perceived Ease To Use (X2)	5 Questions	Valid
3.	Perceived Satisfaction (X3)	5 Questions	Valid
4.	Security and Privacy (X4)	4 Questions	Valid
5.	Readiness Technology Taxpayer's Information (X5)	3 Questions	Valid
6.	Experience (X6)	2 Questions	Valid
7.	The Interest of Individual Taxpayers in Using E-Filing (Y)	6 Questions	Valid

Source: primary data processed, 2019

From Table 4.7, it shows that all instrument item of variable are valid. Those are presented by the number of pearsons correlation that more than t-table and number of significant is less than 0.05.

2. Reliability Test

Reliability test is a method used to test a questionnaire in which the questions containing about variables to be tested (Ghozali, 2011). Reliability test will measure how far the consistency of the instrument. It can be

low/moderate/high/perfect according the value of the Cronbach's Alpha. With the characteristic Table 3.1, and in chapter 3, the result of reliability test as follow:

Table 4.8
Reliability Test

No	Variable	Cronbach's Alpha	Explanation
1	Perceived Usefulness (X1)	0.910	Reliability is perfect
2	Perceived Ease To Use (X2)	0.893	Reliability is high
3	Perceived Satisfaction (X3)	0.900	Reliability is high
4	Security and Privacy (X4)	0.771	Reliability is high
5	Readiness Technology Taxpayer's Information (X5)	0.664	Reliability is moderate
6	Experience(X6)	0.752	Reliability is high
7	The Interest of Individual Taxpayers in Using E-Filing (Y)	0.856	Reliability is high

Source: primary data processed, 2019

All variables are presented in the table 4.8. Reliability perfect is in the variable of Perceived Usefulness with the number of Chronbach's Alpha > 0.90 . High reliability is for variable Perceived Ease to Use, Perceived Satisfaction, Perceived Satisfaction, Security and Privacy, Experience, and also variable dependent variable named The Interest of Individual Taxpayers in Using E-Filing with number of Chronbach's Alpha $0.70 - 0.90$. Then variable Readiness Technology Taxpayer's Information has moderate reliability with number of Chronbach's Alpha $0.50 - 0.70$.

C. Data Analysis and Hypothesis Test

1. Descriptive Statistic Analysis

Descriptive statistics in this study presents the amount of data, minimum value, maximum value, mean value and standard deviation as well as the variance of the independent variable and dependent variable. The results of descriptive statistics are shown in Table 4.9, below:

Table 4.9
Descriptive statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Perceived Usefulness (X1)	100	6	15	11.59	1.918	3.679
Perceived Ease To Use (X2)	100	9	25	17.24	3.848	14.811
Perceived Satisfaction (X3)	100	10	25	18.20	3.318	11.010
Security and Privacy (X4)	100	9	20	15.71	2.358	5.562
Readiness Technology Taxpayer's Information (X5)	100	7	15	10.27	1.728	2.987
Experience(X6)	100	4	10	7.22	1.418	2.012
The Interest of Individual Taxpayers in Using E-Filing (Y)	100	10	30	23.65	3.707	13.745
Valid N (listwise)	100					

Source: primary data processed, 2019

Based on Table 4.9, it shows that the number of respondents (n) is 100 respondents. For the first variable measured using 3 questions with likert scale that contain 5 points from strongly disagree, disagree, neutral, agree, and the

highest is strongly agree. The first variable named Perceived Usefulness has values ranging from 6 to 15 with an average of 11.59, standard deviation of 1.918, and variance of 3.679.

The second variable measured using 5 questions with likert scale that contain 5 points from strongly disagree until strongly agree. The second variable named Perceived Ease to Use. This variable has value ranging from 9 to 25 with average of 17.24, standard deviation 1.918, and variance has value of 14.811.

The third variable measured using 5 questions with likert scale that contain 5 points from strongly disagree until strongly agree. The third variable named Perceived Satisfaction. This variable has value ranging from 10 to 25 with average of 18.20, standard deviation has value of 3.318, and variance for this variable has value of 11.010.

The fourth variable measured using 4 questions with likert scale that contain 5 points from strongly disagree until strongly agree. The fourth variable is Security and Privacy. This variable has value ranging from 9 to 20, with average of 15.17, standard deviation for this variable is 2.358, and variance has value of 5.562.

The fifth variable measured using 3 questions with likert scale that contains 5 points from strongly disagree until strongly agree. The fifth variable is Readiness Technology Taxpayer's Information. This variable has value ranging from 7 to 15, with average of 10.27, standard deviation for this variable has value of 1.728, and variance for this variable has value of 2.987.

The sixth variable measured using 2 questions with likert scale that contain 5 points from strongly disagree until strongly agree. This is the experience as the last independent variable for this research. This variable has value ranging from 4 to 10, with average of 7.22, standard deviation for this variable is 2.012.

The dependent variable in this research is The Interest of Individual Taxpayer's in E-Filing Usage. This variable measured using 6 questions in the questionnaire and using likert scale that contain 5 points from strongly disagree until strongly agree. This variable has value ranging from 10 to 30, average has value of 23.65, standard deviation for this variable is 3.707, and variance in this variable has value of 13.745.

2. Classical Assumptions Test

The classical assumption test used in this study is the Normality Test, Heteroscedasticity Test and Multicollinearity Test. The following are the results of the test:

a. Normality test

This test is to test whether the observations are normally distributed or not, this test uses Kolmogorov Smirnov. Normality test results can be seen in the Table below:

Tabel 4.10
Normality Test

No	Kolmogorov-Smirnov Z	Standard Value	Explanation
1	0.081	0.05	Normally distributed

Source : primary data processed, 2019

Based on Table 4.10, it can be seen that the Kolmogorov Smirnov Z value is $0.081 > 0.05$ so it can be concluded that the data is normally distributed.

b. Multicollinearity Test

Multicollinearity test is used to find out whether in the regression model there is a correlation between independent variables. A good regression model should not have a correlation between independent variables. To determine the presence or absence of multicollinearity, it can be seen from the variable Inflation Factor (VIF) and tolerance (α) Variance values.

Tabel 4.11
Multicollinearity Test

Variable	Tolerance Value	Base of Tolerance Value	VIF	Base Value of VIF	Explanation
Perceived Usefulness (X1)	0.607	> 0.10	1.647	< 10	Free from Multicollinearity
Perceived Ease To Use (X2)	0.384	> 0.10	2.601	< 10	Free from Multicollinearity
Perceived Satisfaction (X3)	0.348	> 0.10	2.871	< 10	Free from Multicollinearity
Security and Privacy (X4)	0.659	> 0.10	1.516	< 10	Free from Multicollinearity
Readiness Technology Taxpayer's Information (X5)	0.484	> 0.10	2.065	< 10	Free from Multicollinearity
Experience(X6)	0.489	> 0.10	2.047	< 10	Free from Multicollinearity

Source : primary data processed, 2019

Based on Table 4.11, it can be seen that the tolerance value > 0.10 and VIF value < 10 , so there is no multicollinearity.

c. Heteroscedasticity Test

Heteroscedasticity Test is used to measure whether in the study there is an inequality of variance between residuals, among one observation to another observation. The results of the Heteroscedasticity Test can be seen in the following Table:

Table 4.12
Heteroscedasticity Test

No	Variable	Significant Value	Alpha Significant	Heteroscedasticity
1	Perceived Usefulness (X1)	0.217	> 0.05	No
2	Perceived Ease To Use (X2)	0.771	> 0.05	No
3	Perceived Satisfaction (X3)	0.646	> 0.05	No
4	Security and Privacy (X4)	0.972	> 0.05	No
5	Readiness Technology Taxpayer's Information (X5)	0.569	> 0.05	No
6	Experience(X6)	0.932	> 0.05	No

Source: primary data processed, 2019

Based on Table 4.12, it can be seen that the probability value is greater than 5%, thus there is no Heteroskedasticity in the variable.

3. Multiple Linear Analysis

This section is used to test the effect of Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information, and Experience, on the interest of individual taxpayers registered in KPP Temanggung, therefore multiple linear regression analysis was

used. In the multiple linear regression analysis model, the obtained data will be tested simultaneously (F-Test), partially (T-Test) and Coefficient of Determinant Test (R^2). The data are explained bellow:

a. Simultaneous Regression Test (F-Test)

Simultaneous Regression Test or F-Test is used to find out whether the influence of independent variables together toward the dependent variable. The F-Test value is carried out using a significant test that has a significant value of $\alpha = 0.05$ or 5% (Ghozali, 2011, in Herawan and Waluyo (2014). If the value of $\text{sig} < 0.05$ so that conclusion can be drawn as simultaneously between variables dependent and independent have influence. The result of F-Test is follows;

Table 4.13
The Result of F-Test
ANOVA^a

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	671,315	6	111.886	15.093	0.000
Residual	689,435	93	7.413		
Total	1360,750	99			

Source: primary data processed, 2019

Based on the Table 4.13, the value of F-Test is 15.093 with significant value on the Table above shows as many as $0.000 < 0.05$. therefore, it can be concluded that independent variables (Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information and Experience) effect together to the dependent variable, which is The Interest of Individual Taxpayers in Using E-Filing.

b. Partial Regression Test (T-Test)

Based on the T-Test that has been carried out in the multiple linear regression test, the direction and influence of each independent variable has been produced on the independent variable. Here are the results:

Table 4.14
The Result of Regression Test

Variable	Unstandardized Coef.		Std. Coef.	T	Sig t	Explanation
	B	Std. Error	B			
(Constant)	6.157	2.226				
Perceived Usefulness (X1)	0.885	0.183	0.458	4.834	0.000	Accepted
Perceived Ease To Use (X2)	0.209	0.115	0.217	1.819	0.072	Rejected
Perceived Satisfaction (X3)	0.053	0.140	0.047	0.380	0.705	Rejected
Security and Privacy (X4)	0.202	0.143	0.140	1.541	0.127	Rejected
Readiness Technology Taxpayer's Information (X5)	-0.151	0.228	-0.71	-0.665	0.508	Rejected
Experience(X6)	0.106	0.276	0.41	0.384	0.702	Rejected

Source: primary data processed, 2019

Based on Table 4.14, the regression model is formulated as follows :

$$Y = 6.157 + 0.885.PU + 0.209.PE + 0.053.PS + 0.202.SP + (-0.151.RT) + 0.106.EX + e$$

Expalanation:

P = The Interest of Individual Taxpayers in Using E-Filing

α = Constants

β1. βn = Regression Coefficient

PU	= Perceived Usefulness
PE	= Perceived Ease to Use
PS	= Perceived Satisfaction
SP	= Security & Privacy
RT	= Readiness Technology Taxpayer's Information
EX	= Experience
e	= Error

Based on the T-Test that has been carried out in the multiple linear regression test, the direction and influence of each independent variable has been produced on the dependent variable. Here are the results :

1) Hypothesis 1 Test Result

Based on the Table 4.14, the variable of Perceived Usefulness has sig's value of 0.000 with coefficient regression value of 0.885. Sig value $0.000 < \alpha$ (0.05), this value shows variable of Perceived Usefulness has a positive effect to The Interest of Individual Taxpayers in Using E-Filing. Therefore, the first hypothesis (H1) is accepted.

2) Hypothesis 2 Test Result

Based on the Table 4.14, variable Perceived Ease to Use has sig's value of 0.072 with coefficient regression of 0.209. Sig value $0.072 > \alpha$ (0.50), this value shows that variable of Perceived Ease to Use does not have a significant positive effect to The Interest of Individual Taxpayers in Using E-Filing. Therefore, the second hypothesis (H2) is rejected.

3) Hypothesis 3 Test Result

Based on the Table 4.14, variable Perceived Satisfaction has sig's value of 0.705 with coefficient regression of 0.053. Sig value $0.705 > \alpha$ (0.05), means that the Perceived Satisfaction does not have a significant positive effect to The

Interest of Individual Taxpayers in Using E-Filing. Therefore, the third hypothesis (H3) is rejected.

4) Hypothesis 4 Test Result

Based on the Table 4.14, variable of Security and Privacy has sig's value of 0.127 with coefficient regression of 0.220. Sig. value $0.127 > \alpha (0.50)$, means that Security and Privacy does not have a significant positive effect to The Interest of Individual Taxpayers in Using E-Filing. Therefore the fourth hypothesis (H4) is rejected.

5) Hypothesis 5 Test Result

Based on the Table 4.14, variable of Readiness Technology Taxpayer's Information has sig's value of 0.508, with coefficient regression of -0.151. Sig value $0.508 > \alpha (0.50)$, means that Readiness Technology Taxpayer's Information does not have significant positive effect to the interest of individual taxpayers in Using E-Filing. Therefore, the fifth hypothesis (H5) is rejected.

6) Hypothesis 6 Test Result

Based on the Table 4.14, variable of Experience has sig value 0.702 with coefficient regression of 0.106. Sig value $0.702 > \alpha (0.50)$, mean that Experience does not have positive effect to The Interest of Individual Taxpayers in Using E-Filing. Therefore, the sixth hypothesis (H6) is rejected.

c. Coefficient of Determination Test (R^2)

Coefficient of Determination analysis aims to know the percentage of influence of Perceived of Usefulness, Perceived Ease to Use, Perceived of

Satisfaction, Security & Privacy, Readiness Technology Taxpayer's Information, and Experience.

The Coefficient of Determination can be seen from the adjusted value of R^2 . If the value adjusted R^2 close to the value of it means that the independent variable has influence on variable dependent. But, if the value of adjusted R^2 is closer to 0 then the independent variable does not affect the dependent variable (Ghozali, 2011).

Table 4.15
The Result of Coefficient Determination Test (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.702 ^a	0.493	0.461	2,723

Source: primary data processed, 2019

Based on the Table 4.15, the value of Coefficient Determination Test is 0.461 or 46.1%. This value indicates, The Interest of Individual Taxpayers in Using E-Filing effected by Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy , readiness technology taxpayer's information, and Experience of 46.1%. Otherwise 53.9% are effected by the other variables that are not used in this research.

D. Discussion (Intrepretation)

This part discusses about data processing and some test results which were been conducted on the factor affecting The Interest of Individual Taxpayers in Using E-Filing that conducted to the taxpayers registered in KPP Temanggung. This Intrepretation resumed in the Table as follows:

Table 4.16
Resume of Hypothesis Test

Variable	Test Value Result	Sig	B	Explanation
Perceived Usefulness (X1)	0.000	< 0.05	0.885	Accepted
Perceived Ease To Use (X2)	0.072	> 0.05	0.209	Rejected
Perceived Satisfaction (X3)	0.705	> 0.05	0.053	Rejected
Security and Privacy (X4)	0.127	> 0.05	0.202	Rejected
Readiness Technology Taxpayer's Information (X5)	0.508	> 0.05	-0.151	Rejected
Experience(X6)	0.702	> 0.05	0.106	Rejected

Source: primary data processed, 2019

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

The result of this study show that Perceived Usefulness has a positive effect on The Interest of Individual Taxpayers in Using E-Filing. It is proved by the significant value that more than alpha with result of $0.000 < 0.05$. Thus the result of this study are in line with study that conducted by Andi and Sari (2017); Prasetra (2016); Wibisono and Toly (2014); Kaerunnisa et. al (2017) stating that perceived usefulness has a significant positive effect on The Interest of Individual Taxpayers in Using E-Filing. However, this result the study not in line with study conducted by Asrofi (2017).

Based on the results of the research conclusions can be drawn that this Perceived Usefulness is one of the factors that can explain the benefits of using a system. This is in accordance with the TAM theory which states that Perceived Usefulness affects interest to use the system. TAM states that the more useful an information system is the more people will be interested in using the system. In order to utilize the use of e-Filing to increase, awareness of the Directorate General of Taxes is needed to pay attention to benefits in terms of benefits, convenience and others. If someone has used E-Filing and felt that the system is good, they will enjoy and continue using it, then indirectly they have gained and felt the usefulness of e-Filing.

If the higher taxpayers perceive the e-filing system can provide benefits, then the higher the taxpayer has the desire to use e-filing in the future. SPT is a mandatory agenda carried out by taxpayers every end of the year of tax, it is an obligation for each taxpayer, and the taxpayer tries to utilize the facilities provided by the Directorate General of Tax in the form of e-filing facilities. When viewed from its use, e-filing is able to provide a very supportive use for its users, one of which can provide flexibility for users to submit their SPT and the system can reduce administrative costs and reduce paper use.

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

The result of this study state that Perceived Ease to Use does not have a positive effect on The Interest of Individual Taxpayers in Using E-Filing. This is proved by the calculation that has been done, which significant value of 0.072

> alpha (0.05). Thus, this result study is not in line with Andi and Sari (2017); Wibisono and Toly (2014); Kerunnisa et.al (2017); Sofyarifani et al (2018); Rusmanto and Widuri (2017) stating that Perceived Ease to Use has a positive effect to The Interest of Individual Taxpayers in E-Filing Usage. However, this result study is in line with result conducted by Prasetya (2016) who state that Perceived Ease to Use does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing.

This result is not in line with the theory that has been explained above. The theory states that if the users feel the ease from the use of technology, they will influence the interest of user to continue using the technology in the future. However, the result of this study state that the ease to use does not have an effect to the interest.

The suspected influencing the factor is when the taxpayer considers it true that the e-filing is easy to use, but actually the taxpayer does not use his own e-filing in delivering his SPT by their self. Taxpayers get assistance for filling out their SPT by other taxpayers or tax officers. The taxpayer does not directly process his own Experience in submitting his SPT and only knows that the SPT has been delivered in a time. Based on the comment trough interview of the taxpayers some of them said that e-filing still difficult to understand, therefore the taxpayer need help from the tax officer or the other taxpayers to report their SPT by e-filing system. Taxpayers feel that SPT reporting uses e-Filing is not easy to use for taxpayers compared to report done by manually, in which people come to the Tax Office directly and ask to fill by e-filing system or report

manually. As a result, perceived easy to use does not have positive effect to The Interest of Individual Taxpayers in Using E-Filing.

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

The result of this study states that Perceived Satisfaction does not have a positive effect on The Interest of Individual Taxpayers in Using E-Filing. This is proven by the calculation that has been done, which significant value of $0.705 > \alpha (0.05)$. This result study is not in line with Andi and Sari (2017); Rusmanto and Widuri (2017) stating that perceived of satisfaction has positive effect to The Interest of Individual Taxpayers in Using E-Filing.

Thus result study state that Perceived Satisfaction does not have effect to The Interest of Individual Taxpayers in Using E-Filing. The factor might be happened because of taxpayers get assistance to fill their SPT by other taxpayers or tax officers. The taxpayer does not directly process his own Experience in submitting his SPT and only knows that the SPT has been delivered in a time. It can be happen because of the lack of knowlage about how to use e-filing.

Based on the previous of study, the duration of NPWP ownership can be factors to make it's happen. The other factor is KPP Temanggung E-filing system has not mandatory yet. Therefore, the taxpayers still get the facilities to report their SPT manually. In other side, the tax officer has done socialization and give a suggestion to the tax payers to use e-filing, so the taxpayers can make e-fin after they have NPWP.

Therefore, taxpayers can choose to use e-filing system or manual system in order to fulfill the obligation to report their SPT. As a result, because of lack of knowledge, difficulties, and also e-filing is not mandatory yet the taxpayers are not satisfied and it does not increase The Interest of Individual Taxpayers in Using E-Filing.

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

The result of this study states that Security and Privacy does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing. This is proven by the calculation that has been done, which significant value of $0.127 > \alpha (0.05)$. This result study is not in line with research conducted by Andi and Sari (2017); Wibisono and Toly (2014); Kaerunnisa et al (2017); Sofyarifani et al (2018); stating that Security and Privacy has positive effect to the interest of individual taxpayers in using e-filing. However, this result study in line with the study conducted by Sugihanti (2011); and Utami (2017).

Security and Privacy does not have positive effect to The Interest of Individual Taxpayers in Using E-Filing because there is no guarantee of Security and Privacy provided by the ASP in the e-filing system. This happens because of the lack of knowledge of taxpayers on the use of e filing which affects taxpayers to fill e-filing with the assistance or other taxpayers or with assistance from tax employees. Taxpayers are more interested to use manual system than e-filing system because they feel that they can know exactly the process of

recording and reporting their SPT and it makes them feel more secure even it's not privacy.

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

The result of this study states that Readiness Technology Taxpayer's Information does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing. This is proven by the calculation that has been done, with significant value of 0.508. Significant value is more than alpha or $0.508 > 0.05$. This result study is not in line with study conducted by Andi and Sari (2017); Kaerunnisa et al (2017); Sofyarifani (2018) stating that Readiness Technology Taxpayer's Information has a positive effect to the interest of using e-filing. However, this study is in line with the study conducted by Prasetya (2016); and salim (2012).

This result can occur because the e-filing system for taxpayers is not mandatory yet. It means that KPP Temanggung chooses to use an e-filing to replace the manual system but KPP Temanggung still gives a service to the taxpayers who report their SPT manually. Which is an order and request taxpayers can deliver their SPT trough e-filing or come to the tax office directly. As a result, the taxpayer fulfill their obligation to submit his SPT at the end of one year's tax. As a result taxpayers tend to ignore information to report their SPT trough e-filing. Thus, also becomes the factor that make taxpayers have lack of information and knowledge about e-filing.

KPP Temanggung does not need to adapt or modify the hardware or software in the KPP Temanggung's area. This e-filing application uses an internet network that can be accessed by anyone through computers, laptops, gadgets. However, the connection of internet also become another factor that might happen because of internet connection at the Temanggung which is not evenly distributed. Thus, not all regions are easily connected to the internet that make the taxpayers not able to use the e-filing system and they prefer to choose the manual system. For the taxpayers who live in the remote areas or mountainous regions, they feel the difficulties to use this system. As a result, the taxpayers are not interested to using e-filing system.

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

The result of this study states that Experience does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing. This is proven by the calculation that has been done, with significant value of 0.702. This value is more than alpha or $0.702 > 0.05$. This study is not in line with study conducted by Ermawati and Kuncoro (2016) stating that Experience has a positive effect to The Interest of Individual Taxpayers in Using E-Filing. However, this result study in line with the study conducted by Sugihanti (2011); and Dewi (2009).

The results of the study find that Experience does not have an effect on The Interest of Individual Taxpayers in Using E-Filing. This happen because of lack of Experience in using e-filling and conversely a lot of Experience in using

the internet and other online media does not directly provide interest in using e-filing.

It can be seen by the majority of respondent who use the e-filing or know this system not more than 5 year. It means that majority of respondent does not have enough Experience in using e-filing system. Then most of them use e-filing with assistance from others. Therefore, they do not feel it directly or do not feel as their own Experience. It supported by the implementation of e-filing that still is not mandatory yet. Making taxpayers who usually report SPT manually feel difficulties experience when they report using e-filing system. As a result, they are back to use manual system or get the assistance from the tax officers or the other taxpayers.