

CHAPTER II

LITERATURE REVIEW

A. Theoretical Framework

1. Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is the theoretical basis for predicting human behavior. It was proposed by Fishbein and Ajzen (1975), analyzing the relationship between various performance criteria and a person's attitude, intentions, and subjective norms Sheppard, et al., (1988). TRA shows that each individual considers the consequences of their actions before they commit certain behaviors. According to this theory, one's intention to perform certain behaviors is influenced by one's attitudes toward subjective behavior and norms Ajzen and Madden, (1986). An individual's attitude towards behavior is defined as "one's positive or negative feelings about carrying out behavioral goals" Fishbein et al., (1975), while subjective norms are defined as "people's perceptions that most people who are important to him think he should or should not do that behavior concerned "Fishbein et al., (1975). it is assumed that a person always has the choice to conduct a behavior, so the individual's intention to perform the behavior is a direct determinant of the action.

2. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) model developed by Davis F.D (1989) is one of the most widely used models in Information Systems (SI) research because this model is simpler and easier to implement.

The TAM model is adopted from the Theory of Reasoned Action (TRA) model, with one premise that a person's reaction and perception of something will determine the person's attitude and behavior. This theory models one's behavior as a function of behavioral goals. Behavioral goals are determined by attitudes toward these behaviors. Therefore, it can be understood that the reactions and perceptions of SI users will influence their attitude in accepting the use of SI.

The TAM model places the attitude factor of each user's behavior with two variables namely usefulness and ease of use as an instrument to explain the variance in user interest. Usability is defined as the level of user confidence that by using the system, it will be able to improve their performance. While ease of use is defined as the level of user confidence that the system can be used easily and can be learned on their own. Both variables of the TAM model can explain the behavioral aspects of Davis users, et al., (1989).

3. Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a revised and formulated model of TRA. TPB was introduced to meet conditions when one's behavior was not voluntary. This model is a supplement to the TRA model by including PBC as a predictor of intention and behavior. PBC refers to beliefs about the existence of factors that can facilitate or hinder the performance of a certain behavior.

According to TPB, a person's behavior is influenced by beliefs about the consequences of behavior (behavioral beliefs), beliefs about other people's expectations (normative beliefs), and beliefs about the existence of factors that facilitate or hinder behavioral performance (control beliefs). The relative weights of these three factors affect the outcome of one's decision making (Ajzen, 1988). Generally, a person's intention to perform a certain behavior will be stronger if their attitude is positive towards the behavior, their beliefs about the expectations of others are positive, and there are only a few perceived obstacles associated with carrying out that behavior.

4. Theory of DeLone dan Mclean Information System Succes

DeLone and McLean (1992) developed an information system model to measure the success of information systems. The model consists of six multi-level constructs, including: information quality, system quality, user satisfaction, system usage, impact on individuals, and impact on organizations. This model is considered quite complete and simple so that

it is widely used as a reference in testing the success of information systems.

5. Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is one of the latest technology acceptance models developed by Venkatesh, et al. UTAUT combines the successful features of eight leading technology acceptance theories into one theory. In Venkatesh's literature there are four main objectives for this study, four of which are: (1) reviewing the user acceptance literature and discussing 8 prominent models, (2) empirically comparing eight models and their extensions, (3) formulating integrated models integrating elements from the eight models, (4) empirically validating integrated models into a new model Venkatesh et.al, (2003). The eight leading theories put together in UTAUT are theory of reasoned action (TRA), technology acceptance model (TAM), motivational model (MM), theory of planned behavior (TPB), combined TAM and TPB, model of PC utilization (MPTU) , innovation diffusion theory (IDT), and social cognitive theory (SCT).

UTAUT proved to be more successful than the other eight theories in explaining up to 70 percent of user variants Venkatesh, et.al, (2003). After evaluating the eight models, Venkatesh et.al. found seven constructs that seemed to be a significant direct determinant of behavioral intention in one or more of each of these models. These constructs are performance expectancy, effort expectancy, social influence, facilitating conditions, attitude toward using technology, and self-efficacy. After going through

further testing, found four main constructs that play an important role as direct determinants of behavioral intention and use behavior, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions.

This study adopts the UTAUT model that modifies the UTAUT theory by adding two personal factor variables, namely self-efficacy and quality system, and focuses on examining factors that can influence people's interest in using the system. In connection with this study focusing on the interests or desires of individuals in using the system, the variables of the UTAUT model that will be used in this study are performance expectations, business expectations, and social influences, and conditions of the facility.

6. E-Samsat (Elektronik Samsat)

E-Samsat is a continuation of Electronic Samsat and of course if it is related to electronics it is closely related to online systems with application of samsat online nasional. E-Samsat is a breakthrough from related parties to facilitate taxpayers to carry out their obligations to pay vehicle tax in their jurisdiction.

Requirements to enjoy E-Samsat facilities:

1. The vehicle is not in the status of blocking block or blocking ownership data
2. Taxpayers have active telephone and cellular numbers

3. Taxpayers have a savings account number and ATM card at regional banks, state-owned banks, and also private banks.
4. Vehicles that can do re-registration are taxpayers who are NIK / No. The KTP is in accordance (the same) between those registered on the samsat server and in the bank account.
5. Valid for one-year vehicle tax registration. Not valid for vehicle tax payments together with 5-year vehicle registration.
6. The tax validity period can be paid less than 6 months from the due date.
7. Taxpayers are individuals (not business entities / foundations / social bodies)

Stages of payment through the National Samsat Online Application:

- ✓ Download the National Samsat Online app on Google Play
- ✓ After downloading the application will bring up various menu options, namely registration, process info, tax info, E-TBPKB, E-Authorization STNK, moving evidence, complaints and guidance.
- ✓ If you want to pay taxes, select the registration menu, after which a notification will appear, "attention, TBPKP / SKPD and STNK validation sticker will be sent to the address indicated on the STNK.
- ✓ Next, select agree if you want to proceed to payment

- ✓ After that, a tax payer form will appear, i.e. the police number, NIK, the last five digits, number, telephone number and e-mail.
- ✓ When the form has been completed, press the continue button. The application will process the data for approximately one minute.
- ✓ The amount of tax that will have to be paid will also appear.
- ✓ To get the pay code, taxpayers simply press the agree button. If the payment code has been issued, the taxpayer only needs to pay for it using an ATM / E-Banking machine.

After completing paying taxes through ATM / E-banking, there is a STNK approval procedure that must be followed by the taxpayer, including:

1. Submit the requirements at the confirmation window.
2. Officers will input data on the National Samsat Online application by entering Noreg / Nopol.
3. After the owner and vehicle identity and payment status appear on the computer screen, the officer will certify the vehicle registration by affixing stickers / stamp / electronics to the validation column on the vehicle registration.
4. Next the officer will do the Local Tax Assessment Letter (SKPD).

The deadline for exchanging proof of payment with the original SKPD as well as validating the STNK is 30 days from the date of receipt of the receipt. The validation of the vehicle registration can only be done in the area of origin where vehicles registered in the Bekasi area cannot validate the vehicle registration in the DIY region. In addition, when submitting the STNK approval to the Samsat Office, the taxpayer must show the original ID card in accordance with the data on the STNK.

7. Definition of Tax

According to S.I. Djajadiningrat in the Official book (2014), tax is an obligation to surrender a portion of wealth to the state treasury due to a situation, event and action that gives a certain position, but not as a punishment, according to regulations set by the government and can be enforced, but none reciprocal services from the state directly to maintain welfare in general. From the above definition it can be concluded that tax is a contribution of the people to the state treasury which has been determined directly by the law to surrender a portion of the assets owned.

8. Tax Function

According to Resmi (2014), there are two tax functions, namely the function of the budgetair (source of state finance) and the regularend function (regulator). Function of budgetair or source of state finance means that tax is one of the sources of government revenue to finance both routine and development expenditures. The government is trying to put in as much money as possible for the state treasury. The effort was taken by

extending and intensifying tax collection through improving regulations on various types of taxes, such as Income Tax (PPH), Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), Land and Building Tax (PBB), and others. Regulerend function or regulator means tax as a tool to regulate or implement government policies in the social and economic fields and achieve goals outside the financial field. Examples of the application of taxes as regulators are taxes imposed on luxury goods, progressive tax rates, export tax rates, and others.

9. Performance Expectancy

Performance expectations are defined as the degree to which a person individually believes that using the system will help or benefit in doing the work Venkatesh et.all, (2003). This means that for a system or information technology to be used, it must meet useful aspects and provide benefits for individuals who use them in improving their performance. Performance expectation variables are variables that combine five other variables found in five different analysis models into one variable. The five variables in question are: Perceived Usefulness on TAM Theory, Extrinsic Motivation on MM Theory, Job Fit on MPCU theory, Realtive Advantage on IDC theory, and Outcome Expectation on SCT Theory Venkatesh et al.,(2003).

10. Effort Expectancy

Effort expectations are defined as the level of ease associated with using the system Venkatesh et.all, (2003). This means that if there is someone who interprets that a system or technology meets the easy aspect

to use, then that user will be interested in using the system. Similar to the performance expectation variable, the business expectation variable is also formed from several variables found in several theories which are put together into this variable. These variables are: Perceived Ease of Use from TAM Theory, Complexity of MPCU Theory, and Ease of Use from IDT Theory Venkatesh et.all (2003).

11. Social Factors

Social influence has a definition that is the level of a person who looks important to the beliefs of others that he must use the new system Venkatesh et.all (2003). This means that the environment around the user is one of the factors that can affect the intention or desire to use a system, when the surrounding environment encourages someone to use a system, then that person will appear to use the system. As with the previous two variables, the social influence variable is also a combined form of several variables in several theories which are put together into this variable. These variables are: Subjective Norm from TRA, TPB, C-TAM-TPB, Social Factors from MPCU Theory, Image from IDT Theory, Venkatesh et.all (2003).

12. Facility conditions

Condition that facilitate the use of information technology is the level at which one believe that organizational and technical infrastructure exists to support the use of the system Triandis (1980) defines the condition of the supporters as “objective factors” which can make it easier to taken an

action. Tjahj (2003) state that the use of information technology by workers is influenced by feelings of effect on personal computer use, social norms in the workplace that pay attention to personal computer use.

Consequences individual is expected from personal computer use and conditions that facilitate the use of information technology. As for this concept there is a combination of variables obtained from previous research models about the model of technology acceptance and use. these variables are: perceived behavioral control, facilitating conditions and compatibility.

13. Self Efficacy

Self-efficacy is a belief in one's ability to regulate and implement the program of actions needed to produce the achievement given, Carter et.all, (2011). In this study Self Efficacy can be interpreted as the belief that someone has the technological skills needed to interact well with certain systems. So that when a person can be confident in their ability to find information and complete transactions through a particular system or technology, it will appear in the individual the desire to use the system or technology according to their needs.

14. Quality system

Quality system means focusing on the performance of information systems consisting of hardware, software, policies, and procedures that can provide information needed by users. If the system used is fast, reliable, easy, flexible, and safe in protecting user data, the user will feel satisfied.

the higher the quality of the system is understood by the user, the more often they use the system and the more satisfied they are with the system. System users expect a quality system to utilize the system.

15. Behavioral Intention

behavioral intention is defined as the level of desire or intention of users to use the system continuously with the assumption that they have access to information. One will be interested in using a new information technology if the users believe that using information technology will improve its performance, using information technology can be done easily, and the user gets the influence of the surrounding environment in using the information technology.

B. Hypothesis Development

1. Previous Study

When conducting research can not be separated from research conducted by previous researchers with the aim of strengthening the results of research that is being done, but also aims to compare with previous research. The following is a summary of some of the results of previous research conducted by researchers during their research.

Several studies on the relationship between user acceptance (performance expectancy, effort expectancy, social influence, facilitating conditions) with behavioral intention have been carried out (Ramdhan, 2015; Yunita, et al, 2018; Lee,2018; Sari et al, 2019) examine “Analisis Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, dan Faktor Sosial

terhadap Penggunaan Sistem Informasi” The result of the study that variable performance expectancy, effort expectancy, social factor, have a positive significant effect on system usage. Ramdhan, (2015) examines “Pengaruh

Performance Expectancy, Effort Expectancy, Social Influence, terhadap Behavioral Intention Instagram” The results of the study that variable performance expectancy, effort expectancy, social factor, have a positive significant effect on behavioral intention instagram.

Yunita, et al,(2018) examine “ Analisis Pengaruh Ekspetasi Kinerja, Ekspetasi Usaha, Faktor Sosial Dan Kondisi Yang Memfasilitas Terhadap Penggunaan Sistem Informasi Akuntansi” The results of the study that is variable performance expectancy, effort expectancy, social factor, facility conditions have a positive significant effect on system information accounting usage. Lee, (2018) examine ”Analisis Technology Acceptance Model Penggunaan E-Learning pada Mahasiswa “ The result of the study is that variable self efficacy and quality system have a positive effect on e-learning usage. Sari et,al (2019) examine “Analisis Faktor-Faktor Yang Mempengaruhi Minat Pemanfaatan Teknologi Informasi Bagi Auditor” The result of the study that variable performance expectancy, effort expectancy, social factor, facility conditions have a positive significant effect on system Intention to use technology information.

2. Hypotheses Development

a. Relationship between performance expectancy and behavioral intention

Performance expectations are defined as the level at which an individual believes that using a system will help improve in performance (Hamzah, 2010) so that performance expectations are believed that when an individual uses the system can help him improve performance. Handayani (2007) states that the construct of performance expectations is a strong predictor of the interest in using SI in voluntary and compulsory settings. Sari Research (2019) shows that performance expectations have a significant positive effect on the use of information systems. Ramdhan (2015) shows that performance expectations have a significant positive effect on the behavioral intention of Instagram, which means that respondents believe that using the system will help improve their performance. Thus the hypothesis can be developed as follows :

H1 : Performance expectancy has a positive significant effect on behavioral intention to use e-samsat system.

b. Relationship between effort expectancy and behavioral intention

Regarding the business expectation variable, according to the theory of UTAUT when a person has expectations or expectations when doing an action he can do easily, he will have the desire to take action. This means that when someone believes that a system

can be used easily, then he will be interested in using the system. Based on research conducted by Jati (2012) which discusses "*faktor-faktor yang mempengaruhi minat pemanfaatan dan penggunaan sistem e-ticket*" the results show that business expectations affect someone to use e-ticket in carrying out their activities.

H2 : Effort expectancy has a positive significant effect on behavioral intention to use e-samsat system.

c. Relationship between social factors and behavioral intention

Social influence has a definition, namely a person's level of importance towards the beliefs of others that he must use the new system Venkatesh et.all (2003). Regarding the variables of social influence, according to the theory of UTAUT, the desire / interest of an individual in acting is influenced by the people closest to him in his environment. Based on research conducted by Jati (2012) which discusses "*faktor-faktor yang mempengaruhi minat pemanfaatan dan penggunaan sistem e-ticket*" the results show that social influences influence someone to use e-ticket in carrying out their activities because when the environment around the individual supports and encourages the individual to use E-samsat in paying PKB, then the individual will wish to use the E-Samsat system. Based on this explanation, the research hypothesis is proposed as follows:

H3 : Social factors have a positive significant effect on behavioral intention to use e-samsat system.

d. Relationship facility conditions and behavioral intention

Conditions that facilitate the use of information technology is the level at which one believes that organizational and technical infrastructure exists to support the use of the system. Based on research conducted by Jati (2012) which discusses "*faktor-faktor yang mempengaruhi minat pemanfaatan dan penggunaan sistem e-ticket*" the results show that social influence affects someone to use e-ticket in carrying out their activities. it means that conditions that facilitate the user have an influence on usage behavior. Based on this explanation, the research hypothesis is proposed as follows:

H4 : Facility conditions have a positive significant effect on behavioral intention to use e-samsat system.

e. Relationship self efficacy and behavioral intention

Self efficacy in this research can be interpreted as a belief that someone has the technological skills needed to interact well with certain systems. According to the theory of UTAUT, an individual will have the desire to take an action if he believes that he has the ability to carry out these actions so that he can direct information technology users to the level of interest and use of information technology is also higher. Based on the research conducted by

Triana (2019) which discusses " *pengaruh persepsi kemudahan, persepsi kebermanfaatan, computer self efficacy, dan kesesuaian tugas terhadap penggunaan sistem keuangan desa* " the results show that self efficacy affects someone using the financial system carrying out their activities. So that it can be interpreted when someone is confident in their ability to find information and complete transactions using the E-Samsat system, it will make these individuals interested in using the E-Samsat system. Based on the description, the research hypothesis is proposed as follows:

H5 : Self efficacy has a positive significant effect on behavioral intention to use e-samsat system.

f. Relationship quality system and behavioral intention,

The quality of the system in this study can be related to the theory of DeLone & McLean Information System Success which aims to explain what makes some information systems successful, with the quality of the system being given good and satisfying, users will be interested in using e-samsat. This means that if the quality of the system has a very important role, because the better the quality of the system it will produce quality information for user needs. Based on the results of the data analysis described (baikhuni., 2018) this study states that the quality of the system has a positive effect on usage.

H6 : quality system has a positive significant effect on behavioral intention to use e-samsat system.

C. Research Model

Based on theoretical studies and strengthened by previous research, it is assumed that performance expectancy, effort expectancy, social factor, self efficacy, and quality system have a positive significant effect on behavioral intention to use e-samsat in samsat office Yogyakarta City. The framework can be formulated as follows :

