

# THE FACTORS AFFECTING THE INTEREST OF INDIVIDUAL TAXPAYERS IN USING E-FILING

(Empirical Study on KPP Temanggung)

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**Abstract:** This study aims to determine the effect of Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information, and Experience to The Interest of Individual Taxpayers in Using E-Filing on KPP (Kantor Pelayanan Pajak) Temanggung. This Studi use convenience sampling method with consideration of ease to obtain data on KPP Temanggung. The Total sample in this study was 100 respondent those are the individual taxpayers who registered in KPP Temanggung. Type the data used is primary data by questionnaire. The result show the positive effect of Perceived Usefulness to The Interest of Individual Taxpayers in Using E-Filing, and, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information, and Experience do not give positive effect to The Interest of Individual Taxpayers in Using E-Filing.

Keyword : Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information, and Experience to The Interest of Individual Taxpayers in Using E-Filing.

## INTRODUCTION

Tax is the state's largest income contribution in Indonesia. Based on the data form Ministry of Finance state income in 2018 <http://www.kemenkeu.go.id/apbn> 2018 is (Rp 1.894,7 trillion). Thus income came from PNBPN or non-taxable income (Rp 275,4 trillion), receipt of grants (Rp 1,2 Trillion), and the largest is tax income (Rp 1.618,1 trillion or 85.4%). Tax revenues come from contributions to be paid by the people as a consequence of the coming into effect of the Act. The taxpayer does not get paid directly

from the paid contribution but the taxpayers feel their contribution through the facilities that prepare by its country as the improvement the welfare of the community in the form of improvement of public facilities. The contribution of taxes to state revenues is increasing from year to year. Indonesia's natural wealth is unreliable as a major source of state revenues.

Based on <http://www.kemenkeu.go.id/apbn2018> that was accessed on 2018 in the

state revenue budget, taxes dominate state revenues by 85.4% income from tax. Thus the presentation is very large, meaning that tax is very important in the life of the state.

Compared to the compliance with taxpayer agency, it has increased every year the data from ministry of finance tax has increasing from 2014 the tax income is Rp 1.147,9 trillion or increase 6,5%, 2015 is Rp 1.250,4 trillion (8,2%), 2016 is Rp 1.285 trillion (3,6%), 2017 is Rp 1.472,7 Trillion (14,6%), then in 2018 tax income is Rp 1.618,1 trillion. To achieve this objective, the Directorate General of Tax needs to improve the quality of service for Taxpayers for reporting their SPT (tax inform reporting notice).

Repairs for improvement are always made by the Directorate General of Taxation as the tax collecting authority in Indonesia, so that acceptance can be optimized.

Directorate General of Taxation strives to meet the aspirations of taxpayers by facilitating the procedures of reporting the SPT either monthly SPT or annual SPT. The Director General of Taxation issued the Decree of the Director General of Taxes No. KEP-88 / PJ. / 2004 dated May 14, 2004 concerning Electronic Letter of Notification. After the success of the e-SPT program, the Directorate General of Taxation issued a decree KEP-05 / PJ / 2005 dated January 12, 2005 on Procedure of Submitting SPT electronically (e-Filing) through Application Service Provider Company (ASP).

The application makes easy for taxpayers in reporting SPT. Taxpayers who originally reported direct tax to the Tax Office (KPP) in the form of paper or forms, now reporting SPT can be done online anywhere and anytime. E-Filing is an electronic delivery service or delivery of SPT for both individuals and entities to Directorate General of Taxation through an ASP (Application Service Provider).

## **METHOD**

The primary data used in this research were obtained questionnaire. There were 100 taxpayers who registered in KPP Temanggung as respondents.

The independent variable of this research are Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information, and Experience. The dependent variable of this research is The Interest of Individual Taxpayers in Using E-Filing.

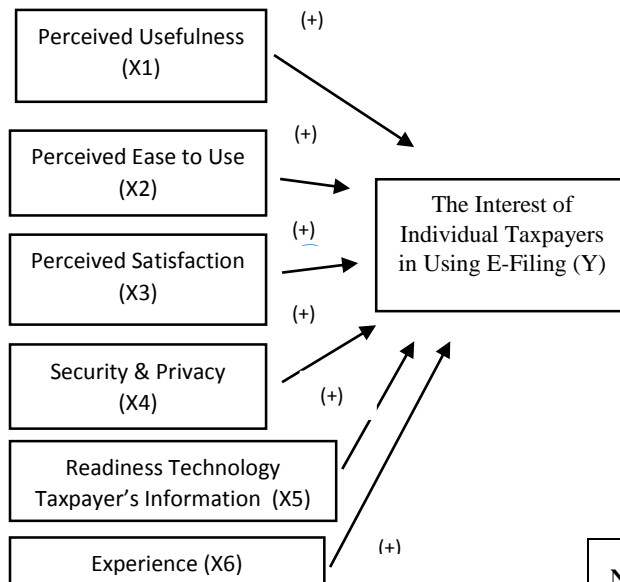
All of those variable are measured by the questionnaire from Desmayanti, Zulaikha (2012), Laihad (2013), Wahyuningtyas (2016), (Sugiarto, Wiyono; 2008) for Perceived Usefulness. Desmayanti (2012), Zulaikha (2012), Laihad (2013), Wahyuningtyas (2016), *Forum Diskusi Ilmiah Perpajakan* (Sugiarto and Wiyono; 2008) for Perceived Ease to Use. Gita Gowinda Kirana (2010) for Perceived Satisfaction. Desmayanti (2012), Zulaikha (2012), Wahyuningtyas (2016) for Security and Privacy, Desmayanti

(2012), Zulaikha (2012), Wahyuningtyas (2016) for Readiness Technology Taxpayer's Information, and Wardiman (2016) for Experience.

The instrument scale usage in this research is *likert scale* which is determines as follows:

Code	Explanation	Point
STS	Strongly disagree	1
TS	Disagree	2
N	Netral	3
S	Agree	4
SS	Strongly agree	5

The research model can be seen as follows:



## RESULT AND ANALYSIS

Hypothesis in this reasearch are:

H1: Perceived Usefulness has positive effect on The

- Interest of Individual Taxpayers in Using E-Filing.
- H2: Perceived Ease to Use does not have positive effect on the Interest of Individual Taxpayers in Using E-filing.
- H3: Perceived Satisfaction does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
- H4: Security and Privacy do not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
- H5: Readiness Technology Taxpayers Information does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
- H6: Experience does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.

## Validity Test

Based on the data on table 4.7 could be seen in the attachment, that showed the *pearson* correlation of each indicator is less than 0,05. Therefore those indicators in this research are valid.

## Reliability Test

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

Based on Table 4.8, showed that this reliability test result declared for all variable. Reliability perfect as variable Perceived Usefulness which the number of Chronbach's Alpha  $>0.90$ . Reliability high 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 which number of Chronbach's Alpha  $0.70 - 0.90$ . Then variable Readiness Technology Taxpayer's Information has moderate reliability which number of Chronbach's Alpha is  $0.50 - 0.70$ .

### **Descriptive Statistics**

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					

Based on Table 4.9, 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 range from 9 to 20, with average 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 contain 5 points from strongly disagree until strongly agree. The fifth variable is Readiness Technology Taxpayer's Information. This variable has value range from 7 to 15, with average of 10.27, standard deviation for this variable has value 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 last independent variable for this research is Experience. This variable has value range 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 range 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.

### Normality Test

**Tabel 4.10**  
**Normality Test**

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

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.

### Multicollinearity Test

**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 <u>Multicollinearity</u>
Perceived Ease To Use (X2)	0.384	> 0.10	2.601	< 10	Free from <u>Multicollinearity</u>
Perceived Satisfaction (X3)	0.348	> 0.10	2.871	< 10	Free from <u>Multicollinearity</u>
Security and Privacy (X4)	0.659	> 0.10	1.516	< 10	Free from <u>Multicollinearity</u>
Readiness Technology Taxpayer's Information (X5)	0.484	> 0.10	2.065	< 10	Free from <u>Multicollinearity</u>
Experience(X6)	0.489	> 0.10	2.047	< 10	Free from <u>Multicollinearity</u>

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

### Heteroscedasticity Test

**Table 4.12**  
**Heteroscedasticity Test**

Variable	Sig. Value	Alpha Significant	Heteroscedasticity
Perceived Usefulness (X1)	0.217	> 0.05	No

Perceived Ease To Use (X2)	0.771	> 0.05	No
Perceived Satisfaction (X3)	0.646	> 0.05	No
Security and Privacy (X4)	0.972	> 0.05	No
Readiness Technology Taxpayer's Information (X5)	0.569	> 0.05	No
Experience (X6)	0.932	> 0.05	No

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.

**Multiple Linear Analysis**  
**Simultaneous Regression Test**  
**(F-Test)**

**Table 4.13**  
**The Result of F-Test**  
**ANOVA<sup>a</sup>**

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			

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  $0.000 < 0.05$ . So that it can be conclude that independent variables (Perceived Usefulness, Perceived Ease to Use, Perceived Satisfaction, Security and Privacy, Readiness Technology Taxpayer's Information and Experience) have effect together to the dependent variable, which is The Interest of Individual Taxpayers in Using E-Filing.

**Partial Regression Test (T-Test)**

Table 4.14

The Result of Regression Test

Variable	Unstandardized Coef.		Std. Coef.	T	Sig t
	B	Std. Error	B		
(Constant)	6.157	2.226			
PU(X1)	0.885	0.183	0.458	4.834	0.000
PE (X2)	0.209	0.115	0.217	1.819	0.072
PS(X3)	0.053	0.140	0.047	0.380	0.705
SP (X4)	0.202	0.143	0.140	1.541	0.127
RT (X5)	-0.151	0.228	-0.71	-0.665	0.508
Ex (X6)	0.106	0.276	0.41	0.384	0.702

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
- $\alpha$**  = Constants
- $\beta_1, \beta_n$**  = 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 has been carried out in the multiple linier regression test, the direction and influence of each independent variable has been produced on the

dependent variable. Here are the result:

1) Hypothesis 1 Test Result

Based on the Table 4.14, above variable of Perceived Usefulness has sig's value as many as 0.000 with coefficient regression value as many as 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 as many as 0.072 with value of coefficient regression as many as 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 as many as 0.705 with value of coefficient regression as many as 0.053. sig value  $0.705 > \alpha (0.05)$ , mean 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 as many as 0.127 with value of coefficient

regression as many as 0.220. sig value  $0.127 > \alpha (0.50)$ , mean 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 as many as 0.508, with value of coefficient regression as many as -0.151. Sig value  $0.508 > \alpha (0.50)$ , mean 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 value of coefficient regression as many as 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.

**Coefficient of Determination Test ( $R^2$ )**

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.702 <sup>a</sup>	0.493	0.461	2,723

Based on the Table 4.15, the value of Coefficient Determination Test is 0.461 or 46.1%. this value indicate, 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 as many as 46.1% otherwise 53.9% are effected by the other variable that not use in this research.

### **Intrepretation of Hypothesis**

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

The result of this study that Perceived Usefulness has a positive effect on The Interest of Individual Taxpayers in Using E-Filing. It is proved by significant value that more than alpha with result as many as  $0.000 < 0.05$ . 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) state that perceived usefulness has a significant positive effect on The Interest of Individual Taxpayers in Using E-Filing. But this result 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 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 already feels used to using e-Filing and feels much enjoyed, 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 proved by the calculation has been done, which significant value is  $0.072 > \alpha$  (0.05). thus this result study not in line with Andi and Sari (2017); Wibisono and Toly (2014); Kerunnisa et.al (2017); Sofyarifani et al (2018); Rusmanto and Widuri (2017) state that Perceived Ease to Use has a positive effect to The Interest of Individual Taxpayers in E-Filing Usage. But this result



study is in line with result conducted by Prasetya (2016) state that Perceived Ease to Use does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing.

This result not in line with the theory that has been explained above. Based on the theory state that if the user felt the ease from the use of technology will influence the interest of user to continue use the technology in the future. But based on the result that conducted in this study state that the ease to use does not have an effect to the interest.

The factor suspected of causing 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. Base 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 not ease to use for taxpayers compared to report by manually, which is 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 state that Perceived Satisfaction does not have a positive effect on The Interest of Individual Taxpayers in Using E-Filing. This proved by the calculation has been done, which significant value is  $0.705 > \alpha$  (0.05). This result study not in line with Andi and Sari (2017); Rusmanto and Widuri (2017) state that perceived of satisfaction has positive effect to The Interest of Individual Taxpayers in Using E-Filing.

In this 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 assist 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 happened because of the lack of knowledge about how to use e-filing.

Background of study, how long they have NPWP can be factors to make its 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 been done socialization and give a suggestion to the tax payers to use e-filing, 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 does not mandatory yet the taxpayers does not felt satisfied and it 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 state that Security and Privacy does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing. This proved by the calculation has been done, which significant value is  $0.127 > \alpha (0.05)$ . This result study not in line with research conducted by Andi dan Sari (2017); Wibisono and Toly (2014); Kaerunnisa et al (2017); Sofyarifani et al (2018); state that Security and Privacy has positive effect to the interest of individual taxpayers in using e-filing. But this result study in line with the study conducted by Sugihanti (2011); Utami (2017).

Security and Privacy does not have positive effect to The Interest of Individual Taxpayers in Using E-Filing because of factor there is no guarantee of Security and Privacy provided by the ASP in the e-filling 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 more interest to use manual system than e-filing system because they felt that they can know exactly the process of recording and reporting their SPT and it make them felt more secure event it's not privacy. As a result, that lack of privacy from users make they do not Experience themselves and that makes taxpayers are less interested in using e-filling.

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

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

This result can occur because the e-filing system for taxpayers not mandatory yet. Mean that KPP Temanggung chooses to use an e-filing to replace the manual system but KPP Temanggung still give a service to the taxpayers who

reporting their SPT manually. Which is an order and requires taxpayers to use e-filing in delivering their SPT, therefore the taxpayer fulfill their obligation to submit his SPT at the end of one tax year. As a result taxpayers tend to ignore information to report their SPT trough e-filing it also being the factor that might taxpayers 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. But the connection of internet also be other factor that might be happen because of internet connection at the Temanggung which is not evenly distributed in the sense that not all regions are easily connected to the internet that might 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 felt the difficulties to use this system. As a result the taxpayers does not interest 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 state that Experience does not have a positive effect to The Interest of Individual Taxpayers in Using E-Filing. This proved by the calculation has been done, which significant value is 0.702. This value is more than alpha or  $0.702 >$

0.05. This study not in line with study conducted by Ermawati and Kuncoro (2016) stated that Experience has a positive effect to The Interest of Individual Taxpayers in Using E-Filing. But this result study in line with study conducted by sugihanti (2011); Dewi (2009).

The results of the study found that Experience does not have an effect on The Interest of Individual Taxpayers in Using E-Filing. The factor that might be happen because of lack of Experience using e-filing 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. Mean that majority of respondent does not have enough Experience in using e-filing system. Then most of them use e-filing with assisted by other. So they do not feel it directly or do not feel as their own Experience. It supported by the implementing e-filing that still does not mandatory yet. Thus, make taxpayers who usually report SPT manually felt difficulties when they report using e-filing system then they back to use manual system or get the assist from the tax officer or the other taxpayers.

#### **CONCLUSIONS**

The conclusion that can be drawn from this research are:

1. Perceived Usefulness has positive effect on The Interest of

Individual Taxpayers in Using E-Filing.

2. Perceived Ease to Use does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
3. Perceived Satisfaction does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
4. Security and Privacy does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
5. Readiness Technology Taxpayer's Information does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.
6. Experience does not have positive effect on The Interest of Individual Taxpayers in Using E-Filing.

## SUGGESTIONS

There are some suggestions from this research, as follows:

### 1. The Governmental

For the Governmental, In an effort to improve compliance by reporting SPT, the government necessary to conduct socialization for several improvement of the technology, because there some correction from respondent about the complexity of the application. And there still lack of knowledge of the taxpayers about how to using e-filing easily in the true way.

### 2. Taxpayers

For tapayers, this research can expand knowledge related to taxation especially to fulfill the obligation to reporting SPT. And

this research can expand the knowledge of taxpayers about factor that affecting The Interest of Individual Taxpayers in Using E-Filing.

### 3. Further Researchers

For further researchers, it is recommended to expand research area and add larger numbers of research samples. This is needed to improve the accuracy of the results obtained in the future, so that better results can be obtained from this study. In addition, for further research, it is better to conduct an interview process with all respondents so that the information obtained is complete.

## LIMITATIONS

In this study the researchers realized that there are some limitations and disadvantages that might influence the results of this study, therefore to get better research results, it should be noted that the number of small samples is relatively small so that it is not enough to clarify an actual situation. This research was not conducted through an interview process with all respondents, so that the data information obtained was incomplete.

## ATTACEMENT

Table 4.7  
Validity Test

Variable	Item	Cronbach's Alpha	Explanation
Perceived Usefulness (X1)	PU 1	0.905	Valid
	PU2	0.949	Valid
	PU3	0.908	Valid
Perceived Ease to Use (X2)	PE1	0.879	Valid
	PE2	0.897	Valid

	PE3	0.841	Valid
	PE4	0.813	Valid
	PE5	0.766	Valid
Perceived Satisfaction (X3)	PS1	0.859	Valid
	PS2	0.835	Valid
	PS3	0.911	Valid
	PS4	0.893	Valid
	PS5	0.726	Valid
Security and Privacy (X4)	SP1	0.868	Valid
	SP2	0.869	Valid
	SP3	0.765	Valid
	SP4	0.644	Valid
Readiness Technology Taxpayer's Information (X5)	RT1	0.853	Valid
	RT2	0.836	Valid
	RT3	0.624	Valid
Experience (X6)	EX1	0.886	Valid
	EX2	0.905	Valid
The Interest of Individual Taxpayers in e-filing Usage (Y)	P1	0.820	Valid
	P2	0.719	Valid
	P3	0.789	Valid
	P4	0.811	Valid
	P5	0.787	Valid
	P6	0.647	Valid

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