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The Effect of Attributes of Innovation on Adoption of E-Filing with Taxpayers' Trust as Moderating Variable

Abstract. The adoption of e-filing is an integral component of digitalization in public administration. In Indonesia, the Directorate General of Taxes (DGT) has made various efforts to increase tax revenue from taxpayers by using technology and communication in the filing system. One such step is to implement an e-filing tax reporting system. This study aims to examine the impact of innovation attributes (relative advantages, compatibility and complexity) on the adoption of e-filing with taxpayers' trust as a moderating variable. This research is quantitative descriptive research. This research uses a questionnaire to obtain data from 354 taxpayers. The data analysis method is Structural Equation Modeling with Partial Least Square (SEM-PLS). The study's results indicate that only relative advantage affects the adoption of e-filing. Instead, compatibility and complexity do not affect the adoption of e-filing. Taxpayers' trust mediates the influence of relative advantage on the adoption of e-filing and cannot mediate the effect of compatibility and complexity on the adoption of e-filing. The application of e-filing requires trust from taxpayers to be able to report their obligations to the state voluntarily. It is necessary to approach and socialize with taxpayers continuously to create public trust both in the state and the system itself. Any innovations will not have a significant spread if their potential consumers do not know about the benefits of their use. Thus, implementing the e-filing tax reporting system needs clarifications among taxpayers to encourage them to participate in this process. In addition, it is necessary to pay attention to the level of ease of use of the system. The more complicated the system used in adopting e-filing, the more difficult it is for taxpayers to use this system. Thus, taxpayers have less trust in the system.

Keywords: relative advantage, compatibility, complexity, adoption of e-filing, taxpayers' trust, tax reporting.

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Вплив атрибутів інновації на впровадження електронної звітності з розглядом довіри платників податків як модеруючої змінної

Анотація. Запровадження подачі електронних декларацій є невід'ємною складовою цифровізації державного управління. В Індонезії Генеральне управління податків докладало чимало зусиль, щоб збільшити податкові надходження від платників податків за допомогою технологій зв'язку в системі декларування. Одним із таких заходів є впровадження системи подання електронної податкової звітності. Це дослідження має на меті вивчити вплив атрибутів інновації (таких як відносна перевага, сумісність та складність) на впровадження електронного декларування з довірою платників податків як модеруючою змінною. Це дослідження є кількісним описовим дослідженням. У цьому дослідженні використовується анкета для отримання даних від

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354 платників податків. Метод аналізу даних – моделювання структурними рівняннями з частковими найменшими квадратами (SEM-PLS). Результати дослідження свідчать про те, що лише відносна перевага впливає на впровадження електронного декларування. Натомість сумісність і складність не впливають на впровадження електронного декларування. Довіра платників податків опосередковує вплив відносної переваги на впровадження електронного декларування та не може опосередковувати вплив сумісності та складності на впровадження електронного декларування. Застосування електронного декларування вимагає довіри платників податків, щоб вони добровільно звітувати про свої зобов'язання перед державою. Необхідно постійно комунікувати з платниками податків, щоб формувати довіру суспільства як до держави, так і до самої системи подачі декларацій. Будь-які інновації не матимуть значного поширення, якщо їх потенційні споживачі не знатимуть про переваги їх використання. Таким чином, впровадження системи електронного подання податкової звітності потребує роз'яснень серед платників податків, щоб заохотити їх до цього процесу. Крім того, необхідно звернути увагу на рівень зручності використання системи. Чим складніша система електронного декларування, тим важче платникам податків користуватися нею. Як наслідок, платники податків будуть менше довіряти системі.

Ключові слова: відносна перевага, сумісність, складність, впровадження електронного декларування, довіра платників податків, податкова звітність.

INTRODUCTION

In today's rapidly evolving digital landscape, integrating technology into various aspects of life is inevitable. One such transformation is the shift from traditional documents to digital filing, especially in tax and financial reporting. E-filing, or electronic filing, has become increasingly prevalent due to its efficiency, accessibility and environmental benefits. However, for it to be widely adopted, building trust and ensuring effective deployment of the innovation is paramount.

In Indonesia, the Directorate General of Taxes (DGT) has made various efforts to increase tax revenue from taxpayers by using technology and communication in the filing system. One such step is to implement new methods for business processes. By adding new features to this business process, which is regulated in the State Law Article 3 paragraph 1, it is hoped that the public will be more aware and comply with reporting income, assets, and obligations to the state through the SPT report through e-filing. The E-Filing tax reporting system, also known as Electronic Filing, has a one-year tax return that can be done in real-time via the Internet. This system makes it easier for taxpayers to fulfil their obligations without having to report to the Tax Office, which is considered more efficient. In addition, filling in Annual Tax Return (SPT) data can be done anytime and anywhere across the country, not depending on office working hours. In addition, users or taxpayers do not need to deal with tax officers. Correctly filled data will be sent directly to the database of the Directorate General of Taxes through available internet facilities. Electronic filing, or e-filing, is an important application that automates tax-related processes to improve the collection and assessment of tax data (Yonazi, 2013).

It is stated that the application of electronic services such as e-filing depends on how users take advantage of this service (Bhuasiri et al., 2016). In addition, the benefits of e-filing include faster information search, lower processing errors, fast filing, fast and immediate refunds, and elimination of delays in tax filing and returns by postal mail (Mohd Hanefah, 2007). Most people are comfortable with new technology in a more electronically prepared environment so that e-filing initiatives can be easily accepted (Rumanyika, 2012).

According to Blume (2015) and Ambali (2009), electronic services, such as e-filing, should be implemented in any government. It is complex, challenging, and time-consuming. The number of taxpayers who submit tax returns electronically in 2019 is 117,092; in 2020, it is 346; in 2021, it is 556,542; in 2022, it is 710,709; and in 2023, it is 1,101,101. The number of e-filing users differs from the population increase in Indonesia. Based on data on taxpayers in Indonesia who submit notification letters electronically, it is not significant with the increase in population in Indonesia.

Thus, researchers are interested in exploring this issue by examining the impact of innovation attributes on the adoption of e-filing with taxpayers' trust as a moderating variable.

THEORETICAL BACKGROUND

Theory of Adoption E-Filing

The Technology Acceptance Model (TAM) is a commonly used framework for understanding the factors that influence the acceptance and use of technology. This theory was developed by Davis et al. (1989) and has been adapted and extended to describe the acceptance of e-filing usage. The Unified Theory of Acceptance and Use of Technology (UTAUT) was proposed by Venkatesh et al. (2002). Venkatesh et al. (2002) consider the social, psychological, and contextual factors influencing technology adoption. This model will identify the variables that influence the adoption and use of e-filing. According to Liu et al. (2015), User Satisfaction Theory addresses the relationship between a user's experience with technology and the satisfaction derived from using that technology. This theory is relevant to understanding user satisfaction with e-filing. According to Setiyani (2022), to measure E-filing adoption is actual system usage.

Theory of Relative Advantage

Relative Advantage Theory is a concept that considers the degree of innovation or adoption of a new technology in a system. This advantage can be an increase in efficiency, effectiveness, quality, or other advantages that make the new technology more attractive and valuable

than the pre-existing technology. Safety and reliability factors assess the level of safety and reliability of the new technology compared to the existing technology. According to Manan (2021), measuring relative advantage means working faster, working easier, and having an economic advantage. According to Bennett and Bennett (2003), relative advantage is the extent to which instructors believe a new technology is better than an existing equivalent. However, according to Rogers (1995), it also describes the costs and benefits of adopting a new technology.

Theory of Compatibility

According to Evangelidis and van Osselaer (2018), this theory emphasizes matching existing technology with users' needs, knowledge, and skills. According to this theory, compatibility includes two main aspects. First is technology compatibility, which refers to the compatibility of technology features and functions with user needs and preferences. Second, user compatibility relates to how the technology can be adapted to the user's knowledge, experience, and skills.

Compatibility theory states that the higher the level of compatibility between users and technology, the greater the likelihood of using technology effectively and efficiently. This can have a positive impact on performance, productivity and user satisfaction. According to Soon (2019), to measure compatibility is conformity with values and the way people do things.

Theory of Complexity

According to Zimmerman, Lindberg, and Plsek (1998), complexity science offers a new perspective on systems compared to other conventional methods. Numerous ecosystems, including human bodies, stock markets, forest ecosystems, manufacturing companies, immune systems, termite colonies, and hospitals, appear to exhibit common behavioural patterns. These common behavioural patterns offer viability, sustainability, well-being, and creativity perceptions. Managers and leaders use complexity science in all kinds of organizations to find innovative operating methods. Complexity theory is a theory that focuses on the study of complex and constantly changing systems. This theory views complex systems as consisting of interconnected and interacting elements, and changes to one part of the system can affect

the entire system. Understanding this theory is important in this research because today's organizations and business environments are increasingly complex and dynamic. Complexity theory helps identify complex patterns and dynamics that emerge in a complex context.

According to Manan (2021), measuring complexity is easy to learn, easy to use and flexible.

Theory of Trust

The essence of trust is the expectation that a promise given by one person to another will be kept. Trust theory is a theoretical framework that discusses the elements of trust between individuals or entities in a social system. This trust is a key factor that influences interaction and collaboration between parties. The theory also considers factors influencing trust formation, such as transparency, integrity and credibility. According to Mayer et al. (1995), trust is formed through two main dimensions, namely trust in the ability (ability trust) and trust in the intentions (benevolence trust) of the other party. Meanwhile, trust theory also discusses the impact of this trust on behaviour and relationships within a system.

RESEARCH METHODOLOGY

Research Hypothesis

The research hypothesis is based on the following assumptions regarding the behaviour of taxpayers in Indonesia (Figure 1):

H₁: It is expected that relative advantage affects the adoption of e-filing;

H₂: It is expected that compatibility affects the adoption of e-filing;

H₃: It is expected that complexity affects the adoption of e-filing;

H₄: It is expected that relative advantage affects the adoption of e-filing through the taxpayers' trust;

H₅: It is expected that compatibility affects the adoption of e-filing through the taxpayers' trust;

H₆: It is expected that complexity towards firm value through the taxpayers' trust.

Research Design

This research is quantitative descriptive research. A quantitative descriptive research method describes and explains how the dependent variable is affected by the independent variable (Sugiyono, 2018).

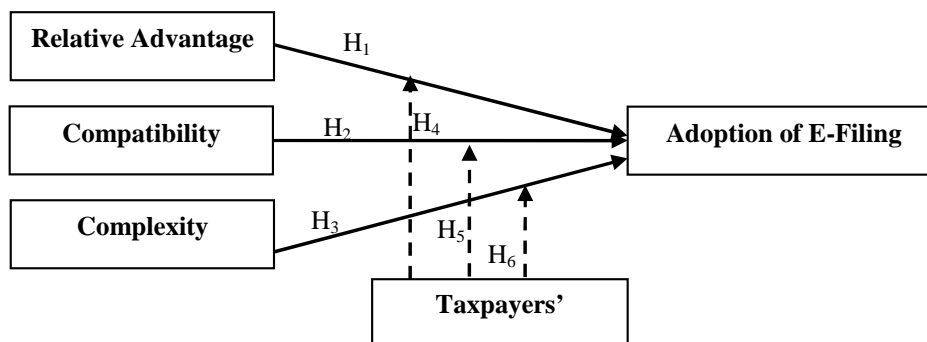


Figure 1. Research Conceptual Framework

Population and Sampling

The study's data type is quantitative primary data. Namely, data obtained not directly from the object or research subject. This research uses a questionnaire. The population in this study was 12,990,000 taxpayers throughout Indonesia, and the sampling was carried out using the simple random sampling method. The sample used in this study was 354 samples.

Data Analysis Method

The analytical model used is Structural Equation Modeling with Partial Least Square (SEM-PLS).

PLS analysis can prevent the two significant issues of factor indeterminacy and inadmissible solutions. A statistical t-test achieved from the bootstrapping process was used to assess the stability of this estimate (Ghozali, 2018, p. 24).

RESULTS AND DISCUSSION

Descriptive statistics provide an overview of the data used in the study. Data analysis was carried out with the SmartPLS program. The statistics data are shown in Table 1.

Table 1. Descriptive Statistics Results

Indicators	Mean	Median	Min	Max	Standard Deviation
Relative Advantage	53.86	12.63	1.73	52.04	88.14
Complexity	9.39	9.38	4.12	18.98	3.02
Compatibility	8.38	6.95	2.62	32.61	5.60
Taxpayers' Trust	0.16	0.17	0.05	0.31	0.05
Adoption of E-Filing	19.76	17.99	3.21	54.03	10.50

Source: processed by the authors (2023).

The data in Table 1 comprises answers from 354 respondents.

The lowest value of relative advantage is 1.73, while the highest value is 52.04; the mean relative advantage is 53.86, and the standard deviation is 88.14. Thus, the relative advantage variable is normally distributed.

The lowest value of the complexity variable is 4.12, and the highest value is 18.98; the mean of complexity is 9.39, and the standard deviation is 3.02. Thus, the complexity is normally distributed.

The lowest compatibility value is 2.62, and the highest value is 32.61; the mean of compatibility is 8.38,

and the standard deviation is 5.60. Thus, the compatibility is normally distributed.

The lowest value of taxpayers' trust is 0.05, and the highest value is 0.31; the mean of taxpayers' trust is 0.16, and the standard deviation is 0.05. Thus, the taxpayers' trust is normally distributed.

The lowest value of adoption of e-filing value is 3.21, and the highest value is 54.03; the mean of adoption of e-filing is 19.76, and the standard deviation is 10.50. Thus, the adoption of e-filing is normally distributed.

a) R-Square

The inner model test's findings are presented in Table 2.

Table 2. Adjusted R-Square (R^2)

Variable	R Square
Taxpayers' Trust (Z)	0.252
Adoption of E-Filing (Y)	0.438

Source: processed by the authors (2023).

The value of the R-Square taxpayers' trust is 0.252. This means that the independent research variable can explain 2.25% of taxpayers' trust value. The R^2 result is included in the weak category.

The value of the R-Square adoption of e-filing is 0.438. This means that this research's independent and

intervening variables can explain 43.8% of the adoption of e-filing value. The R^2 is included in the moderate category.

b) Direct Influence

Table 3 displays the outcomes of the bootstrapping.

Table 3. Direct Effects

	Original Sample (O)	T-Statistics	P Value
Relative Advantage (RA) → Adoption of E-Filing (AEF)	0.082	0.789	0.036
Compatibility (COM) → Adoption of E-Filing (AEF)	0.051	0.047	0.176
Complexity (CPX) → Adoption of E-Filing (AEF)	0.021	0.428	0.335

Source: processed by the authors (2023).

As observed in Table 3, the effect of relative advantage on the adoption of e-filing has a p-value < 0.05, indicating relative advantage effects on the adoption of e-filing with a positive relationship. The impact of compatibility and complexity on the adoption of e-filing has a p-value > 0.05, meaning these variables have no effect.

c) Indirect Effects

Table 4. Total Indirect Effects

	Original Sample (O)	T-Statistics	P Value
Relative Advantage (RA) → Taxpayers' Trust → Adoption of E-Filing (AEF)	0.082	1.790	0.037
Compatibility (COM) → Taxpayers' Trust → Adoption of E-Filing (AEF)	-0.016	0.357	0.361
Complexity (CPX) → Taxpayers' Trust → Adoption of E-Filing (AEF)	0.020	0.430	0.335

Source: processed by the authors (2023).

The effect of compatibility and complexity on the adoption of e-filing through taxpayers' trust has a p-value > 0.05, which means that taxpayers' trust cannot mediate the effect of these variables. However, taxpayers' trust can mediate the effect of relative advantage on the adoption of e-filing.

d) Hypothesis Test

Hypothesis testing shows that hypotheses 2 and 3 were rejected because compatibility and complexity do not affect the adoption of e-filing. At the same time, hypothesis 1 was confirmed because the research results show that relative advantage affects the adoption of e-filing. Hypothesis 4 was also supported because taxpayers' trust mediates the influence of relative advantage on the adoption of e-filing. However, taxpayers' trust cannot mediate the effect of compatibility and complexity on the adoption of e-filing. Thus, hypotheses 5 and 6 were rejected.

Discussion

The Effect of Relative Advantage on the Adoption of E-Filing

According to DeLone & McLean (2003) and Millenia et al. (2022), using e-filing also results in increased productivity, better decision-making, time savings, and reduced costs. Meanwhile, according to Ibrahim (2014) and Yefni et al. (2018), e-tax is designed to provide extensive tax information and services that can be easily accessed anytime, anywhere through fast, simple, and uncomplicated online channels. The organizational setting, including its culture, structure, and support systems, can significantly impact an individual's

perception of relative advantage. An organization that facilitates and incentivizes technological adoption is likely to enhance the perceived advantages of the innovation (Wu et al., 2023).

The Effect of Compatibility and Complexity on the Adoption of E-Filing

According to Angga (2023), applying the e-filing system does not significantly affect taxpayers' compliance in the Sunrise Garden office in the Kedoya area, West Jakarta. The application of the e-filing system is measured using the dimensions of performance expectancy, effort expectancy, and social expectancy. The results showed that although taxpayers know about e-filing, its application does not significantly affect taxpayer compliance. Thus, even though taxpayers use the e-filing system, they still do not comply with the regulations set by the Directorate General of Taxes.

According to Suwito (2023), the perception of complexity does not affect the adoption of e-filing. This statement refers more to the fact that complexity is the level of difficulty of the e-filing system (complexity in the use or application of the system) and has no influence on the adoption of e-filing.

The Effect of Relative Advantage on the Adoption of E-Filing Through Taxpayers' Trust

According to Santhanamery & Ramayah (2018), trust mediates the influence between relative advantage and the adoption of e-filing. Researchers test the mediating effect of perceived usefulness on the relationship between trust in the system and the adoption of the e-filing system. Their study shows that trust in the system has a

mediating effect on the adoption of the e-filing system. Specifically, it states that "perceived usefulness mediates the relationship between trust in the system and adoption of the e-filing system.

The Effect of Compatibility and Complexity on the Adoption of E-Filing Through Taxpayers' Trust

Taxpayers' trust does not mediate the effect of compatibility and complexity on the adoption of e-filing. Although Mas'ud (2019) found that trust in e-filing software directly affects e-filing acceptance, it does not mediate the relationship between compatibility and e-filing acceptance. According to Matharu et al. (2017), trust does not mediate the relationship between compatibility and taxpayer perceptions of e-filing acceptance. Instead, they suggest that other factors, such as relative advantage and top management support, can be more significant in determining whether individuals or organizations adopt e-filing.

Abuakel & Ibrahim (2022), exploring whether trust moderates the relationship between complexity and e-filing adoption, found that results have a negative impact. In addition, Mas'ud (2019) states that trust in e-filing software was an insignificant predictor of e-filing acceptability for micro-entrepreneurs in Nigeria.

CONCLUSION

The adoption of e-filing is an integral component of digitalization in public administration. This study aimed to examine the effect of innovation attributes on adopting e-filing in Indonesia. Using new technologies is also a matter of public trust, so taxpayers' trust was chosen as a moderating variable in this study. The study's results indicate that only relative advantage affects the adoption of e-filing. Instead, compatibility and complexity do not affect the adoption of e-filing. Taxpayers' trust mediates the influence of relative advantage on the adoption of e-filing and cannot mediate the effect of compatibility and complexity on the adoption of e-filing.

The application of e-filing requires trust from taxpayers to be able to report their obligations to the state voluntarily. It is necessary to approach and socialize with taxpayers continuously to create public trust both in the state and the system itself. In addition, it is necessary to pay attention to the level of ease of use of the system. The more complicated the system used in adopting e-filing, the more difficult it is for taxpayers to use this system. Thus, taxpayers have less trust in the system. So, it is necessary to design an easy system that benefits taxpayers, and the level of tax reporting in using e-filing increases according to the number of taxpayers every year.

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