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KEY FACTORS INFLUENCING MSMES' ADOPTION OF DJP ONLINE IN INDONESIA

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Abstract
The Directorate General of Taxes (DGT) continues to develop Direktorat Jenderal Pajak (DJP) Online as an electronic platform for the tax administration of taxpayers. It is essential to create an information technology support system that effectively improves tax collection. The purpose of this study is to analyze the factors that influence the adoption of the DJP Online system by Micro, Small and Medium Enterprises (MSMEs) using the Technology Acceptance Model (TAM) as a conceptual framework. The research method used Partial Least Squares Structural Equation Modeling (PLS-SEM) with the Smart PLS application and involved a sample of 152 MSMEs spread across South Jakarta, Bandung, and Surakarta. The results of hypothesis testing show that experience, compatibility, complexity, perceived ease of use, and perceived usefulness have different influences on the adoption of DJP Online. These factors need to be considered by DGT to increase the adoption of DJP Online. The implication of these findings is the importance of making DJP Online easier to use, compatible, and fulfilling perceived usefulness to encourage MSMEs to use this platform to increase the effectiveness and efficiency of tax administration and ultimately increase tax revenue in Indonesia.
Keywords: DJP Online, Information Systems Success Model, Micro Small and Medium Enterprises (MSMEs), Online Tax Filing System, Tax Administration, Technology Acceptance Model (TAM)

INTRODUCTION

In 2018, Indonesia was ranked 107th on the E-Government Development Index (EGDI), which is composed of the Online Services Index, the Telecommunications Index, and the Human Resources Index. This ranking places Indonesia significantly behind other ASEAN countries such as Singapore, which leads the EGDI, Malaysia and Brunei Darussalam (both ranked 48th), Thailand (73rd), the Philippines (75th), and Vietnam (88th). Denmark holds the top position globally. This disparity underscores the necessity for Indonesia to enhance its competencies in Information and Communication Technology (ICT) and to further develop its ICT infrastructure (Maulana, 2020).

In order to improve the efficiency and effectiveness of tax administration, the Directorate General of Taxes (DGT) has developed DJP Online as an electronic platform that allows taxpayers to carry out tax administration online(Ahmad & Dasuki, 2023). According to the page pajak.go.id, not only is the government developing an online-based tax administration system, but there are thirteen (13) Taxation Application Service Providers (PJAP) from the private sector. PJAP is a party appointed by the Director General of Taxes to provide Tax Application services for taxpayers. It means that PJAP and DGT compete to develop a tax administration system for taxpayers.

One of the taxpayers who contribute significantly to the shadow economy in Indonesia is the subject of Micro and Small Enterprises (MSMEs), also known as a subject with a hard-to-tax character (Theodikta, 2019). MSMEs in Indonesia have an extensive involvement in terms of actors and existing markets. Data from the Ministry of Cooperatives and SMEs(Badan Pusat Statistik(BPS), 2017), shows that the number of MSMEs is increasing. In 2018, there were 64 million units, and in 2018, there were 65 million units, which could absorb 119,5 million workers 2019. In 2012, the number of entrepreneurs in Indonesia was 56,539,560 units.

The ASEAN Investment Report indicates that in 2021, Micro, Small, and Medium Enterprises (MSMEs) in Indonesia employed 97% of the workforce, contributed 60.3% to the country's Gross Domestic Product (GDP), and accounted for 14.4% of national exports (United Nations Conference on Trade and Development (UNCTAD) & ASEAN Secretariat, 2022). The

operations of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have been crucial in driving the national economy. MSMEs are one of the sectors that have the potential to grow and contribute consistently to the national economy (Thaha et al., 2022). Micro, Small, and Medium Enterprises (MSMEs) continue to have a crucial impact on enhancing the Indonesian economy, contributing to the expansion of enterprises, employment opportunities, and overall national economic growth.

Nevertheless, in the realm of taxation, Micro, Small, and Medium Enterprises (MSMEs) have not made a substantial contribution to state revenue. Based on data from the DGT of the Ministry of Finance in 2019, the final MSME Income Tax contributed IDR 7.5 trillion, which accounted for approximately 1.1% of the total income tax collection of IDR 711.2 trillion in the same year (Alatas, 2021).

The low contribution of MSMEs to tax revenue indicates the existence of MSME tax compliance issues. MSMEs often need more human, financial and technological resources, which make them vulnerable to complex administrative burdens. Simplifying tax administration can have a positive impact on small businesses by reducing compliance burdens and supporting their growth and sustainability (OECD, 2020).

The current tax collection system could be better, it is essential to create an integrated information technology support system to improve tax collection (Wujarso et al., 2022). The adoption of DJP Online by MSME taxpayers can provide significant benefits, including reduced administrative costs, time savings, and increased efficiency in the tax reporting and payment process. However, to achieve optimal adoption, it is essential to understand the factors that influence the use of DJP Online by MSME taxpayers.

One of the objectives of providing government online services electronically is to increase accessibility and ease of providing essential government services to its citizens (Carter & Bélanger, 2005). However, citizens are less satisfied with electronic services for several reasons, such as hesitation, lack of digital skills, lack of trust in the system, confusion due to unclear instructions, etc (Lee et al., 2011).

To improve the effectiveness of online government service delivery, barriers that reduce user satisfaction with e-services should be identified and addressed by the government. From website design and online service quality to privacy assurance, these barriers must be adequately addressed to increase users' willingness to continue using the e-services provided by the government to its citizens (Chen et al., 2015).

The TAM (Technology Acceptance Model) theory is a conceptual framework developed by (Davis, 1987) that can be used to analyze technology adoption. TAM Theory posits that the adoption of technology is impacted by individuals' perception of its usefulness and ease of use. Perceived usefulness refers to an individual's assessment of the advantages obtained from using technology, whereas perceived ease of use pertains to an individual's perception of the amount of simplicity in using the technology.

In the context of this research, the main objective is to analyze the factors that influence the adoption of DJP Online by MSME taxpayers using TAM Theory as a conceptual framework. Relevant factors that need to be identified include perceived usefulness, perceived ease of use, and social and environmental factors that may influence the adoption of DJP Online.

The research method to be used is a structured survey to collect data on the perceptions of MSME taxpayer users of the factors identified in the TAM Theory conceptual framework. The collected data will be statistically analyzed to evaluate how these factors contribute to the adoption of DJP Online by MSME taxpayers.

The results of this study are expected to provide valuable insights for DJP and related parties in designing appropriate strategies and policies to increase the adoption of DJP Online

by MSME taxpayers. With the increasing adoption of DJP Online, it is expected that there will be an increase in tax administration efficiency and overall growth of MSMEs.

The act of using DJP Online by MSME taxpayers will help in achieving these goals by reducing administrative burden, increasing accessibility, and simplifying the tax administration process. Hence, it is crucial to ascertain the determinants that impact the acceptance of DJP Online among MSME taxpayers to formulate an appropriate approach for enhancing the utilization of DJP Online.

LITERATURE REVIEW

The TAM Model

Several models and theories have been established to elucidate the behavior of individuals in accepting information technology (IT). Some of the models mentioned are The Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1977), Theory of Planned Behaviour (TPB) (Viswanath Venkatesh, 1991), Technology Acceptance Model (TAM) (Davis, 1987) (Davis, 1989), TAM2 (F. D. V Venkatesh, 2000), Unified Theory of Acceptance and Use of Technology (UTAUT) (V. Venkatesh et al., 2003), and the extended Unified Theory of Acceptance and Use of Technology (UTAUT2) (V. Venkatesh et al., 2012).

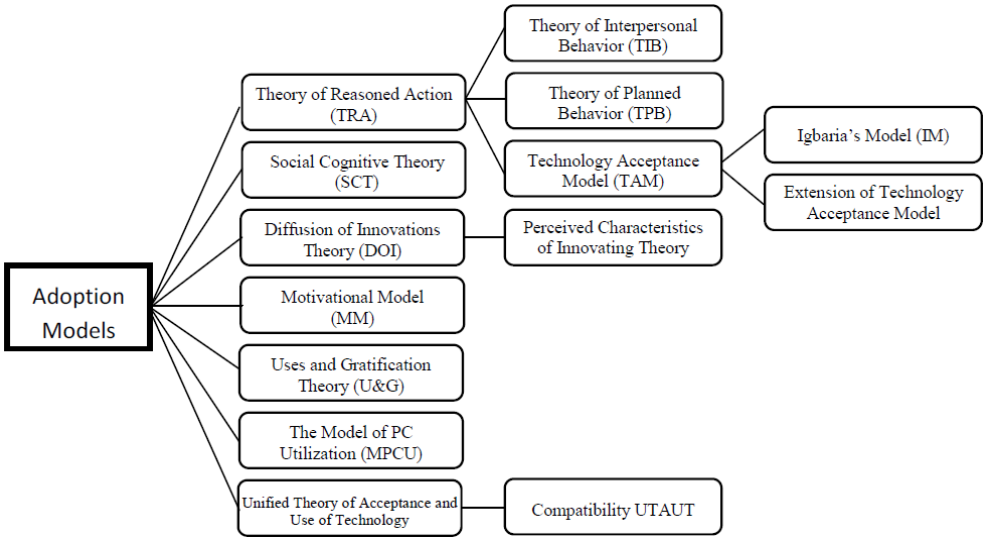

Figure 1
Summary of Acceptance Models (Taherdoost, 2018)

Most of these theories come from the fields of sociology and psychology (White et al., 2015) with the most widely used theories in explaining technology adoption including UTAUT, TAM, and DOI (Taherdoost, 2018). Based on the results of research (Fishbein & Ajzen, 1977), they successfully project and explain behavior within a broad framework of study. Researchers consider that the Theory of Reasoned Action (TRA) is a general concept, so it is necessary to develop (Technology Acceptance Model (TAM) to understand the behavior of using information systems in more depth. In the model, external variables are introduced and their relationship with perceived use and perceived ease of use. The concepts in the Technology Acceptance Model (TAM) introduced by (Davis, 1987) can be found in Figure 2.

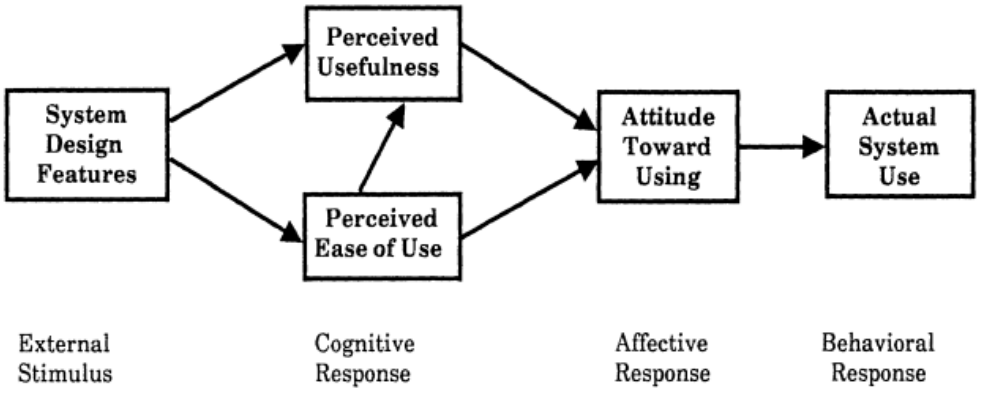

Figure 2.
Technology Acceptance Model Technology Acceptance Model (TAM) Model (Davis, 1987)

The TAM model is highly effective in elucidating and forecasting individuals' intentions and behaviors related to technology use (Davis, 1989). The Theoretical Framework for DJP Online E-Filing was formally presented and implemented in May 2004, as per the Decree of the Director General of Taxes, No KEP-88/PJ/2004. The E-Filing system facilitates taxpayers in meeting their tax obligations, one of which is tax reporting (Tax Return) in electronic format online, through the DJP Online website. Presently, DJP Online has undergone significant modifications since its initial introduction by the government. However, not all taxpayers can optimize the DJP Online system, including MSME groups (Santiastri, 2021).

By using TAM Theory, expected to analyze the acceptance behaviour and use of DJP Online information technology by taxpayers, especially MSMEs. TAM helps identify the main factors that influence user intentions and behavior in accepting and using technology.

The main constructs of TAM include Actual System Use, Attitude Toward Using, Perceived Usefulness, and Perceived Ease of Use. This study utilizes the technological acceptance model and expands upon it by incorporating other aspects that have been examined in prior research, specifically experience, compatibility, complexity.

Hypotheses Development

Experience

The experience variable in the Technology Acceptance Model (TAM) theory considers users' experiences with previous technologies and how this affects their attitudes and intentions towards new technologies. Research by (Dishaw & Strong D M, 1999) shows that previous positive experiences with similar technologies can increase the perceived usefulness and ease of use of new technologies, affecting the intention to use them. Another study by (Jackson et al., 1997) also highlights that previous user experience can influence users' intention to adopt a new system or technology, as users with positive experiences tend to be more open to new technologies and have more positive attitudes towards them.

Compatibility

In research (Xia & Lee, 2000) on the acceptance of information technology (IT) innovations, the variable "compatibility" refers to the extent to which users consider IT innovations to be suitable for their needs, tasks, or work environment. The "compatibility" factor greatly influences the perception and acceptance of IT innovations by users. If users feel that the IT innovation matches their needs, they are more likely to accept and adopt the technology. Conversely, incompatibility can be an obstacle to the acceptance of IT innovations.

Complexity

Complexity refers to the level of difficulty or complexity in learning and using a technology. In TAM, complexity is a factor that affects the perceived ease of use of a technology. The more complex a technology is, the more difficult it is for users to learn and use

it, which in turn can reduce the likelihood of technology adoption. Research has shown that the easier it is for users to master the technology and the more intuitive the user interface, the higher the likelihood of adoption.

Perceived Ease of Use

Perceived ease of use refers to the degree to which consumers perceive information services as being easy or difficult to use (Davis, 1989). The concept of perceived ease of use is relevant mainly during the initial stages of system adoption and usage, but it diminishes in importance over longer periods of continued use. Previous studies show that there is a positive correlation between the perception of ease of use and the perception of its value (V. Venkatesh et al., 2003).

Perceived Usefulness

Perceived usefulness denotes the extent to which consumers believe that using information system services will improve their performance (Seddon, 1997). Consumers can utilize efilling services whenever they are convinced that the technology can enhance their savings or improve the efficiency of their transactions.

Attitude Toward Behavior (Attitude Toward Using)

Attitude Toward Using refers to the assessment, either favorable or negative, of engaging in specific behaviors. Beliefs have an influence on attitudes, normative beliefs and willingness to comply influence norms, and ideas about persons having the necessary opportunities and resources influence perceived behavioral control (Ajzen, 1985)

Actual System Use

Attitude Toward Using refers to the assessment, either favorable or negative, of engaging in specific behaviors. Beliefs have an influence on attitudes, normative beliefs and willingness to comply influence norms, and ideas about persons having the necessary opportunities and resources influence perceived behavioral control (Ajzen, 1985).

The hypothesis in this study is formulated based on the background and research model.

H1: Experience has a significant positive effect on perceived usefulness.
H2: Experience has a significant positive effect on perceived ease of use.
H3: Compability has a significant positive effect on perceived usefulness.
H4: Compability has a significant positive effect on perceived ease of use.
H5: Complexity has a significant positive effect on perceived usefulness.
H6: Complexity has a significant positive effect on perceived ease of use.
H7: Perceived ease of use has a significant positive effect on perceived usefulness.
H8: Perceived usefulness has a significant positive effect on attitude towards using.
H9: Perceived ease of use has a significant positive effect on attitude toward using.
H10: Attitude toward using has a significant positive effect on actual system use.

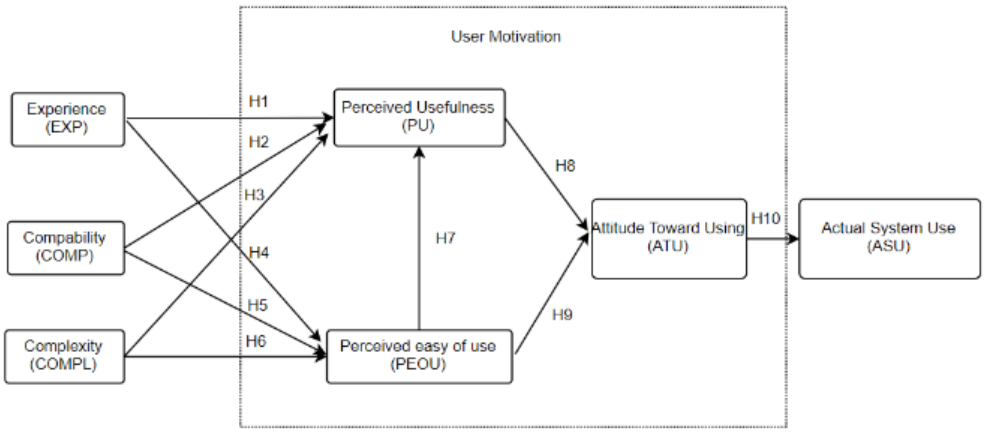

Figure 3. Research Model (Source: processed by researchers)

METHODS

This study adopts a quantitative research methodology grounded in positivist philosophy. This approach involves testing hypotheses with targeted populations or samples, utilizing structured research instruments for data collection, and employing quantitative and statistical methods for data analysis (Sugiyono, 2016). The research data were collected through Purposive Sampling, with sample criteria located in Jakarta, Bandung, and Surakarta, and used the DJP Online system. The questionnaire was distributed online via Google Forms to 156 respondents. To ensure that respondents met the specified criteria, screening questions were included at the beginning of the questionnaire to ascertain their location in Jakarta, Bandung, or Surakarta and their experience using the DJP Online system. Data taken from the local regional government. Data testing includes construct validity tests through convergent and discriminant validity and reliability tests using Cronbach Alpha and Composite Reliability (Ghozali, 2008).

Data analysis involves descriptive statistics to provide an overview of the identity of respondents and variables in percentage form. Furthermore, the analysis uses the PLS (Partial Least Square) model with the help of the SmartPLS application, which includes structural and measurement model design, path diagram construction, parameter estimation, goodness of fit evaluation, and hypothesis testing with the Bootstrap method (Wiyono, 2011). data was collected from respondents using a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) to measure variables in the TAM model, assessing their attitudes and perceptions toward the technology under investigation.

Table 1.
Parameter Test

Parameter Test	Value
Validity Test	
1. Convergen Validity: a. Loading Factor b. Average Variance Extracted (AVE)	 a. > 0,7 b. > 0,5
2. Discriminant Validity: a. Fornell Larcker Criterion or HTMT b. Cross Loading	 a. AVE > correlation between constructs b. loading factor value> cross loading value
Realibility Test	
1. Composite Reability	> 0.7
2. Cronbach's Alpha	correlation between constructs 0.7
Testing the Significance of the Direction of Relationship based on the t-statistic value or p-value	If; a. t-statistic > 1,96, or b. p-value < 0,05

Source: processed by the author (2023)

RESULTS AND DISCUSSION

Based on the data taken from the sample data, the results of the convergent validity test with the loading factor value of each indicator are more than 0.7, so the sample data is valid. The results of the convergent validity test with the AVE value are more than 0.5 for all indicators (Ghozali, 2008).. Additionally, the reliability test results, as indicated by Cronbach's Alpha and Composite Reliability, showed values above 0.7 for all variables. Thus, it can be concluded that the indicators used demonstrate strong reliability.

The results of the construct validity test using the Fornell-Larcker Criteria. In this study, the AVE value is found at the highest value in each column above. In the first column, the AVE

value for the Actual System Use (ASU) construct is 0.910, and the correlation value of the attitude toward using a variable is 0.780 and so on for other constructs, so it can be concluded that the research data has good divergent validity.

Table 2
Outer Loadings Test, Cronbach's Alpha, Composite Reability, Average Variance Extracted

Variabel and Indicator	Outer Loadings	Cronbach's Alpha	Composite Reability	Average Variance Extracted
Actual System Use (ASU)		0.896	0.935	0.828
ASU1	0.911			
ASU2	0.932			
ASU3	0.886			
Attitude Toward Using (ATU)		0.901	0.953	0.910
ATU1	0.958			
ATU2	0.950			
Compability (COM)		0.934	0.958	0.883
COM1	0.928			
COM2	0.959			
COM3	0.932			
Complexity (COMPL)		1.000	1.000	1.000
COMPL1	1.000			
Experience (EXP)		0.827	0.885	0.658
EXP1	0.836			
EXP2	0.744			
EXP3	0.849			
EXP4	0.811			
Perceived Ease of Use (PE)		0.911	0.944	0.850
PE1	0.924			
PE2	0.900			
PE3	0.941			
Perceived Usefulness (PU)		0.917	0.948	0.858
PU1	0.927			
PU2	0.948			
PU3	0.903			

Source: processed by the author (2023)

Testing the significance of the direction of the relationship based on the t-statistic or p-value. If the t-statistic value > 1.96 or p-value < 0.05.

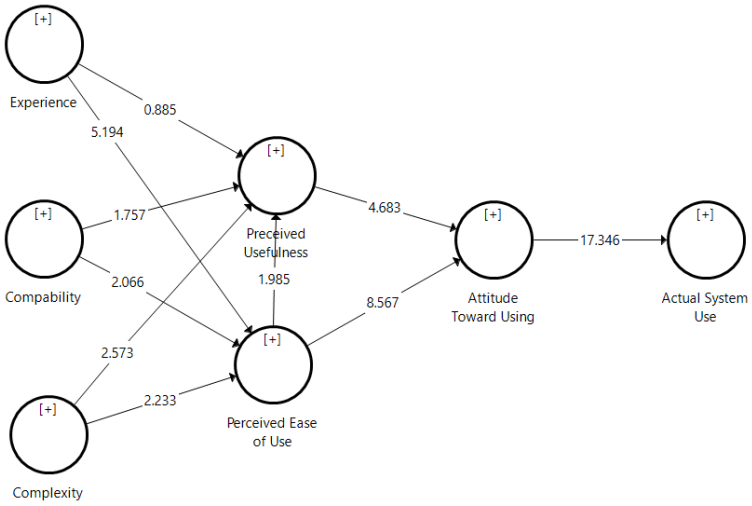

Figure 4. T-Statistic Test Results (data processed by the author)

Table.3
T-Statistic Test Results

No.	Hypothesis	Standard Deviation	T Statistics	P Values	Description
H1	Experience -> Preceived Usefulness	0.080	0.885	0.376	Rejected
H2	Experience -> Perceived Ease of Use	0.080	5.194	0.000	Accepted
H3	Compability -> Preceived Usefulness	0.130	1.757	0.079	Rejected
H4	Compability -> Perceived Ease of Use	0.109	2.066	0.039	Accepted
H5	Complexity -> Preceived Usefulness	0.132	2.573	0.010	Accepted
H6	Complexity -> Perceived Ease of Use	0.122	2.233	0.026	Accepted
H7	Perceived Ease of Use -> Preceived Usefulness	0.110	1.985	0.048	Accepted
H8	Preceived Usefulness -> Attitude Toward Using	0.075	4.683	0.000	Accepted
H9	Perceived Ease of Use -> Attitude Toward Using	0.074	8.567	0.000	Accepted
H10	Attitude Toward Using -> Actual System Use	0.045	17.346	0.000	Accepted

Source: Authors calculation with Smart PLS Application (2023)

Based on the results of the t-statistic test on 10 (ten) hypotheses, 8 (eight) hypotheses have been generated whose t-value is >1.96 (significant). From the table above, the results of hypothesis testing can be described as follows;

H1: Experience does not have a significant effect on Perceived Usefulness. The result shows that, experience does not have a significant influence on perceived Usefulness (t-value=0.885) on DJP Online. This result shows that experience is not the main factor in determining the use of DJP Online. The possible reason experience does not have a significant effect is because the previous experience of taxpayers is no longer relevant to be used in the DJP Online tax administration system, which is always growing fast. Our findings are different from previous research (Gupta & Jana, 2003; Maiga & Asianzu, 2013; Wang, 2003) with the test results of the education hypothesis (is any action or experience that has a formative effect on the mind) has a significant influence on perceived Usefulness.

H2: Experience has a significant effect on Perceived Ease of Use. The test results indicate that experience has a substantial impact on the perceived ease of use of DJP Online, as evidenced by a t-value of 5.194. This result shows that the more users experience using DJP Online, the easier it is for users to use it. The findings are consistent with previous research (Wang, 2003); The hypothesis test results indicate that computer self-efficacy has a favorable impact on perceived ease of usage.

H3: Compatibility (Compatibility) has no significant effect on Perceived Usefulness. The test results indicate that compatibility does not exert a substantial influence on perceived usefulness (t-value=1.757) on DJP Online. This result shows that the compatibility factor is not the main factor in determining the use of DJP Online. The possible reason why system capability does not have a significant effect on usability is that users consider information technology innovations to be incompatible with taxpayer needs, tasks, or work models. The findings of this study diverge from prior research, supporting the premise that Compatibility exerts a substantial impact on Perceived Usefulness (Fu et al., 2006).

H4: Compatibility has a substantial impact on the perceived ease of use. The test results indicate that compatibility has a notable impact on the perceived ease of use of DJP Online, as evidenced by a statistically significant p-value of 2.066. This outcome demonstrates that the level of compatibility between DJP Online and the current system directly correlates with the ease of use for consumers. The results align with prior research, supporting the notion that Compatibility has a substantial impact on Perceived Ease of Use (Fu et al., 2006).

H5: The level of complexity has a substantial impact on how useful something is perceived to be. The test results indicate that Complexity has a noteworthy impact on perceived Usefulness (p-value=2.573) on DJP Online. This demonstrates that the higher the level of user-friendliness of DJP Online, the greater its utility for users. The hypothesis that complexity has a substantial link with the behavioral intention to use e-filing in Malaysia yielded the same results as prior research (Dorasamy et al., 2010).

H6: The level of complexity has a substantial impact on how easy a product or system is perceived to be to use. The test findings indicate that Complexity has a notable impact on the perceived ease of use of DJP Online, as evidenced by a significant p-value of 2.233. This demonstrates a positive correlation between the frequency of DJP Online usage and the users' proficiency in utilizing the platform. The hypothesis that complexity has a substantial link with the behavioral intention to use e-filing in Malaysia yielded the same results as prior research (Dorasamy et al., 2010).

H7: Possible explanations for the significant impact of Perceived Ease of Use on Perceived Usefulness include widespread familiarity with the technology, resulting in a high level of prior knowledge (t-value = 1.985). Additionally, the clarity regarding the benefits and consistency in taxpayers' understanding of the ease of use of DJP Online may also contribute to this phenomenon. This outcome aligns with prior studies, showing that the ease of using the Internet tax-filing system positively influences its perceived usefulness. (Chang et al., 2005).

H8: The perceived usefulness of a product or service has a notable impact on an individual's attitude towards using it. The test results indicate that the perceived usefulness of DJP Online has a substantial impact on users' attitude towards using it, as evidenced by a statistically significant t-value of 4.683. This finding demonstrates a direct correlation between the usefulness of DJP Online for users and their favorable attitude towards utilizing it. The current study yielded consistent findings with prior research, supporting the idea that the perceived usefulness of the Internet tax-filing system positively influences attitudes towards its usage (Chang et al., 2005).

H9: The perceived level of ease in using a product or service has a notable impact on an individual's attitude towards using it. The test results indicate that the perceived ease of use has a substantial impact on the attitude towards utilizing DJP Online, as evidenced by a t-value of 8.567. This finding demonstrates a favorable correlation between the usability of DJP Online and the user's inclination to use it. The current study yielded consistent findings with earlier research, supporting the idea that the perceived Ease of Use of the Internet tax-filing system positively influences individuals' Attitude Toward Using the same system (Chang et al., 2005).

H10: The attitude towards use has a substantial impact on the actual utilization of a system. The test results indicate that the attitude towards using DJP Online has a substantial impact on the actual utilization of the system (t-value=17.346). This finding indicates a direct correlation between the user's good attitude towards utilizing DJP Online and the extent to which they actually use DJP Online.

CONCLUSION

This study concludes that factors such as MSME taxpayer experience, DJP Online system compatibility, DJP Online system complexity, perceived ease of use, and perceived usefulness have different influences on adopting the DJP Online system. The MSME taxpayer experience factor shows a positive yet insignificant impact on perceived usefulness, while it significantly and positively affects perceived ease of use. The compatibility factor also exhibits a positive but insignificant effect on perceived usefulness, contrasted by a significant positive impact on perceived ease of use. In contrast, the complexity factor significantly and positively influences both perceived usefulness and perceived ease of use. Regarding the DJP Online system, the perceived ease of use factor has a positive and significant impact on perceived usefulness. Nonetheless, both perceived ease of use and perceived usefulness significantly and positively affect user attitudes toward using DJP Online. These positive attitudes, in turn, significantly enhance the level of system usage.

DJP Online features or services that are always developing require taxpayers to develop their abilities. So, some previously owned experience becomes useless in the current condition; however, MSMEs feel that the rapid development of the DJP Online system is not confusing and is suitable according to their needs. The ease of the DJP system is not the main factor for MSMEs to choose to use the tax reporting administration system. Even so, the easier and more useful features in the DJP Online system will increase the confidence and intention of MSME taxpayers to take action to use the DJP Online system for daily tax administration activities.

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