THE INFLUENCE OF TRUST AND ATTITUDE ON DJP WEBSITE ADOPTION: TECHNOLOGY ACCEPTANCE MODEL APPROACH

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ABSTRACT

This study aimed to expand the Technology Acceptance Model (TAM) which examined the effect of perceived usefulness and perceived ease of use on the intention to use the Directorate General of Taxes (*Direktorat Jenderal Pajak*, DJP) website by adding attitude as mediating variable and trust as an external stimulus factor. Trust as an external factor acting as an element will reduce risk and uncertainty, and individuals tend to demand services that provide a high level of trust, transparency, and interactivity. This research was quantitative using primary data obtained through questionnaires with 219 respondents in Bali and Java. Partial Least Squares-Structural Equation Modeling (PLS-SEM) method was used for data analysis. The results showed that the taxpayer's attitude proved to be able to mediate behavioral intention. Two variables in TAM, namely perceived usefulness and perceived ease of use, have an effect either directly or indirectly on intention as well as validating previous findings. In addition, taxpayer trust also has a significant positive effect on perceived usefulness and perceived ease of use. Theoretically, the results of this study contribute to modelling by expanding the TAM. In practical terms, the tax authorities need to improve the ease and usefulness of the DJP website to build the taxpayer's intrinsic motivation through trust and attitude.

Keyword: Trust, TAM, Attitude, Intention to Use.

INTRODUCTION

Information technology is experiencing rapid development, providing easy access to every process of organizational activity (Andriani et al., 2017). With the rapid advancement of information technology, the world is entering a new era that changes human behavior patterns and is concerned with the changing current systems and business fundamentals (Hermanto et al., 2022). More sophisticated technology and information systems are needed to process and disseminate information effectively and efficiently (Zaidi et al., 2017). According to Laksono (2018), the modern tax administration system is an important factor in achieving tax revenue. In 2014, the Directorate General of Taxes (*Direktorat Jenderal Pajak*, DJP) united all reporting and payment services under one system by making DJP Online site as a service center. In addition to providing services with fast access and individual services, the transformation of public services through technology can reduce government spending and promote public trust (Mahmood et al., 2018). In recent years, tax revenue in Indonesia has been underperforming due to slowdown in world economy, political and social instability, rapid environmental changes, and digital technology disruption; low tax revenue requires a wise response from the government (Ariwibowo et al., 2022). Affected by the Covid-19 pandemic, tax revenue in 2020 has decreased by 19.7% compared to previous year (Kurniati, 2021). All activities were carried out online, and the Minister of Finance, as quoted by the Sekretariat Kabinet (2021), appealed to taxpayers to report their returns via online methods (both *e-filing* and *e-form*) to facilitate taxpayers and prevent the spread of the Covid-19. The use of the DJP website provides benefits because the tax reporting process is easy and fast, and reduces errors when calculating taxes (Saibon et al., 2016; Saragih & Septamia, 2019). The success of information systems can be assessed through the interest and acceptance of users in utilizing the system; the government then

evaluates system usage to determine the level of implementation and further correction for performance improvement (Andriani et al., 2017).

Table 1. Tax Reporting Data

No	Method	Amount
		2021
1	E-Filling DJP	11.961.690
3	E-Form	983.257
4	E-SPT	991.820
5	Manual	1.496.754
Total		22.203.490

Source: DJP Annual Report 2021

DJP Annual Report 2021 notes that the number of taxpayers registered in Indonesia in 2021 was 66.351.573, consist of 92,74% individual taxpayer, 5,94% corporate taxpayer, 1,32% treasury taxpayer (Direktorat Jenderal Pajak, 2021). From data above can be seen 33,46% taxpayer reporting SPT. Manual reporting is still quite high compared to reporting through E-Form and E-SPT.

According to Kaabachi et al. (2020), individuals change their behavior and demand a service that provides high levels of trust, transparency, and interactivity. Usman et al. (2022) said that the usage of information technology is an act of creating a relationship. In building and maintaining a relation, trust is a crucial element. Today, technology usage has become easier and more practical, therefore this condition is attainable when an individual both want and is able to adopt this technological advancement (Elhajjar, 2020). Technology usage usually creates a change of behavior and habit, and sometimes an individual may refuse an innovation as it can result in massive changes (Claudy et al., 2013).

The decision to use a particular system is decided through a cognitive response which consists of perceived usefulness and perceived ease of use (Davis, 1991). Usman et al. (2020) said that if individuals have enough confidence in the process of decision-making and in the benefits the technology will provide for the system and for themselves, then they will use it. Perceived usefulness is how much someone believes that using a technology will improve their productivity; if they believe in the benefit of the information system, then they will use it and provide a positive contribution Usman et al. (2020). The relation between perceived usefulness and perceived ease of use on intention to use is mediated by attitude that influences intention, regardless of personal, social, and psychological aspects that continue to interact and shape the result of individual behavior such as perception, mannerism, and belief on a certain system's attribute, which play an important part in choosing to adopt or reject the use of technological system (Bashir & Madhavaiah, 2015). Yusuf & Zulfitri (2021) also said that attitude affects intention, since the individual wishes for something good and pleasant through transaction in the online system.

Even if a system is effective and efficient, concerning risk factors in the context of DJP website usage, providing private information to the website raises concern on the possibility of leaks. E-filing also has several possible disadvantages for some taxpayers who lack the ability to operate digital devices (Saibon et al., 2016), especially for those who do not understand how to use the online reporting system. Technological constraints, bad internet connection and the likes also cause taxpayers in some regions to prefer to manually report their annual tax return. For example, before using e-form taxpayers must install an IBM software first, and some choose to avoid this (Wicaksono et al., 2021). The quality of online tax reporting i.e. e-form does not predict tax compliance, since the service is difficult to use and not user-friendly (Saptono et al., 2023).

Considering the obstacles when using the online DJP website services and the probability of increasing user numbers caused by possible future policy of obligatory online reporting, a more robust system is necessary to support the tax reporting process and DJP must guarantee an optimal system quality (Wicaksono et al., 2021). Certainly, intention to use is urged by cognitive response, which is why taxpayers accept or reject information technology and what influences taxpayers to accept the information technology. A service with recognizable benefit will affect the intention to use DJP website. The researched cognitive response was taken from the component of TAM (Technology Acceptance Model) (Davis, 1991). Said cognitive response consists of perceived usefulness and perceived ease of use. From the result of several studies a gap can be seen, that is, each of a person's behavior is influenced by a factor that motivates them to do something. Generally, previous studies such as Mustapha (2013), Rakhmawati et al. (2020) (Mekonnen, 2020) only examined the effect of cognitive response on intention to use or compliance. Therefore, this research's contribution is expanding previous studies by examining the effect of perceived usefulness and perceived ease of use on the intention to use the DJP website by adding attitude as a mediator and trust as an external stimulus, as cognitive-wise a person would not be able to feel anything without a stimulus. Trust as an outside factor acts as an element that will reduce risk and uncertainty, and individuals will tend to demand a service that provides high levels of trust, transparency, and interactivity (Kaabachi et al., 2020). It is hoped that the existence of external stimulus can increase cognitive response, which in turn influences the intent to use the DJP website.

The purposes of this study are:

1. To know the effect of trust on perceived ease of use.
2. To know the effect of trust on perceived usefulness.
3. To know the effect of perceived ease of use on attitude.
4. To know the effect of perceived usefulness on attitude.
5. To know the effect of attitude on the intention to use the DJP website.
6. To know the effect of perceived ease of use on the intention to use the DJP website.
7. To know the effect of perceived usefulness on the intention to use the DJP website.
8. To know the effect of perceived ease of use on the intention to use the DJP website, as mediated by attitude.
9. To know the effect of perceived usefulness on the intention to use the DJP website, as mediated by attitude.

LITERATURE REVIEW

Theory of Planned Behavior

Behavior is an important point that can predict an action. A behavior is not done automatically, but reasonably and consistently from available action-related information for an individual. The Theory of Planned Behavior as proposed by Ajzen (1991), explains that all behavior needs planning, and usually an individual's behaviors are motivational factors in doing an action, that signifies how hard they are trying and how much effort is exerted. Within the principle of *operant conditioning*, a behavior followed by a reward will be strengthened, while behavior followed by punishment will be weakened. Some prior studies showed that technology usage is connected with TPB (Ullah et al., 2021), meaning TPB-based behavior here explained efficient individual behavior regarding technology use.

Attribution Theory

Behavior is a product of capacity and motivation. Capacity is related to an individual's ability in doing certain behaviour, and the characteristics of their surroundings enable the behavior, while motivation is related with intention arising from an individual and how much effort is being made (Heider, 1958; Hopper, 2018). According to Heider (1958), the trigger and motive of a person's behavior are

influenced by internal and external factors. The attribution theory explains the attributing process in understanding how a behavior happens and whether it is affected by internal or external situation. Robbins & Judge (2017) proposed a theory that certain behaviors that are influenced by internal factors are under the control of each individual. These include personality, motivation, and individual skills.

Technology Acceptance Model

The technology acceptance model (TAM), proposed by Davis (1991), is used to explain why users might accept or reject information technology and how user acceptance is influenced by the system's characteristics. Zaidi et al. (2017) stated that TAM is used in studies as a tool to explain individual intention in using online reporting system, based on the belief that the system may be easier to use and is more beneficial compared to previous manual methods. This is in line with Binyamin et al. (2018), who expressed that TAM is used to explain the connection between users and technology in estimating their acceptance toward that technology. TAM explains the cause-and-effect relationship between trust and behavior (the benefits of either technology or information system and ease of use), like the true purpose and use of said technology or information system (Aditya & Wardhana, 2016). In the context of using a new system or technology, the difference between TAM and TPB is that TPB is used to expand the understanding on factors that influence user intention and behavior. TPB identifies attitude, subjective norm, and perceived behavioral control on technology adoption. Meanwhile, TAM is used as a more specific model in order to comprehend and measure perception regarding the utility and convenience of a technology (Venkatesh et al., 2003).

Trust, Perceived Ease of Use, Perceived Usefulness, Attitude

Individuals change their behavior and demand a service that provides high levels of trust, transparency, and interactivity (Kaabachi et al., 2020). A badly-made system will reduce trust, hence it is important to provide a good experience especially for first-time users. According to Ennew & Sekhon (2007), trust is the willingness of an individual to accept vulnerability on the basis of positive expectations on intention or behavior in a situation marked by interdependence and risk; consequently, trust is also related to confident expectations on future behaviors.

Past studies, especially research that applies TAM, they acknowledge trust as an antecedent of perceived ease of use and perceived usefulness (Wu et al., 2016). According to Namahoot (2022), trust and perceived ease of use are positively related, as perceived ease of use can potentially affect trust and so reduce risk for users. This will make users recognize the service's advantages, which will influence the intent to use. Ease of use cause users to trust system when they understand how the system works. The study of Usman et al. (2022) concluded that trust influences perceived usefulness, meaning users' trust level on the DJP website affects how they perceive possible benefits from its usage. However, the study by Xie et al. (2017) did not find significant relation between trust and perceived usefulness.

Based on the above explanation, the following hypothesis were formed:

H1:   Trust positively influences perceived ease of use.
H2:   Trust positively influences perceived usefulness.

According to Usman et al. (2020), perceived ease of use is defined as how much an individual believes that a technology is easy to use when they want to use it. Usman et al. also added that an easy-to-use technology reduces energy and time spent to learn and use a system, and generally an individual working with the help of a system has lighter workload compared to one working manually.

Perceived usefulness is defined as how far a person believes that using a certain system will increase work performance. In the context of an organization, a system is useful if it improves performance, promotion, bonus, or other benefits. A system with high utility and recognizable

advantages will have a positive connection between usage and performance (Davis, 1991). This means that users believe that using the system will improve their performance, representing its benefits in various aspects. Hence, this perception shapes trust in making the decision on whether to continue using the system or not. Usman et al. (2020) said that based on this definition, if an individual is confident in their decision-making process, and with the technology they use offering benefits and utility, they will then continue to use it.

In the study of Elhajjar (2020), it was said that the dimension of TAM affects the attitude in adopting a technology. Similar remarks were made by Alalwan et al. (2016), Blagoeva & Mijoska (2017) and Usman et al. (2022), in that perceived ease of use and perceived usefulness affects attitude. For its relevance in the current situation, TAM can be utilized as a model to explain individual behavior. In contrast, Chawla & Joshi (2019) concluded that perceived ease of use positively affects attitude but the relation is insignificant. The reason is that there are more than simply ease of usage and usefulness that affect user response towards a technology implementation.

Based on the above explanation, the following hypothesis were formed:

H3:   Perceived ease of use positively influences attitude.
H4:   Perceived usefulness positively influences attitude.

Individuals usually encourage behaviors that are perceived to have good consequences and respond differently to behaviors perceived to have unwanted consequences (Ajzen, 1991). In the Theory of Planned Behavior (TPB), attitude is one of the main components that influences the intention or desire of an individual to carry out a behavior. In the context of online DJP, attitudes can be shaped by various factors, such as previous user experiences, perceptions of ease of use, usefulness of the service, trust in the DJP, and the extent to which the service meets the needs or expectations of the user. Anubha & Shome (2021) elaborated that whether a person likes or dislikes certain stimulus or objects around them is related to each individual's preparedness, which is controlled by experience and the effect of behavioral response on an object. Attitude acts as a determinant of intention, meaning the more positive a behavior is, the higher the intent to use a system (Davis et al., 1989). In the context of intent to use or accept a product, service, or technology, a positive attitude can include a feeling of joy, satisfaction, confidence, and a desire to interact or use the object. Implementing attitude becomes difficult when faced with a low cognitive capacity, as behavior cannot be easily build.

Behavioral intentions are individual desire to do certain behavior, or individual tendency to keep using certain technology. Nursiah (2017) added that an individual will act on a particular behavior if they have the desire or intent to do it. The level of technology use may thus be predicted from their attitude and interest on said technology, e.g. what motivates them to keep using it, or even motivates other individuals to also use it. The study of Venkatesh & Bala (2008), as quoted in Usman et al. (2020), explained there are several intent measurements using the following indicators: the desire to use, always try to use, sustainable use in the future. Within the context of DJP website services, according to Maswadeh & Hanandeh (2020) the government provides computerized taxation services. The DJP website contains clear and understandable instructions for taxpayers, including how to fill the tax report, create e-billing, and others. Through a clear process, accuracy and speed will form within the tax administration process, creating convenience also for the government. An effective improvement of the performance in the taxation department is influenced by the growth of electronic computational services, any software being used, and a competent human resource.

Attitude has a big influence on subsequent intent to use. Perceived knowledge and surroundings become the cognitive and affective components important in shaping individual attitude. This is how attitude affects intention. This is in line with Yusuf & Zulfitri (2021) where attitude affects intention since an individual desires for something good and pleasant through transaction in an online system.

Perceived ease of use describes how individuals interact with certain software. Perceived ease of use positively affects intention to use Nursiah (2017) by having a one-way relationship that can either increase or decrease it. Aditya & Wardhana (2016), Mustapha (2013), Natalia et al. (2019), Usman et al. (2020) also received similar results in that perceived ease of use positively influences intention

to use. This is consistent to Choi & Chung (2013) who stated that perceived ease of use gives a substantial effect on intention to use. On the other hand, Binyamin et al. (2018) found that perceived ease of use has no effect on intention to use.

The concept of perceived usefulness shows users' trust on the contribution of information system to the increase of user performance and achievement. This concept thus represents a measure where the use of information system is believed to provide important contribution to users (Nursiah, 2017). Nursiah (2017) study found that perceived usefulness positively impacts intention to use by increasing it. This corresponds with the studies of Aditya & Wardhana (2016), Mustapha (2013), Natalia et al. (2019), Usman et al. (2020), who found that perceived usefulness significantly influences intention to use.

Based on the above explanation, the following hypothesis were formed:

H5:   Attitude positively influences the intention to use the DJP website.
H6:   Perceived ease of use positively influences the intention to use the DJP website.
H7:   Perceived usefulness positively influences the intention to use the DJP website.
H8:   Perceived ease of use positively influences the intention to use the DJP website and is mediated by attitude.
H9:   Perceived usefulness positively influences the intention to use the DJP website and is mediated by attitude.

METHODOLOGY

Description of Population and Sample

The type of research was quantitative since the data consisted of numbers and was statistically analyzed (Saunders et al., 2019). The population was individual taxpayers. The population in Bali 4.415,1 million and population in Java 127.588,2 million (Badan Pusat Statistik, 2022). The sample selection technique was convenience sampling method. The criteria for the sample were individual taxpayers who used the DJP website and were living in Java and Bali. Selection of samples in Java and Bali as they are included in the 10 major cities according to tax regulation norms, both of these islands have sufficiently good infrastructure and adequate accessibility, which can facilitate the conduct of research. The data used in research was primary data. The data was sourced from a questionnaire made in Google Form and spread to respondents through WhatsApp, Instagram, and Facebook. Questionnaires are distributed through individuals or to specific communities. The questionnaire consisted of questions with the responses measured using Likert scale (summated rating method), from 1 = *strongly disagree* to 5 = *strongly agree*. There were 256 responses recorded, but only 219 were usable.

Operational Definition of Variables

Table 2. Definition of Operational Variables

Researcher(s)	Core Construct	Indicator
Gefen (2003) → adopted by Xie et al (2017)	Trust	a. Trustworthy b. Predictable c. Honest d. Care about customer e. Provides good service
Davis et al (1989) p. 991, Davis (1989) p. 331 → adopted by Chawla dan Joshi (2019)	Perceived Usefulness	a. Enhance effectiveness b. Improve performance c. Increase productivity d. Makes job easier e. Work more quickly f. Useful

| Davis et al (1989) p. 991, Davis (1989) p. 331 → adopted by Chawla dan Joshi (2019)	Perceived Ease of Use	a. Easy to learn b. Easy to use c. Easy to find what I want it to do (flexible) d. Clear & understandable e. Easy to become skillful f. Controllable
Venkatesh (2003)	Attitude	a. Using the system is a bad/good idea b. Using the system is a foolish/wise idea c. I dislike/like the idea of using the system d. Using the system is unpleasant/pleasant
Venkatesh (2003), Choi & Jung (2013), Venkatesh & Bala (2008) as quoted in Usman (2020)	Intention to Use	a. Plan to use the system b. The desire to use c. Always try to use d. Sustainable use in the future

Data Analysis Technique

After compiling questionnaire items for each variable, the next step was doing pilot study to nineteen respondents to find out if the items were correct, sufficient, and understandable. The data collected was processed and analyzed using Warp PLS 7.0. Descriptive statistics analysis is done to know the values of mean, minimum, maximum, and standard deviation (Sugiyono, 2013).

To test the outer model, convergent validity, discriminant validity, average variance extracted (AVE) and composite reliability were used. Construct fills the convergent validity criterion if it has a factor loading > 0.70. The next test was discriminant validity, which is seen on the cross-loading between an indicator with its construct. The cross-loading value must be > 0.70 for each variable. Another test was assessing validity from the AVE value, where each construct's AVE value must be > 0.50. The next one was reliability test using composite reliability and Cronbach's alpha. Construct is reliable if the composite reliability value or Cronbach's alpha was > 0.70 (Ghozali & Latan, 2014).

Testing the inner (structural) model was done by calculating the value of R-squared (R^2), which is a goodness-of-fit measurement. R-squared value of 0.75, 0.50, and 0.25 represents a strong, moderate, and weak model, respectively. Next, the inner model was tested by seeing the value of Variance Inflation Factor (VIF) to see if there are any indication of multicollinearity. The condition to be free of multicollinearity is VIF < 5 (Ghozali & Latan, 2014).

Hypothesis testing to know the effect between variables was done by observing the level of significance. The significance level used was 5% (t-value 1.96). Hypothesis is accepted if t > 1.96 and p-value < 0.05. The moderating variable is moderating the relation between variables if t > 1.96 (Ghozali & Latan, 2014).

Picture 1. Research Model
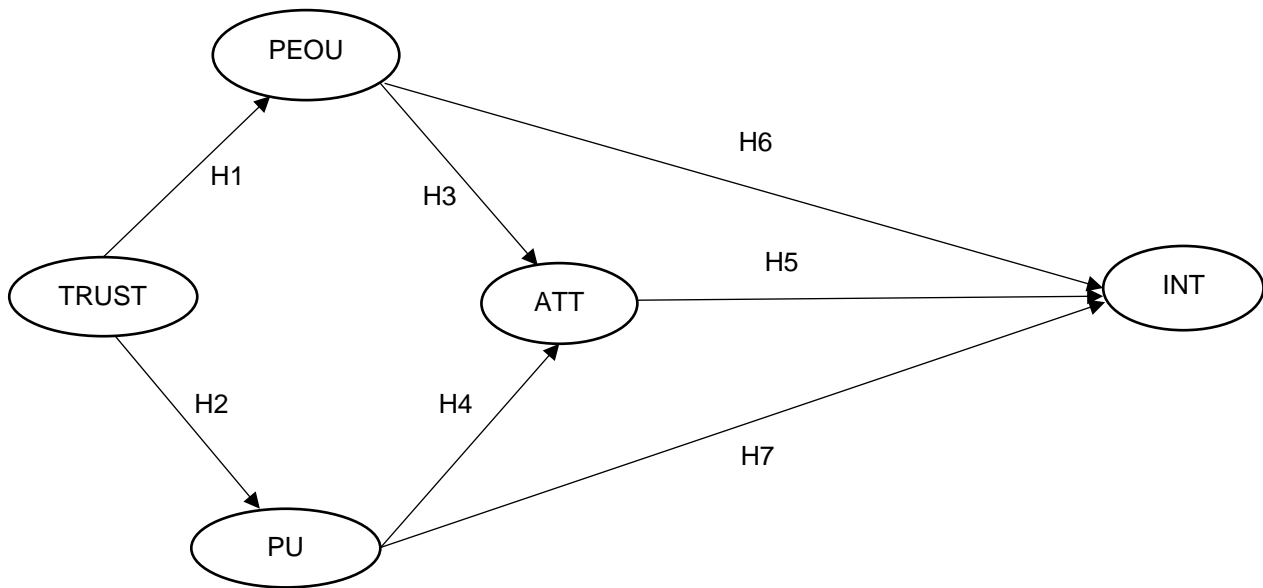
ANALYSIS AND DISCUSSION

Analysis

Table 3. Respondents' Demographic Profile

Category	Amount	Percentage
Gender		
Male	103	47%
Female	116	53%
Age Range		
20 – 30 years old	133	61%
31 – 40 years old	37	17%
41 – 50 years old	27	12%
>50 years old	22	10%
Residence		
Bali	104	47%
Jawa	115	53%
Profession		
Entrepreneur	37	17%
Private Employee	115	52%
Civil Servant	19	9%
Doctor, Lawyer, Accountant, Notary, and the likes	21	10%
Others	27	12%

The number of respondents with questionnaires that can be processed were 219, consisting of 103 males (47%) and 116 females (53%); of those, 104 were residing in Bali and 115 in Java.

Table 4. Validity and Reliability

Variable		Loading Factor	Composite Reliability	Cronbach's Alpha	AVE
Perceived Ease of Use (PEOU)	PEOU1	0.875	0.944	0.928	0.736
	PEOU2	0.845			
	PEOU3	0.863			
	PEOU4	0.832			
	PEOU5	0.894			
	PEOU6	0.836			
Trust (TRUST)	TRUST1	0.842	0.892	0.849	0.625
	TRUST2	0.836			
	TRUST3	0.772			
	TRUST4	0.711			
	TRUST5	0.784			
Perceived Usefulness (PU)	PU1	0.786	0.930	0.913	0.623
	PU2	0.790			
	PU3	0.770			
	PU4	0.840			
	PU5	0.806			
	PU6	0.794			
	PU7	0.800			
	PU8	0.724			
Attitude (ATT)	ATT1	0.871	0.927	0.902	0.719
	ATT2	0.854			
	ATT3	0.849			
	ATT4	0.866			
	ATT5	0.798			
Intention to Use (INT)	INT1	0.890	0.930	0.900	0.769
	INT2	0.857			
	INT3	0.905			
	INT4	0.856			

The above data fulfils the criteria of convergent validity and discriminant validity because all the values are above 0.70. In addition, the AVE value of each construct is above 0.50, so every construct is valid. The value of composite reliability and Cronbach's alpha for each construct are above 0.70, meaning all constructs are reliable. This indicates consistency in respondents' understanding for the measuring statements of each variable in the questionnaire.

Table 5. Model Fit and Quality Indices

	Index	P Value	Criteria	Explanation
APC	0.479	<0.001	P <0.05	Acceptable
ARS	0.671	<0.001	P <0.05	Acceptable
AARS	0.669	<0.001	P <0.05	Acceptable
AVIF	3.939		Acceptable ≤ 5, ideal ≤ 3.3	Acceptable
AFVIF	4.494		Acceptable ≤ 5, ideal ≤ 3.3	Acceptable
GoF	0.683		Small ≥ 0.1, Medium ≥ 0.25, Large ≥ 0.36	Large
SPR	1.000		Acceptable ≥ 0.7, ideal = 1	Ideal
RSCR	1.000		Acceptable ≥ 0.9, ideal = 1	Ideal
SSR	1.000		Acceptable ≥ 0.7	Acceptable
NLBCDR	1.000		Acceptable ≥ 0.7	Acceptable

Table 4 shows the correlation coefficient and how much is the relation between latent variables. The result of models testing on Average Path Coefficient (APC), Average R-Squared (ARS), and Average Block VIF (AVIF) are, in order, 0.479, 0.671, 3.939. These values satisfy the idea limit of APC and ARS of p-value <0.05 and AFIV ≤5. The measurement of model validation test uses Goodness-of-Fit (GoF) test which results in a value of 0.683 and so fits the "large" criterion. As a whole, the research model has satisfied the GoF requirement.

Table 6. Result of Direct Effect Significance Test

Variable Relationship	Path Coefficient	T Statistics	P Values	Explanation
TRUST → PEOU	0.773	13.188	<0.001	H1 accepted
TRUST → PU	0.760	12.933	<0.001	H2 accepted
PEOU → ATT	0.288	4.493	<0.001	H3 accepted
PU → ATT	0.596	9.843	<0.001	H4 accepted
ATT → INT	0.473	7.628	<0.001	H5 accepted
PEOU → INT	0.312	4.888	<0.001	H6 accepted
PU → INT	0.153	2.326	0.010	H7 accepted

The path coefficient numbers are positive, with the t-statistics being >1.96 and the p-values <0.05. The conclusion is all variables have positive and significant relationships.

Table 7. Result of Mediation Effect Significance Test

Variable Relationship	Path Coefficient	P Values	Explanation
PEOU → ATT → INT	0.136	0.002	H8 accepted (partial mediation)
PU → ATT → INT	0.282	<0.001	H9 accepted (partial mediation)

ATT has a significant mediating role but only partially on INT, as there are also direct effects between PEOU on INT and PU on INT.

Discussion

The result of this study showed that trust positively and significantly influenced perceived ease of use. This means individual trust on the DJP website affected its perceived ease of use, so **H1 was accepted**. The highest outer loading value for the variable *trust* was in TRUST1 ("I think the DJP website is trustworthy"). The highest outer loading for *perceived ease of use* was in PEOU5 ("It is easy for me to operate the services on DJP website"). It was concluded that individual trust on the website's credibility strongly affected its perceived ease of use, the latter factor becoming individuals' the main focus in using services. This result is supported by previous studies (Hansen et al., 2018; Namahoot, 2022) that found trust influenced perceived ease of use. The result also showed that trust positively and significantly influenced perceived usefulness. This indicates that individual's trust on the DJP website affected how they see the value and benefits gained from using the website. **H2 was thus accepted**. The highest outer loading for *trust* was on TRUST1 ("I think the DJP website is trustworthy"). Meanwhile, the highest outer loading for *perceived usefulness* was on PU4 ("I can simplify my annual tax reporting by using e-filing"). The conclusion was that individual trust on the website's credibility influenced its perceived usefulness, and that the simplifying of tax reporting became the factor that made individuals perceive their action to be more useful. This result is supported by previous studies (Boon-itt, 2019; Usman et al., 2022; Xie et al., 2017) that found trust affected perceived usefulness. Perceived ease of use positively and significantly influenced attitude. This means the more individuals perceive the DJP website is easy to use, the higher is their positive attitude on its services. **H3 was also accepted**. The highest outer loading for *perceived ease of use* was on PEOU5 ("It is easy for me to operate the services on the DJP website"). The highest outer loading for attitude was on ATT1 ("Using the DJP website to perform my tax obligations is a good idea"). It was concluded that the way individuals perceived how easy a service is to use affected their attitude on that service. Perceived usefulness positively and significantly influenced attitude. This indicates that the more individuals perceive the usefulness of the DJP website, the more positive is their attitude on its services. Therefore, **H4 was accepted**. The highest outer loading for perceived usefulness was on PU4 ("I can simplify my annual tax reporting by using e-filing"). The highest outer loading for attitude was on ATT1 ("Using the DJP website to perform my tax obligations is a good idea"). It was concluded that the way individuals perceived how much a service is useful affected their attitude on that service. This is in line with previous studies (Alalwan et al., 2016; Blagoeva & Mijoska, 2017; Elhajjar, 2020; H. Usman et al., 2022) that mentioned the dimension of TAM influences attitude. Attitude positively and significantly influenced the intention to use the DJP website. This suggests that the more positive an individual attitude on the DJP website, the bigger

is the chance they are willing to actually use it. Accordingly, **H5 was accepted**. The highest outer loading for attitude was on ATT1 ("Using the DJP website to perform my tax obligations is a good idea"). The highest outer loading for intention to use was on INT3 ("I have planned to use the DJP website services to perform my tax obligations"). The conclusion was that individuals' positive attitude on the DJP website influenced their decision to adopt and use the service in doing tax obligations. This is in line with several previous studies that found attitude influences intention to use (Chawla & Joshi, 2019; Utama et al., 2022; Yusuf & Zulfitri, 2021). Perceived ease of use positively and significantly influenced the intention to use the DJP website. This implies that the more individuals perceive the DJP website is easy to use, the more they intend to use it. Hence, **H6 was accepted**. The highest outer loading for perceived ease of use was on PEOU5 ("It is easy for me to operate the services on the DJP website"). The highest outer loading for intention to use was on INT3 ("I have planned to use the DJP website services to perform my tax obligations"). The conclusion was that the way individuals perceived the ease of use of the DJP website was a key detail which affects the perceived ease of use. In other words, individuals with an actual plan to use the service had higher intention overall. This is consistent with previous studies by Aditya & Wardhana (2016), Mustapha (2013), Natalia et al. (2019), Usman et al. (2020). Perceived usefulness positively and significantly influenced the intention to use the DJP website, which suggests that the more individuals perceived the website is useful, the higher was their intention to use it. **H7 was then accepted**. The highest outer loading for perceived usefulness was on PU4 ("I can simplify my annual tax reporting by using e-filing"). The highest outer loading for intention to use was on INT3 ("I have planned to use the DJP website services to perform my tax obligations"). The conclusion was that the simplification of reporting was an important factor which influenced how individuals perceived the usefulness of the DJP website. This is in line with previous studies by Aditya & Wardhana (2016), Mustapha (2013), Natalia et al. (2019), Usman et al. (2020). The result of hypothesis testing concluded that the p-value of indirect effect perceived ease of use on intention to use as mediated by attitude was **significant** at 0.002, meaning attitude had a **partial mediating** effect. Because there was a direct significant relationship between perceived ease of use on the intention to use the DJP website, **H8 was accepted**. However, the direct effect between perceived ease of use on intention to use was larger than the indirect effect, with a value of 0.312. The result of hypothesis testing also found that the p-value of indirect effect perceived usefulness on intention to use as mediated by attitude was **significant** at <0.001, meaning attitude had a **partial mediating** effect. Because there was a direct significant relationship between perceived usefulness on intention, **H9 was accepted**. The indirect effect of perceived usefulness on the intention to use the DJP website was bigger than the direct effect at 0.282.

CONCLUSION AND RECOMMENDATIONS

In previous studies it was mentioned that the use of DJP website is difficult especially when using e-form, but the results of the research show that the hypothesis is acceptable. Based on the results, it was concluded that the variables studied in the context of using the DJP website all had significant and relevant relationships. The results showed that individuals' trust level on the DJP website has a positive and significant effect on perceived ease of use and perceived usefulness. Additionally, perceived ease of use and perceived usefulness also has positive and significant effect on individuals' attitude on the service. Individuals' attitude on the DJP website services also influences the intention to use it. Furthermore, factors such as ease of use and perceived usefulness directly affects the intent to use it, with attitude having a partial mediating effect.

This study still has several limitations. First, it only focused on the perception of and the intent to use the DJP website in a specific environment. The result may thus be inapplicable in a different context setting. Second, the data was collected through surveys, which might create bias within the respondents' answers. Finally, this study relied on the perception of participants, and did not include possible external factors that might influence use of the service.

There needs to be a strategy development which can increase the intent to use the DJP website through strong communication campaign, user training, and better features on the platform that do not confuse users. The website's service provider needs to nurture user trust through better data

protection, interface optimization, clearer navigation, and easy-to-use features. Providing accessible guides for new users can help them to be more comfortable and confident in using the website. Future research may try delving into demographic variables such as gender, age, educational background, or experience in taxation that can moderate the relationship between researched factors and intent to use. Future studies may also consider external factors such as technological development and changes in tax policy which might influence perception and intent to use. This can provide a better picture on additional surrounding factors that influence individuals in adopting a technology.

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