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TECHNOLOGY ACCEPTANCE MODEL: DETERMINANS ACTUAL SYSTEM USE OF E-BUPOT UNIFICATION

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ABSTRACT

The research aimed to examine the influence of perceptions, attitudes, and intentions in using the e-Bupot Unification application with the Technology Acceptance Model approach. Survey with the object of Corporate Taxpayers using e-Bupot Unification registered at Jakarta Kebayoran Lama Primary Tax Service Office (KPP) by measuring constructs of perceived ease of use, perceived usefulness, attitudes toward use, behavioral intentions, and actual system use, using a questionnaire instrument to collect primary data on a sample of 110 Corporate Taxpayers. This research analyzed data and hypotheses using the Partial Least Square (PLS) method and SmartPLS 3.0 software. The analysis results show that "Perceived Ease of Use" positively and significantly affects "Perceived Usefulness" and "Attitudes Toward Use". "Perceived Usefulness" positively and significantly affects "Attitudes Toward Use" and "Behavioral Intentions". "Attitude towards Use" significantly influences "Behavioral Intention." "Behavioral Intention" significantly influences "Actual System Use."

KEYWORDS: E-Bupot Unification, Perceived, Technology Acceptance Model (TAM).

ABSTRAK

Penelitian bertujuan untuk menguji pengaruh persepsi, sikap, dan niat dalam menggunakan aplikasi e-Bupot Unifikasi dengan pendekatan Technology Acceptance Model. Survey dengan obyek Wajib Pajak Badan pengguna e-Bupot Unifikasi yang terdaftar di KPP Pratama Jakarta Kebayoran Lama, dengan pengukuran konstruk persepsi kemudahan penggunaan, persepsi kegunaan, sikap terhadap penggunaan, niat perilaku, dan penggunaan aktual. Menggunakan instrumen kuesioner untuk mengumpulkan primer data sampel 110 Wajib Pajak Badan. Teknik Partial Least Square (PLS) dan perangkat lunak SmartPLS 3.0 digunakan untuk menganalisis data dan hipotesis untuk penelitian ini. Temuan penelitian menunjukkan bahwa konstruk "Persepsi Kemudahan Penggunaan" memiliki pengaruh terhadap "Persepsi Kegunaan" dan "Sikap Terhadap Penggunaan". Konstruk "Sikap Terhadap Penggunaan" dan "Niat Perilaku" secara signifikan dan positif dipengaruhi oleh "Persepsi Kegunaan". Konstruk "Sikap Terhadap Penggunaan" memiliki pengaruh terhadap "Niat Perilaku". "Niat Perilaku" memiliki pengaruh terhadap "Penggunaan Aktual."

KATA KUNCI : E-Bupot Unifikasi, Persepsi, Technology Acceptance Model (TAM)



PENDAHULUAN

45 Tax is a source of state revenue that contributes the most significant portion compared to other state revenue sources. The obligation to pay taxes is a form of community service to the state whose reciprocity cannot be felt directly. The government uses taxes to build infrastructure and national financing for people's welfare ([Zulfadli, 2019](#)). Tax collection can be forced because it is carried out based on law.

The government continues to make various efforts to increase tax revenues. One is that the government modernizes taxation by utilizing information technology in the payment system and tax reporting. Tax modernization is carried out as a government effort to increase tax revenue ([Martini & Adriati, 2020](#)). The online tax system has received considerable attention and has impacted changes in the tax administration system ([Mustapha & Obid, 2015](#)).

One form of digitalization of the latest online-based tax reporting system is e-Bupot Unification. The application known as e-Bupot Unification is one of the systems for making electronic proof of withholding/collection developed by the Directorate General of Taxes (DGT). The DGT presented the Unification e-Bupot website-based service to supplement the previous e-Bupot function, namely e-Bupot PPh 23/26, which only served to make proof of withholding for PPh articles 23/26 only. Now, in the e-Bupot Unification website, Taxpayers can calculate PPh, provide proof of withholding and collection proof, acquire billing codes for tax payments, and create and report SPT Period PPh unification (Rohmani, 2021). Five types of SPT Period PPh unification are PPh Article 15, PPh Article 22, PPh Article 23, PPh Article 4 paragraph (2), and PPh Article 26.

The development of e-Bupot Unification makes it easier for taxpayers because it is a web-based application. This web-based application can be easily accessed anytime and anywhere through the website of the DGT at <https://djponline.pajak.go.id> without requiring installing additional applications on a computer ([Tax Socialization: Tax Education And Introduction Of E-Bupot, 2021](#)). According to [Arianty \(2023\)](#), the e-Bupot Unification application has several advantages, including:

1. Withholding taxes only needs one reporting channel to fulfill all their obligations.
2. All data that the withholding tax has filled in is stored in the DGT database online.
3. Improve accuracy and validation because the DGT online system will automatically validate proof of withholding made by the withholding tax using a QR code.
4. Data withholding receipts issued will instantly become prepopulated data so that recipients of withholding receipts will see the Annual Tax Return immediately.
5. Using the current rates, figure automatically how much income tax must be taken out. It will decrease the number of errors made when calculating and completing the forms it contains.

[Rohmani \(2021\)](#) also stated that the DGT would also benefit from this because it would make it easier for the tax authorities to monitor the correctness of SPT reporting; namely, if there is income that has not been reported, it will be immediately detected because the proof of withholding data will automatically appear in the monitoring system.

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Taxpayers are expected to be able to increase their compliance in making withholding receipts and be able to report Periodic Tax Returns on time with the e-Bupot Unification application. Taxpayers often experience difficulties reporting various types of taxes because they have to use several applications. Not all users can master and use various applications, resulting in

delays in tax reporting and the number of administrative sanctions that must be paid (Rohmani, 2021). This problem is expected to be resolved with the existence of an electronic unification reporting system.

However, please consider that the success of using a new system will depend on one's perception of the system. Karina & Simanjuntak (2022) research shows that taxpayers consider that the features available on e-Bupot 23/26 are still not optimal because they have yet to be able to provide convenience in fulfilling tax obligations, as indicated by the low results of user satisfaction for using the application. There is a change in making proof of withholding and submitting Periodic Income Tax Returns using the e-Bupot Unification application, which will raise perceptions of the use of the application. So to increase the application's use, it is necessary to study the attitude of taxpayer acceptance of the Unification e-Bupot technology. What are the factors that can affect taxpayer acceptance of the use of e-Bupot Unification.

The Technology Acceptance Model (TAM), according to Subhan & Gafur (2014), is a model that can be used to measure user acceptance of information technology by users. Pratama et al. (2022) stated that TAM was chosen as a model for measuring acceptance of information technology because it can provide an accurate and easy method for predicting technology acceptance. According to Davis et al. (1989), The Technology Acceptance Model (TAM) has two main constructs: perceived ease of use and perceived usefulness. The original form of the TAM model is formed from perceived usefulness, which is the perceived use of usefulness of an information technology system to improve its performance, and perceived ease of use, namely the user's impression of the ease of using information technology systems. Perceived ease of use and perceived usefulness will influence attitude towards use, which is the tendency of the first response to favorable or unfavorable circumstances regarding a particular object. Attitude towards use will determine behavioral intention, namely whether someone intends to use information technology (intention). The intention to use information technology will determine whether someone will use the information technology or not (actual system use).

Perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of effort” (Davis, 1989), which is a concept that refers to the extent to which a person believes in the use of a system or technology will be easy to do and effort-free. Perceived ease of use will affect the user's perception of difficulty or comfort in using the application. According to Nopiana & Yuliadi (2017), perceived ease of use in technology is the extent to which individuals consider the technology system simple to comprehend and use.

Perceived usefulness is defined as “the degree to which an individual believes that using a particular system would enhance his or her job performance” (Davis, 1989), which is a concept that refers to the extent to which a person believes that the use of a system or technology will help improve job performance or help achieve specific goals. According to Desmayanti (2012), perceived usefulness is how a person interprets the usefulness or benefits of using the system and feels the benefits.

Attitude towards use refers to the user's assessment of the desire to use a particular information system application (Ajzen & Fishbein, 1980). According to Davis (1993), attitude toward use is the tendency of an individual's initial response to pleasant or unpleasant conditions for a particular object or system. Sikap terhadap penggunaan menjelaskan kecenderungan respon awal suatu objek terhadap kondisi yang positif atau negatif. Attitude towards use describes the tendency of an object's initial response to positive or negative

conditions. His belief in the object determines a person's value to an object. Certain behaviors can also affect a person's beliefs and cause changes in attitudes in other circumstances ([Rahayu et al., 2017](#)).

Behavioral intention is defined as "the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior" ([Warshaw & Davis, 1985](#)). According to [Sari \(2020\)](#), behavioral intention is an attitude influenced by two main factors: usefulness and ease of use. So in the context of technology, if users can well receive a technology, then it is likely that they will form behavioral intentions that have a positive attitude towards the technology and have a stronger intention to use it continuously.

Actual system use is "a form of external psychomotor response measured by a person through real usage" ([Davis, 1989](#)). The user will use technology if he believes that the technology is useful and easy to use, and the user will use the technology continuously. According to [Hermanto & Patmawati \(2017\)](#), measuring the actual use of information technology is done by measuring the frequency and duration of use of the technology. Frequency of use can be measured by the total amount of time spent or the number of interactions with technology in a specific time, for example, a day or a month. Duration of use can be measured by calculating the time a user spends interacting with technology, for example, in hours or minutes.

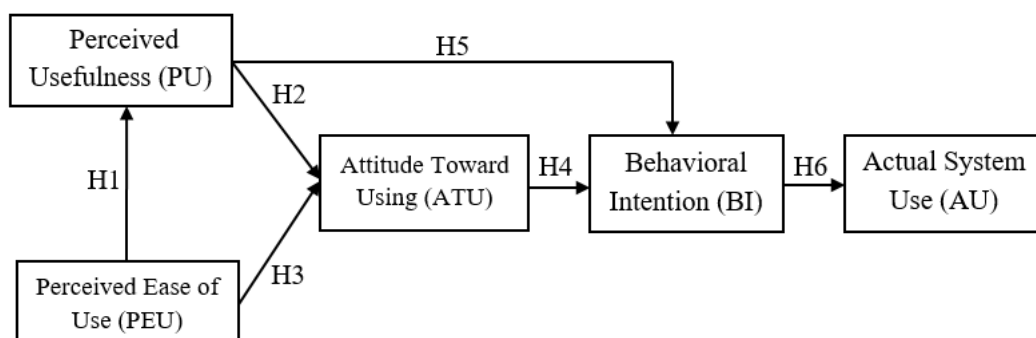
The use of the application e-Bupot Unification is an interesting topic to study. This is because its application nationally is still relatively new, so it is necessary to research its acceptance or use. Several studies have been conducted related to the acceptance of an application using the Technology Acceptance Model, including [Satria et al. \(2022\)](#), who researched users of the Linkaja application. [Dahlan \(2021\)](#) researched users of the e-Bupot 23/26 application. [Gunawan \(2021\)](#), who researched e-faktur users. [Chandra Dewi \(2019\)](#) and [Joshua & Sumatra \(2021\)](#) researched the use of e-filing, Novalia et al. (2019) who researched the use of e-billing, and [Rahayu et al. \(2017\)](#) examined the acceptance of the using e-Learning. The difference between this research and previous research is that the object under study is the e-Bupot Unificatin, a relatively new application in the world of taxation because it was implemented nationally in April 2022. The actual use of this application using the TAM approach has yet to be investigated. The research subjects were corporate taxpayers registered at Jakarta Kebayoran Lama Primary Tax Service Office (KPP) who had used e-Bupot Unification. The reason for this research being conducted at the Jakarta Kebayoran Lama Primary Tax Service Office (KPP) is that all taxpayers registered there have started using the e-Bupot Unification starting with the April 2022 tax period, and there has been no research on the actual system use of e-Bupot Unification with the TAM approach on the subject the research.

Hypothesis Development

The six hypotheses depicted in Figure 1 below were developed as part of developing hypotheses based on the theory of the Technology Acceptance Model (TAM) established by [Davis \(1989\)](#).

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Figure 1. Relations Between Variables



Relation between Perceived Ease Of Use (PEU) with Perceived Usefulness (PU) and Attitude Toward Using (ATU)

Perceived ease of use will affect the user's perception of difficulty or comfort in using the application. It is more likely that someone will use or adopt a system or technology if they believe that using the system or technology is simple to use and does not require excessive effort. On the other hand, a user is likely to continue using a system if they feel it takes less work or effort.

Previous research has found that perceived ease of use variables significantly impact perceived usefulness and attitudes toward use. [Komalasari et al. \(2019\)](#) found that perceived ease of use positively and significantly impacts perceived usefulness and attitudes towards the use of application users. The findings show that the ease of using an information system can affect the results obtained from using it.

H1: Perceived Ease of Use (PEU) Has a Positive and Significant Effect on Perceived Usefulness (PU) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

H3: Perceived Ease Of Use (PEU) Has a Positive and Significant Effect on Attitudes Towards Use (ATU) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

Relation between Perceived Usefulness (PU) with Attitude Toward Using (ATU) and Behavioral Intention (BI)

Perceived usefulness is the extent to which an individual believes that employing a system or technology will enhance his job performance. In information technology, usability refers to how users feel the information system helps them complete their work tasks more effectively and efficiently. Perceived usefulness is an important factor in a person's decision to adopt or use a system or technology because if someone feels it is useful and can help them, they are likely to use or adopt it.

Many past studies have shown that the perceived usefulness variable affects attitudes toward use. [Komalasari et al. \(2019\)](#), [Pratama et al. \(2022\)](#), and [Setyawati \(2020\)](#) proved that perceived usefulness positively affects attitude towards the use of an application. Previous studies also mentioned a significant influence between perceived usefulness and behavioral intention. This is consistent with the findings of research carried out by [Santioso et al. \(2018\)](#), [Sella \(2018\)](#), [Chandra Dewi \(2019\)](#), and [Alfiah \(2021\)](#), which state that perceived usefulness has a positive effect on the behavioral intention of taxpayers in using e-filing. In comparison, research by [Tahar et al. \(2020\)](#) and [Joshua & Sumatra \(2021\)](#) found that perceived effectiveness does not influence the behavioral intention of taxpayers to use e-filing.

H2: Perceived Usefulness (PU) Has a Positive and Significant Effect on Attitudes Towards Use (ATU) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

H5: Perceived Usefulness (PU) Has a Positive and Significant Effect on Behavioral Intention (BI) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

Relation between Attitude Toward Using (ATU) with Behavioral Intention (BI)

Attitude towards use is the first response that tends to favorable or unfavorable circumstances regarding a particular object. Attitude towards use will determine behavioral

intention, namely whether or not someone intends to use information technology (intention). A user with a positive attitude towards using an information system is typically more motivated to use it. Conversely, users with a negative attitude toward using the information system are typically to be less motivated.

Many previous studies have proven that there is an influence of attitude towards use on the behavioral intention of taxpayers. [Iqbal & Arisman \(2019\)](#), [Rahayu et al. \(2017\)](#), [Yudi \(2018\)](#), [Pratama et al. \(2022\)](#), and [Setyawati \(2020\)](#) in their research showed that the construct attitude towards use has a positive and significant relationship with behavioral intention to use an application.

H4: Attitudes Towards Use (ATU) Has a Positive and Significant Effect on Behavioral Intention (BI) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

Relation between Behavioral Intention (BI) with Actual System Use (AU)

The intention to use information technology will determine whether someone will use the information technology or not (actual system use). According to Sari (2020), behavioral intention is an attitude influenced by two main factors: usefulness and ease of use. In the context of technology, if users can receive a technology well, they will likely form behavioral intentions that have a positive attitude towards the technology and a stronger intention to use it continuously. Additionally, users with a positive experience with the technology are more likely to recommend it to others, increasing its popularity and success.

Research by [Davis et al. \(1989\)](#) found that intention is a good predictor of technology use by system use. Several other studies have also proven a positive and significant relationship between behavioral intention and actual use. [Purboyo et al. \(2020\)](#), [Natalia \(2017\)](#), and [Pratama et al. \(2022\)](#) proved that there is a positive and significant influence of behavioral intention on the actual use of an application.

H6: Behavioral Intention (BI) Has a Positive and Significant Effect on Actual System Use (AU) on the Use of the E-Bupot Unification Applications at Jakarta Kebayoran Lama Primary Tax Service Office (KPP).

METODE

This study's population is corporate taxpayers registered at KPP Pratama Jakarta Kebayoran Lama. At the same time, the research sample is corporate taxpayers who have used the e-Bupot Unification application. In this research, there were as many as 110 respondents, and the number of representative samples was determined based on the number of indicators multiplied by 5 to 10 ([Augusty Ferdinand, 2006](#)). Minimum sample = the number of indicators x 5 = 22 x 5 = 110 people. This study used a non-probability sampling with a convenience sampling method, namely a sample selection technique; when the researcher did not have actual data about the population, the researcher then selected samples based on the principle of ease of taking or selecting samples ([Abdillah & Jogiyanto, 2015](#)).

The data collection technique uses a closed questionnaire method which will be filled out by Agency Taxpayers who use e-Bupot Unification. Data processing techniques from the research questionnaire were analyzed using a Likert scale where each alternative answer was given a value between 5 to 1. In addition to the questionnaire, data collection methods were obtained through literature studies by collecting and analyzing ideas related to the themes discussed. The constructs used in this study consist of exogenous and endogenous variables.

The exogenous variable in this study is perceived ease of use (PEU), while the variables included in the endogenous variables in this study are perceived usefulness (PU), attitude toward use (ATU), behavioral intention (BI), and actual use (AU). The types of constructs, indicators, and research indicator codes can be seen in Table 1.

Construct	Indicator	Code
Perceived Ease of Use (PEU) (Rahayu et al., 2017) and (Gunawan, 2021)	1. Ease of system to learn	PEU1
	2. Ease of system to control	PEU2
	3. Interaction with the system is clear and easy to understand	PEU3
	4. Flexible	
	5. Easy skilled use of the system	PEU4
	6. Easy to use	PEU5 PEU6
Perceived Usefulness (PU) (Rahayu et al., 2017) and (Gunawan, 2021)	1. Work is done faster	PU1
	2. Improve performance	PU2
	3. Increase productivity	PU3
	4. Increase work effectiveness	PU4
	5. Make work easier	PU5
	6. Useful	PU6
Attitude Toward Using (ATU) (Rahayu et al., 2017)	1. Pleasure when using	ATU1
	2. Enjoy while using	ATU2
	3. Boredom	ATU3
	4. I do not particularly appreciate when using	ATU4
Behavioral Intention (BI) (Febri, 2016) and (Rahayu et al., 2017)	1. Intend to use	BI1
	2. Plan to continue to use it in the future	BI2
	3. Motivate others to use	BI3
Actual System Use (AU) (Dahlan, 2021) and (Rahayu et al., 2017)	1. Duration of use	AU1
	2. Frequency of use	AU2
	3. Frequency of use	AU3

Source: Processed data (2023)

Table 1.
Variabel
Operational
Definitions

Data Analysis Technique

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This research analyzes the data using the Partial Least Square (PLS) method, and the hypotheses are tested using the SmartPLS 3.0 software. By analyzing the measurement model and structural model, hypotheses are tested. The structural model shows the significance level in hypothesis testing, while the measurement model evaluates construct validity and instrument reliability (Abdillah & Jogiyanto, 2015).

RESULT AND DISCUSSION

Research respondents were corporate taxpayers using e-Bupot Unification registered at Jakarta Kebayoran Lama Primary Tax Service Office (KPP). The study was done by sending online questionnaires through the Jakarta Kebayoran Lama Primary Tax Service Office (KPP) using a Google form and sending them to the taxpayers. The respondent data that the researchers managed to obtain within four weeks (13 January 2023 to 09 February 2023) were 110 respondents.

Table 2.
Respondent
Demographics
(N=110)

Descriptive Data	Information	Total	Percent
Age	20-25 years	15	14%
	26-30 years	81	74%
	>31 years	14	12%
Gender	Male	57	52%
	Female	53	48%
Position	Staff	76	69%
	Consultant	32	29%
	Others	2	2%

The number of respondents to 110 Corporate Taxpayers, with the most age being between 26-30 years, was 74%, namely 81 respondents, followed by 14% or as many as 15 respondents aged between 20-25 years, and by 12% or as many as 14 respondents aged over 31 years. Furthermore, based on gender, 52% of the respondents were male, namely, 57 respondents, and the remaining 53 were female, or 48%. Then for the position of respondents dominated by staff as many as 76 people with a percentage of 69%, followed by consultant positions by 29% or as many as 32 respondents, and other positions by 2% or as many as two respondents.

Descriptive Statistics

A descriptive analysis of variables is presented in each construct, which shows the maximum, minimum, mean, and standard deviation values of each respondent's answers, presented in Table 3 below:

Table 3.
Variable
Descriptive
Statistics

Initial Code	Min	Max	Mean	Standard Deviation
PEU	16	25	21.58	2.20
PU	16	30	24.61	3.01
ATU	4	10	8.4	1.41
BI	6	15	12.33	1.75
AU	5	15	10.26	1.90

The PEU variable for the respondent displays an average value (mean) of 21.58 from an

empirical range of 16 to 25, with a standard variation of 2.2. This demonstrates that while the average value is 21.58, there is a divergence from the average value of 2.2. In the empirical range between 16 and 30, the respondent's PU variable displays an average value (mean) of 24.61, with a standard variation of 3.01. This demonstrates that while the average value is 24.61, there is a departure from the average value of 3.01.

The ATU variable of respondents has an average value (mean) of 8.04 from an empirical range of 4 to 10, with a standard variation of 1.41. This demonstrates that, despite the average value being 8.04, there is a variance or deviation of 1.41 from the average value. The BI variable of respondents has an average value (mean) of 12.33 from an empirical range of 6 to 15, with a standard variation of 1.75. This demonstrates that, despite the average value being 12.33, there is a variance or deviation of 1.75 from the average value. The respondents' AU variable has an average (mean) value of 10.26 from an empirical range of 5 to 15, with a standard variation of 1.90. This demonstrates that, despite the average value being 10.26, there is a variance or deviation of 1.90 from the average value.

Measurement Model Evaluation (Outer Model)

Before testing the hypothesis, it is necessary to evaluate the measurement model to ensure that indicators and latent variables are worthy of further investigation. Evaluation of the measurement model was carried out on all research constructs, namely perceived ease of use (PEU), perceived usefulness (PU), attitude towards use (ATU), behavioral intention (BI), and actual system use (AU). The five constructs with reflective indicators were evaluated for validity using discriminant validity and convergent validity and were tested for reliability using composite reliability testing. The following are the outcomes of running tests on the Outer model using the software version 3.0 of SmartPLS.

Convergent Validity

The convergent validity test is evaluated based on the loading factor of the research construct-measuring indicators. Hair et al. (2006) stated that "the rule of thumb that is commonly used for convergent validity testing, if the value of loading factor ≥ 0.30 is considered to have met the minimum value, for loading ≥ 0.40 is considered better, and loading > 0.50 is considered significant practical". According to Ghazali (2014), a loading factor measurement scale ranging from 0.5 to 0.6 is adequate for testing convergent validity. This study will use a loading factor with a minimum limit of 0.5. Figure 2 and Table 4 show the numbers of the PLS Algorithm loading factors for each construct indicator.

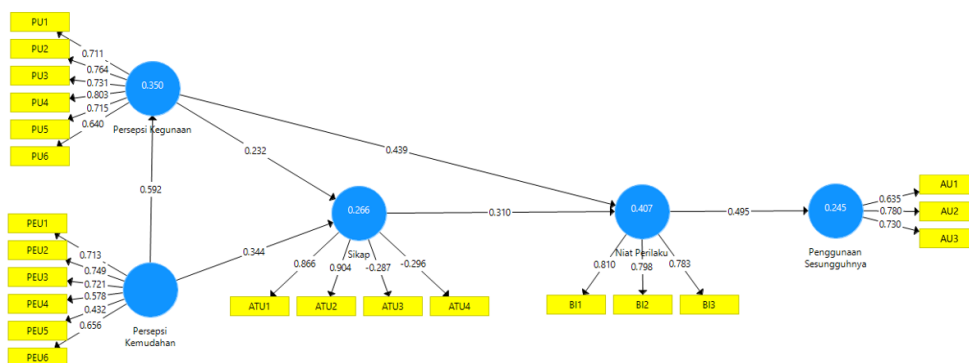


Figure 2. PLS Algorithm Result

	BI	AU	PU	PEU	ATU
AU1		0.635			
AU2		0.780			
AU3		0.730			
ATU1					0.866
ATU2					0.904
ATU3					-0.287
ATU4					-0.296
BI1	0.810				
BI2	0.798				
BI3	0.783				
PEU1				0.713	
PEU2				0.749	
PEU3				0.721	
PEU4				0.578	
PEU5				0.432	
PEU6				0.656	
PU1			0.711		
PU2			0.764		
PU3			0.731		
PU4			0.803		
PU5			0.715		
PU6			0.640		

Table 4.
Loading
Factor

The value of the loading factor for the ATU3 indicator is shown to be -0.287 in Table 4, while the value of the loading factor for the ATU4 indicator is shown to be -0.296, and the value of the loading factor for the PEU5 indicator is shown to be 0.432. These findings show that the three indicators have a loading value of less than 0.5, which means that these indicators cannot represent the construct. Next, the model needs to be re-calculated by removing the ATU3 and ATU4 indicators from the Attitudes toward Use construct and removing the PEU5 indicator from the Perceived usefulness construct. The re-calculate PLS Algorithm results in Figure 3 show that all indicators meet the requirements for convergent validity testing because all loading factor values are greater than 0.5.

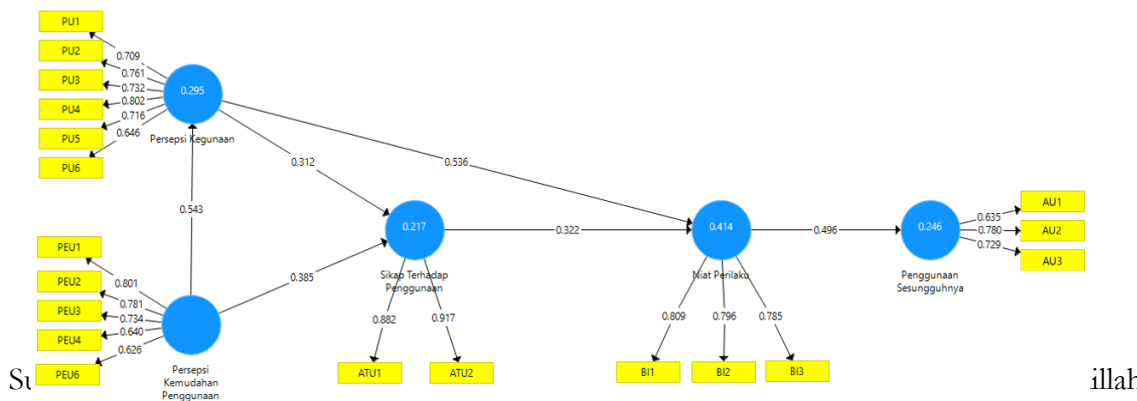


Figure 3.
Re-calculate
PLS
Algorithm
Results

& Jogiyanto (2015), it is better not to delete indicators with an AVE value > 0.5 . The convergent validity test parameter is also seen from each construct's AVE value, which must be > 0.5 . That is, latent variables can explain more than half of the indicator variance on average. Table 5 shows that all AVE values are above 0.5, meaning that all variables are valid for this research model because they meet the requirements.

	AVE	Limit	Conclusion
PEU	0.518	0.5	Valid
PU	0.532	0.5	Valid
ATU	0.810	0.5	Valid
BI	0.635	0.5	Valid
AU	0.515	0.5	Valid

Discriminant Validity

After the evaluation for convergent validity is fulfilled, the next step is an examination by conducting a discriminant validity test. Discriminant validity was evaluated based on the cross-loading value of measurements with the construct. This test can be conducted by examining the cross-loading and cross-loading of Fornell-Lacker. The first method analyzes the relationship between indicators, their constructs, and other block constructs. If the construct's correlation with the indicators is greater than its correlation with the other block constructs, it is more accurate than the other blocks at predicting the size of its block. In addition, when comparing the outcomes of Fornell-Lacker's cross-loading with it, the AVE root value must be greater than the correlation with other block structures. Table 6 shows the test results for discriminant validity.

	BI	AU	PU	PEU	ATU
BI	0.797				
AU	0.496	0.717			
PU	0.574	0.411	0.729		
PEU	0.404	0.172	0.543	0.720	
ATU	0.509	0.507	0.429	0.385	0.900

Table 6.
Cross Loading
Fornell-
Lacker's

Based on Table 6 Fornell-lacker's cross-loading values, it is known that the AVE root for the BI construct has the highest value (0.797) compared to the correlation with the AU construct (0.496), PU (0.574), PEU (0.404), and ATU (0.509). This result is also proven in other constructs so that all variables are said to have met the requirements of discriminant validity.

Composite Reliability

This test is conducted by examining the composite reliability value to determine the reliability value of a construct. Composite reliability is better used in the PLS technique

(Abdillah & Jogiyanto, 2015). The construct can be reliable if the composite reliability value is > 0.7 (Hair et al., 2006). According to data processed by the SmartPLS 3.0 software, all constructs meet the requirements with a composite reliability value of > 0.7. All constructs show valid and reliable results for use in this research model. Table 7 shows the test results for composite reliability.

	Composite Reliability	Limit	Conclusion
PEU	0.842	0.7	Reliable
PU	0.871	0.7	Reliable
ATU	0.895	0.7	Reliable
BI	0.839	0.7	Reliable
AU	0.759	0.7	Reliable

Table 7. Composite Reliability

Structural Model Evaluation (Inner Model)

After the outer model test is fulfilled, a test is carried out to find out the value of the inner model. This test is carried out to test the hypothesis or conjecture that the researcher has prepared. The structural model is evaluated by looking at the significance value of the structural path parameter coefficients. Figure 4 shows the outcomes of structural model testing, provided below.

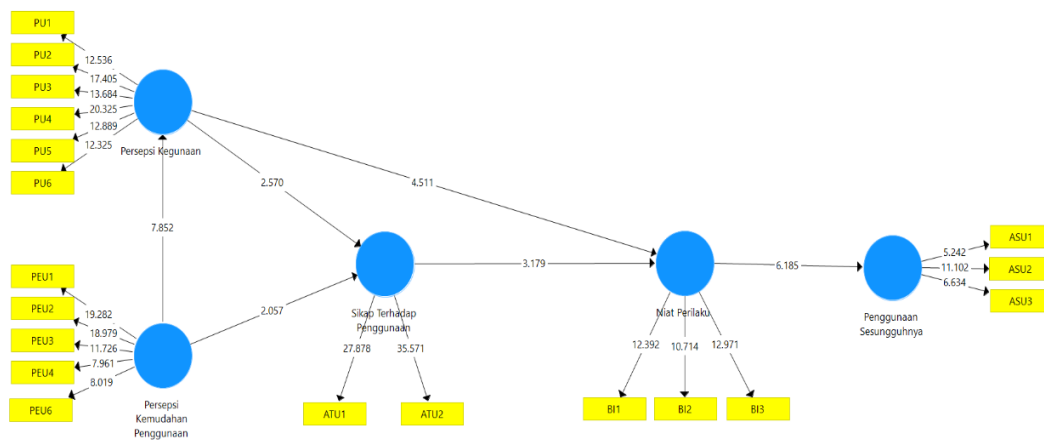


Figure 4. Structural Model Evaluation

Evaluate the inner model by calculating the R-Square (R^2) of each endogenous latent variable to determine the structural model's predictive ability. Table 9 shows that the PU variable has an R^2 value of 0.295, indicating that the PEU variable can explain 29.5% of the PU variable. The PEU variable has a role in the PU variable of 29.5%. While the remaining 70.5% is subject to the influence of a variety of other factors that were not investigated in this research. The R^2 value for the ATU variable is 0.217, which indicates that 21.7% of the ATU variable can be explained by PU and PEU variables. While the remaining 78.3% is subject to the influence of a variety of other factors that were not investigated in this research.

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The R^2 value for the BI variable is 0.414, which indicates that the BI variable can be explained by the PEU, PU, and ATU variables of 41.4%. While 58.6% represents the contribution of other factors not looked at in this research. The R^2 value for the AU variable is 0.246, which

indicates that the AU variable can be explained by the PEU, PU, ATU, and BI variables of 24.6%. At the same time, the remaining 75.4% results from the influence of other factors that were not investigated in this research. The value of the Coefficient of Determination (R^2) is presented down below in Table 8:

	R Square
PU	0.295
ATU	0.217
BI	0.414
AU	0.246

Table 8.
Coefficient of
Determination
Value (R^2)

Hypothesis	Construct	Original Sample (O)	T-statistics	p Values
H1	PEU -> PU	0.543	7.852	0.000
H2	PU -> ATU	0.312	2.570	0.010
H3	PEU -> ATU	0.215	2.057	0.040
H4	ATU -> BI	0.322	3.179	0.002
H5	PU -> BI	0.435	4.511	0.000
H6	BI -> AU	0.496	6.185	0.000

Table 9.
Results of
Hypothesis
Testing with
Structural
Model
Evaluation
(Inner Model)

The hypothesis in this research was tested using t-statistics and p-values. If the value of the t-statistics is greater than 1.96 and the p-values are less than 0.05 (corresponding to a significance level of 5%), then the hypothesis can be accepted.

Perceived Ease of Use (PEU) positively and significantly influences Perceived Usefulness (PU) in using the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P-value of 0.000 with a T-statistic value of 7.852. Because the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show that perceived ease of use positively affects perceived usefulness. Thus, H1 in this study is supported. The contribution of perceived ease of use has an increasing influence on the perceived usefulness of 0.543 per unit positively.

The results of this study support the research conducted by [Komalasari et al. \(2019\)](#), [Aditya Suryawirawan \(2021\)](#), [Iqbal & Arisman \(2019\)](#), and [Novelia et al. \(2021\)](#), who stated that perceived ease of use has a significant and positive effect on perceived usefulness. The results of this study support that the easier the e-Bupot Unification application is to use, the more users will use the application. Users find e-Bupot Unification easy to use because now the DGT has made the e-Bupot Unification application more efficient, where Taxpayers only need to access one reporting channel so that the process of making proof of withholding and collection of various types of PPh becomes simpler and easy.

Perceived Usefulness (PU) Has a Positive and Significant Influence on Attitude Toward Using (ATU) in the Use of the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P value of 0.010 with a T-statistic value of 2.570. If the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show that perceived usefulness influences attitudes towards use. Thus it can be stated that H2 in this study is supported. The contribution of perceived usefulness has an increasing influence on usage attitudes of 0.312 per unit in a positive direction.

These results support the research of [Komalasari et al. \(2019\)](#), [Setyawati \(2020\)](#), and [Pratama et al. \(2022\)](#), which state that perceived usefulness has a positive and significant effect on attitudes toward using an application. The results of this study support that users who have used the e-Bupot Unification electronic perceive that the application e-Bupot Unification can provide benefits and advantages for users.

First, using the e-Bupot Unification website can increase their effectiveness, productivity, and performance in their work, such as making withholding receipts or collection receipts that can be made for several transactions.¹ So that receipts withholding receipts stay put. Second, it can save time and effort because Taxpayer users no longer have to come to the KPP to submit SPT reports and do not need to make proof of withholding or collection by writing on a piece of paper. Third, users can access the e-Bupot Unification website wherever they are online. Proof of income tax withholding or collection can be issued automatically and immediately validated by the Director General of Taxes because the system is connected to the DGT system. However, the obstacle that may occur is an internet connection which can cause the reporting process to be delayed.

Perceived Ease of Use (PEU) Has a Positive and Significant Influence on Attitude Toward Using (ATU) in the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P value of 0.040 with a T-statistic value of 2.057. Because the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show that perceived ease of use influences attitudes towards use. Thus, H3 in this study is supported. The contribution made by perceived ease of use has an increasing impact on attitudes towards using 0.312 per unit in a positive direction.

These results support the research of [Komalasari et al. \(2019\)](#), which states that perceived ease of use positively and significantly affects attitudes toward using the Uber application. Likewise, [Setyawati \(2020\)](#), also stated that perceived ease of use positively and significantly affected attitudes toward using the Gopay application. The results of this study support that users who have used the e-Bupot Unifications perceive that the e-Bupot Unification can provide convenience and benefits for users so that they will have an attitude of acceptance towards the use of the e-Bupot Unification and then decide to use the application.

Attitude Toward Using (ATU) Has a Positive and Significant Influence on Behavioral Intention (BI) in the Use of the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P-value of 0.002 with a T-statistic value of 3.179. Because the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show an influence of perceived usefulness on usage attitudes. Thus, H4 in this study is supported. The contribution made by attitude towards use has an increasing impact on behavioral intention of 0.322 for each unit in a positive direction.

The results of this study support the research of [Iqbal & Arisman \(2019\)](#), [Rahayu et al. \(2017\)](#), [Yudi \(2018\)](#), [Setyawati \(2020\)](#), and [Pratama et al. \(2022\)](#), which states that attitudes toward usage affect the behavioral intention in an application. These results support that someone with a positive attitude towards the existence of the e-Bupot Unification application will determine user behavior in the future. If the user feels happy and comfortable, they will likely continue using it and recommend it to others.

Perceived Usefulness (PU) Has a Positive and Significant Influence on Behavioral Intention (BI) in the Use of the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P value of 0.000 with a T-statistic value of 4.511. Because the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show an influence of perceived usefulness on behavioral intentions. Thus, H5 in this study is supported. The contribution made by perceived usefulness has an increasing impact on behavioral intention of 0.435 per unit in a positive direction.

The results of this study support the research conducted by [Santioso et al. \(2018\)](#), [Sella \(2018\)](#), [Chandra Dewi \(2019\)](#), and [Alfiah \(2021\)](#), which state that perceived usefulness has a positive effect on the behavioral intention of taxpayers in using e-filing. These results support that someone who uses the e-Bupot Unifikasi application feels the magnitude of the real benefits of using the e-Bupot website, thus influencing the taxpayer's intention to continue using the application e-Bupot Unification in the future.

Behavioral Intention (BI) Has a Positive and Significant Influence on Actual System Use (AU) in the Use of the E-Bupot Unification Application.

The data processing results in Table 9 show a significant P value of 0.000 with a T-statistic value of 6.185. Because the P-value is less than 0.05 and the T-statistic value is greater than or equal to 1.96, the results show that behavioral intention influences actual system use. Thus, H6 in this study is supported. The contribution made by behavioral intention has an increasing impact on actual system use of 0.496 for each unit in a positive direction.

The results of this study support the research conducted by [Pratama et al. \(2022\)](#), which states that behavioral intention has a positive and significant effect on the actual system use of the PLN Daily application. In addition, research from [Purboyo et al. \(2020\)](#) and [Natalia \(2017\)](#) also stated that behavioral intention significantly affects actual system use. These results support that users with behavioral intentions can use it to predict the actual use of a system in the future in every online tax reporting time.

CONCLUSION

The results showed that perceived ease of use positively and significantly affected perceived usefulness and attitudes toward use. This shows that the more accessible the application e-Bupot Unification is to use, the more users will increase in the application and affect acceptance of the use of the application. Furthermore, perceived usefulness positively and significantly impacts attitudes toward the use and behavioral intentions. This shows that users who have used the application e-Bupot Unification perceive that the eBupot Unification can provide benefits, and the magnitude of the benefits significantly affects the taxpayer's intention to continue using the application e-Bupot Unification in the future. Then the attitude towards use has a positive and significant effect on behavioral intention.

Behavioral intention itself has positive and significant effect on actual system use. Behavioral intent can be used to predict the actual use of a system in the future in each online tax filing.

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This research has limitations; first of all, the research results have a limited scope, only covering corporate taxpayers registered at KPP Pratama Jakarta Kebayoran Lama, so the research results cannot be generalized to all areas of DKI Jakarta. Second, there are limitations to the research object of e-Bupot Unification because the Directorate General of Taxes has just published it, so there are still few research references related to this object. Based on these limitations, further research is expected to develop this research by expanding the scope of research, for example, by researching all KPPs in the DKI Jakarta area so that the research results can be more generalizable. Second, future research should add supporting variables such as combining the TAM model with Delone and Mclean's theory, namely system quality variables and user satisfaction as in research [Karina and H Simanjuntak \(2022\)](#) so that the research results can be used as a basis for determining service development strategies in the future.

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