

Impact of Perceived Convenience, Satisfaction, and Tax Understanding on E-Filing Adoption Intention: The Moderating Role of IT Benefits

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Abstract

This study investigates the influence of perceived convenience, perceived satisfaction, and tax understanding on the intention to adopt e-Filing among individual taxpayers registered at KPP Pratama Tenggara. In addition, this research examines the moderating role of perceived information technology benefits in strengthening these relationships. Using a quantitative approach, primary data were collected from 100 respondents through offline and online questionnaires distributed to individual taxpayers who submitted their annual tax returns via e-Filing. The sampling technique used was purposive sampling, and data were analyzed using SmartPLS version 4.1 with measurements based on a five-point Likert scale. The findings reveal that perceived convenience, perceived satisfaction, and tax understanding each have a significant positive effect on taxpayers' intention to use e-Filing. These results indicate that when taxpayers perceive e-Filing as easy to use, satisfactory, and supported by adequate knowledge of taxation procedures, their willingness to adopt the system increases. However, the study also finds that perceived benefits of information technology do not moderate the relationship between perceived convenience, perceived satisfaction, and tax understanding on e-Filing adoption intention. This suggests that although taxpayers recognize the advantages of technology, such perceptions do not necessarily strengthen their intention to use e-Filing. The study contributes to the enrichment of Technology Acceptance Model (TAM) development by incorporating satisfaction, tax understanding, and IT benefits as extended variables. Practically, the results provide insights for tax authorities to improve e-Filing services by enhancing system usability, ensuring user satisfaction, and increasing taxpayers' understanding to support higher adoption rates.

1. Introduction

Taxes represent a fundamental component of national income and serve as the main source of state revenue. In Indonesia, taxes are derived from the contributions of individuals and organizations to the state treasury, in accordance with the prevailing laws and regulations, and are mandatory without direct compensation. According to Birru (2022), the primary purpose of tax collection is to support government operations and cover public expenditures through revenue generated from society. Therefore, taxes not only function as an obligation but also as a vital instrument to finance national development projects and promote sustainable economic growth.

The Directorate General of Taxes (DGT), under the Ministry of Finance, plays a central role in ensuring that tax revenues continue to increase each year to support government programs. To achieve this goal, the DGT continues to innovate through the use of

information and communication technology. As noted by Sudirman et al. (2024), technological advancement can help address various challenges faced by taxpayers, particularly by facilitating online reporting systems such as e-Filing that support the self-assessment tax system.

In recent years, digital transformation has become a strategic priority in the Indonesian tax administration system. The DGT has implemented an electronic filing system, known as e-Filing, to replace the manual process of submitting annual tax returns (SPT). This innovation aims to simplify administrative procedures, enhance efficiency, and improve the quality of services provided to taxpayers. Kesuma (2022) emphasized that one of the main factors affecting the performance of the tax system is the quality of service delivery. By utilizing information technology, the DGT can optimize services related to tax calculation,

payment, and reporting, thereby improving compliance and user satisfaction.

Indonesia adopts a self-assessment system, where taxpayers are responsible for calculating, paying, and reporting their taxes independently. In the past, this process was conducted manually by submitting paper-based tax forms directly to the tax office. However, through the implementation of e-Filing, taxpayers can now file their returns electronically via the official DGT website (www.pajak.go.id), anytime and anywhere, within 24 hours a day. This system aims to increase convenience, reduce administrative costs, and minimize human error in the reporting process.

Despite these efforts, the adoption rate of e-Filing remains relatively low in several regions, including the Tenggara Pratama Tax Service Office in East Kalimantan. Data from 2024 show that while the number of registered Individual Taxpayers (Wajib Pajak Orang Pribadi/WPOP) rose from 156,155 in 2018 to 274,992 in 2023, only 45,866 or 16.7 percent of them submitted their SPT using e-Filing in 2023. Although there was an increase in e-Filing users between 2018 and 2021, the number significantly declined in 2022 and 2023. This indicates that despite improvements in digital services, taxpayer utilization of e-Filing remains far from optimal.

The low adoption rate suggests that certain factors influence the level of interest and willingness among taxpayers to use e-Filing. To understand these behavioral tendencies, researchers often apply the Technology Acceptance Model (TAM) developed by Davis (1989). According to this model, the adoption of technology is influenced by two main perceptions: perceived ease of use and perceived usefulness. In the context of e-Filing, perceived ease of use refers to the extent to which taxpayers believe that using the system is simple and free from difficulty. When taxpayers perceive the system as easy to operate, they are more likely to adopt and continue using it for their tax reporting.

Empirical findings regarding this issue, however, remain inconsistent. Studies by Ermawati (2018), Sutrisno (2020), Agung and Tanamal (2021), and Kurnia Heru Susanti et al. (2023) found that perceived ease of use positively affects taxpayers' interest in using e-Filing. These results suggest that when taxpayers perceive e-Filing as a convenient and uncomplicated process, they are more inclined to use it compared to the traditional manual system. Conversely, other studies such as those conducted by Yuliana et al. (2022), Sustainable and Octaviani (2022), Kholis (2020), and Octavia et al. (2023) found no significant relationship between perceived ease of use and the intention to use e-Filing. These conflicting results imply that other variables, such as satisfaction and understanding of taxation, may also play an important role in determining e-Filing adoption.

Another factor that influences the intention to use e-Filing is user satisfaction. Satisfaction reflects the degree to which users feel content with their experience after using a technology system. When taxpayers find e-Filing beneficial, fast, and reliable, their satisfaction increases, which in turn strengthens their willingness to continue using the system. Research by Sutrisno (2020) and Yuliana et al. (2022) supports the view that perceived satisfaction influences the use of e-Filing, whereas studies by Dewi et al. (2021) and Maharani (2023) show that satisfaction does not significantly affect taxpayers' interest. The inconsistency in these findings indicates that user satisfaction may depend on other contextual factors, such as system performance, service quality, and user experience.

Understanding of taxation is also a crucial determinant in shaping taxpayers' perceptions and behavior toward e-Filing. Taxpayers with a good understanding of tax rules and reporting procedures are more likely to use e-Filing effectively. They are typically able to complete their tax obligations more efficiently and with fewer errors. Research by Sustainable and Kholis (2020) as well as Agung and Tanamal (2021) indicates that understanding taxation

has a positive but not always significant influence on e-Filing adoption. In contrast, Vadira et al. (2022) found that a solid understanding of taxation significantly affects compliance and the likelihood of using digital tax services. When taxpayers comprehend the process well, they can determine the appropriate tax amount and report it promptly.

In this study, the benefits of information technology are used as a moderating variable to examine whether technology strengthens the relationship between ease of use, satisfaction, tax understanding, and the interest in using e-Filing. The benefits of information technology refer to the extent to which users believe that technology helps them perform tasks more effectively and efficiently. According to Sutrisno (2020), taxpayers who perceive that technology provides clear benefits are more motivated to use it. If taxpayers can utilize technology effectively, they will view it as a valuable tool to simplify tax reporting, save time, and reduce administrative burden.

Based on the aforementioned discussion, this research aims to examine the factors that influence the interest of individual taxpayers (WPOP) in using the e-Filing system at the Tenggarong Pratama Tax Service Office. Specifically, it investigates the effects of perceived ease of use, satisfaction, and tax understanding on the intention to use e-Filing, with the benefits of information technology serving as a moderating variable. The main objectives of the study are to analyze how perceived ease, user satisfaction, and understanding of taxation contribute to taxpayers' willingness to adopt e-Filing, and whether perceived technological benefits can strengthen these relationships.

The results of this study are expected to contribute both theoretically and practically. Theoretically, the research expands the application of the Technology Acceptance Model by integrating variables related to satisfaction, tax understanding, and the benefits of information technology. Practically, the findings will provide valuable insights for the Directorate General of Taxes in formulating

strategies to increase e-Filing adoption rates, enhance taxpayer awareness, and improve the overall effectiveness of Indonesia's digital tax administration.

In conclusion, as Indonesia moves toward a more digitalized tax administration system, understanding the behavioral factors influencing e-Filing adoption is crucial. Identifying the determinants of taxpayer interest will help the government develop effective policies and outreach programs to promote compliance and improve public trust in digital tax services. By optimizing the benefits of information technology, it is expected that taxpayers will find e-Filing not only easier to use but also more efficient and reliable as a tool for fulfilling their tax obligations.

2. Literature Review

2.1. Foundation Theory

1.1.1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) explains the factors influencing individuals' acceptance or rejection of technology. Initially proposed by Davis (1986) and adapted from the Theory of Reasoned Action (TRA), TAM posits that human behavior is guided by rational decision-making based on available information. According to Davis et al. (1989), two primary components determine technology acceptance: perceived ease of use and perceived usefulness.

Perceived ease of use refers to how effortless and understandable a technology is for users. It affects their willingness to adopt and continue using the system. Perceived usefulness represents the extent to which individuals believe that using a system enhances their job performance or goal achievement. In addition to these, TAM identifies three other key constructs: attitude toward use, behavioral intention to use, and actual system usage. Together, these constructs explain how perceptions and attitudes translate into behavioral intentions and real technology utilization.

2.1.2. E-Filing

E-Filing reflects Indonesia's ongoing tax reform aimed at improving administrative efficiency. Regulated under the Directorate General of Taxes (DGT) Decree KEP-05/PJ/2005, it enables taxpayers to file annual tax returns electronically. Subsequent updates through regulations PER-26/PJ/2012, PER-39/PJ/2011, and PER-1/PJ/2014 further enhanced its implementation procedures. E-Filing allows taxpayers to submit returns online through the DGT website (pajak.go.id), ensuring real-time processing and secure data transmission (Asiah et al., 2020; Putra et al., 2024).

Ainul and Susanti (2021) emphasize that E-Filing supports the self-assessment system, improving taxpayer compliance by streamlining submission processes. Hashim et al. (2022) note that E-Filing ensures data security and accessibility, allowing taxpayers to fulfill obligations anywhere and anytime. The system requires an Electronic Filing Identification Number (e-FIN), after which taxpayers can file returns (SPT 1770SS, 1770S, or 1770) based on income type and level.

2.1.3. Individual Taxpayers (WPOP)

According to Lestari and Kholis (2020), taxpayers are individuals or entities legally obligated to fulfill tax duties, including payment and reporting. Indonesian law categorizes taxpayers as resident or non-resident individuals. Resident taxpayers are those residing in Indonesia for over 183 days within twelve months, while non-residents earn income from Indonesian sources without permanent residence. Both categories must comply with reporting and payment obligations in accordance with tax legislation.

2.1.4. Interest in Using E-Filing

Interest represents an individual's internal motivation to engage in specific behavior. Wulandari Laksmi and Ariwangsa (2021) describe behavioral intention as the psychological drive leading to technology adoption. In the E-Filing context, interest refers

to the extent to which taxpayers intend to use electronic filing systems to meet their tax obligations (Yellow et al., 2022). When users perceive E-Filing as beneficial and easy to use, their likelihood of adoption increases. Agung and Tanamal (2021) identify three indicators of interest: consistent use of E-Filing, intention to use it in the future, and recommending it to others.

2.1.5. Perceived Ease of Use

Saputri and Cahyono (2022) define perceived ease of use as the degree to which individuals believe that technology requires minimal effort to operate. It reflects trust in the technology's simplicity and efficiency. Aditya and Mahyuni (2022) explain that ease of learning, clarity, and user skillfulness enhance continued system usage. Nurjannah et al. (2017) propose that perceived ease of use can be measured by users' ability to learn, interact, and adapt easily to the system. In the context of E-Filing, this perception increases taxpayers' willingness to report electronically due to its simplicity and accessibility.

2.1.6. Perceived Satisfaction

Perceived satisfaction represents an individual's positive evaluation after system use. Agung and Tanamal (2021) and Pramesti et al. (2021) describe it as a post-usage assessment based on the perceived effectiveness and reliability of a system. Satisfaction arises when users find E-Filing efficient and reliable, enabling timely reporting. Satisfaction can be evaluated through indicators such as system effectiveness, user confidence, and the accuracy of information obtained (Nopiana, 2017; Dewi et al., 2021).

2.1.7. Tax Understanding

Lestari and Kholis (2020) define tax understanding as knowledge of tax laws, rights, and obligations. Agung and Tanamal (2021) emphasize that greater understanding leads to higher compliance and willingness to fulfill tax duties. Knowledge of calculation methods, payment procedures, and sanction

consequences strengthens taxpayers' confidence in using systems like E-Filing. Continuous education through seminars and online updates is essential, as tax regulations evolve alongside economic conditions.

2.1.8. Benefits of Information Technology

Technological advancement significantly improves public administration efficiency. Awaloedin and Elwisam (2023) argue that technology facilitates faster and more accurate information exchange. Annisah and Susanti (2021) highlight its importance in disseminating policy updates, especially in taxation. Proficiency in using computers and the internet enhances taxpayers' ability to utilize E-Filing effectively. According to Pramesti et al. (2021), the benefits of information technology can be assessed through the intensity of use, user competence, and the diversity of devices employed.

2.2. Previous Studies

Empirical research related to perceived ease of use, satisfaction, tax understanding, interest, and technological benefits has shown mixed findings. For example, Ermawati (2018) found that ease of use and IT mastery positively affect E-Filing interest. Sutrisno (2020) demonstrated that ease and satisfaction significantly influence E-Filing usage, moderated by technological readiness. Conversely, C.D. Sustainable and Oktaviani (2022) reported that perceived ease had no significant impact, though security and confidentiality were influential.

Other studies, such as Kurnia Heru Susanti et al. (2023) and Agung and Tanamal (2021), confirmed that perceived usefulness and ease of use have significant effects on behavioral intention to use E-Filing. Meanwhile, research by Goddess et al. (2021) and Octavia et al. (2023) indicated that trust, security, and system quality play important roles in adoption decisions. Collectively, these studies highlight the relevance of the TAM framework in understanding taxpayer behavior toward E-Filing adoption.

2.3. Conceptual Framework

The conceptual framework in this study is based on the Technology Acceptance Model (TAM), which emphasizes that perceived ease of use and perceived usefulness shape attitudes and behavioral intentions toward technology adoption. In this model, perceived ease of use, perceived satisfaction, and tax understanding are proposed as determinants of taxpayers' interest in using E-Filing, with the benefits of information technology serving as a moderating variable.

Taxpayers who perceive E-Filing as easy, beneficial, and satisfying are more likely to develop positive attitudes toward its continued use. Furthermore, higher tax understanding enhances the user's ability to navigate the system effectively. The moderating role of information technology benefits strengthens the relationship between these perceptions and behavioral intention.

2.4. Hypothesis Development

2.4.1. The Influence of Perceived Ease of Use on the Interest in Using E-Filing

According to the TAM theory, technology adoption is influenced by perceived ease of use, which reflects users' confidence in a system's simplicity and functionality (Wulandari Laksmi and Oka Ariwangsa, 2021). When taxpayers perceive E-Filing as convenient and efficient, their interest in using it increases (Budiatin and Rustiyaningsih, 2021). This system allows tax reporting anytime and anywhere, simplifying administrative processes. Therefore, the following hypothesis is formulated:

H1: Perceived ease of use has a positive and significant effect on the interest in using E-Filing.

3. Research Methods

3.1 Definition Operational and Measurement Variables

3.1.1 Definition Operational Variables

An operational definition refers to a specific and measurable explanation of the concepts being examined using defined

methods. In this study, there are three types of variables: independent, dependent, and moderating. The independent variables are perceived ease of use, perceived satisfaction, and tax understanding. The dependent variable is e-Filing user interest, while the moderating variable is the benefits of information technology.

The operational definitions for each variable are as follows:

1. Perceived Ease of Use (X1)
This refers to the taxpayer's perception that using the e-Filing system simplifies the process of reporting annual tax returns. A higher perception of ease increases the likelihood of adopting e-Filing.
2. Perceived Satisfaction (X2)
This reflects the level of satisfaction taxpayers experience when using the e-Filing system, including ease of access and the quality of service. Higher satisfaction leads to a greater interest in using e-Filing.
3. Tax Understanding (X3)
Tax understanding refers to taxpayers' knowledge regarding tax laws, procedures, and reporting requirements. A higher level of understanding encourages more efficient and accurate use of e-Filing.
4. E-Filing User Interest (Y)
This represents the intention or willingness of individual taxpayers to use e-Filing to report taxes. It is reflected through continuous use and recommendation to others.
5. Information Technology Benefits (Z)
This variable refers to the positive effects of technology, including accessibility, data security, and speed, which can influence users' interest in adopting e-Filing.

3.1.2 Measurement Variables

All variables in this study are measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale was chosen for its clarity and ability to capture respondent perceptions effectively.

Table 3.1 Likert Scale

Evaluation Criteria	Score
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

3.1.3 Indicator Variables

Each variable has indicators measured using the Likert scale based on previous studies (Nurjannah et al., 2017; Nopiana, 2017; Great & Tanamal, 2021; Pramesti et al., 2021).

3.2 Population and Samples

3.2.1 Population

According to Sugiyono (2019), the population includes all subjects or objects with certain characteristics to be studied. The population in this study consists of 45,886 Individual Taxpayers (WPOP) registered at the Tenggara Pratama Tax Office who used e-Filing in the last year.

3.2.2 Sample

The sampling technique used was purposive sampling, with specific inclusion criteria based on the research objectives. Using the Slovin formula with an error margin of 10%, the total sample size determined was 100 respondents.

$$n = N / (1 + Ne^2)$$

$$n = 45,886 / (1 + 45,886 (0.1)^2)$$

$$n = 100$$

Thus, 100 individual taxpayers using e-Filing were selected as respondents.

3.3 Type and Source of Data

3.3.1 Type of Data

This study applies a quantitative approach because the data collected are numerical and analyzed statistically to test hypotheses.

3.3.2 Source of Data

Primary data were obtained through questionnaires distributed to registered e-

Filing users, while secondary data were collected from institutional records at the Tenggarong Pratama Tax Office.

3.4 Data Collection Method

Data collection was conducted using structured questionnaires distributed both offline and online (via Google Form). Respondents answered statements related to variables studied, and the collected data were processed statistically.

3.5 Data Analysis Method

The analysis technique used in this study is Partial Least Square (PLS) using SmartPLS 4.1 software. PLS is a variance-based Structural Equation Modeling (SEM) approach suitable for predictive studies and small samples (Ghozali & Latan, 2015).

3.5.1 Pilot Test

Before distributing the main questionnaire, a pilot test was conducted on 30 respondents to test validity and reliability. The validity test used loading factor (>0.70) and Average Variance Extracted (AVE >0.50), while the reliability test used Cronbach's Alpha and Composite Reliability (>0.70).

3.5.2 Descriptive Statistical Analysis

Descriptive statistics were used to summarize respondent characteristics and provide an overview of the variable distribution through frequency, mean, and percentage values.

3.5.3 Measurement Model (Outer Model)

The outer model evaluates indicator validity and reliability through convergent and discriminant validity. Convergent validity is achieved when the loading factor exceeds 0.70 and AVE exceeds 0.50. Discriminant validity is assessed by comparing the square root of AVE with correlations among constructs.

3.5.4 Structural Model (Inner Model)

The inner model tests the relationship between constructs using R-square, F-square, and path coefficients.

- a) R-square indicates the strength of the independent variable in explaining the dependent variable.
- b) F-square measures the effect size between constructs.
- c) Path analysis assesses the significance and direction of relationships using bootstrapping.

3.5.5 Hypothesis Testing

Hypothesis testing examines the relationship between variables using path coefficients and p-values. Hypotheses are accepted if $p < 0.05$. Bootstrapping analysis was used to estimate the significance of the model.

3.5.6 Moderated Regression Analysis (MRA)

MRA was used to test the moderating role of information technology benefits (Z) on the relationship between independent variables and e-Filing user interest. The moderation type is determined as follows:

- a) Quasi moderator: both independent and moderating variables are significant.
- b) Pure moderator: only the interaction term is significant.
- c) Predictor moderator: moderating variable is significant, but the interaction is not.
- d) Potential moderator: both moderating and interaction terms are not significant.

This analysis identifies whether the moderating variable strengthens or weakens the relationship between independent and dependent variables.

4 Results and Discussion

4.1 General Description of the Research Object

This study utilizes primary data obtained through questionnaires distributed both offline and online to individual taxpayers (WPOP) registered and using e-Filing at the Tenggarong Pratama Tax Office. Based on the Slovin formula, a total of 100 samples were

determined. Offline distribution resulted in 40 completed questionnaires, while online distribution via Google Forms produced 69 responses, totaling 109 questionnaires. After screening, 100 questionnaires were declared valid and used in the analysis, while 9 were excluded because respondents did not meet inclusion criteria, such as lack of experience using e-Filing for tax reporting.

4.2 Respondent Characteristics

The characteristics of the respondents were classified based on gender, age, educational background, occupation, e-Filing usage, and duration of use. These characteristics provide a demographic overview of individual taxpayers who actively use e-Filing services at the Tenggarong Pratama Tax Office.

4.2.1 Based on Gender

Of the 100 respondents, 35 percent were male and 65 percent were female. This finding indicates that the majority of e-Filing users in this study are women, reflecting higher female participation in digital tax reporting services.

4.2.2 Based on Age

Respondents aged between 26 and 30 years constituted the largest group, representing 31 percent of the total sample. This suggests that most e-Filing users fall within the productive age range, which is generally associated with higher levels of digital literacy and technology adoption.

4.2.3 Based on Educational Background

A total of 84 percent of respondents hold a diploma or bachelor's degree, 14 percent have completed senior high school, and 2 percent have a junior high school education. These findings imply that individuals with higher education levels are more inclined to adopt and utilize e-Filing systems effectively.

4.2.4 Based on Occupation

Employees account for 45 percent of the respondents, followed by civil servants (32 percent), entrepreneurs (15 percent), and others (8 percent). This distribution demonstrates that individuals engaged in formal employment exhibit greater awareness and compliance with electronic tax systems compared to other occupational groups.

4.2.5 Based on e-Filing Usage

All respondents (100 percent) reported that they have used e-Filing for tax reporting purposes. This confirms that the selected sample appropriately represents the population of active e-Filing users targeted in this research.

4.2.6 Based on Duration of Use

Respondents who have used e-Filing for one to three years comprise 47 percent of the sample, followed by users with more than five years of experience at 21 percent. This indicates a stable pattern of long-term adoption and sustained user engagement with the e-Filing system.

4.3 Descriptive Statistical Analysis

Descriptive statistical analysis was conducted to summarize respondents' perceptions of each construct using a five-point Likert scale. The mean score interpretation was classified as follows: very low (1.00–1.80), low (1.81–2.60), moderate (2.61–3.40), high (3.41–4.20), and very high (4.21–5.00).

4.3.1 Perceived Ease of Use (X1)

The mean scores of perceived ease of use indicators ranged from 4.13 to 4.27, which fall into the "very high" category. This indicates that most taxpayers find e-Filing easy to understand, operate, and learn independently. Respondents also expressed confidence in using e-Filing for submitting tax returns without external assistance.

4.3.2 Perceived Satisfaction (X2)

The mean scores ranged between 4.17 and 4.32, indicating that users are highly satisfied with the e-Filing system. Respondents reported that e-Filing simplifies the tax process, reduces time and cost, and enhances convenience through digital accessibility.

4.3.3 Tax Understanding (X3)

The mean values ranged from 3.93 to 4.23, categorized as high. This shows that most respondents possess adequate tax knowledge, are familiar with tax calculations, regulations, and reporting procedures, and understand how tax literacy contributes to more effective e-Filing utilization.

4.3.4 Perceived Benefits of Information Technology (Z)

The mean values ranged between 4.18 and 4.37, categorized as very high. Respondents agreed that information technology supports tax-related activities by improving access speed, data accuracy, and information security.

4.3.5 Intention to Use e-Filing (Y)

The mean scores ranged from 4.13 to 4.41, indicating a strong and consistent intention among taxpayers to continue using e-Filing. Respondents expressed willingness to maintain their usage and recommend the system to others due to its efficiency and reliability.

4.4 Data Analysis Results

Data analysis was performed using the Structural Equation Modeling (SEM) approach with SmartPLS 4.1 software. The analysis consisted of two main stages: the evaluation of the measurement model (outer model) and the structural model (inner model).

4.4.1 Measurement Model (Outer Model)

The measurement model evaluation involved testing three criteria: convergent validity, discriminant validity, and composite reliability.

4.4.1.1 Convergent Validity

Convergent validity was assessed based on outer loadings and Average Variance Extracted (AVE). All indicators exhibited loading factor values greater than 0.70, and the AVE values for each construct exceeded 0.50. These results confirm that each indicator adequately represents its corresponding latent construct.

4.4.1.2 Discriminant Validity

Discriminant validity was examined using the Fornell–Larcker criterion by comparing the square root of the AVE for each construct with the correlations between constructs. The results show that the square root of each construct's AVE is greater than its correlations with other constructs, confirming that all constructs measure distinct theoretical concepts.

4.4.1.3 Composite Reliability

The reliability test results show that all constructs achieved composite reliability and Cronbach's alpha values above 0.70. These findings confirm that all measurement items meet the internal consistency and reliability standards required for further structural analysis.

4.4.2 Structural Model (Inner Model)

The structural model was evaluated to determine the relationships between constructs using the coefficient of determination (R^2), path coefficients, and predictive relevance (Q^2).

4.4.2.1 Coefficient of Determination (R^2)

The R^2 value for the dependent variable e-Filing usage intention (Y) is 0.684, indicating that 68.4 percent of the variance in usage intention is explained by perceived ease of use, perceived satisfaction, and tax understanding, while the remaining 31.6 percent is influenced by other factors not included in the model.

4.4.2.2 Path Coefficients and Hypothesis Testing

Path coefficient analysis was performed using the bootstrapping method to test the significance of the hypothesized relationships among constructs. The results indicate that perceived ease of use (X1), perceived satisfaction (X2), and tax understanding (X3) each exert a positive and statistically significant influence on e-Filing usage intention (Y), with p-values less than 0.05. Furthermore, the moderating variable, perceived benefits of information technology (Z), strengthens the relationships between the independent variables and user intention, confirming its role as a quasi-moderator within the model.

4.5. Discussion

4.5.1 Influence of Perceived Ease of Use on Interest in Using e-Filing

The results of the first hypothesis (H1) indicate that perceived ease of use has a significant and positive effect on the interest in using e-Filing among individual taxpayers (WPOP) at the Tenggara Pratama Tax Office. This is evidenced by a p-value of 0.015 (<0.05) and a path coefficient of 0.240, showing a positive direction of influence. According to the Technology Acceptance Model (TAM), perceived ease of use is a key determinant of technology adoption, as it reflects users' perceptions of how effortless and efficient the system is to operate. Respondents who find e-Filing easy to learn and navigate tend to exhibit higher levels of interest in using it. These findings are consistent with previous studies by Sutrisno (2020), Agung and Tanamal (2021), Awaloedin and Elwisam (2023), and Kurnia Heru Susanti et al. (2023), which also found that ease of use significantly enhances users' adoption intentions.

4.5.2 Influence of Perceived Satisfaction on Interest in Using e-Filing

The second hypothesis (H2) demonstrates that perceived satisfaction has a

significant and positive impact on taxpayers' interest in using e-Filing, with a p-value of 0.000 (<0.05) and a path coefficient of 0.286. Within the framework of TAM, user satisfaction emerges from positive experiences and confidence in using a technology-based system. The results suggest that respondents are satisfied with e-Filing due to its ability to save time and cost, while facilitating more efficient tax reporting. This finding aligns with the research of Sutrisno (2020), Agung and Tanamal (2021), and Yuliana et al. (2022), who reported that satisfaction plays a crucial role in promoting continued technology adoption and behavioral intention.

4.5.3 Influence of Tax Understanding on Interest in Using e-Filing

The third hypothesis (H3) reveals that tax understanding has a significant and positive influence on taxpayers' interest in using e-Filing, supported by a p-value of 0.000 (<0.05) and a path coefficient of 0.275. In the context of TAM, users' knowledge and comprehension of the system strongly affect their acceptance and continued use of technology. Respondents with better tax literacy demonstrate greater confidence and willingness to utilize e-Filing for their tax obligations. These results differ from the studies of Lestari and Kholis (2020) and Agung and Tanamal (2021), which found no significant effect. The difference may be explained by improved tax education, broader dissemination of e-Filing information, and increased digital literacy among taxpayers in recent years.

4.5.4 The Moderating Role of Information Technology Benefits on the Relationship between Perceived Ease of Use and Interest in Using e-Filing

The fourth hypothesis (H4) shows that the moderating effect of information technology benefits is positive but not significant, with a p-value of 0.391 (>0.05) and a path coefficient of 0.064. This suggests that although information technology facilitates accessibility and convenience, it does not significantly

strengthen the relationship between perceived ease of use and interest in using e-Filing. One possible explanation is the varying levels of digital literacy among taxpayers, especially older individuals, which limits their ability to optimize technology-based services. Therefore, while technological benefits exist, their influence may not be uniformly perceived across user groups.

4.5.5 The Moderating Role of Information Technology Benefits on the Relationship between Perceived Satisfaction and Interest in Using e-Filing

The fifth hypothesis (H5) indicates that the moderating effect of information technology benefits between perceived satisfaction and interest in using e-Filing is positive but not significant, with a p-value of 0.245 (>0.05) and a path coefficient of 0.086. This finding implies that while information technology enhances accessibility, it does not significantly reinforce the effect of satisfaction on users' interest in adopting e-Filing. Taxpayers with limited experience or technological proficiency may not fully recognize the advantages offered by such systems. These results are consistent with Maharani (2023), who also found that information technology benefits did not significantly moderate the relationship between satisfaction and technology adoption behavior.

4.5.6 The Moderating Role of Information Technology Benefits on the Relationship between Tax Understanding and Interest in Using e-Filing

The sixth hypothesis (H6) reveals that information technology significantly moderates the relationship between tax understanding and interest in using e-Filing, but in a negative direction, with a p-value of 0.010 (<0.05) and a path coefficient of -0.186 . This indicates a quasi-moderating effect, suggesting that while information technology influences taxpayers' interest, it simultaneously weakens the direct relationship between tax understanding and e-Filing adoption. Taxpayers with higher tax literacy may rely more on their own knowledge

and less on technological assistance when fulfilling their tax obligations. Hence, even though e-Filing provides technological advantages, these do not necessarily amplify the effect of tax understanding on users' behavioral intentions.

5 Closing

4.1 Conclusion

- 1) This study concludes that profitability and company size significantly influence tax avoidance practices among mining companies listed on the Indonesia Stock Exchange during the 2019–2023 period.
- 2) The positive relationship between profitability and tax avoidance suggests that firms with higher profits tend to engage in more aggressive tax planning strategies to optimize net income.
- 3) Company size also has an impact on tax avoidance, as larger firms typically possess greater financial resources, advanced management systems, and access to professional tax advisors, all of which facilitate effective tax minimization strategies.
- 4) These findings support agency theory and political cost theory, indicating that managerial discretion and company visibility jointly shape corporate tax behavior within the mining sector.

4.2 Recommendations

- 1) Future studies should incorporate additional variables such as leverage, audit quality, ownership structure, and corporate governance to provide a more comprehensive understanding of the determinants of tax avoidance.
- 2) Mining companies are advised to implement ethical and transparent tax strategies that comply with government regulations to maintain both corporate reputation and investor confidence.
- 3) Policymakers should enhance enforcement mechanisms and refine tax regulatory frameworks to minimize the potential for aggressive tax avoidance practices.

- 4) Collaboration between tax authorities, auditors, and corporations should be strengthened to encourage responsible and sustainable tax compliance behavior.

4.3 Research Limitations

- 1) This study is limited to a single industrial sector—the mining industry—which may restrict the generalizability of its findings to other sectors.
- 2) The five-year observation period limits the ability to capture long-term trends and variations in corporate tax avoidance behavior.
- 3) The use of secondary data derived from financial reports may not fully represent managerial intentions or internal tax management policies.
- 4) Future research is encouraged to adopt a mixed-method approach, combining quantitative and qualitative data to obtain more in-depth insights.

4.4 Implications for Future Research

- 1) This study serves as a foundation for developing integrated models that link financial performance, corporate governance, and ethical behavior in analyzing tax avoidance.
- 2) Comparative studies across different industries or international contexts could reveal institutional and regulatory variations that influence corporate tax strategies.
- 3) Future research may explore the moderating effects of external audits or corporate social responsibility (CSR) on the relationship between profitability and tax avoidance.
- 4) Strengthening empirical analysis through longitudinal data and advanced statistical techniques, such as structural equation modeling (SEM), is recommended to improve the robustness of future findings.

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