

Navigating the digital tax landscape: The impact of service quality factors on E-filing adoption among individual taxpayers in Jakarta

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Abstract: Tax administration digitization improves taxpayer experience through e-filing, supported by service quality, trust, and information technology. This study integrates electronic service quality to understand the decision to use E-filing, offering a comprehensive approach with the E-Filing model to create digital records that are easily accessible. This study analyzes the effect of quality factors on the use of E-filing, with mediation from perceived ease of use and perceived usefulness. The study design uses an explanatory with a causal approach to confirm the relationship between variables related to the use of e-filing by taxpayers in Jakarta. Samples were taken from 10,580,475 taxpayers, with 150 respondents based on certain criteria. Primary data were collected through an online survey using a Likert scale. The measurement model was tested for validity and reliability, as well as structural analysis to assess the relationship between variables using path coefficients and bootstrapping analysis for significance. The coefficient of determination (R^2) and path analysis were also conducted to measure the impact of mediating variables. The study shows that of the various service quality factors, only responsiveness has a significant effect on the perception of e-filing usefulness with a T-statistic of 3.253 and a P value of 0.001. Meanwhile, the informativeness, reliability, and system availability factors do not show a significant effect on the perception of ease and usefulness, indicating the need for improvement in information delivery and system reliability. High responsiveness is very important in supporting positive perceptions of the usefulness of the e-filing system. Path analysis shows that neither perceived ease of use nor perceived usefulness affect the actual use of e-filing, with R Square only explaining 2.6% of the variation in use. Although the research model shows an adequate fit with an NFI of 0.786, improvements are still needed to increase e-filing adoption. Thus, focusing on improving responsiveness and optimizing other factors is needed to improve user experience. It is necessary to improve the responsiveness of the e-filing system and improve informativeness, reliability, and system availability to improve user perception. Future research is suggested to develop interventions for service factors that are not yet significant and explore other elements that influence e-filing adoption.

Keywords: Digitalization, E-filing, Perception, Responsiveness, Service quality,

1. Introduction

Global tax administration is becoming increasingly digital with e-services to improve the taxpayer experience (Bassey et al., 2022). The interaction between actors, technology and institutions is critical to the success of the tax system. (Bentley, 2019). Technological changes, such as big data and artificial intelligence, are affecting tax administration, so understanding the success factors of digital systems is essential. The conceptual framework of the systematic review provides insights for future research in this area.

The importance of complex e-services to improve taxpayer experience. This creates an ecosystem of interaction between tax authorities, taxpayers, technology, and related institutions. Technological changes, such as big data, automation, and security (including blockchain), have a significant impact on tax administration. (Johnson et al., 2024; Suprayitno, 2024). The success of e-filing is crucial for digital

government, as it enables greater engagement between government and citizens. However, e-government service failures are still high, so understanding the factors that influence the success of a digital tax system is crucial. Based on previous research, user trust, information system quality, and service quality are the main determinants of e-filing adoption. Although many countries have introduced e-filing, there are still barriers, especially in developing countries, related to privacy, performance, and audit risks.(Juniarto, 2024; DR Sari, 2021). Tax Service Quality (TSQ) plays a significant role in e-filing adoption, where the dimensions of information quality, responsiveness, and informativeness of the tax authority have a positive impact on the level of e-filing adoption. In addition, information communication technology (ICT) serves as an intermediary between TSQ and e-filing, enabling users to conduct tax transactions safely and efficiently. Therefore, research should delve deeper into the dimensions of tax service quality and their impact on e-filing acceptance, as well as addressing privacy, performance, and audit risks that can increase public trust. Digitalization in tax administration offers great potential to improve efficiency and taxpayer experience.(Andika & Yasa, 2020; Biduri et al., 2021). However, the success of e-filing implementation depends on various factors, including service quality, user trust, and technology support. Further research is needed to explore these dynamics and develop effective strategies to increase e-filing adoption among taxpayers.

Low E-filing performance is caused by inadequate tax service quality (Tax Service Quality/TSQ). TSQ, including informativeness, reliability, and responsiveness, has a significant effect on taxpayer satisfaction in using the e-filing system.(Juniarto, 2024). Information and communication technology (ICT) plays an important role in facilitating the adoption of E-filing, so further research is needed to understand the interaction between various models of technology adoption in digital taxation. This is important to increase the use of technology and electronic tax services. This research case focuses on the use of the tax E-filing system in Indonesia, which is faced with significant challenges in increasing taxpayer participation. Although there are efforts to facilitate the process of electronic tax reporting, many taxpayers are still reluctant to use E-filing(Lestari & Suharto, 2020; Nasuha, 2023). This study identifies key factors that influence taxpayers' decisions to use E-filing, including aspects of electronic service quality such as informativeness, reliability, responsiveness, and system availability. This study highlights the importance of user experience, which can be influenced by how informative, reliable, responsive, and available the system provided by the tax authority is. In addition, this study explores how these factors interact with perceived ease of use and perceived usefulness, two key variables that can mediate the relationship between service quality and E-filing use.

Study of the last 10 years,(Oktavia, 2023)System Quality, Information Quality and Service Quality each have a positive and significant influence on User Satisfaction.(Susanto & Jimad, 2019)Perceived Usefulness has a positive and significant influence on the use of e-Filing. Perceived Ease also has a positive and significant influence on the use of e-Filing. Attitude towards e-Filing has a positive and significant influence on the use of e-Filing.(Prastyatini & Gala, 2023)Income level does not moderate the influence of perceived usefulness of e-Filing and perceived ease of e-SPT on individual taxpayer compliance. However, income level has a significant direct effect on individual taxpayer compliance behavior, indicating that income is a pure predictor of tax compliance, not a moderating variable.(Cinintya Pratama, 2023)Perceived ease of use has a positive effect on the intention to use e-Filing. Perceived usefulness also has a positive effect on the intention to use e-Filing. The trust variable does not affect the intention to use e-Filing, indicating that trust is not a determining factor.(Awaloedin & Elwisam, 2023)Service quality and perceived ease have a positive and significant influence on taxpayers' interest in reporting taxes using e-Filing.(Saragih & Septamia, 2019)Performance expectancy has a significant influence on behavioral intention. That is, if users feel that e-Filing will improve their performance in reporting taxes, then their intention to use e-Filing will also increase.(Biduri et al., 2021)Perceived usefulness and perceived ease of use have a significant effect on the use of the e-Filing system. This shows that taxpayers who feel e-Filing is useful and easy to use are more likely to use the system.(DR Sari, 2021)Power distance is proven to have a significant influence on technology acceptance through the variable perceived ease of use. This shows that in a society with high

power distance, users are more likely to accept technology if they feel that the technology is easy to use. (Zamzami & Zulkafli, 2020) Performance Expectancy taxpayers in both regions feel that e-filing helps improve performance in tax reporting. Effort Expectancy feels that the use of e-filing is quite easy. The influence of the social environment on the use of e-filing is felt to be similar both in Java and outside Java. The infrastructure support and access provided to use e-filing are considered the same in both regions. (Lukman et al., 2022) The quality of tax services, the implementation of e-registration, and the implementation of e-filing have a positive and significant influence on taxpayer satisfaction at KPP Pratama Makassar Selatan. This means that the better the quality of tax services and the implementation of electronic systems (e-registration and e-filing), the higher the level of taxpayer satisfaction. (Izzah & Istiqomah, 2023) The importance of perceived ease and usefulness in shaping attitudes and intentions to use the system, which ultimately impacts the actual use of the e-Bupot Unification application by taxpayers. (Melamaulidah et al., 2023) Perceived ease and usefulness positively influence the intention to use the e-filing system. Trust has no effect, but attitude acts as a mediator in the relationship. (Husnunnida et al., 2017) Strong intentions influence e-filing utilization behavior, with behavioral control as well as other factors such as ease of use and subjective norms contributing to utilization intentions. (Rohman et al., 2023) Perceived ease of use has a significant effect on usefulness (Dewi et al., 2024) digital services and behavioral intention to use LinkAja Syariah are effectively stated to have an influence.

The methodological approach that has been done previously, uses various statistical techniques such as multiple regression, Moderated Regression Analysis (MRA), and Partial Least Squares (PLS) to analyze the relationship of variables in studies on e-filing. However, the weakness is the use of methods that are too varied and inconsistent, which can cause confusion in the interpretation of results and make replication of studies difficult. In addition, most of the analyses use different software (SPSS 25, SPSS 26, SmartPLS 3.0) without clear justification regarding the selection of versions and software used, which can reduce the validity and reliability of the findings. Improvements that can be made are choosing one analysis method that best suits the hypothesis and research design, and consistently using the same software with the latest version to maintain the consistency and reliability of the research results.

This study proposes the integration of e-service quality factors, such as informativeness, reliability, responsiveness, and system availability, in modeling the use of E-filing by considering the mediating role of perceived ease of use and perceived usefulness. Unlike previous studies that may only focus on one or two aspects of service quality, this study offers a comprehensive approach to understanding how various elements of service quality interact and influence taxpayers' decisions in using E-filing. In addition, this study adopts a theoretical framework that combines aspects of technology and user psychology, providing a new contribution to the literature on tax technology adoption. The findings of this study are expected to provide better insights for policymakers and practitioners in designing a more effective and responsive E-filing system to user needs.

The purpose of this study is to analyze the effect of informativeness, reliability, responsiveness, and system availability on the actual use of E-filing, with mediation of perceived ease of use and perceived usefulness. In this research overview, we will explore the relationship between these variables and how they contribute to taxpayers' decisions in using E-filing. The theoretical contribution of this study will provide a deeper understanding of the factors that influence technology acceptance in tax administration, as well as enrich the existing literature on the quality of electronic services. Practically, the results of this study are expected to help tax authorities in designing and improving E-filing services to be more informative, reliable, responsive, and available, thus encouraging more taxpayers to utilize the system.

2. Research Methodology

2.1. Design

This research is an explanatory research that aims to confirm the relationship between variables through testing hypotheses built on previous research.(Lim et al., 2024; Setyoadi & Rahmawati, 2024; Sharma et al., 2024). Using a causal approach, this study tested the variables informativeness, reliability, responsiveness, system availability, perceived ease of use, perceived usefulness, and Actual Use of E-Filing.(Awal & Chowdhury, 2024; Dewi et al., 2024; Pan et al., 2024). Advanced statistical analysis methods are used to evaluate significant cause-and-effect relationships between these variables, providing in-depth insights into the mechanisms behind taxpayers' use of e-filing.(Andika & Yasa, 2020; Dedi & Sondakh, 2017; Erica et al., 2020).

2.2. Population and Sampling

This study focuses on the population of individual taxpayers in Jakarta who use e-filing services.(Erica et al., 2020). From this population, which includes 10,580,475 taxpayers registered in the Actual Use E-Filing system, samples were taken with certain criteria. The criteria for determining the sample include: respondents who have a taxpayer identification number, are registered at the Tax Service Office (KPP) as taxpayers, and have a minimum income of IDR 4,500,000 or IDR 54 million per year. To determine the number of samples, this study uses the formula $n = \text{number of indicators} \times 5$. With the number of indicators as many as 17, the minimum number of samples required is 85. However, to increase the accuracy of the study, the sample uses 150 respondents(Daughter & Son, 2017; Yunia, 2020).

2.3. Procedures and Data Collection

In this study, the type of data used is primary data, which was obtained through an online survey using Google Form.(Gunawan & Nainggolan, 2024). Data collection techniques are carried out by distributing closed questionnaires to respondents. This questionnaire contains a set of questions and written statements that must be answered by respondents. For analysis, the answers to the questionnaire will be given a certain scale as an application of the Likert scale. Questions in the questionnaire include the characteristics of respondents and the variables studied, namely informativeness, reliability, responsiveness, system availability, perceived ease of use, perceived usefulness, and Actual Use E-Filing.

2.4. Operational Variables

The constructs analyzed consist of several variables related to the tax e-filing system. First, Informativeness (X1) is measured through statement items that assess the accuracy and continuity of information in the e-filing system, such as Information contained in the e-filing system is always up to date (X1.1) and Information contained in the e-filing system is accurate (X1.2). Furthermore, Reliability (X2) focuses on the availability and performance of the system, with statements such as The e-filing system is available at all times (X2.1) and The performance of the e-filing system is fast when used and reliable (X2.3). The Responsiveness variable (X3) covers the reliability of the service provider, with statements such as The e-filing system service provider is reliable (X3.1) and The response of the e-filing tax system is in accordance with the needs of Taxpayers (X3.3).

Table 1.
Operational variables.

Construct	Statement Items	Code	Reference
Informativeness (X1)	The information contained in the e-filing system is always up to date	X1.1	(Cho et al., 2019; Dinh & Schultze, 2022; Hanaysha, 2022; Sustacha et al., 2023)
	The information contained in the e-filing system is accurate	X1.2	
		X1.3	
Reliability (X2)	The e-filing system is available at all times;	X2.1	(Bodur et al., 2024; Pradana, Hariastuti, et al., 2023b; Yoon et al., 2021)
		X2.2	
	The e-filing system performance is fast when used and reliable	X2.3	
Responsiveness (X3)	Reliable e-filing system service provider	X3.1	(Luke & Heyns, 2020; Neyland et al., 2022; Pradana, Hariastuti, et al., 2023a; Pradana, Luh, et al., 2023)
	Reliable e-filing system service provider	X3.2	
	The e-filing tax system response is in accordance with the needs of Taxpayers	X3.3	
System availability (X4)	The e-filing system is always available when I need access;	X4.1	(Adiningtyas & Auliani, 2024)
	The e-filing system is always available when I need access;	X4.2	
	When trying to access e-filing during peak times	X4.3	
Perceived ease of use (Z1)	I find the e-filing tax system easy to use in filling out tax returns;	Z1.1	(Aliyah, 2016; IK Sari et al., 2022; Suprpto, 2014)
		Z1.2	
	I find it easy to report taxes using the e-filing tax system;	Z1.3	
		Z1.4	
Perceived usefulness (Z2)	Using the e-filing system improves my approach to requesting tax services quickly.	Z2.1	(Bramantyo & Utami, 2022; Isrososiawan et al., 2019)
	Using an e-filing system will make the task of tax reporting easier;	Z2.2	
		Z2.3	
	I will find the e-filing system as a useful option to get tax services online.	Z2.4	
		Z2.5	
Actual use of E-filing (Y)	I use the online tax system frequently;	Y3.1	(Alkawsy et al., 2024; Awasthy et al., 2012; Patrik, 2022)
	The use of the online tax system is in accordance with my expectations.	Y3.2	
		Y3.3	

Then, System Availability (X4) measures the availability of the system with items such as The e-filing system is always available when I need access (X4.1) and When trying to access e-filing during peak times (X4.3). For Perceived Ease of Use (Z1), statements such as I find the e-filing tax system easy to use in filling out tax returns (Z1.1) describe the ease of use of the system. The Perceived Usefulness (Z2) variable includes items that assess the extent to which the use of the e-filing system is considered useful, such as Using the e-filing system improves my approach to requesting tax services quickly

(Z2.1). Finally, Actual Use E-Filing (Y) is measured by the statement I often use the online tax system (Y3.1), assessing the frequency and satisfaction of using the online tax system.

2.5. Research Procedures

The measurement model in this study consists of two main components: validity and reliability. Construct validity is tested through exploratory factor analysis to ensure that the indicators used can accurately measure the intended construct. To meet the validity criteria, the loading factor value of each indicator must be above 0.7.(Agus et al., 2023; Jiddi, 2023; Lada et al., 2023). On the other hand, reliability is measured using Cronbach's Alpha, with values above 0.7 indicating that the construct is reliable. After the measurement model is tested, the analysis continues to the structural model to evaluate the relationship between variables.(Abdullah et al., 2019; Lau et al., 2023). Path coefficient is used to measure the strength and direction of the relationship, where values above 0.2 are considered significant, and closer to 1 indicates a stronger relationship. To test the significance, bootstrapping analysis is performed, where t-statistics above 1.96 indicate that the relationship between variables is significant at the 95% confidence level.(Septiani et al., 2024; Zannur & Harjatno, 2023). The coefficient of determination (R^2) is also calculated to determine how well the independent variables explain the variation in the dependent variable, with an R^2 value above 0.75 considered high.(Hardiyono et al., 2017). Finally, if there is a mediating variable, testing is carried out to see the impact of the variable in strengthening or weakening the relationship between the independent and dependent variables, using the path analysis method to measure direct and indirect influences.(Osman & Koehler, 2013).

3. Results and Discussion

3.1. Results

3.1.1. Outer Model

Service quality factors on e-filing adoption in Jakarta using indicators such as Outer Loading, Cronbach's Alpha, and Average Variance Extracted (AVE). Based on the results of the Outer Loading test, all indicators show values above 0.7, which means that each variable is worthy of use in the analysis. For example, X1.1 has a value of 0.879, X2.2 has a value of 0.907, and Y3.1 has a value of 0.970, all of which are higher than the minimum standard of 0.7. This shows that each measurement item is reliable in describing the construct being measured, ensuring that the instruments used are consistent.

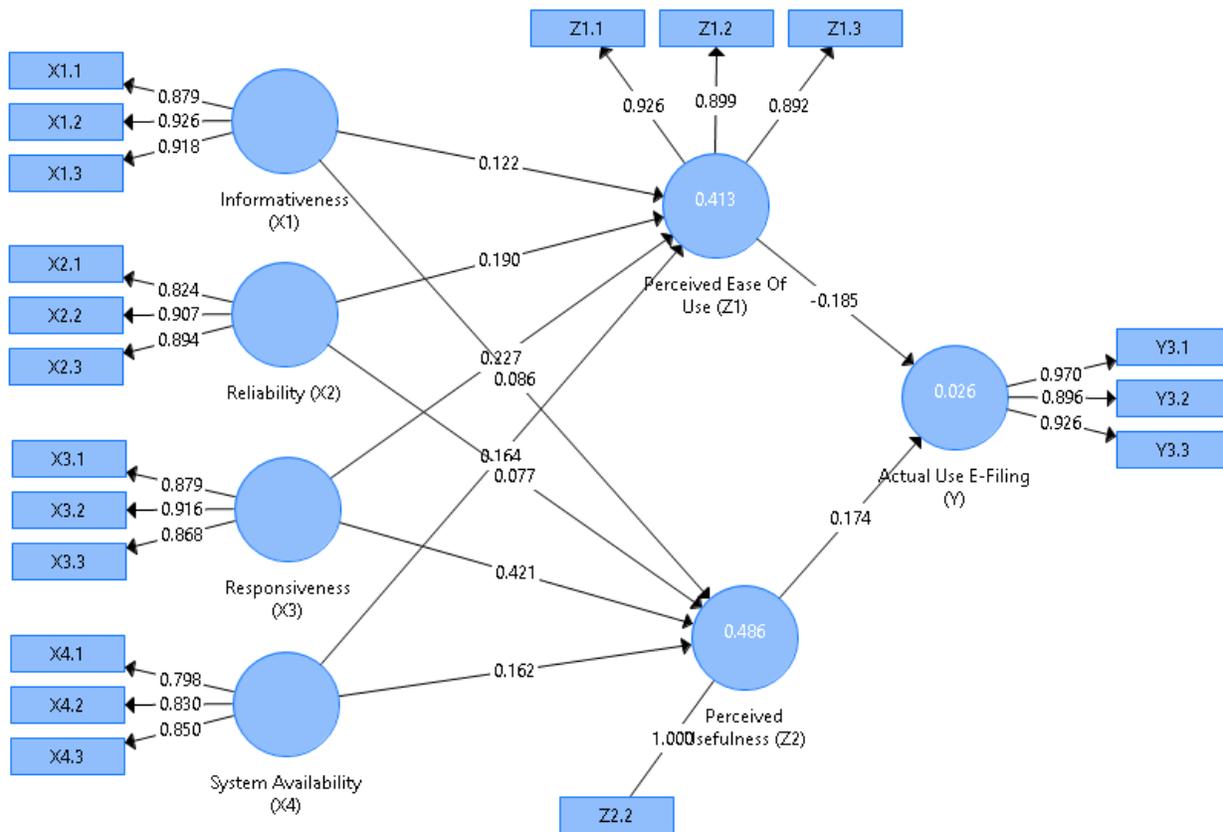


Figure 1. Structural equation outer model.

Cronbach's Alpha and AVE are also used to evaluate the reliability and validity of the construct. The Cronbach's Alpha value for each construct is above 0.7, such as construct X1 which has a value of 0.894 and Z1 with a value of 0.891. This indicates that these constructs have good internal reliability. In addition, the AVE of each construct shows a value of more than 0.5, for example the AVE for X3 is 0.788 and Y3 is 0.867. An AVE value greater than 0.5 indicates that most of the variance of the construct can be explained by these indicators, strengthening convergent validity.

Table 2. Outer model value.

	Outer loading	Standard value	Decision	Cronbach's alpha	Average variance extracted (AVE)		Standard value	Decision
X1.1	0.879	>0.7	Worthy	0.894	0.934	0.824	>0.5	Worthy
X1.2	0.926	>0.7	Worthy					
X1.3	0.918	>0.7	Worthy					
X2.1	0.824	>0.7	Worthy	0.851	0.908	0.767	>0.5	Worthy
X2.2	0.907	>0.7	Worthy					
X2.3	0.894	>0.7	Worthy					
X3.1	0.879	>0.7	Worthy	0.866	0.918	0.788	>0.5	Worthy
X3.2	0.916	>0.7	Worthy					

X3.3	0.868	>0.7	Worthy					
X4.1	0.798	>0.7	Worthy	0.773	0.866	0.683	>0.5	Worthy
X4.2	0.830	>0.7	Worthy					
X4.3	0.850	>0.7	Worthy					
Y3.1	0.970	>0.7	Worthy	0.924	0.951	0.867	>0.5	Worthy
Y3.2	0.896	>0.7	Worthy					
Y3.3	0.926	>0.7	Worthy					
Z1.1	0.926	>0.7	Worthy	0.891	0.932	0.821	>0.5	Worthy
Z1.2	0.899	>0.7	Worthy					
Z1.3	0.892	>0.7	Worthy					
Z2.2	1,000	>0.7	Worthy	1,000	1,000	1,000	>0.5	Worthy

The research instrument meets the eligibility requirements. All variables have Outer Loading, Cronbach's Alpha, and AVE values that are in accordance with the standards, so this instrument is suitable for use to describe the influence of service quality factors on e-filing adoption among individual taxpayers in Jakarta.

Validity and reliability of several independent variables such as Informativeness (X1), Perceived Ease of Use (Z1), Perceived Usefulness (Z2), Reliability (X2), Responsiveness (X3), and System Availability (X4) on the dependent variable, namely Actual Use of E-Filing (Y). The method used in this study includes the Fornell-Larcker Criterion test to ensure the discriminant validity of the variables studied.

The Fornell-Larcker Criterion test shows that the Actual Use of E-Filing (Y) variable has the highest value at 0.931, indicating that the actual use of e-filing is quite high among individual taxpayers in Jakarta. This shows that this variable has a strong correlation with other service quality factors. The Informativeness (X1) variable also shows good validity with a value of 0.908, reflecting that the information provided through the e-filing system is understandable and helps taxpayers understand the tax reporting process. Perceived Ease of Use (Z1) has a value of 0.906, indicating that the perception of ease of use of the e-filing system is quite high among users. This shows that the e-filing system designed for individual taxpayers in Jakarta has met user expectations in terms of ease of access and navigation. The Perceived Usefulness (Z2) variable reaches a value of 1,000, indicating that users feel that e-filing is very useful and can increase efficiency in tax reporting. Reliability (X2), which reflects the consistency and reliability of the e-filing system, has a validity value of 0.876. This shows that the system is able to provide consistent services and in accordance with the expectations of individual taxpayers. This variable plays an important role in building user trust in e-filing as a reliable and accurate tax reporting tool.

Table 3.
Value eligibility Fornell- Lacker criterion.

	Actual Use of E-filing (Y)	Informativeness (X1)	Perceived ease of use (Z1)	Perceived usefulness (Z2)	Reliability (X2)	Responsiveness (X3)	System availability (X4)
Actual use of E-filing (Y)	0.931						
Informativeness (X1)	-0.045	0.908					
Perceived ease of use (Z1)	-0.082	0.562	0.906				
Perceived usefulness (Z2)	0.064	0.609	0.594	1,000			
Reliability (X2)	-0.077	0.698	0.584	0.600	0.876		
Responsiveness (X3)	-0.067	0.843	0.611	0.683	0.799	0.888	
System availability (X4)	-0.107	0.702	0.577	0.615	0.779	0.790	0.826

Responsiveness (X3) with a value of 0.888, indicates that responsiveness or speed in responding to taxpayer requests and problems is also a significant factor. This factor shows that e-filing services are fast in providing solutions to user needs. Finally, the System Availability variable (X4) recorded a value of 0.826, indicating that the availability of the system and accessibility of e-filing services are sufficient, so that taxpayers can report taxes easily and without interruption. The quality of service consisting of Informativeness, Ease of Use, Perceived Usefulness, Reliability, Responsiveness, and System Availability greatly influences the level of e-filing adoption among individual taxpayers in Jakarta. This finding emphasizes the importance of improving service quality to encourage wider adoption and facilitate higher tax compliance among the public.

3.1.2. Inner Model

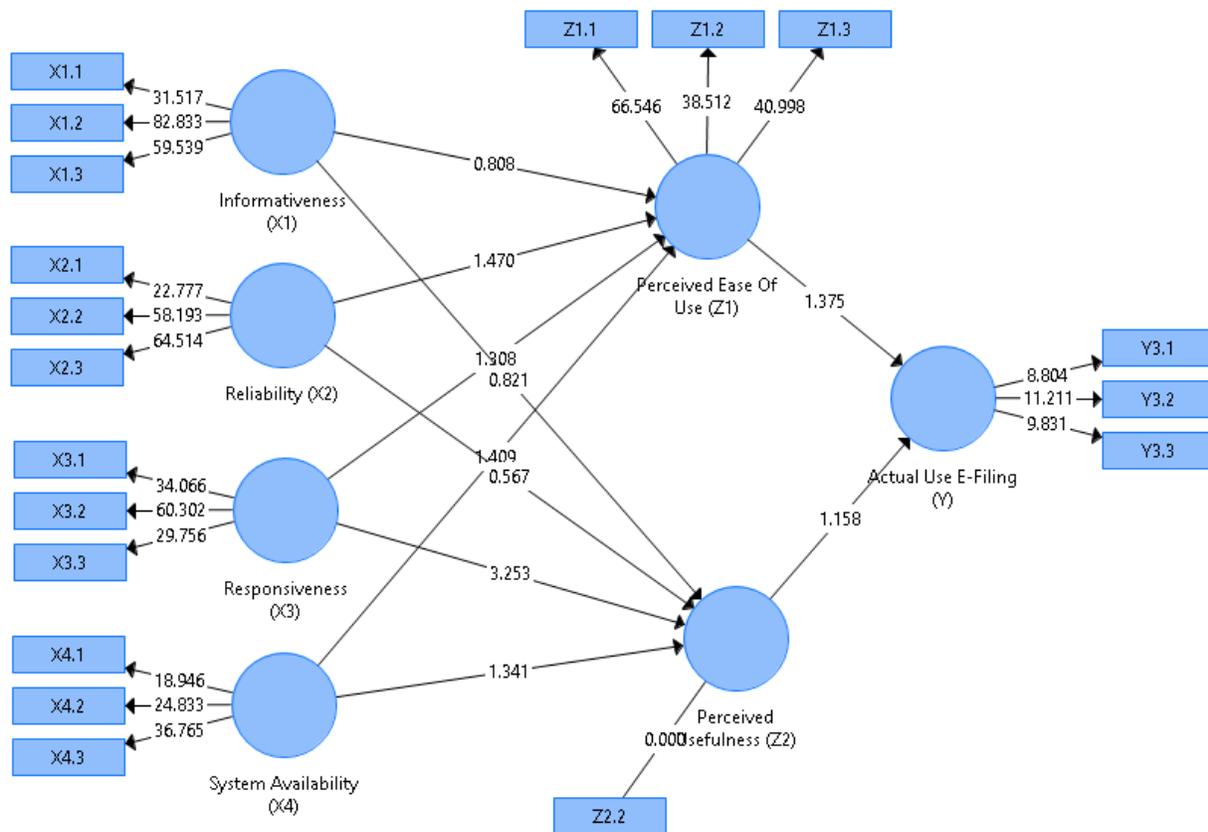


Figure 2. Structural equation inner model.

The study explores the influence of various service quality factors on the adoption of e-filing among individual taxpayers in Jakarta. This analysis focuses on variables such as Informativeness, Reliability, Responsiveness, and System Availability and their relationship with user perceptions regarding ease of use (Perceived Ease of Use) and perceived benefits (Perceived Usefulness), which ultimately affect the actual use of e-filing. First, the results of the hypothesis test show that the influence of Informativeness (X1) on Perceived Ease of Use (Z1) has a p-value of 0.419 with a t-statistic value of 0.808, which means this hypothesis is rejected because the p-value is greater than 0.05. This indicates that informativeness does not significantly affect the perception of ease of use. Similarly, the influence of Informativeness on

Perceived Usefulness (Z2) has a p-value of 0.412 and a t-statistic of 0.821, which is also not significant, so the hypothesis is rejected. Perceived Ease of Use (Z1) on the actual use of e-filing (Y) is also not significant with a p value of 0.170 and a t statistic of 1.375. This shows that although users feel the system is easy to use, it is not strong enough to influence them to actually use e-filing. Meanwhile, the influence of Perceived Usefulness (Z2) on the actual use of e-filing (Y) is also not significant with a p value of 0.248 and a t statistic of 1.158, which causes the hypothesis to be rejected.

Table 4.
Partial path hypothesis value.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Sign.	Decision
Informativeness (X1) -> perceived ease of use (Z1)	0.122	0.129	0.152	0.808	0.419	>0.05	Hypothesis rejected
Informativeness (X1) -> perceived usefulness (Z2)	0.086	0.079	0.105	0.821	0.412	>0.05	Hypothesis rejected
Perceived ease of use (Z1) -> Actual use E-filing (Y)	-0.185	-0.173	0.134	1.375	0.170	>0.05	Hypothesis rejected
Perceived usefulness (Z2) -> Actual use E-filing (Y)	0.174	0.158	0.150	1.158	0.248	>0.05	Hypothesis rejected
Reliability (X2) -> Perceived ease of use (Z1)	0.190	0.192	0.129	1,470	0.142	>0.05	Hypothesis rejected
Reliability (X2) -> Perceived usefulness (Z2)	0.077	0.082	0.136	0.567	0.571	>0.05	Hypothesis rejected
Responsiveness (X3) -> Perceived ease of use (Z1)	0.227	0.215	0.174	1,308	0.191	>0.05	Hypothesis rejected
Responsiveness (X3) -> Perceived usefulness (Z2)	0.421	0.429	0.129	3.253	0.001	<0.05	Hypothesis accepted
System availability (X4) -> Perceived ease of use (Z1)	0.164	0.173	0.116	1,409	0.160	>0.05	Hypothesis rejected
System availability (X4) -> Perceived usefulness (Z2)	0.162	0.160	0.121	1,341	0.181	>0.05	Hypothesis rejected

The effect of Reliability (X2) on Perceived Ease of Use (Z1) shows a p value of 0.142 and a t statistic of 1.470, so this hypothesis is also rejected. This shows that system reliability does not significantly affect perceived ease of use. Likewise, the effect of Reliability on Perceived Usefulness (Z2) has a p value of 0.571 and a t statistic of 0.567, which is again not significant and the hypothesis is rejected. However,

Responsiveness (X3) shows interesting results. The effect of Responsiveness on Perceived Ease of Use (Z1) has a p value of 0.191 and a t statistic of 1.308, which means the hypothesis is rejected. However, the effect of Responsiveness on Perceived Usefulness (Z2) is significant with a p value of 0.001 and a t statistic of 3.253, which shows that service responsiveness has a significant positive effect on the perception of benefits felt by users. Therefore, this hypothesis is accepted. For System Availability (X4), its effect on Perceived Ease of Use (Z1) has a p-value of 0.160 and a t statistic of 1.409, so the hypothesis is rejected. This shows that system availability has not been influential enough to increase the perception of ease of use. In addition, the effect of System Availability on Perceived Usefulness (Z2) is also not significant with a p-value of 0.181 and a t statistic of 1.341, so this hypothesis is also rejected. This study shows that although variables such as Informativeness, Reliability, and System Availability do not significantly affect the perception of ease and benefits, the Responsiveness factor plays an important role in increasing the perception of benefits felt by e-filing users. This emphasizes the importance of responsiveness in the design and management of e-filing services to encourage wider adoption among taxpayers. The government and digital tax service providers need to pay attention to and improve the responsiveness aspect in their e-filing systems to improve user experience, strengthen the perception of benefits, and ultimately encourage increased adoption of e-filing in Jakarta.

Study on e-filing adoption among individual taxpayers in Jakarta, by exploring service quality factors that influence user perceptions of the ease and benefits of using the e-filing system. The adoption of e-filing technology is a government effort to improve efficiency in tax administration, but the level of acceptance and use still varies. Therefore, this study aims to examine how various dimensions of service quality such as Informativeness, Reliability, Responsiveness, and System Availability influence taxpayer perceptions of the ease and benefits of using e-filing. none of the service quality variables (Informativeness, Reliability, Responsiveness, and System Availability) have a significant effect on the perception of ease of use (Perceived Ease of Use) and actual use of e-filing (Actual Use E-Filing). This finding can be seen from the T-statistic and P-values which indicate that all hypotheses are rejected with a P value greater than 0.05, which means it is not statistically significant. For example, the influence of Informativeness on Perceived Ease of Use and Actual Use of E-Filing produces a P value of 0.525 with a T-statistic of 0.635, indicating that the hypothesis cannot be accepted.

Table 5.
Hypothesis value of mediation path.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Sign.	Decision
Informativeness (X1) -> Perceived ease of use (Z1) -> Actual use E-filing (Y)	-0.023	-0.021	0.036	0.635	0.525	>0.05	Hypothesis rejected
Reliability (X2) -> Perceived ease of use (Z1) -> Actual use E-filing (Y)	-0.035	-0.031	0.037	0.944	0.346	>0.05	Hypothesis rejected
Responsiveness (X3) -> Perceived ease of use (Z1) -> Actual use E-	-0.042	-0.039	0.051	0.825	0.410	>0.05	Hypothesis rejected

filing (Y)							
System availability (X4) -> Perceived ease of use (Z1) -> Actual use E-filing (Y)	-0.030	-0.032	0.034	0.884	0.377	>0.05	Hypothesis rejected
Informativeness (X1) -> Perceived usefulness (Z2) -> Actual use of E-filing (Y)	0.015	0.014	0.026	0.579	0.563	>0.05	Hypothesis rejected
Reliability (X2) -> Perceived usefulness (Z2) -> Actual use E-filing (Y)	0.013	0.014	0.033	0.402	0.688	>0.05	Hypothesis rejected
Responsiveness (X3) -> Perceived usefulness (Z2) -> Actual use of E-filing (Y)	0.073	0.063	0.066	1.108	0.268	>0.05	Hypothesis rejected
System availability (X4) -> Perceived usefulness (Z2) -> Actual use E-filing (Y)	0.028	0.021	0.033	0.865	0.387	>0.05	Hypothesis rejected

The Reliability dimension, although important in the context of service quality, does not have a significant effect on perceived ease of use of e-filing. With a P-value of 0.346 and a T-statistic of 0.944, the hypothesis stating that Reliability affects Perceived Ease of Use is rejected. This indicates that the reliability of the e-filing system is not strong enough to affect user perceptions regarding the ease of use of the system. Responsiveness, which refers to the system's ability to respond quickly to user needs, also does not show a significant effect. A P-value of 0.410 and a T-statistic of 0.825 indicate that the hypothesis that Responsiveness affects Perceived Ease of Use is rejected. Thus, although responsiveness is important for service quality, it is not strong enough to affect user perceptions in the context of e-filing in Jakarta. Furthermore, the System Availability dimension, which includes the availability and accessibility of the e-filing system, also does not show a significant effect on the ease of use of the system. With a P value of 0.377 and a T-statistic of 0.884, the hypothesis stating that System Availability affects Perceived Ease of Use is rejected. This shows that although the system is available and accessible, this has not been enough to influence user perceptions regarding ease of use. This study also found that all dimensions of service quality did not show a significant effect on the actual use of e-

filing. For example, the effect of Informativeness on Perceived Usefulness and Actual Use E-Filing has a P value of 0.563 and a T-statistic of 0.579, indicating that the hypothesis cannot be accepted. This shows that the information provided by the e-filing system is not enough to increase user perceptions of benefits. Reliability on Perceived Usefulness is also not significant, with a P value of 0.688 and a T-statistic of 0.402. This indicates that although the e-filing system is reliable, this is not enough to influence user perceptions regarding its benefits. Responsiveness and System Availability also showed similar results, where the P values were 0.268 and 0.387, respectively, indicating that both were not significant. Although service quality is an important aspect in the implementation of e-filing, these aspects have not provided a significant influence on the perception of ease and benefits of users in Jakarta. This suggests that other factors may be more relevant to encourage e-filing adoption, such as taxpayer awareness, tax education, and more intensive technical support. This finding opens up opportunities for further research to explore other factors that can increase e-filing adoption among taxpayers.

E-filing offers an alternative for taxpayers to report their taxes online more efficiently. However, the success of adopting this technology is highly dependent on the user's perception and experience of the system. The results of the R-Square analysis show that the variables Perceived Ease of Use (Z1) and Perceived Usefulness (Z2) have a significant influence on the actual use of e-filing (Y). The R-Square for the variable Perceived Ease of Use (Z1) is 0.413, and for Perceived Usefulness (Z2) is 0.486. This shows that both variables explain most of the variability in taxpayers' decisions to accept and use e-filing.

Table 3.
R² path value decision.

	R square	R square adjusted
Actual use of e-filing (Y)	0.026	0.013
Perceived ease of use (Z1)	0.413	0.397
Perceived usefulness (Z2)	0.486	0.472

Meanwhile, the Adjusted R-Square value for the Perceived Ease of Use (Z1) variable is 0.397, and for Perceived Usefulness (Z2) is 0.472. This adjustment indicates that although there are other variables that may influence taxpayer decisions, Perceived Ease of Use and Perceived Usefulness remain the main factors in user assessment of e-filing. However, when we look at the Actual Use E-Filing (Y) variable, the Adjusted R-Square and R-Square values show lower numbers, which are 0.026 and 0.013, respectively. These low values indicate that although ease of use and perceived benefits play an important role, there are other factors outside of these two variables that contribute to the adoption of e-filing by individual taxpayers in Jakarta.

M Structural model is conducted to evaluate the suitability of the model used in predicting e-filing adoption among individual taxpayers in Jakarta based on service quality factors. Two models are tested in this analysis, namely the Saturated Model and the Estimated Model. Each model fit indicator, including Standardized Root Mean Square Residual (SRMR), d_UIS, d_G, Chi-Square, and Normed Fit Index (NFI), is analyzed to identify whether the proposed model has an adequate fit with the data obtained. The SRMR for the Saturated Model is 0.067 and for the Estimated Model is 0.074. SRMR is an indicator of the average error between the expected covariance matrix and the observed covariance matrix. A lower SRMR value indicates that the model is close to the observed data. With SRMR values below the threshold of 0.08, both the Saturated Model and the Estimated Model show a fairly good and acceptable fit.

Table 7.
Fit model eligibility.

	Saturated model	Estimated model
SRMR	0.067	0.074
d_ULS	0.842	1,043
d_G	0.590	0.617
Chi-Square	497,604	519,533
NFI	0.795	0.786

Furthermore, d_ULS (Unweighted Least Squares Discrepancy) found in the Saturated Model is 0.842, while in the Estimated Model it is 1.043. d_ULS measures the mismatch between the actual data and the model, where a smaller value indicates a better fit. Although the Estimated Model shows a slightly higher value than the Saturated Model, both values still indicate a decent fit, but further improvements may be needed to improve the accuracy of the model. The d_G or Geodesic Discrepancy value in the Saturated Model is 0.590, and in the Estimated Model it is 0.617. These values also highlight the level of mismatch between the data and the proposed model.

4. Discussion

In general, d_G values below 1 indicate that the model has a good fit. With both models showing results in this range, it can be concluded that the models are still within acceptable tolerance limits even though there are slight differences. The Chi-Square test shows a value of 497.604 for the Saturated Model and 519.533 for the Estimated Model. This Chi-Square value is used to evaluate the fit between empirical data and the proposed model. Although the Chi-Square value for the Estimated Model is higher, it is important to consider the sample size and complexity of the model that may affect this value. This difference indicates that the Saturated Model may be closer to the ideal fit. The NFI or Normed Fit Index shows a result of 0.795 for the Saturated Model and 0.786 for the Estimated Model. The NFI value ranges between 0 and 1, with values closer to 1 indicating a better fit. Both models show fairly good values, although they do not reach the number 0.9 which indicates an ideal fit. This indicates that, although the proposed model is quite good, there is still room for improvement in the model design to better fit the actual data. Various fit indicators, it can be concluded that the Saturated Model provides a slightly better fit than the Estimated Model. However, both models are still eligible for use in this study, considering that all indicators are within the acceptable tolerance range. This confirms that the model can be used to test hypotheses related to service quality factors that influence e-filing adoption. To improve model fit, researchers can consider re-examining the latent variables or indicators used in the model and re-evaluating the correlation between variables. This approach can help minimize model errors and improve overall fit, so that the resulting model is more accurate in explaining the phenomenon of e-filing adoption in Jakarta. Both the Saturated Model and the Estimated Model can be used to understand the impact of service quality on e-filing adoption in Jakarta. However, further efforts are needed to improve the accuracy and fit of the model, so that the results of the analysis can be used to formulate more effective recommendations in increasing the level of e-filing adoption among individual taxpayers. This study also highlights that aspects of service quality, such as system reliability and customer service support, are likely to play a role as variables that influence the actual use of e-filing. User experience with the system interface, response time, and overall technical support can influence taxpayers' perceptions and, ultimately, their decision to adopt or abandon e-filing. In addition, socio-demographic factors, such as age, education level, and experience in using technology, may also influence e-filing adoption outcomes. Taxpayers who are younger or have higher levels of education may be more open to adopting technology compared to those who are less familiar with the digital environment. This study emphasizes the need to improve the quality of service from tax authorities to ensure that e-filing is not only easy to use but also provides real benefits to users. Training programs, awareness campaigns, and providing step-by-step guides can help address barriers that taxpayers may face. To

increase the adoption rate of e-filing in Jakarta, it is important for the government and tax authorities to focus not only on improving the ease of use and benefits of technology, but also on improving the overall quality of service. Further research is also recommended to explore additional factors that may influence technology adoption decisions among taxpayers. Understanding the factors that influence e-filing adoption in Jakarta will help tax authorities develop more effective strategies to improve taxpayer compliance while leveraging technology for greater efficiency in the tax reporting process. The use of the tax E-filing system in Indonesia is very important in the context of understanding the factors that influence the adoption of this technology by taxpayers. In this study, we identified several constructs that play a significant role in determining the use of the E-filing system, namely Informativeness (X1), Reliability (X2), Responsiveness (X3), and System Availability (X4). First, informativeness is the main foundation that shows that the information contained in the E-filing system must always be up-to-date and accurate. This is very crucial, because valid and up-to-date information provides confidence to taxpayers to use the system. Without clear and reliable information, users may feel hesitant and choose traditional reporting methods. Furthermore, the reliability of the E-filing system is related to the availability and performance of the system. When the e-filing system is always available and reliable with fast performance, this will increase taxpayer confidence in the platform.

This finding is in line with (Putra & Setiawan, 2020) This suggests that an increase in one or more of these variables will contribute to increased tax reporting compliance. (Multi et al., 2024) Perceived ease of use influences the usefulness of digital services, as well as significantly increasing user intention to utilize LinkAja Syariah. (Kartika & Abidin, 2021) e-Filing can increase taxpayer compliance in reporting and paying taxes. (Andika & Yasa, 2020) Taxpayers' perceptions of the usefulness and ease of e-filing, as well as the readiness of the technological infrastructure, have a positive influence on the likelihood of its use. (Nasuha, 2023) System Quality, Information Quality, and Tax Literacy have a positive effect on e-Filing user satisfaction, increasing the effectiveness of use through a good system and accurate information. (Lestari & Suharto, 2020) Perceived usefulness and ease of use as well as trust significantly influence user intention to use the Online Pajak application. Intention increases with positive perception. (Widyari et al., 2021) The quality of information and services has a positive effect on the use of e-filing. The use of a quality system increases user satisfaction, which contributes to tax compliance. (Juniarto, 2024) Perceptions of ease, usefulness, and user attitudes have a positive influence on taxpayers' interest in using e-filing, increasing their likelihood of utilizing the system. (Puspitaningrum & Srimindarti, 2023) Security and privacy factors are less of a concern for taxpayers, but satisfaction and positive experiences significantly increase the use of the e-filing system. (Sabilla, 2014) Perceived usefulness and ease of use increase the intention to use e-Filing, while perceived risk can decrease user intention. (Martin, 2022) Technology acceptance studies are consistent across countries with varying approaches. (Damsis, 2019) Perceived usefulness, ease, and security of e-filing increase taxpayers' interest and actual use of e-filing. . System instability or slow performance can negatively impact user experience and lead to dissatisfaction. Responsiveness also plays an important role in providing a positive user experience. Service providers must be responsive to taxpayers' needs and questions, so that they feel supported when using the system. If the e-filing system can adapt to users' needs, it will increase their level of satisfaction and likelihood of continuing to use the platform. Finally, system availability greatly influences accessibility. An e-filing system that is always available when taxpayers need access, especially during peak reporting times, will be crucial in increasing usage. If taxpayers have difficulty accessing the system when needed, they are likely to switch to more conventional reporting methods. Two important variables to consider are perceived ease of use and perceived usefulness. Taxpayers need to feel that the E-filing system is easy to use and can provide real benefits in tax reporting. Positive experiences in using E-filing—such as ease in filling out tax returns and speed in getting services—can encourage them to continue using the system. A deeper understanding of these constructs and the relationships between variables is essential to designing a more effective E-filing system. By understanding how informativeness, reliability, responsiveness, and system availability are interrelated with perceived ease of use and perceived usefulness, authorities can

develop better strategies to increase taxpayer participation in the E-filing system. This study provides not only theoretical but also practical contributions in efforts to improve the efficiency of tax administration in Indonesia.

5. Conclusion and Suggestions

The study shows that from various service quality factors (informativeness, reliability, responsiveness, and system availability), only responsiveness has a significant effect on perceived usefulness with T-statistics 3.253 and P value 0.001 (<0.05), while other factors are not significant on perceived ease of use or usefulness. This indicates the importance of responsiveness in increasing positive perceptions of the usefulness of e-filing, while other factors need to be improved or optimized to increase their impact. The informativeness factor (X1) does not have a significant effect on perceived ease of use (Z1) and perceived usefulness (Z2), indicating that the information provided is still less effective in increasing user perceptions of the ease and usefulness of the e-filing system. Reliability (X2) also does not show a significant effect on perceived ease of use (Z1) and perceived usefulness (Z2), indicating that system reliability is still not enough to encourage positive perceptions. Responsiveness (X3) has a significant effect on perceived usefulness (Z2), confirming the importance of fast response in supporting the perception of system usefulness. System availability (X4) does not have a significant effect on either perceived ease of use (Z1) or perceived usefulness (Z2), indicating that system availability alone is not enough to influence user perception. Path analysis shows that perceived ease of use (Z1) and perceived usefulness (Z2) do not affect the actual use of e-filing (Y), implying that these perception factors need to be further optimized to increase e-filing adoption. Mediation analysis of service variables on actual use of e-filing through perceived ease of use and perceived usefulness is not significant, except for the path from responsiveness to perceived usefulness, indicating the need for improvement in other factors to provide a positive impact. R Square shows that these variables only explain 2.6% of the variation in actual use of e-filing (Y), but have a higher influence on perceived ease of use (Z1) and perceived usefulness (Z2) of 41.3% and 48.6% respectively, indicating a relationship although it does not directly affect adoption. The research model shows a fairly adequate fit, with an NFI of 0.786, which although adequate, still requires improvement for more optimal results.

The importance of improving the responsiveness of the e-filing system because this factor has been proven to significantly affect the perception of usability. In addition, there needs to be an effort to improve the informativeness, reliability, and system availability aspects so that user perceptions of ease and usability can be improved as a whole.

Future research can focus on developing and testing interventions to improve service factors that were not significant in this study. Further studies should also examine how other elements, such as additional service quality or user experience, may influence e-filing adoption. In addition, it is important to explore the role of more complex moderating or mediating variables to deepen the understanding of the relationship between service quality and technology adoption.

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