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TAXPAYERS' TRUST ON RURAL AND URBAN LANDS AND BUILDING TAX ONLINE PAYMENT USING QRIS

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ABSTRACT

Background: Quick Response Code Indonesian Standard or commonly abbreviated as QRIS is the unification of various QR types from various Payment System Service Providers (PJSP) using a QR Code, QRIS can accept all payments from anywhere, both Bank and Non-Bank (Fintech), The Regional Revenue Service of Samarinda City applies QRIS as one of the means of payment of The Rural and Urban Land and Building Tax.
Aim: This study was conducted to measure the confidence of taxpayers in accepting QRIS for The Rural and Urban Land and Building Tax Payment. The model used in this study is the Technology Acceptance Model (TAM) with the addition of the trust variable.
Method: The data used are primary data obtained through distributing questionnaires to 180 respondents using QRIS as a means of paying The Rural and Urban Land and Building Tax in Samarinda City, where the implementation of the results of the research on the main respondents aged 25-45 years. There are five variables used in this study, namely perceived usefulness, perceived ease of use, intention to use, application use, and trust.
Findings: The results obtained are Perceived Usefulness and Perceived Ease of Use have a significant influence on Attitude Toward Using. The Attitude Toward Using variable has a significant effect on Behavioral Intention To Use, and the Trust variable has a significant influence on Perceived Usefulness, Perceived Ease of Use, and Behavior Intention to Use. This means that Trust affects the use of QRIS every day and in the future.

KEYWORDS
TAM model, trust, land, building tax

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INTRODUCTION

Many people's daily activities have become more beneficial as a result of the rapid expansion of the internet and the advent of Technology Information. The growth of the internet has so far had a direct or indirect impact on business practices, financial transactions, and the movement of money (Kustina et al., 2019). It has also made it easier for the community to manage local tax payments, including The Rural and Urban Land and Building Tax (*Pajak Bumi dan Bangunan Perdesaan dan Perkotaan*, PBB-P2), specifically a digital system or online transaction (Steel & Phillips, 2020; E. S. T. Wang & Chou, 2014; Z. Wang & Li, 2016)

Taxpayers can use the e-SPPT program and are required to have SPPDT (*Surat Pemberitahuan Pajak Daerah Terhutang*, Notification of Regional Tax Due) prior to payment. For those who require rural and urban land and building tax services, the Samarinda City Revenue Agency offers e-SPPT as one of its online service applications. e-SPPT offers online services such as registration of new PBB-P2 data, merger mutations of the rural and urban land and building tax object, transfer of the rural and urban land and building tax object, printing a

copy of the rural and urban land and building tax SPPDT, and printing. Service can be accessed on the website of the Regional Revenue Agency of Samarinda City on the rural and urban land and building tax Online Services menu on https://bapenda.samarindakota.go.id/formulir-online-pbb-p2/.

e-SPPT can be accessed anywhere quickly and easily, and after that, the taxpayers can print SPPDT and payment of the rural and urban land and building tax payments using QRIS by themselves. Although online payment can be accessed anywhere quickly and easily, there is an important factor that should be considered, namely trust, because public trust in PBB-P2 online payment using QRIS will have an impact on the use of the rural and urban land and building tax online payment using QRIS that has been provided by The Local Revenue Office of Samarinda.

The novelty of this study is focusing on the regional tax meanwhile the previous studies mostly focus on the central tax. Furthermore, this study highlights the QRIS as the tool to pay the rural and urban land and building tax (PBB-P2).

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was created by Davis and initially deployed in Jogiyanto (2007) in 1989. TAM is an information systems theory that creates a framework for how people accept and use technology. This model demonstrates how a number of factors affect users' decisions about when and how to use an information system (Bouteraa & Al-Aidaros, 2020; Danurdoro & Wulandari, 2016; Davis, 1989; Gefen et al., 2003).

The TAM model, which was founded on the notion that a person's response and perception of something will change that person's attitude and conduct, is derived from the Theory of Reasoned Action (TRA) model, specifically, the theory of reasoned action developed by Fishbein et al. (1975). This theory contends that behavior can be represented as a function of behavioral goals. The purpose of the behavior is determined by one's attitude toward it (Jin et al., 2014; Jogiyanto, 2007; Schierz et al., 2010).

IT users' responses and perceptions will influence their attitudes toward accepting the usage of IT. The person's behavior is made acceptable by the usage of IT. These variables are part of the TAM model (Kulviwat et al., 2009):

1) Perceived Usefulness is the extent to which a person thinks that using a specific system can benefit the user in carrying out something. In other words, implementing a system may help that person perform their job more effectively. Fast, Simple, and Advantage are markers of perceived usefulness (Bonsón Ponte et al., 2015; Ismail, 2016).
2) Perceived Ease of Use: This is the idea that someone thinks employing a specific system makes things easier. Easy to Learn, Easy to Become Skilled, Clear and Understandable, Flexible, and Easy to Apply are indicators of perceived ease of use (Teo et al., 2008; Venkatesh & Davis, 2000).
3) According to Aakers and Myers (1997), attitude toward using anything refers to a person's liking or disliking of using a particular product. A person's attitude toward a product, whether they like it or not, can be used to foretell whether they would use it or not in the future (Paul et al., 2016). The examination of a user's attitude toward using technology, which is his interest in doing so (Davis, 1989). The ease of interacting,

happiness at using, enjoyment at using, and simplicity are signs of attitude toward using (Kotler & Keller, 2016; Yanti et al., 2019).

4) A behavioral inclination to keep utilizing technology is called behavioral intention to use (Davis, 1989). A person's level of computer technology use can be inferred from their attitude toward the technology, such as whether they want to add supporting peripherals, are motivated to keep using it, or want to inspire other users. Having useful characteristics, consistently attempting to use, and continuing to use in the future are behavioral intentions to use signs (Revels et al., 2010; Sathye et al., 2018).

Trust

Trust is a key element in many economic transactions since it is fundamental to human nature to understand the social environment, that is, to understand what, when, why, and how other people behave (Gefen et al., 2003). Online transactions can be avoided by consumers who lack trust. Belief, keeping promises and commitments, and meeting expectations are all signs of trust (Schierz et al., 2010).

The Rural and Urban Land and Building Tax (PBB-P2)

Rural and urban land and building taxes, with the exception of areas used for plantation business activities, are levied in accordance with the Government Regional Regulation of Samarinda No. 04/2011 concerning Regional Taxes. These taxes are imposed on land and/or buildings that are owned, controlled, and/or used by private individuals or entities in logging and mining. The term "earth" refers to the planet's surface, which comprises both land and sea in populated areas. Buildings are engineering creations that are fastened permanently to land, inland waters, or the sea (Hertanto & Sriyana, 2011).

The Local Revenue Office

The phrase "The Local Revenue Office is revenue obtained by the region which is collected based on Regional Requirements in compliance with statutory regulations" is taken from Law Number 33 of 2004. As a type of decentralization, the Local Revenue Office seeks to give the government the power to finance the implementation of regional autonomy in accordance with regional capacity.

Research on district/urban district The Local Revenue Office sources were done by Hertanto and Sriyana (2011). From the findings of their study, it can be inferred that district and urban district administrations in West Java must promote increased regional investment in order to maximize regional potential in order to boost regional economic growth through the development of industry in the region (Jin et al., 2014).

METHOD

This study combines a quantitative research strategy with a survey research methodology. The purpose of the in-question survey research is to identify causal linkages and evaluate hypotheses. A study that investigates causal relationships based on observations of the effects that occur with the goal of separating the direct and indirect effects of a causal variable on the effect variable is an example of survey research that focuses on the disclosure of causal relationships between variables. Trust (X1), Perceived Usefulness (X2), Perceived Ease of Use

(X3), and Attitude Toward Using (Y1) are the causative variables affecting Behavior Intention (Y2).

Types of Data

The majority of the information utilized in the study was obtained from PBB-P2 taxpayers who use the e-SPPT online service application and was gathered by sending questionnaires to participants. the Hair theory is used to determine the sample, and the error rate is 5%. 180 respondents, or 18 indications multiplied by a 10-point scale, equals 180 responses, which is the set sample size. The sample can be calculated up to ten times the number of indications. A survey with the following response choices will be used to collect data on a Likert scale of 1 to 5: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree (Ghozali, 2011; Hair et al., 2018; Sugiyono, 2019).

Analysis Method

The collected data was then analyzed by multivariate linear regression using the Structural Equation Model (SEM) which was operated through the AMOS 23 program with the following stages:

1) When using a valid measure, the instrument's validity and reliability are demonstrated by the result of r > 30. An instrument is regarded as reliable if its reliability coefficient is at least 0.60. A conclusion that an instrument is dependable if the value of negligence is larger than 0.60 and unreliable if the value of negligence is less than 0.60 can be reached based on the opinion expressed above; and
2) The structural equation model (SEM) assumption test includes the tests for normalcy, linearity, and multicollinearity. A confirmatory analysis test on SEM is used to determine the dominant factor among a set of variables. Test the validity of the model and the claim.

Variables and Indicators

The Trust variable (X1), which corresponds to the Belief indicator (X1.1), Keep Promises and Commitment (X1.2), and Meet Expectations, is the first exogenous variable employed in this study (X1.3). Perceived Usefulness (X2), with indicators Fast (X2.1), Easy (X2.2), and Advantage, is the second exogenous variable (X2.3). Perceived Ease of Use (X3), with signs Easy to Learn (X3.1), Easy to Become Skilled (X3.2), Clear and Understandable (X3.3), Flexible (X3.4), and Easy to Apply, is the third exogenous variable (X3.5). The interstitial variables are Attitude Toward Using (Y1), including signs of ease in interacting (Y1.1), content with using (Y1.2), and enjoyment of using (Y1.3), simple (Y1.4). The endogenous variables are behavioral intention to use (Y2) as determined by helpful feature indicators (Y2.1), always attempting to use (Y2.2), and continuing use.

RESULTS AND DISCUSSION

Validity and Reliability

A trial was conducted with a sample of 30 respondents to assess the reliability and correctness of the research instrument. The test findings reveal an average correlation coefficient of 0.752, or more than 0.30, between the three Trust indicators. Additionally, 0.810,

which is higher than 0.30, is the correlation coefficient value for the three Perceived Usefulness indicators taken together. The average of the five Perceived Ease of Use indicators has a correlation coefficient value of 0.874, which is higher than 0.30. While the average correlation coefficient for the behavior intention indicator (0.854) and the attitude toward use indicator (0.840), respectively, are higher than 0.30. Each instrument is found to accurately represent the variables used in this study since its correlation coefficient is greater than 0.30.

Each research instrument is reliable since it has a Cronbach alpha of at least 0.60. The instrument can represent the study variables in accordance with the established sample size, allowing the questionnaire to be distributed to up to 180 additional samples.

Assumption SEM Model Test

The One-Sample Kolmogorov-Smirnov test's Monte Carlo Sig (2-tailed) test results show a value of Sig > 0.05, indicating that the data is normally distributed. The number is 0.264. The variance inflation factor (VIF) for each of the following variables is greater than 10.00, indicating that there is no multicollinearity between the variables: trust (2.816), perceived usefulness (2.412), perceived ease of use (2.442), attitude toward use (2.781), and behavioral intention to use (3.762).

There is a linear relationship between the study variable and behavior intention, as shown by the Linearity Test results between the variables Trust, Perceived Usefulness, Perceived Ease of Use, and Attitude Toward Using on Behavior Intention, which show a Sig value of 0.472 where the Sig value is > 0.05. According to the findings of the SEM assumption test, the data are therefore normally distributed, there is no multicollinearity between exogenous factors, and the connections between study variables are linear. This shows that all efforts have been made to continue utilizing multivariate linear regression to evaluate the theory.

The Goodness of Fit Model Test

The test findings show that the goodness fit value of the GFI model is 0.898, or nearly 1.00, and a cut of 0.92 denotes a great fit. The cut is appropriate if the RMSEA is less than 0.08, the AGFI is close to 1.00 at 0.94, the TLI is close to 1.00 with a cut-off of 0.96, and the CFI is close to 1.00 with a cut-off of 0.93. The test results demonstrate that the created research model is suitable for assessing and illuminating the link between the variables under consideration. The findings of the AMOS analysis demonstrate that the path coefficients and the loading factor of each interaction between the variables have an impact on one another. The influence between variables is shown in Table 1.

Table 1. The Influence of Research Variables

Influence of Variables	Standard Path Coefficient	CR (Critical Ratio)	Probability	Explanation
X1 → X2	0,528	4,422	***	Significant
X1 → X3	0,442	3,166	0.022	Significant
X1 → Y1	0,553	4,838	***	Significant
X2 → Y1	0,668	6,460	***	Significant
X3 → Y1	0,970	8,240	***	Significant

X2 → X3	0,316	3,220	0.034	Significant
Y1 → Y2	0,648	6,206	***	Significant

Source: Data Processed by Researchers, 2022

It is evident from Table 1 that the study's hypothesis may be addressed using the effect between factors. One of the seven hypotheses that were proposed has been proven to have a significant beneficial influence, per the results of the hypothesis testing.

1) H1: As shown by the CR value of 4,422, which is higher than CR-table 2.26 and has a probability value of 0.000 smaller than 0.05, trust has a considerable impact on perceived usefulness;
2) H2: As shown by the CR value of 3,166, which is higher than the CR-table of 2.26 and with a probability value of 0.025, which is lower than 0.05, trust has a considerable impact on perceived ease of use;
3) H3: As shown by the CR value of 4,838, which is higher than CR-table 2.26 and with a probability value of 0.000 less than 0.05, trust has a considerable impact on attitude toward using;
4) H4: The CR value of 6,460, which is higher than CR-table 2.26 and has a probability value of 0.000 smaller than 0.05, shows that Perceived Usefulness has a strong impact on Attitude Toward Using;
5) H5: The CR value of 8,240, which is higher than CR-table 2.26 and with a probability value of 0.000 smaller than 0.05, shows that Perceived Ease of Use has a considerable impact on Attitude Toward Using;
6) H6: As indicated by the CR value of 3,220, which is higher than CR-table 2.26, and with a probability value of 0.025, which is lower than 0.05, perceived usefulness has a considerable impact on perceived ease of use; and
7) H7: The CR value of 6,206, which is higher than the value in CR-table 2.26, and the probability value of 0.000, which is less than 0.05, both show that Attitude Toward Using significantly influences Behavior Intention.

In this study, Attitude Toward Using significantly mediates the link between Trust, Perceived Usefulness, and Perceived Ease of Use with Behavior Intention. Attitude Toward Using, which also greatly contributes to the total effect, can effectively mitigate the effect of exogenous and endogenous variables. This indicates that taxpayers are more likely to use QRIS to make payments at The Local Revenue Office of Samarinda and feel interested in doing so in the future when Trust, Perceived Usefulness, and Perceived Ease of Use are factors. This circumstance is anticipated to increase taxpayer interest in using QRIS to access payments for rural and urban land and building taxes. Figure 1 shows the improved research model in detail.

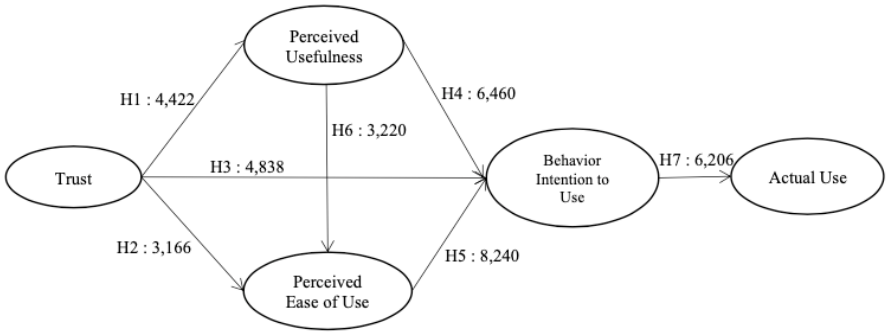


Figure 1. Research Model Modification

CONCLUSION

Based on the study's findings, it is possible to draw the conclusion that allowing consumers to pay their rural and urban land and building taxes online via QRIS can encourage them to do so. There is a considerable positive influence of each link being evaluated, as indicated by the computed value of CR 2.26 and probability value 0.005, which is clear from the results of testing Hypotheses 1 to 7.

This indicates that the attitude of users of rural and urban land and building tax payment via QRIS will produce and demonstrate behavioral intention. The perception of utility and usability in this situation then serves to shape attitude. These variables are created by the trust that application users have when utilizing QRIS to conduct online payment transactions. It can be said that the TAM theory, which has been examined by earlier researchers, is supported by the findings of this study.

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