

# Determinants of Taxpayer Behavioral Intention to use e-Tax Services in Province of Lampung

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**Abstract:-** The purpose of this study was to analyze and develop the effect of knowledge, trust, convenience, and risk perception on intent/intention through attitude, and usability in using e-Tax services in Lampung Province. This study uses a quantitative research method approach and is descriptive. The sampling technique used purposive sampling. Data collection is using a questionnaire. The data analysis technique uses Structural Equation Modeling (SEM) analysis which is processed with Smart PLS 3.0. The results of the quantitative research prove that the variables Knowledge, Trust, Ease, and Perceived Risk of almost all variables influence intentions/intentions through attitude variables, and usability in using e-Tax services in Lampung Province. As for the research results, the influence of knowledge, trust, and convenience has a positive effect on taxpayer attitudes, the usefulness of e-Tax services, and their impact on intentions/intentions to use e-Tax services in Lampung Province. the perception of risk he has no effect on the attitude of taxpayers, and the usefulness of e-Tax services and their impact on the intention/intention to use e-Tax services in Lampung Province.

**Keywords:-** Knowledge, Trust, Ease, Perceived Risk, Attitude, Usability, Intense Behavior, e-Tax Service in Lampung Province.

## I. INTRODUCTION

The rapid development of technology in the current era of globalization has provided many benefits in progress in various aspects of life. Technology is basically created and developed by humans to make every job easier. Along with the rapid development of information technology, many governments around the world have integrated information and communication technology to provide better and more convenient services in e-governance programs (Prawati & Britannia, 2020).

One of the implementations of e-governance is implementing e-Tax services. The Directorate General of Taxes in increasing tax revenue, modernizes tax services in terms of utilizing information technology in the tax payment and reporting system (Martini & Adriati, 2020). Online taxation systems have received great attention globally through the development of information technology which has an impact on the tax administration system (Mustapha & Obid, 2015).

Taxes are the main source of state revenue and will be reused to finance state expenditures. Taxes come from the community and will return to the community again. Taxes are used to finance government payment expenditures that benefit the prosperity of the people. Taxes are collected by the state based on the provisions of the Act and its implementing regulations. Taxes are very useful, both directly and indirectly. The benefits that can be felt with the existence of taxes include educational facilities, transportation facilities, health facilities, government priority programs, and public facilities and infrastructure.

The problems that have occurred so far related to tax services are the queue of SPT submission from taxpayers entering the reporting due date and the limited number of SPT data recording officers so that data recording is slow. In order to assist services in reporting and recording data quickly, precisely and accurately, the Directorate General of Taxes makes changes to tax modernization and one of them is the application of using e-SPT. Effective tax modernization must be supported by taxpayer awareness in fulfilling all regulations set by the Directorate General of Taxes.

The unit of analysis in this study is the Regional Office of the Directorate General of Taxes Bengkulu and Lampung (Regional Office of DGT Bengkulu & Lampung), especially Lampung Province. Based on data obtained from the Regional Office of DGT Bengkulu & Lampung, it is known that tax revenue as of July 2022 has not met the target

Based on initial observations made by researchers, so far, tax payments or deposits are still made manually, namely taxpayers must fill out a Tax Payment Slip (SSP) and pay it through a bank teller or through the post office. Not a few of the taxpayers complain about the procedures for paying or depositing taxes that must be done manually.

A. *Based on the Literature review and Previous Research, the following Hypothesis can be Formulated:*

➤ *Effect of Knowledge on Attitude, Perceived Usefulness and intention to use e-Tax services*

Product knowledge in the context of information technology is a factor that affects perceived convenience. Kim et al (2009) state that clear information will facilitate making purchasing decisions The level of knowledge will facilitate use in the context of medium technology Hackbarth (2003) found that as user experience increases, it will be easier and more enjoyable to use high-tech products.

Park & Kim (2008) stated that consumers who have high knowledge tend to perceive the usefulness of the product as high by adopting the Technology Acceptance Model (TAM) of Davis (1989) and Davis et.al (1989) where intentions are formed by Perceived Usefulness.

Consumers with high product knowledge will entrust intrinsic clues to make judgments about quality because they know the importance of product information. The level of consumer product knowledge will affect consumer intention to buy a product (Roslina, 2009). While the information possessed by consumers on products will have a major influence on their consumption patterns (Engel, et al, 2005). Research conducted by Lin & Lin (2007) shows that consumer purchase intention is influenced by the amount of product knowledge possessed by consumers. Research conducted by Lin & Chen (2006) shows that product knowledge has a positive relationship with purchase intention. The same thing by Howard & Seth (1969) found that consumer intentions or intentions are influenced by consumer knowledge about the products or services offered by the company.

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H1: Knowledge has a positive influence on Attitude
- ✓ H5: Knowledge has a positive influence on Perceived Usefulness.
- ✓ H9: Knowledge has a positive influence on the intention to use e-Tax services

➤ *The effect of Trust on attitude, and Perceived Usefulness and intention to use e-Tax services.*

In a transaction in cyberspace, one important factor is trust. The reason is the lack of eye-to-eye between the parties involved in the transaction. McKnight et al, (2002) in Sako and Karjaluoto (2007) state that the reason trust has a significant impact on consumers' willingness to transact online is because it can help consumers about uncertainty. trust has a positive effect on relationship commitment or long-term orientation, a concept similar to intentions. Trust is one of the most frequent reasons when a customer does not use electronic services (Lee & Chung, 2009).

Trust is an antecedent of attitude. The same thing was stated by Jarvenpaa & Tractinsky 1999; stating that trust as a "behavioral belief" should facilitate the formation of a positive attitude towards intentions. While Teo and Liu (2005) in their research in the United States, China and Singapore found that consumer trust affects the formation of consumer attitudes. In a study related to TRA, Ajzen and Fishbein (1980) stated that a person's attitude towards an intention is determined by a set of salient beliefs about performing an intention. Furthermore, in 2002 and 2003, Pavlou stated that trust can be seen as one of the salient beliefs that can directly influence consumer attitudes towards online transactions.

Trust reduces perceived risk and increases perceived usefulness, convenience and intention to transact. Flavian and Guinaliu (2006) and Yousafzai et.al (2003) in Iskandar (2011) found a significant effect of trust on consumer interest or intention.

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H2 : Trust has a positive influence on taxpayer attitudes.
- ✓ H6 : Trust has a positive influence on Perceived Usefulness.
- ✓ H10 : Trust has a positive influence on the intention to use e-Tax services.

➤ *The effect of Perceived Ease of Use on attitudes and Perceived Usefulness and intentions to use e-Tax services*

Research from Davis (1989), and Taylor & Todd (1995) found a relationship between convenience and attitude. This is also in accordance with the Technology Acceptance Model (TAM) theory of Davis (1989) and Davis et.al (1989) where intentions are formed by two salient beliefs namely Perceived Ease of Use and Perceived Usefulness.

Wu and Wang (2005) state that Perceived ease of use affects Perceived usefulness of mobile commerce. Perceived usefulness of mobile banking. Previous research proves the significant impact of perceived of use on behavioral intention, both directly and indirectly through the effect on perceived usefulness (Wu and Wang, 2005). The same was found by Gefen et al., 2003; which states there is a direct effect of convenience on usability.

Several previous studies provide evidence of the significant effect of perceived ease of use on intention to use, both directly and indirectly (Hernandez & Mazzon, 2007).

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H3: Perceived Ease of Use has an influence on taxpayer attitudes.
- ✓ H7: Perceived Ease of Use has an influence on Perceived Usefulness.
- ✓ H11 : Perceived Ease of Use has an influence on the intention to use e-Tax services.

➤ *The effect of Perceived Risk on attitude, and Perceived Usefulness and intention to use e-Tax services.*

Risk is a critical factor affecting adoption rates. Cheung (2001) states that the level of Perceived Risk (PR) is negatively associated with the speed of adoption. Laukkanen and Cruz (2009) sought to identify factors that influence consumer resistance to using e-services in Finland and Portugal. Their findings suggest that perceived risk of electronic services has an influence on customer refusal in these two countries.

Roboff & Charles (1998) found that people have a weak understanding of the security risks of online transactions despite being aware of these risks. Although consumer confidence is strong, their confidence in technology is weak, so perceived risk will affect the perceived usefulness of electronic services. According to (Rose and Fogarty, 2006) perceived risk will affect users' attitudes and opinions about perceived usefulness.

The influence of risk factors on attitudes, intentions or actual use of online transactions has been revealed in various previous studies (Chang et al. 2005 in Grabner-Krauter & Faullant, 2008). While Featherman & Pavlou (2003) in their study found that perceived risk negatively affects perceived ease, perceived usefulness and intention to adopt online services. Moore & Benbasat (1991) found that menu complexity will reduce evaluation and intention to adopt. Perceived ease of use (PEOU) is a construct that is expected to reduce uncertainty and risk.

In various studies, there is a significant negative effect of perceived risk on attitudes towards online transactions or the tendency to transact online (Kuhlmeier and Knight, 2005). Pavlou (2001) found that perceived risk reduces a person's intention to transact online.

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H4: Perceived Risk has an influence on taxpayer attitudes.
- ✓ H8: Perceived Risk has an influence on Perceived Usefulness.
- ✓ H12: Perceived Risk has an influence on the intention to use e-Tax services.

➤ *The effect of taxpayer attitudes on the intention to use e-Tax services*

Barber and Strick (2010) found that the better a person's attitude towards a product, the greater the consumer's desire to buy the product, even though they have to spend more money. The relationship between attitude and intention is further put forward in the consumer decision model (Howard and Sheth, 1969) which was later simplified by Howard (1989) in Darmmesta (1999). One theory that explains the relationship between attitude, interest and intention is the theory of Fishbein and Ajzen (1980), regarding the intention model (Fishbein's Behavioral Intention Model) or better known as the Theory of Reasoned Action. Furthermore, the

Theory of Planned Behavior (TPB) developed by Ajzen (1985; 1991) from TRA also states the relationship between attitudes and intentions. Davis (1989) found a relationship between user beliefs about the usefulness of technology and attitudes and intentions to use. Individual beliefs determine attitudes towards using the system and this attitude forms the intention to use.

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H13: Attitude has a positive influence on the intention to use e-Tax services.

➤ *Perceived Usefulness has a positive influence on the intention to use e-Tax services.*

In their research Taylor and Todd (1995) found that usability has a direct influence on intentions to use. Furthermore, usability is constantly stated as an important factor of intention and actual use in technology acceptance research both online and offline (Venkatesh, 2002). In Malaysia, Amin et al. (2007) found a positive relationship between usability and usage intention in the acceptance of electronic services. Jiang, Hsu, Klein, Lin, (2000) identified that perceived usefulness is an important indicator for technology acceptance when a consumer feels that electronic services will enrich their needs then they will adopt electronic services. Consequently, the greater the perceived usefulness in the use of electronic services, the more likely electronic services will be adopted (Polatoglu and Ekin, 2001).

Tan & Teo (2000) state that perceived usefulness is one of the important factors that determine the adoption of an innovation. In general, when consumers perceive the usefulness offered by electronic services, they will be more likely to have the intention / intention to adopt or continue using these electronic services.

• *Based on these Findings, the following Hypothesis is Formulated:*

- ✓ H14: Perceived Usefulness has a positive influence on the intention to use e-Tax services.

The theoretical framework that describes the influence of funding and investment decisions on competitiveness is as follows (Figure 1):

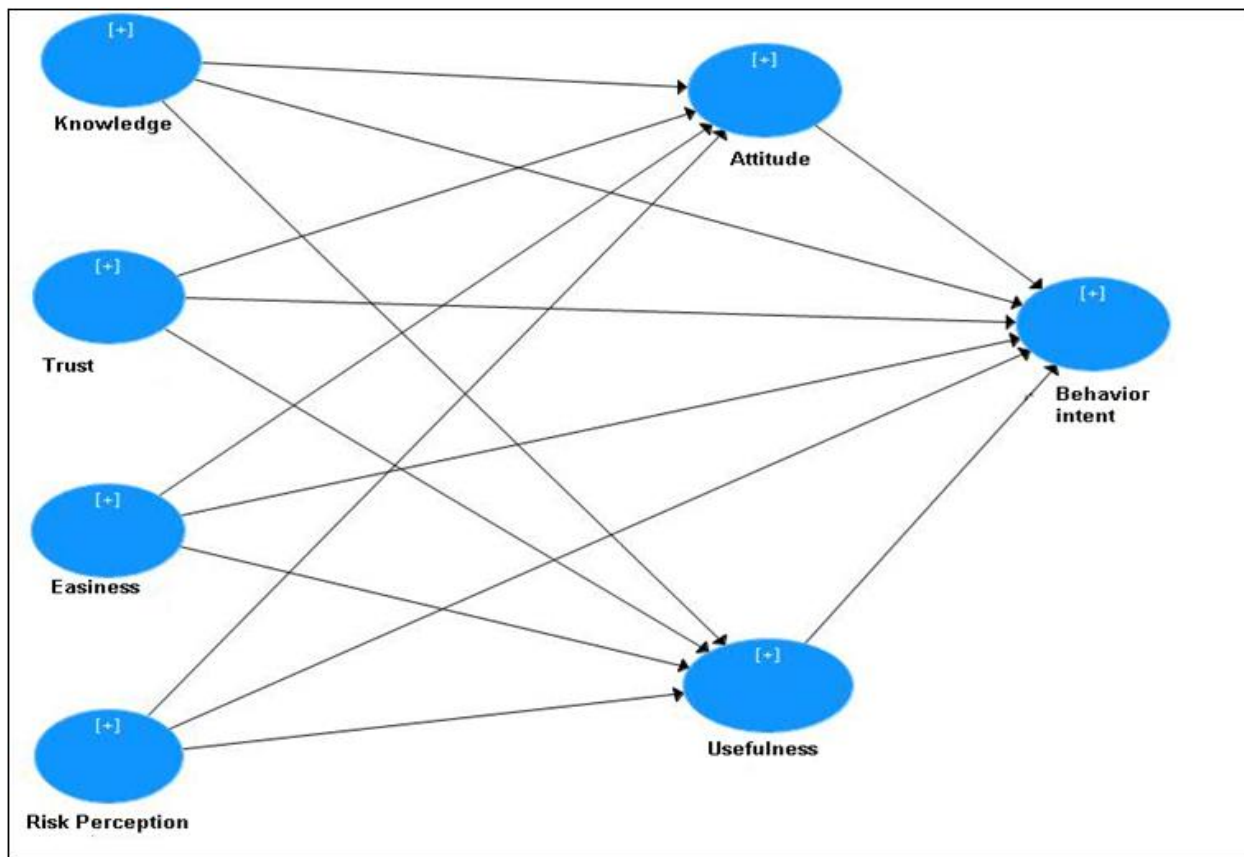


Fig 1 Research Model

**II. RESEARCH METHODS**

The research place and location will be conducted at the Lampung Provincial DGT Office. It is hoped that the 315 respondents can reveal the data needed, then it can be used as a basis for sharpening the study and then the interpretation can be taken comprehensively and validly.

Determination of the sample size in this study refers to [Hair, 2019], namely the sample size of 315 taxpayers in Lampung Province.

The data analysis used in this study is descriptive statistical analysis and quantitative analysis using the Structural Equation Modeling (SEM) method from the SmartPLS statistical package.

**III. RESULTS AND DISCUSSION**

*A. Descriptive Statistical Analysis Results*

In this chapter, researchers will describe the research results of the Effect of Knowledge, Trust, Easiness, and Perception of Risk on Attitudes and Usability and their impact on interest in using e-tax tax services in Lampung Province. The main data source used in this study is a questionnaire distributed to 315 respondents. This study consists of 4 independent variables, namely Knowledge, Trust, Easiness, and Perception of risk. The intervening variables are attitude and usefulness and the dependent variable is interest in using e-tax.

Furthermore, the data that has been collected is then coded and processed using descriptive analysis to determine the respondents' responses to each variable studied, then continued with Structural Equation Modeling (SEM) analysis using Partial Least Square (PLS).

Based on the results of descriptive analysis describes respondents' responses regarding knowledge variables. Knowledge is in the very good category, with an average value of 4.79. This shows that respondents have very good knowledge of the use of e-Tax services.

Based on the results of descriptive analysis describes respondents' responses regarding knowledge variables. Trust in the very good category, with an average value of 4.61. This shows that the level of trust of taxpayers with the use of e-Tax services strongly agrees.

Based on the results of descriptive analysis describes respondents' responses regarding knowledge variables. Ease in the very good category, with an average value of 4.79. It is concluded that taxpayers find it easy to use e-Tax services.

The results of the descriptive analysis describe the respondents' responses regarding the Risk Perception variable in the disagree category with an average value of 2.63. This shows that the taxpayer's risk perception in assessing tax services through e-Tax services is less agreeable.

The results of the analysis of each statement item regarding attitude based on the average have been summarized. It turns out that respondents have a very good attitude with an average value of 4.83. Based on the respondents' answers, it is known that the respondents' responses to the attitude variable were in the strongly agree category.

The results of the analysis of each statement item regarding usability based on the average have concluded their meaning. It turns out that respondents have a very good understanding of the usefulness of e-Tax services, with an average value of 4.84. Based on the respondents' answers, it is known that the respondents' responses to the usability variable in the category strongly agree.

The results of the analysis of each statement item regarding the intent / intention based on the average have concluded their meaning. It turns out that the intentions according to the respondents strongly agree with an average value of 4.83. Based on the respondents' answers, it is known that the respondents' responses to the intent / intention variable were in a very good category.

*B. Results of Statistical Calculations using Path Analysis*

In this study, model testing was carried out by showing the R2 value on endogenous latent constructs. The hypothesis in this study will be tested using the path coefficient value and p-values which are presented as follows.

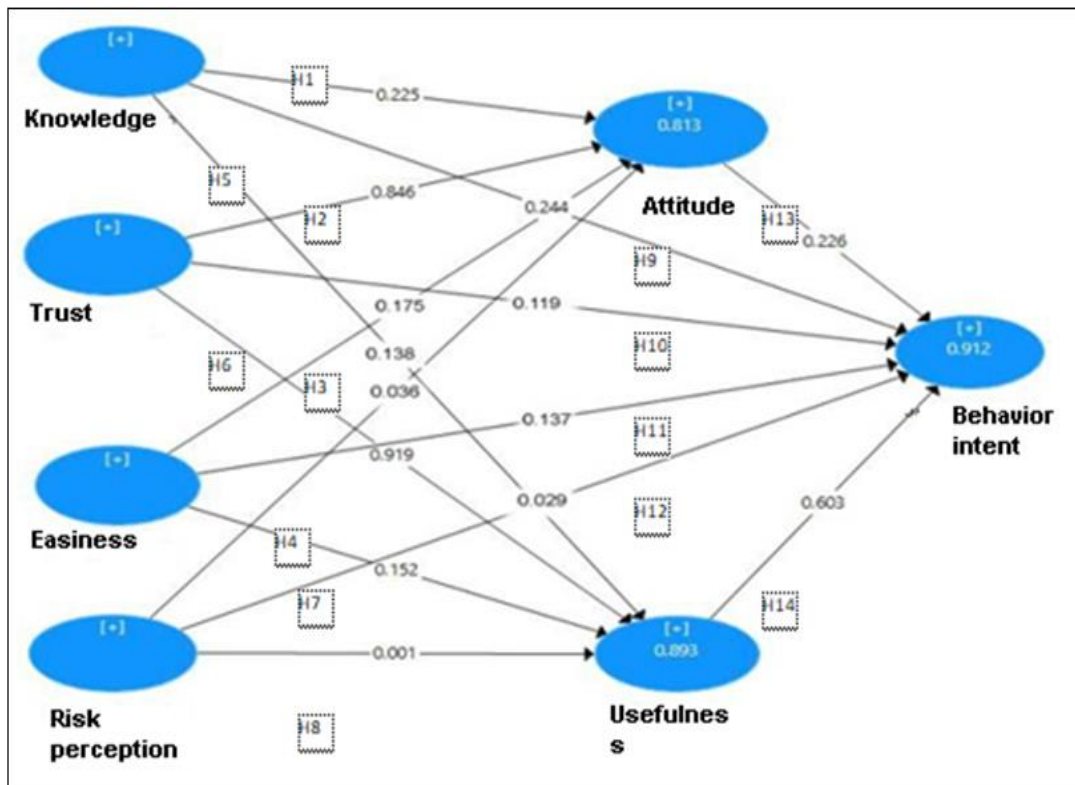


Fig 2 Structural Model

Table 1 Path Coefficient Value

Hipotessis	Variable	Original Sample (O)	T Statistics	P Values
H1	Knowledge → Attitude	0,225	2,859	0,008
H2	Trus → Attitude	0,846	3,615	0,000
H3	Easiness → Attitude	0,175	3,358	0,004
H4	Risk perception → Attitude	0,029	1,664	0,097
H5	Knowledge → Usefulness	0,138	4,005	0,004
H6	Trust → Usefulness	0,919	5,437	0,000
H7	Easiness → Usefulness	0,152	3,613	0,003
H8	Risk perception → Usefulness	0,001	0,028	0,978
H9	Knowledge → Behavior intent	0,244	3,999	0,004
H10	Trust → Behavior intent	0,119	0,811	0,418
H11	Easiness → Behavior intent	0,137	1,223	0,145
H12	Risk perception → Behavior Intent	0,036	1,266	0,206
H13	Attitude → Behavior intent	0,226	2,527	0,003
H14	Usefulness → Behavior intent	0,603	3,249	0,001

Table 2 Coefficient of Determination (Uji R<sup>2</sup>)

	<b>R Square</b>	<b>R Square Adjusted</b>
Behavior intent	0,912	0,910
Usefulness	0,893	0,891
Attitude	0,813	0,811

In the table above, it can be seen that the R Square value for the attitude variable obtained is 0.811 or 81.1%. These results indicate that knowledge, trust, convenience and risk perception together have an influence of 81.1% on the attitude of taxpayers, while as much as (1-R Square) the remaining 18.9% is the contribution of the influence provided by other factors not examined.

The R Square value for the Usability variable obtained is 0.891 or 89.1%. These results indicate that knowledge, trust, convenience and risk perception together have an influence of 89.1% on the usefulness of e-tax according to taxpayers, while as much as (1-R Square) the remaining 10.9% is a large contribution to the influence provided by other factors not examined.

Then the R Square value for the marketing performance variable obtained is 0.912 or 91.2%. These results indicate that knowledge, trust, convenience and risk perception, attitude and usefulness together have an influence of 91.2% on behavior intent, while as much as (1-R Square) the remaining 8.8% is the contribution of the influence provided by other factors not examined.

### C. Discussion of Hypothesis Test Results

#### ➤ Knowledge affects the Attitude of Taxpayers

The results showed that there is an influence of taxation knowledge on the attitude of taxpayers. This shows that the higher a person's knowledge about taxation, the higher / more positive their attitude towards taxation.

The results of this study, namely that there is a positive effect of knowledge on attitudes, are in line with research conducted by Mitchell and Olson (1981), and Daugherty et.al (2001) found that knowledge about the product or service offered positively affects a person's attitude. The more consumers know about the products or services offered, the better their attitude towards the company's products or services will be, but in contrast to research conducted by Iskandar (2011) who found that the knowledge possessed by consumers is not directly related to their attitudes. This may be due to the taxpayer's view of tax services that are still new so they feel the need to learn more about the e-Tax

In this study, there is theoretical conformity from the Theory of Buyer Behavior, Theory of Reasoned Action, and Technology Acceptance Model (TAM) approaches which explain that taxpayer attitudes affect taxpayer knowledge about e-Tax services. The relationship between knowledge about taxation and taxpayer attitudes also has an indirect positive relationship through a significant perception of convenience. This shows that the higher the taxpayer's knowledge about e-Tax, the higher / more positive his attitude about taxation both directly and indirectly through

perceived convenience. Perceptions of convenience will increase attitudes according to research from Davis (1989), Taylor & Todd (1995) who found a relationship between convenience and attitude.

#### ➤ Knowledge affects the Usefulness of e-Tax Services

The results showed that Knowledge has an influence on the Usefulness of e-Tax services. This means that if taxpayers have high knowledge, it will increase the usability of e-Tax services.

For the estimation of the influence between knowledge on the perceived usefulness of e-Tax services, it was found that knowledge has a direct influence on the usefulness of taxation. This is in line with Park & Kim's (2008) research, which states that consumers who have high knowledge tend to perceive product usability as high.

Taxpayers' knowledge of taxation will increase the perceived usefulness of taxation directly, and will increase perceived usefulness through an increase in perceived convenience, in other words, an increase in perceived convenience will significantly increase the perceived usefulness of taxation services.

#### ➤ Knowledge affects the Intention to use e-Tax Services.

This study also found a direct effect of taxpayer knowledge on the intention to use e-Tax services. In addition, knowledge also has an indirect effect on the intention to use e-Tax services through attitudes, convenience and usefulness which then affect the intention to use e-Tax services.

The results of this study indicate that the better the taxpayer's knowledge about e-Tax services, the higher the intention to use e-Tax services directly or indirectly through attitudes, perceived ease and perceived usefulness of e-Tax services. This indicates the important role of taxpayer knowledge about e-Tax services in influencing the intention to use the e-Tax service.

The findings of this study are in line with research conducted by Roslina, (2009) which found that the level of consumer product knowledge will affect consumer intention to buy a product. While Engel et.al (2005) state that the information possessed by consumers on products will have a major influence on their consumption patterns.

Consumers will use various ways to evaluate products. Consumers who have higher product knowledge will have an awareness of the importance of product information. Lin & Lin (2007) concluded that consumers who have high product knowledge will evaluate products based on quality because they are confident in their product knowledge. Furthermore, consumers will become more aware of the value provided by

the product and result in the formation of consumer intention to buy the product.

➤ *Trust affects the Attitude of Taxpayers*

Trust was found to have a direct influence on taxpayer attitudes. This shows that an increase in taxpayer confidence about e-Tax services will increase taxpayer attitudes about e-Tax services.

In addition, taxpayer trust in tax regulations can also affect the level of taxpayer compliance in carrying out their tax obligations. Overall, trust is an important factor that can influence the attitudes and intentions of taxpayers in carrying out their tax obligations.

Trust is an antecedent of attitude. This is in line with what was stated by Pavlou 2002; Song & Zahedi 2002. Njite and Parsa (2005) state that trust as a "behavioral belief" should facilitate the formation of a positive attitude towards intentions. Meanwhile, Teo and Liu (2005) in their research in the United States, China and Singapore found that consumer trust affects the formation of consumer attitudes.

This finding is confirmed through the results of the author's interviews with respondents, namely: KPP Pratama Bandar Lampung One, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, KPP Madya Bandar Lampung, all respondents stated that trust in e-Tax services provided by the Directorate General of Taxes directly affects the attitude of taxpayers to use e-Tax services.

➤ *Trust affects Perceived Usefulness of e-Tax Services*

Trust was also found to have a direct influence on perceived usefulness. Thus, the higher the taxpayer's trust in e-Tax services, the higher the perceived usefulness of e-Tax services.

Taxpayer trust in e-Tax services or the use of electronic taxation systems also affects the use of e-Tax services. Research shows that perceived usefulness and taxpayer satisfaction with e-Tax services have a positive and significant effect on the use of e-Tax services in reporting taxes. In addition, taxpayers' perceptions of the security and confidentiality of e-Tax services also affect the level of taxpayer compliance in reporting taxes. In other studies, taxpayer trust in the Directorate General of Taxes also affects tax compliance with perceptions of tax justice as an intervening variable. Therefore, taxpayer trust in the electronic taxation system and the Directorate General of Taxes is very important in increasing the use of e-Tax services and taxpayer compliance in reporting taxes.

This finding is confirmed through the results of the author's interviews with respondents, namely: KPP Pratama Bandar Lampung One, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung, all respondents stated that trust in the e-Tax service provided by the Directorate General of Taxes directly affects the use of e-Tax services.

In this study, there is theoretical conformity from the Theory of Buyer Behavior, Theory of Reasoned Action, and Technology Acceptance Model (TAM) approaches which explain that taxpayer trust affects the usefulness of e-Tax services. This research is in line with Pavlou's research (2003) which integrates risk and trust with TAM finding that trust has the ability to influence perceived usefulness.

➤ *Trust has no effect on the Intention / Intention to use e-Tax Services*

Trust in this study was found to have no direct effect on the intention to use e-Tax services. Thus, an increase in taxpayer trust regarding e-Tax services does not have a significant impact on increasing the intention to use the e-Tax service.

Trust is a key construct that influences the success of business in cyberspace (McCole, 2002) and the success of buyer and seller relationships. Trust has a significant impact on consumers' willingness to transact online because it can help consumers about uncertainty. Trust also plays a role in facilitating long-term customer relationships as a series of transactions occur and if consumers experience positive trust then that trust will tend to continue.

Taxpayer trust is very important so that taxpayers want to use electronic taxation services. Without strong trust, it will be difficult to expect the intention or intention of taxpayers to conduct financial transactions through e-Tax, for example. In addition, as found by Bahri (2006) in Iskandar (2011) that maintaining the trust of taxpayers will make them loyal to tax services.

➤ *Easiness affects the Attitude of Taxpayers*

Based on the results of the study, it was found that the perception of convenience has a direct effect on the attitude of taxpayers. This shows that perceived convenience has a significant positive effect on taxpayer attitudes regarding taxation services.

Ease of use can create a positive experience for taxpayers when interacting with electronic taxation systems. This good experience can influence their view of technology and encourage a more positive attitude towards its use.

In some cases, electronic taxation systems can offer competitive advantages for taxpayers over conventional methods. Ease of use is one of the factors that can strengthen this advantage and lead taxpayers to make a more positive choice towards technology.

This finding is confirmed through the results of the author's interviews with respondents, namely: KPP Pratama Bandar Lampung One, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung, all respondents stated that the ease of e-Tax services provided by the Directorate General of Taxes directly influences the attitude of taxpayers to use e-Tax services. At the time of the interview, the application provided was very easy because it

was fast to access, no longer needed manual tax reporting, could save time and costs.

In this study, there is theoretical conformity from the Theory of Buyer Behavior, Theory of Reasoned Action, Theory of Planned Behavior, and Technology Acceptance Model (TAM) approaches which explain that the ease of using e-Tax services affects taxpayer attitudes. If taxpayers feel capable and confident in using an electronic taxation system, they are more likely to adopt the technology and have a favorable attitude towards its use.

➤ *Easiness affects the Usefulness of e-Tax Services*

Perceived of easiness has a direct influence on perceived usefulness. This shows that the higher the perceived ease of taxpayers regarding e-Tax services, the higher the perceived usefulness of e-Tax services and vice versa. In fact, a system that is considered easy to use or easy to learn, users tend to consider it a useful system.

The ease of use of e-Tax services or electronic taxation systems affects the perceived usefulness of e-Tax by taxpayers. Research shows that based on Theory of Planned Behavior, namely the ease of use of e-Tax services has a positive and significant effect on the perceived usefulness of e-Tax services by taxpayers. In addition, the ease of use of e-Tax services can also increase taxpayer compliance and satisfaction in reporting taxes. In other studies, the ease of use of e-filing also affects the intensity of use of e-filing by taxpayers. Therefore, the ease of use of e-Tax services is an important factor that can increase the perceived usefulness of e-Tax services and the intensity of use of e-Tax services by taxpayers.

This study proves that the greater the perceived ease of use, the more likely to be useful e-Tax services that affect adoption. The implication of these findings is that to increase the perceived usefulness of e-Tax services is to increase the perceived ease of use of taxpayers such as providing an easy and simple interface and is useful for enriching taxpayers' intention to use and leads to actual intention to use. In addition, the Directorate General of Taxes must educate taxpayers about the use of taxation and continuously communicate about the ease of using taxation services.

This finding is confirmed through the results of the author's interviews with respondents, namely: KPP Pratama Bandar Lampung One, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung, all respondents stated that the ease of e-Tax services provided by the Directorate General of Taxes directly affects the use of e-Tax services. At the time of the interview, the respondents felt directly the ease of use of the e-Tax service.

➤ *Easiness has no effect on the Intention/Intention to use e-Tax Services*

Perceived convenience does not have a direct influence on the intention to use e-Tax services. Thus, the higher the perceived ease of taxpayers regarding e-Tax services does not have an increasing impact on the intention to use these

tax services. Davis et al (1989) explain that the perceived ease of use variable is a potential catalyst for increasing interest in the intention to use a system. According to Rogers (1995), the complexity of a particular system will cause reduced interest in the adoption of an innovation.

The findings of this study do not support previous research that proves the significant effect of perceived ease of use on intention to use, either directly or indirectly (Hernandez & Mazzon, 2007). As early as 1962, Rogers stated that understanding the technology known by customers with ease of use leads to the adaptation of new products or services. The implication of this finding is that the Directorate General of Taxes must pay attention to this perceived ease of use factor to increase the likelihood that taxpayers feel at home using e-Tax services, by; designing displays and graphics that are as simple as possible, information displays utilizing technology from mobile phones that allow extended screens that can be swiped.

➤ *Perceived Risk (Risk) has no effect on taxpayer attitudes*

Based on the research results, it appears that risk perception has no effect on taxpayer attitudes. This means that risk perception does not have a significant direct influence on taxpayer attitudes regarding e-Tax services.

This finding does not support the study of Stone and Mason (1995) which states that risk perception will significantly reduce a person's attitude towards a product/service. It also does not support the study of Teo and Liu, (2007); which states that there is a significant negative effect of risk perception on attitudes towards online transactions or the tendency to transact online. This shows that respondents are not too worried about the risk of transaction errors or taxpayer data confidentiality issues because the Directorate General of Taxes guarantees the accuracy of the e-Tax services they offer.

However, in this study, an indirect effect between perceived risk and attitude through perceived convenience was found to be significant. Thus it can be concluded that by reducing the taxpayer's perception of risk regarding taxation services, it will increase the perception of ease of e-Tax services and then significantly increase the taxpayer's attitude towards e-Tax services. Various previous studies suggest risk perception as an important factor influencing online consumer intentions (Cunningham et al., 2005).

➤ *Perceived Risk has no effect on the Usefulness of e-Tax services*

Based on the research results that risk perception on perceived usefulness has no direct effect. This means that the better the taxpayer's risk perception regarding e-Tax services, has no effect on the taxpayer's perceived usefulness of e-Tax services, and vice versa.

This finding is not in line with previous research such as Featherman & Pavlou (2003) in their study found that perceived risk negatively affects perceived ease, perceived usefulness and intention to adopt online services.



Perceived Risk must be controlled for taxpayers who consider e-Tax services to be complex or lack experience in carrying out tax transactions through e-Tax. Perceived risk is important when taxpayers perform e-Tax services or use a mobile device. They are not sure if important data will be safe at the Directorate General of Taxes when conducting e-Tax service transactions. This variable is important for the Directorate General of Taxes to understand to build trust in order to reduce taxpayer risk perception. The implication of this finding is that perceived risk is inevitable in e-Tax services but can be controlled by the tax authorities.

Understand perceived risk in consumers and communicate to avoid this risk. Education to taxpayers can also be done by providing information on how to conduct tax transactions through secure e-Tax services. The Directorate General of Taxes can also offer refund guarantees and taxpayer satisfaction guarantees to reduce the impact of perceived risk.

➤ *Perceived Risk affects the Intention to use e-Tax Services*

The effect of risk perception on the intention / intention to use e-Tax services has a direct effect on the level of trust. This means that the higher the taxpayer's risk perception regarding e-Tax services, the higher the taxpayer's intention to use e-Tax services, and vice versa.

The findings of this study are in line with various previous studies. Pavlou (2001) found that risk perception reduces a person's intention to transact online. Lee et al. (2007) who examined the refusal to use e-Tax in Korea and Finland and found that risk perception and lack of knowledge and information about e-Tax lead to resistance and rejection of e-Tax services. Forshyte and Shi (2003) confirmed that risk is a significant barrier to e-banking. Meanwhile, Cheung (2001) states that the level of risk is opposite to the speed of adoption, especially e-Tax. Risk is a critical factor that affects the adoption rate. The perceived risk surrounding an innovation can cause people to delay the decision to adopt or reject the innovation.

This finding is confirmed through the results of the author's interviews with respondents, namely: KPP Pratama Bandar Lampung One, KPP Pratama Bandar Lampung Two, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung, all respondents stated that the perception of risk of e-Tax services provided by the Directorate General of Taxes directly affects the intention of taxpayers to use e-Tax services. at the time of the interview, the respondents perceived the risk to be smaller than using manual tax services, so the intention to use e-Tax services was higher.

➤ *Taxpayer attitudes have an impact on the intention / intention to use e-Tax services*

Based on the results of the study, it was found that the attitude of taxpayers has a direct effect on the intention / intention to use e-Tax services. This shows that the attitude of taxpayers regarding e-Tax services has a significant positive effect on the intention to use e-Tax services. Consumer attitudes are an important psychological factor that

is understood because attitudes are considered to have a positive and strong correlation with intentions. Intention to intend or do depends on the individual's attitude towards the activity. this shows that there is a relationship between a person's attitude and intention.

This finding supports various previous studies that found a positive relationship between attitude and intention (Shin, 2007). Barber and Strick (2010) found that the better a person's attitude towards a product, the greater the consumer's desire to buy the product, even if they have to spend more money.

The relationship between attitude and intention is also stated in the consumer decision model (Howard and Sheth, 1969) which was later simplified by Howard (1989) in Darmmesta (1999).

Mowen and Minor (in Sumarwan, 2003) mention that the term consumer attitude formation often describes the relationship between beliefs, attitudes, and intentions.

This finding is confirmed through the results of the author's interviews with respondents at KPP Pratama Bandar Lampung Satu, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung who stated that the taxpayer's attitude towards e-Tax services directly affects the taxpayer's intention to use e-Tax services.

➤ *Usability affects the intention / intention to use e-Tax services*

Based on the results of the study, it shows that usability has a direct effect on the intention / intention to use e-Tax services. This means that the higher the perceived usefulness of e-Tax services, the higher the taxpayer's behavioral intention to use e-Tax services.

This finding is confirmed through the results of the author's interviews with respondents both at KPP Pratama Bandar Lampung Satu, KPP Pratama Bandar Lampung Dua, KPP Pratama Natar, KPP Pratama Metro, KPP Pratama Kotabumi, and KPP Madya Bandar Lampung stated that the usefulness of e-Tax services directly affects the intention of taxpayers to use e-Tax services. The respondents agreed that the usefulness of e-Tax services has the highest proportion among all the variables studied.

Specifically, Davis et al (1989) added that the relationship between benefits and technology acceptance is stronger and more consistent than other perceptual measures. TAM states that a person's behavioral intention to adopt a system, one of which is perceived usefulness, is defined as "the degree to which a person believes that using a particular system will increase his productivity" (Davis, 1989). Kim and Garrison (2009) explain that perceived usefulness has a positive effect on the intention to use wireless technology on cell phones.

The implication of this finding is that the Directorate General of Taxes must understand the perceived usefulness that affects the intention to use e-Tax services. For this reason, the Regional Office of DGT Bengkulu and Lampung can provide free training on the use of e-Tax services, communicate the benefits or usefulness of e-Tax, provide manuals regarding e-Tax services that are detailed and available both online and offline.

This research has been conducted to apply these theories to understand the intentions of taxpayers in using e-Tax services, especially in Lampung Province.

#### IV. CONCLUSION

➤ *The Results of Hypothesis Testing using SmartPLS SEM Analysis show that:*

- Knowledge has a direct effect on taxpayer attitudes and usability of e-Tax services. This means that the higher the taxpayer's knowledge about e-Tax services, the higher / more positive their attitude towards e-Tax services. An increase in taxpayer knowledge about taxation will increase the perceived usefulness of e-Tax services directly, and will increase perceived usefulness through an increase in perceived convenience, in other words, an increase in perceived convenience will significantly increase the perceived usefulness of tax services.
- Knowledge has a direct effect on the intention to use e-Tax services. This indicates the important role of taxpayer knowledge about e-Tax services in influencing the intention to use these e-Tax services. The challenge for the Directorate General of Taxes is to conduct socialization about what, why and the benefits of e-Tax services need to be improved, ultimately aiming to increase public knowledge about e-Tax services. With an increase in taxpayer knowledge of e-Tax services, the higher the intention of taxpayers to use e-Tax services.
- Trust has a direct effect on taxpayer attitudes and the usefulness of e-Tax services. Thus an increase in taxpayer confidence regarding e-Tax services will increase taxpayer attitudes. Trust is an important factor that influences the attitude of taxpayers in carrying out their tax obligations, both in the form of a tax system, and taxpayer compliance with tax regulations, and can affect the attitude of taxpayers in paying taxes voluntarily in carrying out their tax obligations. In addition, of course the usefulness and satisfaction of taxpayers with e-Tax services will significantly increase the use of e-Tax services.
- Trust has no direct effect on the intention / intention to use e-Tax services. Thus, taxpayer trust regarding e-Tax services does not have a direct influence on the intention to use the e-Tax service. Taxpayer trust is very important so that taxpayers want to use e-Tax services...
- Easiness has a direct effect on taxpayer attitudes and usability of e-tax services. Easiness affects taxpayer attitudes because of the relationship between these two concepts in the context of adopting electronic taxation technology, such as e-Tax services or online taxation systems. When taxpayers feel that using an electronic

taxation system is easy and simple, this can increase their desire to use the technology.

- Easiness does not directly affect the intention to use e-Tax services. To increase the use of e-Tax services in Indonesia, efforts need to be made to increase the perception of convenience, understanding of taxation, satisfaction with use, and interest in using e-Tax services. This effort can be done through socialization campaigns, training, and providing information that is easily accessible and understood by taxpayers. .
- Risk has no direct effect on taxpayer attitudes about e-Tax services. However, risk has a significant indirect effect through the indirect effect between perceived risk and attitude through perceived convenience.
- Risk has no direct effect on the Usefulness of e-Tax services. This means that the taxpayer's perception of risk regarding e-Tax services has no impact on the taxpayer's perceived usefulness of e-Tax services, and vice versa. The Directorate General of Taxes must continue to improve e-Tax services that are easy to use, accurate, safe from risks related to possible loss due to deficiencies in the operating system or misuse of data through illegal access.
- Risk does not have a significant direct effect on the intention to use e-Tax services. This means that the taxpayer's perception of risk regarding e-Tax services has no impact on the taxpayer's intention to use e-Tax services, and vice versa. The Directorate General of Taxes needs to make efforts through socialization campaigns, training, and providing information that is easily accessible and understood by taxpayers, so that the risk of impact on the intention to use e-Tax services can be increasingly controlled.
- Taxpayer attitudes and the usefulness of e-tax services have a direct effect on the intention to use e-Tax services. Taxpayer attitudes are an important psychological factor that is understood because attitudes are considered to have a positive and strong correlation with intentions. The intention to intend or do depends on the individual's attitude towards the activity. this shows the relationship between attitude and one's intention.

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