User Behavior of Technology Towards Digital Samsat Services Use Technology Acceptance Model and Theory of Planned Behavior

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Abstract

Digitalization of digital samsat applications such as Signal and NewSakpole, in this study the object is motor vehicle taxpayers in Banyumas Regency through the technology acceptance model and theory planned behavior approaches. This study aims to analyze the usefulness of digital applications for motor vehicle tax payments. The TAM and TPB models are frameworks for explaining the behavior of technology users towards digital samsat applications. The ease of using the digital Samsat application is expected to increase the effectiveness of the ease of tax payment transactions, compliance, and increase regional original income from the motor vehicle tax sector. This research is important to do because it has an impact on the ability to increase regional income from the PKB sector for one period or one year. The results of the study involving 108 respondents showed that the use of digital samsat applications is highly dependent on taxpayer behavior. Taxpayer behavior in this study was able to mediate the relationship between perceived usefulness and use of digital Samsat applications. This shows a change in the attitudes and behavior of taxpayers who increasingly require effectiveness and efficiency in the tax payment process. Taxpayer behavior has not been able to mediate the relationship between ease, security and quality in the use of digital Samsat applications. This can also be seen as an independent variable, taxpayer behavior does not affect the use of digital samsat applications. Perceptions of ease, security and quality of digital samsat have an influence on the use of digital PKB applications. While ease and benefits do not affect the digital samsat application.

Article Info

1. Introduction

Regional autonomy is organized by considering democracy, giving authority to the districts and city areas, the role of society, and the potential to reduce fiscal dependence on the center and regional independence (Luciyanda, 2010). Modernization of the tax system is a model for implementing good governance, by implementing a transparent tax administration system and utilizing a modern information technology system (Paroli, 2023). The NewSakpole application, SIGNAL, is an information technology update that needs to be considered and improved continuously, as well as human resource management that supports the digitalization of the tax system. The level of user readiness to accept information technology has a major influence in determining the success or failure of the implementation of the technology (Mudjiyanti et al., 2022).

Motorized vehicles are one of the objects subject to regional tax. The modernization of the tax administration system is expected to increase taxpayer compliance (Nurhamidah et al., 2018). In Article 2 of Law No. 28 of 2009 concerning regional taxes and levies, the types of provincial taxes consist of five types of taxes including motor vehicle tax, motor vehicle transfer

fees, motor vehicle fuel tax, surface water tax, and cigarette tax. In this case, motor vehicle tax is one of the things that affects regional income. The agency that handles motor vehicle tax payments is Bapenda through the joint office of the one-roof unified administration system (SAMSAT) which is a collaboration of three related agencies, namely the Regional Revenue Management Agency, the Indonesian Police and Jasa Raharja Insurance.

According to information from the Regional Revenue Management Agency (Bapenda) of Central Java Province, it was released online that the 2023 motor vehicle tax target for the current year has not been met (from the target of 6 trillion, only 4 trillion has been obtained). In addition to the low awareness of paying taxes, vehicle owners do not transfer their vehicle registration certificates (STNK) after the vehicle sale and purchase process. The Central Java provincial government is still trying to meet the regional revenue target.

Based on previous research Priyono et al. (2022), taxpayers prefer to pay taxes directly at the Samsat office, because the application is not yet optimal, or Taxpayers are still unable to use the application. Central Java PAD online data shows that most of the income from the Motor Vehicle Tax (PKB) sector is obtained from Taxpayers who come directly to the Samsat office. This study was conducted again to see compliance with PKB payments through the Samsat Digital application. The existence of digital samsat modernization: SIGNAL, Newsakpole is expected to help Motor Vehicle Taxpayers in carrying out PKB more effectively and efficiently, and can increase regional tax revenues (Thompson et al., 1991). Based on the results of the study Karmila (2018), respondents responded positively regarding using the Samsat Digital application, which is very helpful in making Motor Vehicle Tax payments, especially for Taxpayers who do not have enough time to be present in person at the Samsat office. Research Hsu and Chiu (2004) related to the use of different digital samsat applications, and the results of the study concluded that the use of the digital samsat application did not affect taxpayer compliance. The problem in this study is how to apply technology in digital samsat, and whether the digital samsat application is able to increase regional income, by providing convenience, security, and trust in the process of paying Motor Vehicle Tax as measured by TAM and TPB.

Two main models, the technology acceptance model and the theory of planned behavior, give base Which Enough, although TAM more effective in measure satisfaction user Nasution et al. (2022). Research This adopt theory acceptance mode l (TAM) is taken from the Theory of Reasoned Action (TRA) model. In TAM model of technology user behavior attitude factors with three variables such as usefulness, ease of use and user's intention. According to Van der Heijden et al. (2003) a measure where The use of technology is believed to bring benefits to people other called as usefulness. Matter This Also relate with productivity And effectiveness a system from utility in task in a way comprehensively, in order to improve the performance of using the system. Implementation TAM in a way practice in apply on motor vehicle registration office digital with use application national that is Signal And application motor vehicle registration office Java NewSakpole Center. So that the application of the theory felt direct by user Good from party Regional Revenue Agency and also Must Tax. Dimensions usefulness consists of from use system capable improve individual performance and productivity, capable improve and use system beneficial for individuals (Luciyanda, 2010). Taxpayers who have awareness in the sense of understand And know about tax without existence coercion from party wherever defined as awareness.

Evaluation to function country from Must Tax can influence compliance Must Tax. The existence of sanctions tax Also useful so that Taxpayers do not commit tax violations (Thompson et al., 1991). Research Which state that perception usefulness implementation system motor vehicle registration office digital own connection Which positive, matter This Also relate with convenience Which given or function from application motor vehicle registration office digital, with the ease of use of Signal, Newsakpole, in expect give Lots benefit on Must Tax And Officer Tax. Perception usefulness is an internal factor from Must Tax For use or No use A Technology Information new.

Information Systems

System originate from Language Latin (systema) and Greek (sustema) is a unity Which consists of from component or element Which linked together to facilitate the flow of

information. According to Nurhamidah et al. (2018) the translated by La Midday and Azhar Mr. Susanto, state that system information is combination from man, facility or tool technology, media, procedures and controls that are intended to organize communication networks that important, process on transactions certain And routine, help management And user internal And external And provide base taking decision Which appropriate (Septiani & Siringoringo, 2022).

Technology Acceptance Model (TAM)

The technology acceptance model provides a sufficient basis for adoption intentions, although TAM is more effective in measuring user satisfaction than the theory of planned behavior (Liao et al., 2007). TAM was developed by Davis (1989), to explain the behavior of technology users. TAM was basically developed to understand, predict, how acceptance users of a new or specific technology. The TAM concept explains the causal relationship between beliefs (benefits of a convenience) and also user behavior, the actual use of a system by users. TAM is the most widely used model in the use of information technology systems.

Theory of Planned Behavior (TPB)

Theory of planned behavior (TBP) is one of the theories that is often used to explain tax compliance behavior (Thompson, 1991). Theory of planned behavior (TPB) explains a person's behavior or attitude based on three determining factors, namely (Ajzen, 1991):
a. Behavioral Beliefs
b. Normative Beliefs
c. Control Beliefs (Control Beliefs)

The benefits provided by Signal and NewSakpole are convenience and efficiency. The digital samsat application is not free from security risks in transactions, especially in the payment process via mobile banking . According to Downing in Karmila (2018), perceived risk is defined as the consumer's perception of the consequences that will be faced after carrying out certain activities. According to Riasning et al. (2021) trust is the basis for the application of digital business activities or using internet media.

Regional Tax

Motor Vehicle Tax (PKB) is a type of regional tax regulated by Law Number 1 of 2022 concerning Financial Relations between the Central Government and Regional Governments. PKB is a tax imposed on ownership and/or control of motor vehicles, the collection of which is carried out by the provincial government. The PKB object is regulated in Article 7 of the HKPD Law, namely ownership and/or control of motorized vehicles that must be registered in the provincial area in accordance with the provisions of laws and regulations. These vehicles include motorbikes, cars, buses, and trucks. There are several types of vehicles that are exempt from the imposition of PKB, including: trains; motorized vehicles that are solely used for the purposes of national defense and security; motorized vehicles of embassies, consulates, foreign representatives on the basis of reciprocity, and international institutions that receive tax exemption facilities from the Government; motorized vehicles based on renewable energy; and other motorized vehicles stipulated in the Regional Regulation

2. Methods

Selected respondents will fill out the questionnaire using google form and also provided questionnaire in hardfile form to make it easier to read and understand respondents, considering that not all respondents are able and willing to open the google form link . The measurement method uses a questionnaire, consisting of several questions, with Likert scale answers 1 to 5. Primary data is obtained from questionnaire answers, while secondary data is indirect data that supports or contributes to the research data collection process.

The following are measurement indicators using the TAM and TPB models, but if there are other things in the field during the research process, the questionnaire items will be readjusted according to actual conditions.

Table 1. Population and Research Sample

No	Description	Information
1	Population	Must Tax Vehicle motorized in region Regency Banyumas
2	Sample	Method of retrieval sample unsaturated For staff vehicle registration office and member Police Traffic Unit Banyumas, and Taxpayers who use the Samsat application Digital (Signal, NewSakpole)
		Purposive sampling method for mandatory respondents PKB tax in Samsat Banyumas which uses the digital Samsat application
3	Location	UPPD Regency Banyumas, Samsat Banyumas
4	Data Types	Primary data: from respondents' answers (answers) closed and open as input)

Source: Development by Reseacher (2024)

Selected respondents will fill out the questionnaire using google form and also provided questionnaire in hardfile form to make it easier to read and understand respondents, considering that not all respondents are able and willing to open the google form link . The measurement method uses a questionnaire, consisting of several questions, with Likert scale answers 1 to 5. Primary data is obtained from questionnaire answers, while secondary data is indirect data that supports or contributes to the research data collection process.

The following are measurement indicators using the TAM and TPB models, but if there are other things in the field during the research process, the questionnaire items will be readjusted according to actual conditions.

Table 2. TAM Method Indicators

Variables	Indicator	Item
Perception ease / use	- Learning e- motor vehicle registration office	Features included in the application provides ease of use applications and convenience upload data Easy to search information which wanted
(Perceived Ease Of Use)	- Using the Application with easy	Easy to interact with user other
	- Interaction can be with clear and understood	
	- Overall easy used	
Perception of usefulness (perceived usefulness)	- Performance improvements performance	Using the Application digital vehicle registration can improve tax services for public The amount of data that can in the entry
	- Increased effectiveness system and system simplification	

Source: Development by Reseacher (2024)

Table 3. Indicator Method TPB

Variables	Indicator	Item
Attitude	- The power of belief behavior	1. Usage behavior technology
	- Normative beliefs and motivation For comply	2. Motivation for more comply with the rules taxation
Trust	- Improvement performance performance	1. Using the application digital vehicle registration can improve service public
	- Improvement system effectiveness and simplification system	2. Easy For entry data
Perceived Risk	- Minimal risk	1. Samsat service provider digital implement security measures For protect documents mandatory vehicle tax
	- Minimize amount tax in excess calculation	2. Feel safe about PKB payment system electronically.

Source: Development by Reseacher (2024)

Some hypotheses presented in this study:

H1 : Usability has a positive influence on the use of digital vehicle registration applications

H2 : The benefits of having influence positive to use of digital samsat application

H3 : Convenience own influence positive to use of digital samsat application

H4 : System quality own influence positive regarding the use of digital Samsat applications

H5 : Taxpayer behavior is able to strengthen the usefulness of using the digital Samsat application

H6 : Taxpayer behavior strengthens the ease of use of digital samsat applications

H7 : Taxpayer behavior can strengthen security in the use of digital SAMSAT applications

H8: Taxpayer behavior can strengthen the quality of use of digital SAMSAT applications.

The initial stage of the analysis is to describe the respondents according to application motor vehicle registration office digital Which used (Signal and NewSakpole). Then stages next gather answer Respondent in accordance amount Which wanted in study This maximum 150 must tax, Because part Most PKB Taxpayers still prefer to come directly to Samsat (according to information income original area in a way on line).

Operational Definition of Variables

Actual Usage

According to Nash (2002), Actual System Usage is defined as a form of external psychomotor response measured by a person with a user. Real. Use current can be measured through indicators: use, which is over and over again or often used. Use in a way current is condition real from system information or technology information used directly by the user. Actual use can be used as a basis measurement of frequency and duration of use of system or technology information

Usefulness

Perception utility is defined as rank trust somebody in Using this is to improve performance, and make work easier and the technology used or created has benefits (Nurhamidah et al., 2018), the service process becomes faster (Hartanti et al., 2021).

Convenience

Perception convenience is about convenience use of a technology that is interpreted as a level Where somebody believes that the can with easily understood and used Nash (1995) Indicator used in study this, that is: easy study, flexible, can control work, as well as easy to use, easy to use the system, clear and can understand, easy for studied, and easy in a way overall (Nurhamidah et al., 2018).

Security

The definition of perceived security is security as the degree to which users the application system assumes that it can reveal personal information and financial information (Chellappa & Pavlou, 2002). The variable indicator used in this study does not worry about giving input. And trust that security Money Which There is in the tool electronic guaranteed on-moment transaction.

System Quality

Quality system is an ability measurement system in processing information study. System quality can be measured through indicators, namely, ease of use, system reliability, access speed, flexibility system, and security system (Pavlou, 2001).

Table 4. Indicators

No	Construct and Definition	Indicator	Code	Question
1	**Perception Utility** Perception of usefulness defined as a level trust someone in use a system information Technology the one that can give benefit And increase its performance (Davis, 1989).	Work become more effective And efficient	PK1	I believe with Using digital samsat allows financial transactions become more effective and efficient
		Improve performance	PK2	Using the system accounting information Digital Samsat can save time in doing financial transactions
		Work become more easy	PK3	Using the system accounting information Digital Samsat make transactions easierI.
2	**Perception Facilities Use** Perception convenience is referring to on convenience use a technology, which is defined as level trust somebody that the system can with easy to understand and used (Davis, 1989)	Clear and easy understood	PKP1	I feel the system accounting information Digital Samsat has clear view and easy to understand.
		Easy to use	PKP2	I feel convenience in using the system accounting information Digital Samsat
		Easy studied	PKP3	I feel convenience in study the system accounting information Digital Samsat
3	**Security** Security istrust system user information about level protection to lost, disclosure, data modification, fraud, and abuse information.	Access	KA1	Information Systems Digital Samsat accounting has control security Which strict.
		Readiness in collection information	KA2	Information Systems Digital Samsat accounting protects data Personal Taxpayer
		Use information	KA3	Moment use information Systems Digital Samsat accounting, I believe that system security will confirm my identity before process transactions.
4	**Quality System** Quality the system issupport the whole thing is given by developer service to system user information in meet expectationsuser	Guarantee	KL1	Transaction in system accounting information Digital Samsat protects privacy data users.
		Power responsive	KL2	Information Systems Digital Samsat Accounting always Ready help me at the time need it formake transactions.
		Reliability	KL3	Information Systems Digital Samsat Accounting give services that make it easier for taxpayers
		Empathy	KL4	Information Systems Digital Samsat accounting provides special service Taxpayers required
		Tangible	KL5	System view accounting information Digital Samsat clearly designed, informative And interesting.
5	**Use Actual** Actual usedefined as behavior real a	Use system information	PA1	I always using Digital Samsat in make transactions.
		Frequently open system information	PA2	I often use digital vehicle registration system

Validity Test

Validity shows so far where value/measure obtained truly stating the measurement results to be measured. The validity test in this study uses the formula technique correlation product moment.

Reliability Test

Reliability is an index that shows so far where a tool measure is reliable or trustworthy. To test this reliability, with count construct reliability, and variance extracted from each variable observed.

Testing data results study use regression multiple:

$$PA = a + b1PK + b2PKP + b3KA + b4KL + b5BA$$

Information:

PA   : Actual Usage
PK   : Perception Utility
PKP   : Perception Convenience
KA   : Security
KL   : Quality
BA   : Behavior Must Tax

3. Results and Discussion

The population in this study were all motor vehicle taxpayers in the Banyumas area. The research sample was determined by taxpayers who use (or have used) digital samsat applications, NewSakpole and Signal. At the beginning of the study, the number of respondents was determined to be 200 taxpayers, but in the sampling process, 152 respondents were obtained, 27 questionnaires were considered damaged (not filled in completely), and several other prospective respondents refused for various reasons related to taxes or more to taxpayer behavior that avoids questions about taxes. The number of observation data analyzed was 108.

Data analysis conducted in stages includes classical assumption tests, and it is ensured that the data is free from classical assumption problems. The first step is to test all variables to see how far their influence is before using mediation. The following are the results of the analysis of the research variables presented in table 5.

Table 5. Regression Test Results

	Model	B	t	Sig.	Information
1	(Constant)	1.187	3,724	0.001	
	PK	0.345	2,685	0.008	Positive influence
	PKP	0.008	0.059	0.953	No effect
	KA	- 0.289	-2.127	0.036	Positive influence
	KL	0.650	4.695	0.001	Positive influence
	Z_BA	0.406	1,974	0.051	No effect

Source: Data Processed (2024)

Regression equation:

PA = 1.187 + 0.345PK + 0.008PKP - 0.289KA + 0.650KL + 0.406Z_BA

The results of data analysis before entering the moderation variables, obtained the results that the perception of usefulness, security, and quality influenced the actual use of digital samsat. While the perception of ease of use did not influence the actual use of digital samsat.

The following are the results of the analysis after using mediation variables, using backward regression. In the summary model, it can be seen that the variation in the use of digital samsat by the community is only 50.8%, the remaining 49.2% is influenced by variables not included in the study.

Table 6. Determinant Coefficient Test

Model	R	R Square	Adjusted R Square
1	0, 729 [a]	0, 531	0, 508

Table 7. Backward Regression

	Model	B		Sig.	Information
1	(Constant)	2,676	2,450	0.016	
	PK	- 0.704	- 0.481	0.631	No effect
	PKP	0.742	0.576	0.566	No effect
	KA	- 0.274	-2.252	0.026	Negative influence
	KL	1,536	0.672	0.503	No effect
	Z_BAPK	0.088	2,869	0.005	Positive influence
	Z_BAPKP	- 0.201	- 0.760	0.449	No effect
	Z_BAKA	0.201	0.788	0.433	No effect
	Z_BAKL	- 0.296	- 0.559	0.577	No effect

Source: Data Processed (2024)

Regression Equation:
$$PA = 2.676 - 0.704PK + 0.742PKP - 0.274KA + 1.536KL + 0.088Z\_BAPK - 0.201Z\_BAPKP + 0.201Z\_BAKA - 0.296Z\_BAKL$$

The Influence of Perceived Usefulness on Actual Use

The results of the analysis show that the variable of perceived usefulness has a positive effect on actual use. This can be seen from the significance value of 0.008 (<0.05). In accordance with the theory of the technology acceptance model (TAM), that the perceived usefulness defined as a level trust someone in use a system information Technology the one that can give benefit And increase performance (Van der Heijden et al., 2003). Respondents gave a positive response to the digital samsat application. Digital samsat users feel more effective and efficient using digital applications because they can save time and are more efficient in terms of costs.

The Influence of Perceived Ease of Use on Actual Usage

The results of the analysis show that the variable of perception of usefulness of use does not affect actual use. This can be seen from the significance value of 0.953 (>0.05). Perception convenience is referring to on convenience use a technology, which is defined as level trust somebody that the system can with easy to understand and used (Van der Heijden et al., 2003). Respondents have not given a positive response to the benefits of the convenience of the digital samsat application. They still think that the application provides benefits but is sometimes constrained by technicalities, making it difficult to feel the benefits directly, requiring a slightly longer time. Obstacles faced during taxpayer facial verification. Requires a longer verification time, so they still choose to attend or come directly to the local UPPD Samsat.

The Influence of Perceived Security on Actual Usage

The results of the analysis show that the security perception variable has a positive effect on actual use. This can be seen from the significance value of 0.036 (<0.05). Security is trust system user information about level protection to lost, disclosure, data modification, fraud, and abuse information (Megayani & Noviari, 2021). Users feel safe when using the digital samsat application. The system is designed using complete Taxpayer identity and verification, so that each taxpayer feels easy and safe in making transactions, until they get a payment number or code that is valid for a certain period of time. Transaction security is guaranteed when making vehicle tax payments. This can increase interest in using the digital samsat application in the future.

The Influence of Perceived Quality on Actual Usage

The results of the analysis show that the perceived quality variable has a positive effect on actual use. This can be seen from the significance value of 0.001 (<0.05). Respondents gave a positive response to the use of the digital samsat application. The answers prove that the quality of the digital samsat has good quality in terms of service. Quality of the system is overall support that is given by developer service to system user information in the process of motor vehicle tax payment services. This shows that taxpayers feel an increase in quality not only in digital

services but also after making the motor vehicle tax payment process, up to digital validation. Taxpayers can see clearly that digital samsat simplifies the PKB payment process.

Taxpayer Behavior Towards Actual Use

Taxpayer behavior in this study did not affect the use of the digital samsat application, seen from the results of the analysis with a significant value of >0.05 (0.051). Taxpayer behavior shows how taxpayers trust in using the digital samsat application. However, in this study the results of the analysis show something different. Taxpayers still do not fully trust, the attitude of taxpayers still depends on the system presented in the digital samsat application. Several shortcomings of the digital samsat application that are often seen by taxpayers from various social media, make PKB taxpayers think twice about using the digital samsat application.

Taxpayer Behavior Towards the Relationship between Perceived Usefulness, Convenience, Security and Quality in Actual Use

Taxpayer behavior in this study is able to mediate the relationship between perceived usefulness and use of the digital samsat application. This is evidenced by the significance value of 0.005 (<0.05). This indicates a change in the attitudes and behavior of taxpayers who increasingly require effectiveness and efficiency in the tax payment process. Taxpayer behavior has not been able to mediate the relationship between ease, security and quality in the use of the digital samsat application. This can also be seen as an independent variable, taxpayer behavior does not affect the use of the digital samsat application.

4. Conclusion

This study aims to see the extent to which Taxpayers use digital applications for the sake of effectiveness and efficiency. Results of the study show that the use of digital samsat applications is highly dependent on taxpayer behavior. Usability and quality can increase the use of digital samsat applications. The function or usefulness of the digital samsat application which provides convenience in transactions has not been able to increase the number of users of the digital samsat application. Although security and quality are guaranteed in the application, it has not been able to increase the amount of regional income from the Motor Vehicle Tax sector. Input for the Banyumas Samsat UPPD, to increase the use of digital samsat applications, there needs to be socialization and an easier process after payment, namely online validation. Simplify the verification process and simplify the digital service process.

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