Analyze Of The Taxpayer Interest Using E-Filling Influenced By Personal Taxpayer Trust Perception And Personal Taxpayer Behavior
(Case Study on Indonesian Computer University)

Rany Silvy Apriliani
Siti Kurnia Rahayu
Program Studi Akuntansi-Fakultas Ekonomi Dan Bisnis
Universitas Komputer Indonesia
aprilianiraaany@gmail.com

ABSTRACT

This research was conducted on Indonesian Computer University. personal taxpayer trust perception and personal taxpayer behavior is one of factor that influence taxpayer interest using e-filling. A phenomena that occurs in this study a lack of interest taxpayer use e-filling. The purpose of this study was to determine the influence of personal taxpayer trust perception and personal taxpayer behavior to interest taxpayer use e-filling on Indonesian Computer University. In this research used descriptive and verification method with quantitative approach. Statistical test used is by multiple regression analysis with validity test, reliability test and hypothesis testing.The results of this study show the influence of personal taxpayer trust perception to interest taxpayer use e-filling and personal taxpayer behavior to interest taxpayer use e-filling. Perceptions of trust contributed 35.9% to the interest of individual taxpayers in using E-Filling. The behavior of individual taxpayers contributes 27.3% to the interest of individual taxpayers in using E-Filling. In the table above, seen the value of R Square obtained is equal to 0.632 or 63.2%. These results show that the Perception of Trust (X1) and Behavior of taxpayer (X2) together gives an effect of 63.2% against the taxpayer's interest in using E-Filling (Y)

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Keyword** : **personal taxpayer trust perception, personal taxpayer behavior and interest taxpayer use e-filling.

I. PRELIMINARY

1.1. Background

E-filling is a way of delivering letter of notification through online and realtime system *(*Siti Kurnia Rahayu 2010:132). Taxpayers may deliver such electronically through an application service provider company that has been appointed by the Director General of taxes as a company that can distribute letter of notification dispensing electronically. Types of letter of notification services that can be submitted through e-filling are annual tax return of individual taxpayer (1770,1770S, 1770SS), and annual taxpayer's annual tax return (1771, 1771S) including letter of notification of extension of annual SPT (Siti Kurnia Rahayu, 2010:132). Taxpayers no longer need to print all report forms and wait for receipts manually (Risal C.Y. Laihad, 2013: 45). This application will help to reduce the cost and time needed by the Taxpayer in preparing, processing, and reporting tax returns to the Tax Office correctly and on time (Iim Ibrahim Nur, 2009: 36).

In fact the e-filing system is still not maximal, most Taxpayers complain of difficulties in accessing e-filing so there are many many taxpayers who finally come to the tax office (Sigit Priadi Pramudito, 2015). There are still many taxpayers who have not used e-filing in annual letter of notification reporting, maybe their desire to utilize e-filing is still low and not yet understand so still using manual way. (Adjat Djatnika, 2012). The cause of the low personal taxpayer using e-filling as quoted by Teni Takarani Sumarna (2013), which is according to Tjahjono (2012) and Thompson et al (2010: 15) stated that the protection of data security on information technology (IT) hence the Taxpayer still feels worried about the security of data submitted using e-filling system.

In this research, the researcher uses perception of taxpayer's trust as independent variable because in this research discuss about tax reporting with e-filling system and most of taxpayer consider tax reporting as privacy and need not publish. Trust will occur when a person has confidence in a relationship with a partner who has integrity and can be trusted (Morgan and Hunt, 1994). For that perception of trust will affect the interest of the taxpayer to use the e-filling system. In a study conducted Agustina (2015) which states that the perception of trust has a simultaneous and partial effect on e-banking users. The equation with this research lies in the variables that affect the use of the system as a means of conducting transactions.

Executive Director of the Center for Indonesia Taxation Analysis (CITA), Yustinus Prastowo, said that electronic tax reporting (e-filling) still encounters many obstacles in the field. Changes in culture and customs of the people can not be instant (Prastowo, 2016). Prastowo's statement responded to the e-filling program driven by the Directorate General of Taxes of the Ministry of Finance in recent years. Submission of annual tax returns (SPT) of taxes online (e-filling) is expected to facilitate and improve the effectiveness of letter of notification data recording in

the future. It should have been 100 percent this year, despite the fact that it is difficult (Prastowo, 2016). In addition to constrained by the Internet connection, Prastowo said, people also still consider that e-filling makes it difficult. There are also some people who think conventional. That tax report is physical. Sometimes not filling, writing and signature, felt less afdol. In addition, according to Prastowo, there are also concerns that the data entered in e-filling does not enter so it can be sanctioned. And if there is an error, it can not be fixed immediately. Different if it comes and consulted or researched (Prastowo, 2016).

From the description above, the authors are interested to discuss about ***"Analyze Of The Taxpayer Interest Using E-Filling Influenced By Personal Taxpayer Trust Perception And Personal Taxpayer Behavior".***

1.2 Formulation of the problem

Based on the problems identified, the author has formulated the following issues:

1) How much influence the perception of taxpayers' trust in the interest of using e-filling.
2) How much influence the taxpayer behavior of an individual to interest using e-filling.

1.3 The Meaning and Purposes of Research

1.3.1 Meaning of Research

The purpose of the study is to explain the phenomenon that occurs by using appropriate methods and techniques about the perception of trust and behavior of individual taxpayers against interest in using e-filling.

1.3.2 Research Purposes

Based on Problem Identification, Problem Formulation and Research Purposes that have been stated above, the purpose of this study are as follows:

1) To analyze the influence of the perception of trust of personal taxpayer to interest in using e-filling
2) To analyze the influence of personal taxpayer behavior on interest in using e-filling

1.4 Usefulness of Research

1.4.1 Applied Research

This research is especially for Individual Taxpayer to use e-filling system in reporting letter of notification. This study gives inputs from Indonesian Computer University to consider factors in the form of security and confidentiality and readiness of Taxpayer information technology in determining policy and making efforts to increase the use of e-filling.

1.4.2 Basic Research

1) For the development of science, can provide a work of new researchers who can support academic documents that are useful to be used as a reference for the University.
2) For other researchers can be used as a reference to the development or manufacture in the same study, and also to be used as a comparison material with research journals that have been completed by previous researchers.

II REVIEW OF LITERATURE, FRAMEWORK FOR THINKING AND HYPOTHESES

2.1 Literarture Riview

According to Ratna in Prastowo (2012: 53):
"Literature Review is all reading material that may have been read, analyzed, whether published or as a private collection. Literature review is often associated with theoretical framework or theoretical basis, ie the theories used to analyze the object of research. Therefore, some researchers combine literature review with theoretical framework. Literature Review is a reading material that is specifically related to the object of research being studied."

2.1.1 Trust Perseption

According to Slameto (2010: 102), Perception is:
"Perception is a process that involves the entry of messages or information into the human brain, through the perception of human beings continuously make contact with the environment. This relationship is done through the senses, namely the senses pengelihat, listener, touch, taste, And smells. "

According to Ba and Pavlou (2002), Trust is:
"Trust as an assessment of one's relationship with another person who will perform certain transactions in accordance with expectations in an environment full of uncertainty".

From the above definition can be concluded that the perception of trust is the process of individual treatment or penginterprestasian to what is seen, heard, or felt by the senses in the form of attitudes,

opinions, and behavior or referred to as individual behavior conditions based on one's situation and social context with willing Accept the risk of the other party based on the belief and expectation that the other party will take action as expected, although both parties do not know each other

2.1.2 Behavoiur Personal Taxpayer

According to Siti Kurnia Rahayu (2010: 141) :
"The behavior of taxpayers is a characteristic of taxpayers reflected by the cultural, social and economic depictions reflected in their level of paying taxes".

2.1.3 Interest Use *E-filling*

According to Heri D.J. Maulana (2009: 58), interest is defined as follows:
"Interest is the result of the consideration of the advantages and disadvantages of an action and the significance of the consequences for an individual that refers to one's belief in how and what people think is important and one's motivation to follow that thought."

2.2 Framework

According Muhammad (2009: 75) Framework for Thought is a picture of the relationship between variables in a study described by the way of thinking according to logical framework.

2.2.1 Influence of the perception of trust of personal taxpayer to interest in using e-filling

Behavioral attitudes play a very important role in one's life and have a great impact on one's behavior and attitudes, besides the magnitude of one's behavioral interest becomes the cause of activity and the cause of participation in activities, and a source of motivation that encourages one to do what is desired (Yayat Suharyat, 2009: 9).

2.2.2 Influence of the personal taxpayer behavior on interest in using e-filling

According to Nufransa Wira Sakti (2015: 27) on the influence of taxpayer behavior against the use of e-filing states that Interest in taxpayer behavior in using increasing e-filing will increase the effectiveness of e-filing in its use, so the intensity of e-filing usage will be sustainable.

2.3 Hyphothesis

According to (Nanang Martono, 2010: 57), the hypothesis can be defined as a temporary answer that the truth must be tested or a summary of theoretical conclusions obtained through literature review.

Based on the study of existing theory, it can be formulated hypothesis as follows:

H1: Perception of Personal Taxpayer's Confidence Affects Interest Using E-filling.

H2: The Behavior of Individual Taxpayer Affects the Interest of Using E-Filling.

III RESEARCH METHOD

3.1 Research Method Used

According Sugiyono (2012: 3) research method is a scientific way to get data with a specific purpose and usefulness. The research method used in this research is descriptive research method and verifikatif method. The purpose of descriptive research is to provide an overview of the influence of Perceptions of Trust and Taxpayer Taxpayer Behavior on Interest Using E-filling.

Verifikatif method used to test the hypothesis in this study using a statistical test tool that is Structural Equation Model (SEM) based variance or better known as Partial Least Square (PLS). Consideration of using this model, because of its ability to measure constructs through its indicators as well as analyzing indicator variables, latent variables, and measurement errors.

3.2 Operasionalization Variables

According Umi Narimawati (2010: 31) Understanding Operational Variables are:
"Operationalization of variables is certainly needed to determine the type, indicator, and scale of the related variables in the study, so that hypothesis testing with statistical tools can be done correctly with the title of research". Scale used in this study is the ordinal scale with the goal To provide information in the form of a value on the answer. These variables are measured by a measuring instrument in the form of an ordinal scale questionnaire that meets the requirements of rating scale type statements.

3.3 Data Sources and Data Collection Techniques

Sources of data used in this study is primary data, because researchers collect their own data required sourced directly from the first object to be researched.

Primary data in this research is the answer of questionnaires filled by respondents. Respondents from this research are Individual Taxpayers who use E-filing at the University Computer Indonesia.

3.4 Population, Sample and Place and Time of Research

3.4.1 Population

Target population in this study is Personal Taxpayer User E-filing at the University Computer Indonesia. The reason for the use of research setting at University Computer Indonesia is because this research is more focused on the behavior of Individual Taxpayer's acceptance of E-filing Usage and want to know the effectiveness of E-filing usage at Indonesian Computer University.

3.4.2 Sample

Sampling using the Slovin formula in Umi Narimawati (2010: 38).

Based on the above sample calculation, the number of samples taken by the author in this research is as much as 70 personal taxpayers users of E-filing at the University Computer Indonesia Bandung.

3.4.3 Place and Time of Research

To obtain data and information relating to the problems studied, the authors conducted a study at the Indonesian Computer University Bandung, located at Jalan Dipatiukur No. 112-116, Bandung City, West Java 40132. The implementation time of this research during May to June 2017.

3.5 Data Testing Method

To assess whether the questionnaire is valid and realible it is necessary to test the validity and reliability as follows:

3.5.1 Validity Test

The meaning of validity according to (Husein Umar, 2013: 59) is as follows:

"Validity in the study is described as a degree of determination of the measuring instrument of the researcher about the actual content or significance being measured".

Validity test in this research is to describe variable of Perception of Trust (X1), Taxpayer Behavior (X2) and Interest Using E-filing (Y). The value of respondents' answers is measured using the correlation coefficient, ie through the correlation value of each item statement with the total grain of other statements. The statement item is valid if it has correlation coefficient value greater than or equal to 0.30.

3.5.2 Reliability Test

Umi Narimawati (2010: 43) states that the test of reliability is

"To test the reliability or reliability of the disclosure tool of the data. By obtaining the r value of the validity test addressing the results of the correlation index stating the presence or absence of the relationship between two hemispheres".

In this research, the method used for reliability test is Split Half Method (Spearman-Brown Correlation) Technique of Split. This method calculates the reliability by giving tests on a number of subjects and then the test results are divided into two equal parts.

3.6 Data Analysis method

According to Umi Narimawati, et al (2010: 41), the method of analysis is defined as follows:

"The method of analysis is the process of finding a process and systematically compile data that has been obtained from field observations, and documentation by organizing data into categories, describing into units, synthesizing, arranging into patterns, choosing which is more important and which Will be learned, and make conclusions so easily understood by ourselves and others ".

In the implementation of this research using descriptive and verification type.

3.6.1 Data Analysis Method Descriptive

According to Umi Narimawati, et al. (2010: 41) the steps taken are as follows:

1. Each indicator that the respondent assesses, is classified in five alternative answers using an ordinal scale that describes the answer ratings.
2. Calculated total score of each variable / subvariabel = total score of all indicator variables for all respondents.
3. Calculated score of each variable / subvariabel = the average of the total score.

4. To describe the respondent's answer, also used descriptive statistics such as frequency distribution and display in the form of tables or graphs.
5. To answer the description of each of these research variables, used the range of research criteria.

The actual score is the respondent's answer to the questionnaire that has been proposed. The ideal score is the highest score or weight or all respondents are assumed to choose the answer with the highest score.

Explanation of the actual score weight score can be seen in the following table: (Table 3.1)

3.6.2 Data Analysis Method Verifikatif

Verifikatif analysis in this study by using or statistical test that is by the test of variance-based structuran equation or better known as the name of Square Least Square (PLS) using softwareSmartPLS 2.0.

According to Imam Ghozali (2013: 3) method of Partial Least Square (PLS) is described as follows: "The model of variance-based structuring equations (PLS) is able to describe latent variables (measurable direct) and measured using indicators (variable manifest)".

The author uses Partial Least Square (PLS) on the grounds that the variables used in this study are latent variables (measurable direct) that can be measured based on the indicators (variable manifest), and together involves the level of error measurement (error) . So the authors can analyze in more detail the indicators of latent variables that reflect the most powerful and weakest latent variables that include the degree of error.

The steps in the Partial Least Square method carried out in this study can be explained as follows:
1) Designing Measurement Models
2) Designing Structural Models
3) Build a Line Chart (Figure 3.1)

3.6.3 Measurement Fit Model *(Outer Model)*

The fit test of measurement model is a fit test on the outer model by looking at the convergent validity and discriminant validity.

1. Convergent validity is the value of the latent loading factor with its indicators. The loading factor is the path coefficient that connects the latent variable with its indicator. Convergent validity is evaluated in three stages.
2. Discriminant validity is done in two stages, by looking at the value of cross loading factor and comparing the AVE root with correlation between the constructs / latent variables. Cross loading factor to know whether the latent variable has adequate discriminant that is by comparing correlation indicator with latent variable must be bigger than correlation between indicator with other latent variable. If the correlation of the indicator with the latent variable has a higher value than the correlation of the indicator to other latent variables, it is said that the latent variable has a high discriminant validity (Uce Indahyanti, 2013). AVE value is recommended ≥ 0.5

3.6.4 Struktural Fit Model *(Inner Model)*

Structural fit model (fit test of structural model) test is a fit test on inner model related to testing the relationship between variables previously hypothesized (Uce Indahyanti, 2013)

3.6.4.1 Correlation Coefficient

Correlation analysis aims to measure the strength of the association (relationship) linear between the two variables. Correlation also does not show functional relationships. In the regression analysis, correlation analysis used also shows the direction of the relationship between the dependent variable with the independent variable in addition to measuring the strength of the association (relationship).

3.6.4.2 Determination Correlation

Determination Coefficiency Analysis (Kd) is used to see how much independent variable (X) affect the dependent variable (Y) expressed in percentage. The value of coefficient of determination (R2 or R-square) close to value 1. R2 is never negative and largest equal to one ($0 \leq R2 \leq 1$). The greater the value of R2, the better the resulting model (Uce Indahyanti, 2013).

3.7 Hyphothesis Test

According Suharyadi and Purwanto S.K (2009: 112) Hypothesis testing is:
"Hypothesis testing is a procedure based on the sample evidence used to determine whether the hypothesis is a reasonable statement and therefore not rejected, or the hypothesis is unnatural and should therefore be rejected".

To test the research hypothesis partially done through statistical hypothesis test as follows:
H0: γ1.1 = 0: The effect of ξ1 to η is not significant
H0: γ1.2 ≠ 0: The influence of ξ1 to η is significant
H0: γ2.1 = 0: The effect of ξ2 on η is not significant
H0: γ2.1 ≠ 0: The influence of ξ2 to η is significant
Reject H0 if thitung> ttable at significant level. Where ttable for α = 0,05 equal to 1,96.

1) Partial test
   Hypothesis:
   H0: β = 0: Perception Perceptions have no effect on Interest Using E-Filling
   H1: β ≠ 0: Perceptions of Perceptions affect Interest Using E-Filling
   H0: β = 0: Taxpayer Behavior does not affect Interest Using E-Filling
   H1: β ≠ 0: Taxpayer behavior has a significant effect on Interest Using E-Filling

Testing Criteria:
A. If t arithmetic ≥ t table (1.96) then H0 is rejected, it means Ha accepted.
B. If t arithmetic ≤ t table (1.96) then H0 accepted, Ha means rejected

Calculate the value of tcount and compare it with ttable.

2) The depiction of the reception or rejection of the hypothesis along with the criteria will be explained as follows
   1. Tcount results compared with ttable with criteria:
      A. If thitung ≥ ttable then H0 is in rejection area, it means Ha accepted and means between variable X and variable Y have influence.
      B. If thitung ≤ ttable then H0 is in the reception area, it means Ha is rejected and means between variable X and variable Y has no influence.
      C. Tcount is searched with t calculation formula.
      D. Ttables are sought in the tstudent distribution table with the terms α = 0.05 and dk = (n - k - 1) or 100 - 3 - 1 = 96.
   2. The result of Fcount is compared with Ftable with criterion:
      A. Reject H0 if Fcount> Ftable at alpha 5% for positive coefficient.
      B. Reject H0 if Fhount <Ftabel at alpha 5% for negative coefficient. C. Reject H0 if value is Fcount <0,05

3) Withdrawal Conclusion
   The shaded area is a region of rejection, and vice versa. If thitung and Fhitung fall in the area of rejection (acceptance), then Ho is rejected (accepted) and Ha accepted (rejected). This means the coefficient of regression is significant (not significant). In conclusion, perceptions of trust and behavior of taxpayers have no effect on interest in using e-Filing. The significance level is 5% (α = 0.05), meaning that if the null hypothesis is rejected (accepted) with a 95% confidence level, then it is likely that the results of the conclusion are 95% true and this indicates the presence (lack of convincing influence) (Significant) between the two variables.

IV. Research Result and Discussion

4.1 Research Result

In this chapter, researchers will describe the results of research on the influence of Perceptions of Trust and Taxpayer Behavior on Interest Using E-filing.

4.1.1 Descriptive Analysis Results

Descriptive analysis is used to determine the description of respondents to each statement submitted and research variables as a whole that include Perceptions of Trust, Taxpayer Behavior and Interest using E-Filling with a sample of 70 respondents.

4.1.1.1 Descriptive Analysis Result of Trust Perseption

Based on the test results that the highest score percentage is in the security guarantee and confidentiality indicator of 66.85%, while the lowest score percentage is in the confidentiality system indicator of 63.14%. Of the three indicators are obtained an actual score of 678 with an ideal score achieved by 1050. From the comparison between the actual score with the ideal score has been achieved, obtained a percentage of 64.57%. The values are in the interval class 52.0% -68.0% and are in fairly good category.

4.1.1.2 Descriptive Analysis Result of Behaviour Personal Taxpayer

Based on the test results that the highest score percentage is in the indicator of recommendation to others as much as 66.57%, while the lowest score percentage is on the 60,57% continuation indicator. From these three indicators obtained an actual score of 688 with an ideal score of 1050. From the comparison between the actual score with the ideal score has been achieved, obtained a percentage of 65.52%. The values are in the interval class 52.0% -68.0% and are in fairly good category.

4.1.1.3 Descriptive Analysis Result of Interest Using E-filling

Based on the test results that the highest percentage score scores are on the partisispasi indicator of 80.29%, while the lowest percentage score is in the indicator of happy feeling of 62.86%. Of the four indicators are obtained an actual score of 970 with an ideal score reached 1400. From the comparison between the actual score with the ideal score has been achieved, obtained a percentage of 69.28%. The values are in the interval class of 68% - 84% and are in either category.

4.1.2 Results of Verification Analysis

This verifikatif analysis is used to test the conceptual hypothesis based on the results of statistical calculations. The conceptual hypothesis proposed is the influence of taxpayer's usefulness and satisfaction on the use of E-filing. Statistical method used to test the conceptual hypothesis is Structural Equation Modeling (SEM) through Partial approach Least Square (PLS).

4.1.2.1 Testing Measurement Model (Outer Model)

a. Convergent Validity

Based on the test results can be explained about the value of outer loading for each indicator of the Perception of Trust, Taxpayer Behavior and Interest Using E-filling has a value> 0.5 which means that all indicators are stated to have good validity in explaining latent variables. (Table 4.4)

And when viewed from the value of AVE and the value of communality above each latent variable exceeds the specified limit of 0.5 (Yamin and Kurniawan, 2011 in Uce Indahyanti, 2013) which means that all latent variables have good validity. (Table 4.1)

b. *Discriminant Validity*

Discriminant validity can be seen from measurement of cross loading factor with construct and comparison of AVE root with correlation of latent variable. If the construct correlation with the principal measurement (each indicator) is greater than the size of the other constructs the latent construct predicts the indicator better than the other construct (Yamin, 2009: 222).

c. Test Reability

Based on the test result the value of Composite Reliability (CR) of each latent variable exceeds 0.7 (Yamin and Kurniawan, 2011 in Uce Indahyanti, 2013) so that the model is stated to have high reliability.

d. Evaluasi *Fit Test Of Combination Model* (Seluruh Model)

Based on tabe (4.2), it is known that the value of Goodness of Fit (GoF) obtained from the multiplication of the value of communality and R-square of 0.632. GoF value of 0.6574 according to Uce Indahyanti, 2013 is substantial or high, so it can be concluded that the fitness model of goodness of fit model is already high.

4.1.2.2 Testing Structural Model (Inner Model)

Testing of structural model (inner model) can be seen from R-Square value for each endogenous variable as predictor strength of structural model.

Based on table (4.3) above, the coefficient of structural path X1 to Y is 0,461 and the coefficient of X2 to Y is 0,356.

Thus, we get the following model of structural equation:

$$Y = 0{,}461X_1 + 0{,}356X_2 + \zeta$$

Information :
Y = Interest of Individual Taxpayer Using E-Filling
X1 = Perception of Belief X2
= Compulsory Behavior of Tax
ζ = Residual or Error

From the equation, it can be seen that the coefficient of the structural path of the trust perception variable (X1) is greater than the variable of taxpayer behavior (X2), which indicates that the perception of trust (X1) tends to have greater influence than the taxpayer behavior (X2) personal taxes Using E-Filling (Y).

Perceptions of trust contributed 35.9% to the interest of individual taxpayers in using E-Filling. The behavior of individual taxpayers contributes 27.3% to the interest of individual taxpayers in using e-filling. In the table above, seen the value of R Square obtained is equal to 0.632 or 63.2%. The result shows that Perception Perception (X1) and Taxpayer Behavior (X2) together give 63.2% influence to the taxpayer's interest in using E-Filling (Y), while as much as (1-R Square) 36.8% large contribution of influence given by other factors not examined (ζ) such as perception of usefulness, readiness of information technology, perception of complexity (Risal CY Laihad, 2013; Mujiyati et al, 2013).

4.1.2.2 Hyphothesis Test

To test the hypothesis above, used tstatistik value which has been presented in table 4:4, tstatistik for variable X1 obtained equal to 4885. This value is greater than 1,980 with α = 0.10, so it can be concluded that H0 is rejected and accepting H1, that is Perception Perceptions affect the interest of using E-filing with contribution of 35.9%., Which indicates that the research hypothesis accepted. If illustrated, the tstatistic and tcritical values for the partial test X2 appear as follows (Figure 4.1)

To test the hypothesis above, used tstatistik value which has been presented in table 4:5, tstatistik for variable X2 obtained equal to 3,755. This value is greater than 1,980 with α = 0.10, so it can be concluded that H0 is rejected and receive H1, it means that the Taxpayer Behavior influences Interest Using E-filing with a contribution of 27.3%, which indicates that the research hypothesis is accepted. If illustrated, the tstatistic and tcritical values for the partial test X2 appear as follows (Figure 4.2)

4.2 Discussion

4.2.2 The Influence of Trust Perception to Interest Using *E-filling*

The value of correlation coefficient obtained between Perceptions of Trust to Taxpayers' Interest in using E-Filling is 0.461 and included in the category of moderate correlation is at the correlation interval between 0.40-0.599. The value of correlation coefficient marked positive indicating that the relationship that occurs between the two is unidirectional, meaning that if the perception of taxpayers trust is very good then the Taxpayer Interests in Using E-Filling will also be better So it can be concluded that there is influence between Perceptions of Trust with Interest Mandatory Taxes in Using E-Filling.

The Effect of Perceptions of Trust on the interest of taxpayers in using E-Filling is 35.9%, which means that the perception of Trust proved to affect the Taxpayer's Interest in Using E-Filling. Can be said significant because the tststistik value of 4885 exceeds the tcritical value of 1980.

Hypothesis test result that is perception of trust influence to the interest of using e-filing at University Computer Indonesia. So the problem of interest in using e-filing is that the use of e-filing is still not well done by the Taxpayer occurs because there is a problem on the taxpayer's trust. Taxpayers still perceive that e-filing is not something that is needed. So to increase the confidence of the use of e-filing must be able to fix the problems that occur in the trust of use is by increasing the level of security and confidentiality in the e-filing system because basically e-filing is made to assist the Taxpayer in the fulfillment of its reporting obligations. This is supported by previous research by Agustina (2015) which states that the perception of trust has a simultaneous and partial effect on e-banking users.

To improve or improve trust in using e-filing can be done by fixing e-filing itself such as improve or improve the indicators contained in the e-filing system and can be done by increasing interest in taxpayer behavior by increasing the level of continuation of e-use -filing that is by way of the University Computer Indonesia Bandung requires all employees to use e-filing to report tax (make rules / policy employee tax

reporting with e-filing). Furthermore, it can be done by increasing the decision using e-filing, and more often recommending e-filing to others.

4.2.3 Influence of Personal Taxpayer Behaviour to Interest Using E-filling

The influence of taxpayer's behavior on tax head interest using E-Filling is 27.3% which means that the behavior of taxpayers proved to have a significant effect on taxpayer interest using E-filling. It can be said to be significant because the textistic value of 3,755 exceeds the tcritical value of 1,980.

Phenomena relating to the variables of Perceptions of Trust with Interest Using E-Filling In addition to constrained by Internet connection, Prastowo said, people also still consider that e-filling makes it difficult. There are also some people who think conventional. That tax report is physical. Sometimes not filling, writing and signature, felt less afdol. In addition, according to Prastowo, there are also concerns that the data entered in e-filling does not enter so it can be sanctioned. And if there is an error, it can not be fixed immediately. Different if it comes and consulted or researched (Prastowo, 2016). This is supported by previous research by Aulia Dyanrosi (2015) states that variables affecting taxpayer behavior interest to use e-filling are performance expectation, business expectation, and volunteerism. While that does not affect is the complexity, experience, security and confidentiality, speed of Aulia Dyanrosi (2015).

Improvement to improve the use of e-filing is to improve the taxpayer behavior variable by increasing the taxpayer's desire to use e-filing, the feeling of needing e-filing in helping the Taxpayer to fulfill his taxation requirement even though the function of e-filing alone Can be replaced because e-filing can help alleviate the obligations of the Taxpayer. These matters can be improved by conducting socialization conducted by the Director General of Tax about what benefits will be obtained by the Taxpayer if using e-filing so that the Taxpayer has the desire of himself and do not feel compelled to use e-filing and the Director General of tax itself Continues to make improvements to the e-filing system so Taxpayers feel the need e-filing in fulfilling its reporting obligations.

V. CONCLUSIONS AND SUGGESTION

5.1 Conclutions

Based on problem identification, problem formulation, frame of thinking, research hypothesis, research result and discussion about the analysis of taxpayer interest using e-filling which influenced by Perception Trust individual taxpayer and personal taxpayer behavior in 70 people taxpayer person Personal working in university Computer Indonesia, therefore, the authors draw the following conclusions:

1. Perceptions of trust influence the interest of using E-Filing. There is a relationship between Perceptions of Belief in the interest of using E-Filing. If the better the Perception of Trust, it will increase interest in using E-Filing. But there are some that cause the perception of the lack of confidence that the security system is still lacking, security and confidentiality and secrecy system. So the perception of trust becomes less good. And the impact on interest mengguanakn E-Filing.

2. The behavior of taxpayers affect the interest of using E-Filing. There is a relationship between taxpayer behavior towards interest using E-Filing. If the behavior of the taxpayer is good, it will affect the interest of using E-Filing. But there are some that cause poor taxpayer behavior is the decision to use is still minimal and the continuation of the use is still small. So the behavior of taxpayers to be less good. And the impact on interest mengguanakan E-Filing.

5.2 Suggestion

After the authors give conclusions from the results of research on the analysis of the taxpayer's interest using E-Filling is influenced by the Perception of Personal Taxpayer and personal taxpayer behavior personality 70 person taxpayers who work at the university Computer Indonesia, the authors will submit Some suggestions as follows:

5.2.1 Operational Suggetions

1. To improve or improve trust in using e-filing can be done by fixing e-filing itself such as improve or improve the indicators contained in the e-filing system and can be done by increasing interest in taxpayer behavior by increasing the level of continuation the use of e-filing is by way of the University Computer Indonesia Bandung requires all employees to use e-filing to report tax (make the rules / policy employee tax reporting with e-filing). Furthermore, it can be done by increasing the decision using e-filing, and more often recommending e-filing to others.
2. To improve or improve the behavior of taxpayers can be done by getting the taxpayer to use e-filling. Furthermore, it can be done by increasing the usability of e-filing, simplifying the use of e-filing, making e-filing more economical, improving security and confidentiality of e-filing to be more reliable, improving employee skills in using e-filing. This can be helped by socializing e-filing as a means of

reporting SPT to employees so that employees better understand all things about e-filing, believe in e-filing as an easy means of reporting SPT, and can use e-filing easily .

5.2.2 Academic Advices

1. For the Development of Accounting Science The results of this study are expected to increase knowledge and understanding of knowledge related to the analysis of taxpayer interest using E-Filling is influenced by the Perceptions of individual taxpayer trust and personal taxpayer behavior 70 person taxpayers personally working at the university computer Indonesia, as well as input and additional references for the readers, especially in the science of taxation accounting.

2. For Other Researchers For the next researcher, because there are still many other factors that influence outside the research model, it is expected to research by using other variables outside of this variable, and can add other independent variable, it is suggested to use different population and sample in order to get the conclusion that Supports generally accepted theories and concepts.

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LAMPIRAN

Tabel 3.1
Kriteria Persentase Skor Tanggapan Responden

No	% Jumlah Skor	Kriteria
1	20.00 – 36.00	Tidak Baik
2	36.01 – 52.00	Kurang Baik
3	52.01 – 68.00	Cukup
4	68.01 – 84.00	Baik
5	84.01 – 100	Sangat Baik

Sumber: Umi Narimawati, 2010:85

Tabel 4.1
Loading Factor

	(X_1) Persepsi Kepercayaan	**(X_2) Perilaku Wajib Pajak**	**(Y) Minat Menggunakan E-Filling**
$X_{1.1}$	0.963889		
$X_{1.2}$	0.921026		
$X_{1.3}$	0.924813		
$X_{2.1}$		0.519411	
$X_{2.2}$		0.9182	
$X_{2.3}$		0.931186	
Y_1			0.901845
Y_2			0.922665
Y_3			0.923004
Y4			0.919712

Sumber: Data diolah menggunakan *software* Smart PLS

Tabel 4.2
Hasil Nilai GoF

	Communality	**R-Square**
Variabel Y	0.779	0.632
Perkalian	0.4923	
GoF	0.6574	

Sumber: Data diolah menggunakan *software* Smart PLS

Tabel 4.3
Nilai Koefisien Jalur Struktural dan Uji Signifikansi Hipotesis
(*Path Coefficients*)

	Original Sample (O)	**T Statistics (|O/STERR|)**
Persepsi Kepercayaan wajib pajak orang pribadi (X1) -> minat wajib pajak orang pribadi menggunakan E-Filling (Y)	0.461	4.885
Perilaku Wajib Pajak Orang Pribadi (X2) -> minat wajib pajak orang pribadi menggunakan E-Filling (Y)	0.356	3.755

Sumber: Data diolah menggunakan *software* Smart PLS

Tabel 4.4
Uji *t* Persepsi Kepercayaan (X_1) terhadap Minat Wajib Pajak Dalam Mengguanakan *E-Filling* (Y)

Latent Variable	Koefisien Jalur	$t_{statistik}$	t_{kritis}	Keterangan	Kesimpulan
X1 -> Y	0.461	4.885	1.980	Ho ditolak	Signifikan

Sumber: Data diolah menggunakan *software* PLS

Tabel 4.5
Uji *t* Perilaku wajib pajak (X_2) terhadap Minat Menggunakan E-Filling (Y)

Latent Variable	Koefisien Jalur	$t_{statistik}$	t_{kritis}	Keterangan	Kesimpulan
X2 -> Y	0.356	3.755	1.980	Ho ditolak	Signifikan

Sumber: Data diolah menggunakan *software* PLS

Gambar 3.1

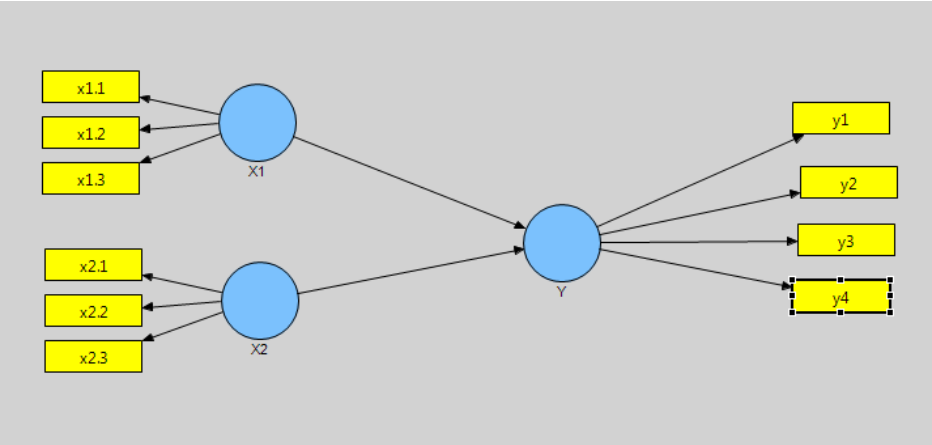
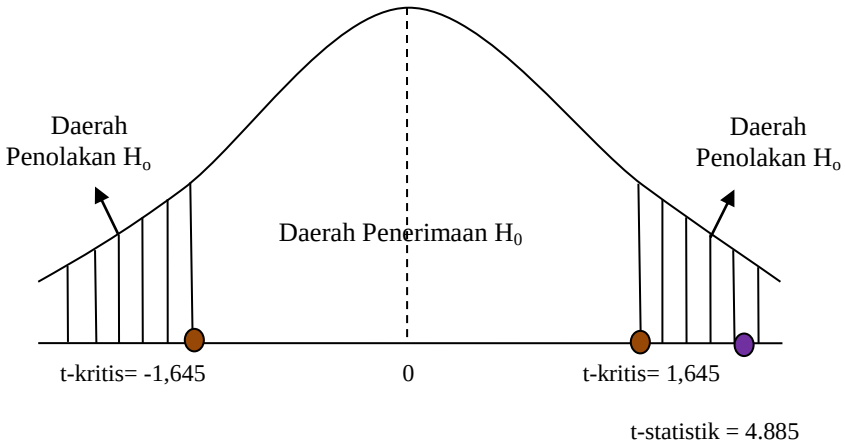


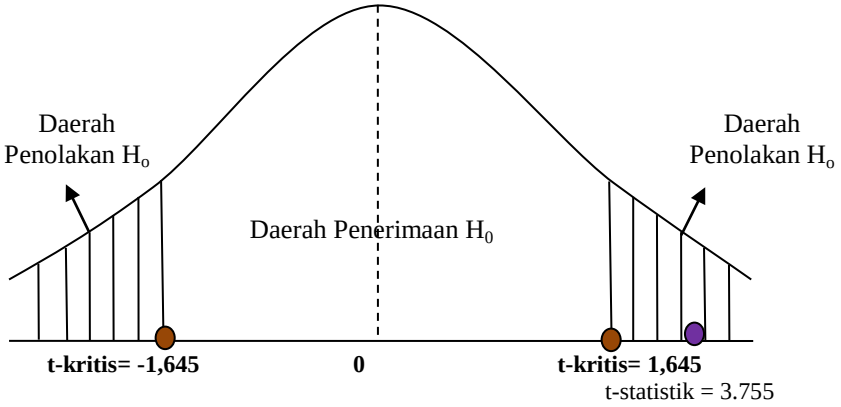
Diagram Jalur

Gambar 4.1



Kurva Uji Hipotesis Variabel X_1 terhadap Y

Gambar 4.2



Kurva Uji Hipotesis Variabel X_2 terhadap Y