The Influence of Perceived Security, Usefulness, and Ease of Use on the Adoption of E-Filing

Rizki Lanniari HS[a*], Asha Isma Rahmadhani[b]

[a]*Managerial Accounting Program, State Polytechnic of Batam, rizkilanniari@polibatam.ac.id, Indonesia*
[b]*Managerial Accounting Program, State Polytechnic of Batam, ashaisma30@gmail.com, Indonesia*

Abstract. This research intends to empirically analyze the influence of perceived security, usefulness, and ease of use on the adoption of e-filing by individual taxpayers at PT Infineon Technologies Batam. This study takes a quantitative approach, collecting data using online surveys delivered through Slido. Purposive sampling was used to identify 95 respondents for the study sample. The result showed that perceived security, usefulness, and ease of use positively influence the adoption of e-filing. These findings provide valuable input to the Tax Directorate General (TDG) to improve e-filing services. By increasing the perceived security, usefulness, and ease of use of e-filing adoption, the TDG can help taxpayers use the service more actively.

Keywords: E-Filing, Perceived, Security, Usefulness, Ease of Use.

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[*]Corresponding author. E-mail: rizkilanniari@polibatam.ac.id

Introduction

Tax is one of the major sources of state revenue. The government continues to work hard to improve tax administration and is committed to performing its duties well. Part of the government's efforts to provide greater convenience to taxpayers includes simplifying the tax system. Referring to Law No. 16 of 2000, Article 6, Paragraphs 1 and 2, taxpayers must report the taxes they owe to the Tax Examination Office or through a registered notification via the post office before the Electronic Tax Notification Letter is issued electronically. In this context, e-filing represents an electronic system taxpayers use to fulfill their tax obligations.

Taxpayers need to provide notification regarding the amount of taxes owed to the Tax Examination Office or through a registered notification via the post office before using the Electronic Tax Notification Letter electronically (Wibisono et al., 2014). Thus, taxpayers must submit the necessary information to the relevant tax authority before utilizing the e-filing service for the Electronic Tax Notification Letter. This aims to ensure compliance with applicable tax regulations and that the taxation process is transparent and accurate.

According to Direktorat Jenderal Pajak (2023), e-filing is a system for submitting tax notifications instantly through the DGT website or Tax Application Service Providers (PJAP). E-filing offers various benefits to taxpayers, including the ability to efficiently archive documents, a fast process, and flexible accessibility anytime and anywhere.

One of the main advantages of e-filing is its availability at all times, including during holidays. This feature aims to provide convenience and ease for taxpayers, allowing them to report their tax obligations accurately without being bound by office hours or specific operational schedules. Additionally, e-filing can save both the time and costs required to complete tax-related tasks due to its more efficient and automated process (Adi, 2020). Therefore, implementing electronic tax reporting is essential to maintaining a sustainable and efficient tax system while promoting fairness and prosperity for everyone. (Andi, 2024).

Although e-filing offers various advantages, it also comes with certain drawbacks. Saibona et al. (2016) highlight that taxpayers with limited digital skills may struggle to navigate the system effectively. Additionally, e-filing presents security and privacy risks, as Bhuasiri et al. (2016) noted. Furthermore,

Saragih and Septamia (2019) identify several weaknesses in Indonesia's e-filing system, including accessibility issues such as server downtime, the absence of key features like a save function for form data, and insufficient promotion by the DGT to encourage its use. The primary focus when evaluating information system security is protecting user data in system file storage. Safeguarding user data reduces the likelihood of misuse by unauthorized parties (Bahri & Listiorini, 2019).

Table 1
Number of E-Filing Submissions for the Years 2018-2022

Tahun SPT Diterima	e-Filing
2018	9.031.758
2019	10.734.682
2020	11.751.401
2021	18.375.701
2022	17.668.042

Based on Table 1 above, the number of Annual Tax Return (SPT) submissions through e-filing in 2021–2022 decreased by 4%, equivalent to 707,659 individuals who did not file through e-filing. Although e-filing has been described as a more practical and flexible platform for taxpayers, this trend is expected to encourage positive responses and increase the taxpayers' adoption of e-filing.

This study refers to Tahar et al. (2020) research, which examined the relationship between perceived ease of use, usefulness, security, and the intention to use e-filing. The findings revealed that perceived security and ease of use positively affect taxpayers' intention to use e-filing. However, the perceived usefulness didn't significantly affect the intention to use e-filing.

Tahar et al. (2020) examined Civil Servants, Taxpayers, the Indonesian National Armed Forces, and the State Police of the Republic of Indonesia in Semarang City in 2020. Meanwhile, this study focuses on individual taxpayers residing in Batam City, particularly PT Infineon Technologies Batam employees. Additionally, PT Infineon Technologies Batam is one of Indonesia's largest semiconductor industry companies, with more than 2.300 employees (Sibagariang, 2022). These conditions demonstrate that this study involves a different context in contrast to that of Tahar et al. (2020).

Taxpayers' perspectives on e-filing have been the subject of several studies; however, the findings have been inconsistent. Perceived ease of use represents how much a person feels capable of utilizing information technology which is shaped by both personal factors and the technological readiness of the

system. According to Desmayanti (2012), individual readiness includes a person's ability to utilize new technology efficiently. Research by Bahri and Listiorini (2019) found that taxpayers' willingness to use e-filing is partially influenced by their perceptions of ease of use, security, usefulness, and confidentiality.

In contrast, a study by Lestari and Oktaviani (2022) revealed differing results. Their research found that security and confidentiality factors, as well as internet literacy, positively affect the interest in using e-filing among MSME taxpayers. However, the analysis also demonstrated that perceptions of ease of use didn"t influence the intention to use e-filing. Agung and Tanamal (2021) explained that perceived usefulness positively affects e-filing use. These findings are inconsistent with the study by Tahar et al. (2020), which concluded that perceived usefulness has a negative impact on the intention to use e-filing.

This research empirically examines the influence of perceived security, usefulness, and ease of use on the adoption of e-filing by individual taxpayers employed at PT Infineon Technologies Batam.

Theoretical and Literatures Review

Technology Acceptance Model (TAM)

TAM examines public behavior about technology adoption. Initially introduced by Davis (1989), this theory emphasizes two key factors influencing users' acceptance of technology: perceived usefulness and ease of use (Dewi, 2019). According to the model, individuals' overall attitudes toward adopting a system significantly impact their likelihood of using it. Perceived ease of use affects perceived usefulness, and together, these factors shape users' willingness to embrace new technology. Moreover, system design features directly influence these perceptions (Davis, 1989). Perceived usefulness refers to an individual's belief that using a specific system will improve their performance, while perceived ease of use pertains to the expectation that the system will reduce physical and cognitive effort (Davis, 1989).

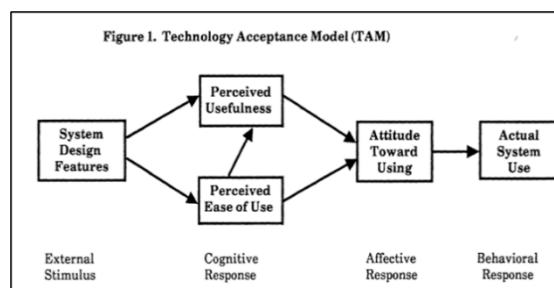The TAM model is illustrated in the figure below.

Fig. 1. TAM Model

Task Technology Fit (TTF)

TTF is a theoretical foundation in information systems research (Goodhue & Thompson, 1995). This theory explores the compatibility of tasks and information & communication technology. According to TTF, user performance improves when technology provides appropriate performance and support for activities. Tax reporting tools like e-filing are designed to help taxpayers quickly and effectively report taxes online. In this study, TTF serves as the basis for evaluating the variables of security and confidentiality. The theory explains how the levels of security and privacy influence individual behavior in using information systems.

E-Filing

According to the Regulation of Tax Director General PER - 1/PJ/2014, taxpayers eligible to use Form 1770S or 1770SS can file their annual tax returns (SPT) electronically through e-filing. This electronic submission can be conducted online via the TDG website or through Authorized Application Service Providers. The Tax Directorate General e-filing platform facilitates annual SPT filing through e-filing.

Perceived Security

The secure storage of user data within a system exemplifies the reliability of system security. Protecting user information reduces the likelihood of misuse by unauthorized parties. Perceived security in a system can significantly impact users' willingness to adopt it. Features such as usernames and passwords registered by taxpayers for online tax filing are part of e-filing's security measures. Additionally, digital certificates protect SPT data through encryption,

ensuring only authorized systems can access the data (Bahri & Listiorini, 2019).

Perceived Usefulness

Perceived usefulness is an individual's perception that utilizing a particular system will enhance their work (Davis, 1989). Individuals who believe technology enhances their performance are more inclined to continue its use.

Perceived Ease of Use

Within the TAM Model, perceived ease of use represents the extent to which an individual believes a technology is user-friendly and requires little effort. When a technology is perceived as simple and hassle-free, individuals are more likely to view it as advantageous, cultivating a positive attitude and a greater willingness to continue using it (Venkatesh & Davis, 2000).

Development of Hypotheses

The Influence of Perceived Security on the Adoption of E-Filing

The perceived security of a system significantly influences users' willingness to adopt it. If users perceive the system as high-risk, especially concerning security, they tend to avoid it (Loewenstein et al., 2001). Studies by Tahar et al. (2020), Putri (2022), Lestari & Oktaviani (2022), and Bahri & Listiorini (2019) have shown that positive perceptions of security influenced the intention to use e-filing. This aligns with the TTF theory, which asserts that performance improves when technology supports tasks effectively. Based on the explanation, the following hypothesis is proposed as follows:
H1: Perceived security has a positive influence on the adoption of e-filing

The Influence of Perceived Usefulness on the Adoption of E-Filing

Perceived usefulness reflects an individual's perception of the benefits and advantages of a system. Users who see the technology as valuable are likelier to adopt it. Conversely, they are unlikely to use it if they do not perceive any benefit (Aryani et al., 2018). Analyses conducted by Natalia et al. (2019), Putri (2022), Bahri & Listiorini (2019), and Mahmudah & Kartikaningdyah (2020) indicate that perceived usefulness contributes to increased e-filing usage. This

aligns with TAM theory, which posits that system implementation enhances individual performance and productivity. Based on the explanation, the following hypothesis is proposed as follows:
H2: Perceived usefulness has a positive influence on the adoption of e-filing

The Influence of Perceived Ease of Use on the Adoption of E-Filing

Individual readiness, which includes how easily someone can adopt new technology without obstacles, significantly affects adoption (Desmayanti, 2012). Analyses by Tahar et al. (2020), Natalia et al. (2019), Putri (2022), Agung & Tanamal (2021), Bahri & Listiorini (2019), and Mahmudah & Kartikaningdyah (2020) confirm that perceived ease of use enhances e-filing adoption. This aligns with TAM theory, which suggests that users are more likely to adopt systems that are easy to use. Based on the explanation, the following hypothesis is proposed as follows:
H3: Perceived ease of use has a positive influence on the adoption of e-filing

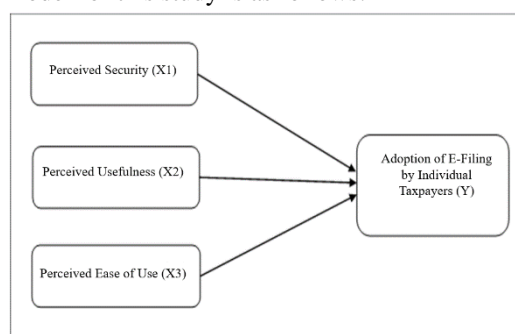The model for this study is as follows.

Fig. 2. Conceptual Model

Research Method

The research data was obtained by directly distributing questionnaires to respondents. Based on data from the Human Resources department of PT Infineon Technologies Batam, the number of employees was 2,311 as of November 2023, excluding interns and apprentices. To determine the appropriate sample size, the Slovin formula was applied, resulting in 95 respondents. Respondents were chosen using the purposive sampling method based on specific criteria. The sample for this study consisted of individuals who fulfilled the following criteria: they are registered taxpayers with a Taxpayer Identification Number

(TIN), are employed at PT Infineon Technologies Batam, reside in Batam, and have previously submitted the Annual Tax Return using the e-filing.

The independent variables (X) in this study include perceptions of security, with indicators such as (1) the use of tax reporting services is secure, (2) the provision of a high level of assurance, and (3) the maintenance of data confidentiality. The usefulness variable has indicators such as (1) Improves the effectiveness of tax reporting, (2) Simple use of e-filing, and (3) Increases productivity. The ease of use variable has indicators such as (1) Easy to use, (2) Interaction between the individual and the system is clear and easy, and (3) Easy to adapt to the system.

Meanwhile, the adoption of e-filing is the dependent variable (Y), with indicators such as (1) Using e-filing every time for tax reporting and (2) Using e-filing in the future. In this study, the modified questionnaire items used to measure these variables were adapted from the research by (Desmayanti, 2012) and the study by (Tahar et al., 2020).

Results and Discussions

Descriptive Statistic Analysis

The following are respondents' characteristics regarding Tax Identification Number (TIN) ownership, gender, and age.

Table 2
Respondents' Characteristics

Category	Attribute	Total	Percentage
TIN Ownership	Have	95	100%
	Don't have	0	0%
Gender	Male	58	61%
	Female	37	39%
Age (Years Old)	Under 20	1	1,1%
	21-30	42	44,2%
	31-40	24	25,3%
	Above 40	28	29,5%

Based on the Table 2, all 95 respondents have a Tax Identification Number (TIN). Most respondents were male, 58 people, or 61% of the total respondents, while female respondents were 37 people or 39%. It can also be concluded that the 21-30 age group is the majority group in this study, followed by the age group above 40 and the 31-40 age group.

The test results for the descriptive analysis for all variables are as follows:

Table 3
Respondents' Characteristics

Variables	N	Min	Max	Avg/Mean	Std.Dev
X1	95	11	25	18,74	3,389
X2	95	8	20	16,01	2,594
X3	95	8	30	22,76	4,499
Y	95	5	10	8,05	1,291
Valid N	95				

As presented in Table 3, a total of 95 observations were recorded. The independent variables range from a minimum value of 8 to a maximum of 30; with an average (mean) of 18,74 to 22,76; and a standard deviation of 2,594 to 4,499. Meanwhile, the dependent variable values range from 5 to 10, with an average of 8,05, and a std. deviation of 1,291.

Validity and Reliability Test

The validity test was conducted using the Bivariate Correlation method, which connects each statement within an item to the total number of items for each variable (Machali, 2021). The t-table value obtained was 0,201 at a significance level of $\alpha = 0,05$, with df calculated as N-2, or 95-2 = 93. The instrument is considered reliable if its Cronbach's Alpha value exceeds 0,7, whereas a value below 0,7 indicates lower reliability (Machali, 2021).

Table 4
Validity and Reliability Test Result

Test	r-count	Cronbach's Alpha	Result
Validity	>0,201		Valid
Reliability		>0,70	Reliable

According to Table 4, the r-count values for all indicators of each variable exceed 0,201, confirming the validity of all research instrument questions. Moreover, the reliability test results demonstrate that each variable's Cronbach's Alpha values surpass the r-table threshold of 0,70, indicating all instruments for this research are reliable.

Classical Assumption Test

In this study, all classical assumption tests were satisfied. The Kolmogorov-Smirnov test results indicated that the residuals were normally distributed, as the significance value exceeded 0,05 (0,055 > 0,05). The multicollinearity test confirmed the absence of multicollinearity, as all variables' tolerance values are above 0,1 and the VIF values are below 10. Additionally, the heteroscedasticity test demonstrated

that the regression model did not exhibit heteroscedasticity, as evidenced by a sig. value more significant than 0,05. Therefore, the classical assumption tests validate that the regression model is appropriate for analyzing the relationship between all variables in this study.

Multiple Linear Regression Analysis

Multiple linear regression analyzes and predicts the relationship between all variables (both independent and dependent). The following equation is produced in this study:

$$Y = 1{,}577 + 0{,}084.X1 + 0{,}131.X2 + 0{,}124.X3 \qquad (1)$$

The results of hypothesis testing are presented in the table below:

Table 5
Result of Hypothesis Testing

Hypotheses	B	Std. Error	Sig.	Result
Constants	1,577	0,552	0,005	
Perceived Security (X1)	0,084	0,030	0,007	H1 Supported
Perceived Usefulness (X2)	0,131	0,047	0,007	H2 Supported
Perceived Ease of Use (X3)	0,124	0,027	0,000	H3 Supported

The regression coefficients X1, X2, and X3 are 0,084, 0,131, and 0,124, respectively. These values indicate a positive relationship between perceived security, usefulness, and ease of use when adopting e-filing (Y). In other words, an increase of one unit in any independent variable (X) is expected to increase e-filing usage (Y) by the corresponding regression coefficient value.

All independent variables positively affect the dependent variable, which is the adoption of e-filing by individual taxpayers at PT Infineon Technologies Batam. This conclusion is supported by the t-test results, which indicate statistical significance by indicating significance below 0,05 for all independent variables.

F Test

The F-test is used to assess the influence of independent variables on the dependent variable. If the significance value is less than 0,05, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected, and vice versa (Ghozali, 2016).

Table 6
Result of F Test

Model	F	Sig.
Regression	52,327	0,000b

The result shows a sig. values of 0,000, which is below 0,05. It indicates that the regression model is well-suited to the data and that all independent variables effectively predict the dependent variable.

Coefficient of Determination Test (R^2)

This test indicates the extent to which the model accounts for variations in the dependent variable, with a value close to 1 making the model highly predictive (Ghozali, 2016).

Table 7
Result of R^2 Test

R	R^2	Adjusted R^2	Std.Error
0,796a	0,633	0,621	0,79502

Referring to the table above, the adjusted R² value is 0,621. This indicates that the independent variables—perceived security, usefulness, and ease of use—explain 62,1% of the variation in e-filing adoption. The remaining 37,9% is influenced by other variables not examined in this study.

Discussions of the Study

Statistical analysis results indicate that the β coefficient for perceived security is 0,084, with a significance value of 0,007, below 0,05. This confirms the acceptance of the first hypothesis, meaning that a higher perception of security leads to increased e-filing usage among taxpayers. This aligns with findings from Tahar et al. (2020), which highlighted the positive impact of perceived security on e-filing adoption. A strong perception of security encourages taxpayers to use e-filing more actively, as they feel confident that their personal and financial data are protected. This aligns with the Task-Technology Fit (TTF) theory, which suggests that when a system ensures security and confidentiality, users are more likely to engage with it. Strengthening cybersecurity measures and enhancing user trust can significantly boost e-filing adoption rates for tax reporting.

Similarly, perceived usefulness shows a β coefficient of 0,131, with a significance value of 0,007, reinforcing its positive impact on e-filing

adoption. The increasing of perceived usefulness leads to greater adoption of e-filing by taxpayers. This study reinforces the findings of Natalia et al. (2019), Bahri & Listiorini (2019), and aligns with the TAM theory, which highlights how user attitudes toward technology influence adoption. When taxpayers see the platform as beneficial—saving time, simplifying tax compliance, and reducing administrative burdens—they are more inclined to use it. In practical terms, continuous improvements to e-filing functionalities, such as automated calculations, error detection, and integration with financial records, can enhance its perceived usefulness and encourage wider adoption.

Perceived ease of use also plays a significant role, with a β coefficient of 0,124 and a significance value of 0,000. A greater perception of ease of use leads to a higher adoption rate of e-filing among taxpayers. This aligns with the findings of Natalia et al. (2019), Tahar et al. (2020), and Putri (2022), who concluded that perceived ease of use positively influences e-filing adoption. The TAM theory further validates this, emphasizing the importance of user perception in technology acceptance. In tax reporting, simplifying the e-filing interface, providing step-by-step guidance, and ensuring responsive technical support can make the system more user-friendly.

These findings underscore the need for tax authorities to focus on system security, efficiency, and user experience to increase e-filing adoption. By addressing these key factors, policymakers can promote greater compliance, reduce tax filing errors, and support the broader digital transformation of tax administration.

Conclusion

This study expands on prior studies (e.g., Tahar et al., 2020) by shifting the focus from public sector employees (civil servants, military personnel, and police) to private sector employees in a multinational company (PT Infineon Technologies Batam). This study reinforces the TAM and TTD theory by confirming that perceived security, usefulness, and ease of use positively influence the e-filing adoption.

The findings emphasize the need for the Tax Directorate General (TDG) to enhance the security, usability, and ease of use of the e-filing system to increase taxpayer adoption of e-filing by enhancing user experiences. Given PT Infineon Technologies Batam's large workforce (2,311 employees), companies of similar scale can collaborate with TDG to promote e-filing adoption.

The study's limitations highlight the need for broader research across multiple industries to understand the adoption of e-filing among different taxpayer segments. Additionally, data collection relied on a closed-ended questionnaire, restricting respondents from providing further insights beyond the predefined options.

Future research should explore additional factors such as satisfaction, system quality, and taxpayer understanding, which could further refine models for increasing e-filing adoption.

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