

Civilian Readiness to Adopt E-Filing Services as Preparation for a "New-Normal" in Tax Reporting During the Global Covid-19 Pandemic in Indonesia

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The implementation of e-government faces many problems especially in the field of taxation. The e-filing system itself is still not fully accepted by taxpayers. On the other hand, Covid-19 also has had an impact on tax services. The purpose of this study is not only to explain one's perception in adopting but also to see the readiness of citizens in tax reporting through SPT e-filing in Indonesia. The survey was conducted in several tax service offices in Indonesia. The total sample obtained in this study was 483 respondents. The result shows that the citizen of Indonesia are not ready to accept e-filing because it is still considered confusing and risky. In the future, e-filing tax reporting services will become mandatory, inevitably forcing the public to grow accustomed to using e-filing services as part of the new normal in social life.

Key words: *E-government, e-filing, TAM, Tax, Personal Innovativeness, Subjective Norm, Perceived Risk, Covid-19, New-Normal.*

Introduction

The government should provide the best services to every citizen. As in the business sector, the government will try to improve services by utilising technological advances (Chen, Jubilado, Capistrano, & Yen, 2015). The utilisation of technological advancements to improve effective and efficient government services is commonly known as e-government services. The implementation of e-government is considered as one form of administrative reform because it provides services to the public to be accessed.



Indonesia is a growing country with a very diverse population demographic and has many problems related to the implementation of e-government services. The low level of adoption of e-government services is an obstacle for the Indonesian state to implement administrative reform as a whole. The survey on ranking of the implementation of e-government services places Indonesia at 60 out of 73 countries studied and Indonesia scored 55.5%. The average score of neighbouring countries is generally 68.6% (Hilary, Shah, Smith, & Shukla, 2018). The survey results show that the low level of adoption of e-government services will hamper the administrative reform process in Indonesia. Low adoption is influenced by several factors such as weak implementation by the government and low intention of the community to utilise e-government services (Napitupulu, 2017). These two important pillars are interrelated and must be able to work in harmony so that the application of e-government services can provide benefits to the improvement of community services (G2C), or fulfilment of community obligations to the government (C2G).

The government has tried to make efforts to maximise this, one of which is reforming tax administration. Since 2007 the government has begun to implement an e-billing system (tax payments via electronic channels) and an e-filing system (tax reporting via electronic channels) in fulfilling tax obligations by taxpayers. However the implementation of these two systems is still not mutually integrated. Only in 2014 did the government integrate e-billing and e-filing systems into the DJP Online system. The application of an online tax reporting system (e-filing) is still not fully operational, because in reality taxpayers can still report tax returns manually (Notification). This policy was made to anticipate the public (taxpayers) who are not familiar with technological updates. The implementation of the e-filing system itself has still not been made fully operational by the government and cannot be fully accepted by taxpayers. Efforts are needed to increase taxpayer participation in using the e-filing system so that the application of the e-filing system can be fully accepted by taxpayers. The purpose of the government is certainly clear, high participation from taxpayers can increase taxpayer awareness and compliance through the application of the e-filing SPT system.

The e-filing system was updated in 2014 yet there are still many people who report taxes manually. This indicates that not all people are able and willing to adopt new technology in the field of taxation reporting. Research is needed to find out what factors can direct or influence someone to start using new technology, especially in developing countries. The purpose of this study is to predict and explain perception in adopting technology; in this case related to the application of tax reporting through SPT e-filing in Indonesia.

However the Covid-19 outbreak in Indonesia has also had an impact on tax services. Tax is an important instrument of the government to fund state order and in the future tax reporting services by e-filing will become mandatory. This will inevitably force people to start using and become accustomed to e-filing services as part of the new normal in social life. This research

investigates the readiness of citizens to use e-filing services and make recommendations for future government policy.

Theoretical Review and Hypotheses Development Tam

The Technology Acceptance Model (TAM) is the first comprehensive model used to predict how someone accepts a new technology (Abadi, Ranjbarian, & Zade, 2012; Awa, Ojiabo, & Emecheta, 2015). TAM is specifically used for technology development, especially computer technology, and it is very useful in measuring whether new technologies will be acceptable in the community or not (Lee, 2009). The TAM mechanism provides an overview of models that focus on how technology is easy to use and is considered useful to support daily needs. These two variables are predictors for establishing whether a new technology will be readily adopted by the community or not.

TAM theory is widely used to predict whether people are quite ready to accept and ready to use the latest technology. Some examples show how TAM theory is used to predict how people will react when using e-learning technology or in digital education (Liu, Chen, Sun, Wible, & Kuo, 2010; Scherer, Siddiq, & Tondeur, 2019), in the use of online shops (Gefen, Karahanna, & Straub, 2003), in the use of internet banking (Ghani, Rahi, & Yasin, 2017) and the use of e-government technology (Xie, Song, Peng, & Shabbir, 2017). Unfortunately, discussions on technology adoption regarding e-tax are still few, especially for growing countries like Indonesia.

King and He (2006) provide a notable explanation of TAM theory, suggesting that TAM theory consists of 4 components: (1) prior Factors, (2) factors suggested from other theories, (3) contextual factors, and (4) consequent factors. Prior factors are the main factors that explain how a person evaluates new technology. This factor explains the ease of use and perceived usefulness of the technology. TAM theory is quite flexible because it opens opportunities to include social, psychological, and other variables to increase its predictive power. In this study, variables used outside the TAM model are Subjective Norm, Personal Innovation, and Perceived Risk. These variables are in accordance with the context of Indonesian people's behaviour.

Perceived Ease of Use and Perceived Usefulness

Based on TAM theory, a person will accept new technology if they have sufficient skill and confidence in the technology system. This form of trust is reflected in how their perceptions address the new technology. This perception is the ease of use and perceived usefulness of the technology. Perceived ease of use and perceived usefulness are the main predictor variables in the TAM model. Perceived ease of use is the level of consumer confidence that using or

operating a device is straightforward, effortless both physically and psychologically. While perceived usefulness is the perception that technology will be able to provide significant assistance to work activities and also be able to increase work performance the of person (Mardhiyah, Hartini, & Kristanto, 2020). In previous studies related to e-government (Al-Hujran, Al-Debei, Chatfield, & Migdadi, 2015; Carter & Bélanger, 2005; Napitupulu, 2017; Saxena, 2018; Sebetci, 2015) showed that perceived ease of use and perceived usefulness had a significant effect. But unfortunately, there is still little TAM research on the adoption of more detailed e-government such as e-Tax or e-filing. Several studies on the adoption of tax e-filing in communities in well-developed countries has begun. In a study conducted by Kumar and Sachan (2017) in India, it showed that ease of use and perceived usefulness had a significant effect. Basically, the more someone feels it is easy to operate a new system or technology, the more they consider that the new technology is beneficial and has value (Mardhiyah et al., 2020). The more technology is considered as something useful, the more it will encourage people to use it.

Personal Innovativeness

Personal innovativeness refers to a person's desire to try new information technology (Lu, 2014). Every person's interpretation of new technology always comes from the individual. Someone with higher personal innovation tends to be able to adopt an innovation earlier than others who have low self-innovation (Mardhiyah et al., 2020; Tan & Foo, 2012).

In the context of e-filing, someone who has a low level of personal innovation will prefer to continue to use tax reporting manually and avoid using e-filing because they tend to assess the new system as risky, and this generally happens because of lack of knowledge (Nisha, Iqbal, Rifat, & Idrish, 2016). Someone with a high level of personal innovation also tends to easily adapt to using new technology, so they will tend to perceive new technology as easy to use and will benefit from using it.

H1. Personal Innovativeness influences Perceived Ease of Use.

H2. Personal Innovativeness influences Perceived Usefulness.

Subjective Norm

A subjective norm is a person's perception of what most people who are known to them do. (Lee, 2009). Often an individual follows a certain behaviour, because the people around them will be doing that behaviour and so if they don't participate in the behaviour, it will cause inner pressure or even social stigma. Thus, subjective norm is one of the important variables when predicting whether someone will want to adopt new technology. When the public considers

that the new technology will be very useful and easy to use, then someone who has a strong perception of subjective norms will tend to try the new technology (Scherer et al., 2019).

H3. Subjective Norm influences Perceived Usefulness.

H4. Perceived Ease of Use influences Perceived Usefulness.

H5. Perceived Usefulness influences Intention to Use.

Perceived Risk

When talking about the perception of risk, which is not separated from the perception of trust held by others or when the community has a high level of trust in technology, it will likely be easy for the community to want to adopt new technology (Carter & Bélanger, 2005). Trust and perceived risk are interrelated constructs, such as when a person who has high trust in new technology, meaning they are confident enough to use it and assesses that the new technology is not risky (Mardhiyah et al., 2020). Perceived risk defines someone's belief or beliefs about the loss factor in pursuing the results to be obtained (Xie et al., 2017). The higher the loss factor that will be experienced by someone in using new technology, the higher the risk perception is, when using new technology. In the Indonesian context, the e-filing system created is already digital and connected to the internet, but the calculation and reporting mechanism is still complicated by many procedures and requirements. Not all people in Indonesia understand tax procedures so this increases the risk perception in using e-filing technology because the benefits are no better than the risks. If this risk perception can be suppressed, it is hoped that the public will be more open and willing to use e-filing for their tax reporting, moreover will suppress the queue physically. The public might assume that e-filing is an innovative product, but the intention to use it will be reduced because of this perceived risk (Tan & Foo, 2012).

H6. Perceived Usefulness influences Perceived Risk.

H7. Perceived Risk influences Intention to Use.

Research Methodology

This study uses a survey to retrieve data from respondents. The survey was conducted from the beginning of February to the end of April 2020 because it was during these months that Indonesian citizens report their taxes. It is hoped that at that moment Indonesian citizens would have a high awareness of e-filing technology or online tax reporting. On the other hand, in that period the number of Covid-19 cases increased in Indonesia. So, e-filing should become an effective option for tax reporting. The survey is given to those who have or have never used e-filing services to report their taxes. The survey was conducted in several tax service offices in Indonesia. The total sample obtained in this study were 483 respondents.

Results

Data is taken from respondents who have jobs in various fields, ranging from administrative staff to athletes. Table 1 shows descriptive data from respondents. Based on the data in table 1, it appears that gender has a relatively evenly balanced, men 250 respondents are male (51.8%), and 233 respondents are women (48.2%). Age is dominated in the range of 31-40 years by 166 respondents (34.4%) and ages ranging from 41-50 years by 150 respondents (31.1%). The age range illustrates that respondents who participated in this study are valid because 31-40 years age range are productive ages and 41-50 years are established ages. In the latter age range respondents are people who have income and are required to pay and report their tax every year. Education was dominated at the bachelor level by 143 respondents (29.6%) and masters level by 101 respondents (20.9%). The dominant income of respondents is <Rp. 4,500,000,- by 231 respondents (47.8%). This indicates that respondents might have less luxury of advanced technology, because they may not be able to afford to buy new technology or have much attention to the risk of its use.

Table 1: Respondents

Description	Sum	Percent
Gender		
Man	250	51.8%
Woman	233	48.2%
Total	483	100%
Age		
20-30	101	20.9%
31-40	166	34.4%
41-50	150	31.1%
51-60	49	10.1%
61-70	17	3.5%
Total	483	100%
Education Level		
Elementary School	1	.2%
Middle School	7	1.4%
High School	116	24%
Diploma	81	16.8%
Bachelor	143	29.6%
Master	101	20.9%
Doctoral	34	7%
Total	483	100%

Income		
< Rp 4.500.000	231	47.8%
Rp 4.500.001 - Rp 9.000.000	152	31.5%
> Rp 9.000.001 - Rp 15.000.000	48	9.9%
> Rp 15.000.000	52	10.8%
Total	483	100%
Occupation Field		
Administration	16	3.3%
Health	55	11.4%
Professional	13	2.7%
Security	9	1.9%
Education	114	23.6%
Officer	124	25.7%
Civil Services	25	5.2%
Freelance	20	4.1%
Contractor	9	1.9%
Field Operator	24	5.0%
Salesman	8	1.7%
Entrepreneur	41	8.5%
Housewives	2	0.4%
University Student	2	0.4%
Retired	18	3.7%
Athlete	3	0.6%
Total	483	100%

Source: Researcher

Table 2: Reliability and Discriminant Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Intention to Use	0.896	0.927	0.763
Perceived Ease of Use	0.878	0.916	0.733
Perceived Innovativeness	0.886	0.913	0.637
Perceived Usefulness	0.913	0.938	0.791
Perceived Risk	0.899	0.925	0.715
Subjective Norm	0.828	0.877	0.590

Source: Researcher

This study adopts a partial least squares (PLS) approach to analyse the path between variables and to find out whether a hypothesis is accepted or rejected. The measurement results of individual item reliability, composite reliability scores, and Cronbach's alpha indicate that the

question items have met the reliability requirements because they have a score greater than .7, as well as discriminant validity, the AVE score of each construct seems to have been seen to be greater than .5. Similarly, the convergent validity score through the cross-loadings score shows that the scores of each measurement item have been discriminated against by their respective constructs and are of greater value compared to the measurement items' scores outside the construct. (See tables 2 & 3)

Table 3: Item Cross-Loadings (Overall Group)

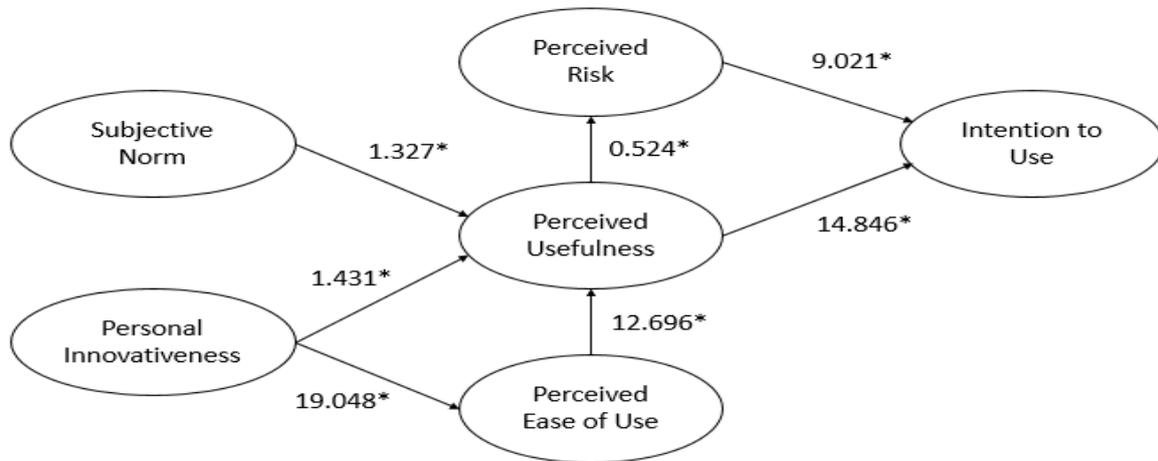
Construct and Variables	Standardised Factor Loadings					
	ITU	EOU	INNV	USEF	RISK	NORM
Perceived Innovativeness						
INNOV13	0.627	0.572	0.836	0.304	-0.374	0.452
INNOV14	0.669	0.549	0.822	0.415	-0.337	0.439
INNOV15	0.529	0.531	0.844	0.187	-0.377	0.452
INNOV16	0.417	0.466	0.800	0.094	-0.320	0.465
INNOV17	0.498	0.518	0.777	0.318	-0.269	0.471
INNOV18	0.358	0.396	0.699	0.193	-0.275	0.292
Intention to Use						
INTENT10	0.908	0.643	0.588	0.516	-0.305	0.419
INTENT11	0.896	0.584	0.560	0.477	-0.286	0.413
INTENT12	0.853	0.540	0.609	0.487	-0.241	0.443
INTENT9	0.833	0.683	0.567	0.499	-0.195	0.397
Subjective Norm						
NORM24	0.370	0.338	0.420	0.273	0.049	0.793
NORM25	0.352	0.379	0.421	0.289	-0.047	0.849
NORM26	0.448	0.397	0.556	0.175	-0.233	0.686
NORM27	0.347	0.311	0.342	0.200	-0.029	0.749
NORM28	0.358	0.391	0.378	0.188	-0.027	0.754
Perceived Ease of Use						
PEU5	0.549	0.853	0.529	0.535	-0.221	0.441
PEU6	0.578	0.816	0.416	0.648	-0.048	0.327
PEU7	0.629	0.893	0.631	0.390	-0.259	0.403
PEU8	0.645	0.860	0.622	0.389	-0.301	0.424
Perceived Risk						
RISK19	-0.257	-0.174	-0.244	-0.054	0.808	0.025
RISK20	-0.297	-0.286	-0.421	0.012	0.904	-0.153
RISK21	-0.271	-0.232	-0.419	0.082	0.929	-0.125
RISK22	-0.219	-0.159	-0.339	0.094	0.848	-0.018
RISK23	-0.184	-0.138	-0.283	-0.014	0.721	0.087
Perceived Usefulness						

USEFUL1	0.502	0.452	0.277	0.897	0.051	0.263
USEFUL2	0.402	0.345	0.187	0.839	0.133	0.226
USEFUL3	0.531	0.516	0.326	0.931	0.031	0.289
USEFUL4	0.551	0.664	0.356	0.888	-0.062	0.286

Note: Values in boldface denote factor loadings greater than other outside variable.

To see how constructs have influenced other constructs, bootstrapping techniques were used.

Figure 1. Overall Model: Path Estimates by Partial Least Squares Analysis.



*p < .005

Table 4: Test of the Main Hypotheses

Hypothesis		Estimates	t Value	Hypothesis
H1	Personal Innovativeness -> Perceived Ease Of Use	0.641	19.048	Accepted
H2	Personal Innovativeness -> Perceived Usefulness	-0.091	1.431	Rejected
H3	Subjective Norm -> Perceived Usefulness	0.072	1.327	Rejected
H4	Perceived Ease of Use -> Perceived Usefulness	0.600	12.696	Accepted
H5	Perceived Usefulness -> Intention To Use	0.576	14.846	Accepted
H6	Perceived Usefulness -> Perceived Risk	0.030	0.524	Rejected
H7	Perceived Risk -> Intention To Use	-0.313	9.021	Accepted

*p < .05.

Based on Figure 1 and Table 4, it can be seen that not all hypotheses are accepted. Hypotheses 1, 4, 5, and 7 were accepted at $p < .05$, and Hypotheses 2, 3, and 6 were rejected at $p < .05$. Tests for hypothesis 1 indicate that personal innovation has a significant influence on perceived ease of use ($\beta = .641$, $t = 19.048$). Tests for hypothesis 4 indicate that perceived ease of use has a significant effect on perceived usefulness ($\beta = .600$, $t = 12.696$). Similar results are also seen in hypothesis 5. The tests for hypothesis 5 show that perceived usefulness has a significant effect on the intention to use e-filing ($\beta = .576$, $t = 14.846$). Tests for Hypothesis 7 show that perceived risk influences the intention to use ($\beta = -.313$, $t = 9.021$). However, the test for hypothesis 2 shows that personal innovativeness does not influence perceived usefulness ($\beta = -.091$, $t = 1.431$). The test for hypothesis 3 shows that subjective norm has no influence on perceived usefulness ($\beta = .072$, $t = 1.327$). Likewise, the test for hypothesis 6 which shows perceived usefulness does not affect perceived risk ($\beta = .030$, $t = 0.524$).

Discussion

The development of information technology has been able to change the behaviour of the people who initially tended to utilise direct contact with physical documents. These are people who would queue for a long time when reporting every year, and have now moved to using electronic documents that can be accessed digitally through e-filing technology.

Covid-19 is a pandemic that is quite influential in changing human life. Now the role of online digital media provides very significant assistance to sustain the economy in times of crisis due to this outbreak. Thus, people will be forced to begin to familiarise themselves not only with hygiene practices, but also to use online digital technology to meet their daily needs as a result of restricted human interaction. This will certainly also have an impact on taxpayers who are not all proficient in using e-filing technology.

The use of e-filing technology is still relatively new in Indonesia. Not all people in Indonesia currently have good digital literacy, therefore, digital technology is still considered complicated and not easy to use. This research contributes to predicting processes of people's acceptance of e-filing technology and to find out what factors the government should pay attention to in order to improve the system towards making it easier for the community so that more people are expected to utilise e-filing technology. The results of this study provide a fairly unique picture. The results of the path analysis show that personal innovativeness is a very important factor. Personal innovativeness does not have a direct influence on perceived usefulness but must go through the perceived ease of use variable first. That is, when an e-filing user has high personal innovativeness, they will be more adaptable so they feel confident to use the system. When it is easy to use the system they will be able to fully utilise the features of e-filing as needed so the e-filing system will be judged as something useful. The question is how to improve personal

innovation within the community. The government can start by educating the public more and increasing public literacy in digital technology.

Another interesting result is the absence of subjective norm influence on perceived usefulness. These results suggest that even though the general public is already using an e-filing system and even suggest using it, it does not affect individual thinking that this system will not have benefits as long as it is not easy to use. The results of this study also show that the more e-filing is perceived to be beneficial, the higher the community's intention is to try to use it. Likewise, other results uniquely show that there is no effect of perceived usefulness on perceived risk, meaning that e-filing users might judge that e-filing is a system that has benefits. However, e-filing is still something that is risky for them, this is supported by the results of the path analysis which shows that perceived risk has a negative influence on intention to use e-filing. Negative values on the constant indicate that the smaller the risk perceived the higher the intention of people to want to use e-filing technology, when they report taxes.

From these results, it is reflected that governments need to improve the quality of human resources of the people related to the understanding of e-filing, but also update e-filing systems to be more user friendly and provide data security guarantees for e-filing users. If this can be corrected by the government, and e-filing can be used easily by all groups, then it is not impossible that e-filing will also be able to be forefront in solving tax problems in Indonesia, especially during the outbreak of Covid-19.

Conclusion

The successful implementation of the full e-filing system requires several efforts from the government. First, the government must be able to provide education to the public by increasing digital literacy. In the next few years, demographically, Indonesia will experience a bonus in the form of an increase in the population of people of a productive age. An increase in the population of productive age will encourage an increase in the number of taxpayers in Indonesia. This means that the government can take advantage of this moment to increase the participation of taxpayers using the e-filing system through digital literacy, especially younger people. Second, user-friendly systems renewal is an important factor in increasing taxpayer participation. The ease of the system will assist taxpayers to access certain types of technology. It is expected that then e-filing systems can be accessed by all taxpayers, so that the e-filing system can be fully implemented in fulfilling tax obligations. Third, the problem of data leakage from users has become an important issue in the development of the digital world as it is today. An all-digital and online system will be more vulnerable to face the threat of piracy so that important taxpayer information can be widely spread, for example, such as financial data. The government must be able to convince the public that e-filing systems have a good system security protocol, so that the issue of taxpayer data security can be resolved. If taxpayers



in Indonesia are familiar with using e-filing, in future pandemics, people will not be confused about their tax reporting. This ensure that even government's taxes can be collected optimally, especially when people enter the "new normal" era living alongside Covid-19.

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