An Antecedent of E-Invoice User Behavior with Behavioral Intention as an Intervening Variable

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Abstract: E-Invoice is the development of the information and public administration system of the tax sector that has only been prevalent in the last 3 years in 2018. The objective of this study is to explore the factors that might motivate the citizens to adopt the public service of e-Invoice provided by the Indonesian government. The insight of this study will help the government to plan public services effectively. This study surveyed 282 respondents living in the South Sumatra region, especially taxpayers registered at the Tax Services Office (TSO) of Palembang. This study uses an analysis of exploratory factor that matches the validity of the theoretical model on the data collected, a confirmation analysis to extract latent factors and both multiple regression and Structural Equation Modeling - Partial Least Square to test the research hypothesis. The finding of this study reveals that performance expectacy is the strongest predictor of the behavioral intention to use e-Invoice services and greatly influences the users' behavior. Business expectations do not affect the behavioral intentions and the behaviors of the users. And the behavioral intentions significantly affect the user behaviors. The practical implication is that when the government knows the main factors that influence the adoption of e-Invoice services in Indonesia, it can maximize its profits on the investment in ICT infrastructure by providing efficient services that can be adopted by the citizens. For the future study, it is recommended that the area of research object be expanded in the area of the Directorate General of Tax of the Ministry of Finance.

1 INTRODUCTION

In the taxation sector, the state's revenues cannot be separated from the system used by the government in collecting taxes. Currently there are 3 systems applied in tax collection, namely official assessment system, self assessment system, and with holding tax system. The current tax payment system is based on a tax collection system that gives authority, trust and responsibility to the Taxpayers to calculate, to pay, and to report on their own the amount of tax to be paid, known as a self assessment system. One of the Indonesian tax collections is Value Added Tax (VAT) imposed on each production process and is charged directly to the final buyer/consumer. At present, each VAT imposition is provided with a proof in the form of a tax invoice as stipulated in the Indonesian Act No.42 of the Year 2009 as a proof of tax collection and also as a means to credit input taxes. According to the Indonesian Act No. 28 of the Year 2007 the tax invoice must be filled in correctly, completely and clearly because a slight error in the issuance of a tax invoice will be subject to a fine of

2% per error so that the input tax invoice can be credited.

For this reason, the government launched an e-invoice information system as a means of issuing tax invoices for taxable entrepreneurs, the use of e-invoices as a means of issuing tax invoices that are integrated with the *DJP* portal so that every time the tax invoice issuance will be validated by the central *DJP*, *PKP* will avoid mistakes according to the Indonesian Act No. 28 of the Year 2007, the Government will easily find cases of Invalid Tax Invoice, Tax Invoice based on non-actual transactions, and the Entrepreneurs who have not been confirmed as *PKP* cannot issue invoices.

However, behind all the advances in technology, innovation and ease in the field of e-invoice applications, software applications themselves face problems related to the adoption at the user or taxpayer level. The development of Information Technology does not necessarily positively influence the adoption of the software itself at the user level. Related to the low level of adoption of software technology, some previous

researchers have explored social and psychological theories to explain the factors that cause this problem, among them (Venkatesh *et al*. 2003) (Venkatesh, 2008) (Heijen, 2004) (Ajzen, 2005). Even so, the existing technology acceptance theories are still limited in their use in the context of organizations or companies. The study that covers a more individual context such as the acceptance of the information technology context on the user's side is currently very limited (Venkatesh, 2012).

Based on these conditions, it is necessary for the Directorate General of Taxes to be able to know the factors that influence the behavioral intention of the taxpayers and the behavior of the taxpayers to utilize the e-invoice application facilities, so that the use of e-invoices can be sustainable according to the government directives. This kind of activity is considered important because with the previous study, the Director General of taxes who provides e-invoice services is able to get a clear picture of what factors are capable of encouraging the behavioral intentions and the behaviors of the taxpayers to utilize e-invoices, so that the final result is encouraging the taxpayers to be constantly motivated to use e-invoice applications and the public services become effective.

2 LITERATURE STUDY

2.1 Theoretical basis Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is one of the latest technology acceptance models developed by Venkatesh, Morris, and Davis. This model is based on basic theories about the behavior of technology users and the technology acceptance model. UTAUT combines the successful features of eight leading technology acceptance theories into one theory, namely the Theory of Action reason (TRA) from Ajzen and Fishbein 1977, Technology acceptance model (TAM) from Davis 1989, Model Motivational (MM) Davis et al 1992, Theory Ajzen 1991 planned behavior (TPB), Taylor and Todd 1995 combination of TAM and TPB (C-TAM-TPB), PC Utilization Model (MPCU) Thompson et al 1991, Rogers 2003 Innovation Diffusion Theory (IDT) and Social Cognitive. UTAUT proved to be more successful than the other eight theories in explaining up to 70 percent of user variants. After evaluating the eight models, Venkatesh, et al. found seven constructs that seemed to be a significant direct determinant of behavioral intentions or user behavior in one or more of each model. Constructs are performance expectations, business expectations, social influences, facilitating conditions, attitudes and self-confidence. After further testing, they found four main constructs that play important roles as direct determinants of behavioral and user behavior intentions, namely, performance expectations, business expectations, social influences, and facilitating conditions. While the others are not significant as a direct determinant of intention and behavior. Besides that there are also four moderators namely gender, age, experience and volunteerism which are positioned to moderate the impact of the four main constructs on behavioral intentions and user behavior. Figure 1 shows the links between these determinants and moderators.
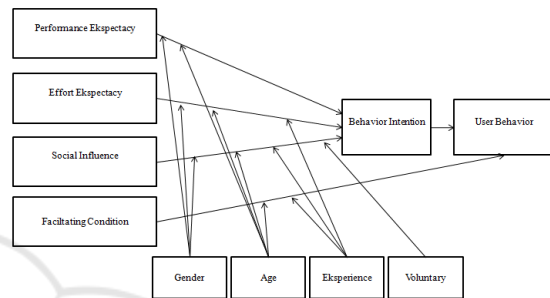

Figure 1: UTAUT Model (Venkatesh, Moris, Davis 2003)

The UTAUT model was chosen in this study because of its capacity to effectively summarize the key aspects of technology acceptance from a variety of existing models, which emphasizes its ability to provide a comprehensive perspective that has been widely tested in empirical research. Furthermore, we add that the Trust variable on government and hedonic motivation is very important to consider in the context of the learning environment. Because most technology acceptance models are proposed for the work environment, the greater scope and analytical capabilities of the UTAUT model make it suitable for the study of technology acceptance in e-Invoice.

2.2 Framework

The frame of mind made in the form of schematic drawings to further explain the relationship between independent variables, dependents, and intervening variables. For this reason, in this study it was formulated in the framework of the picture as follows:
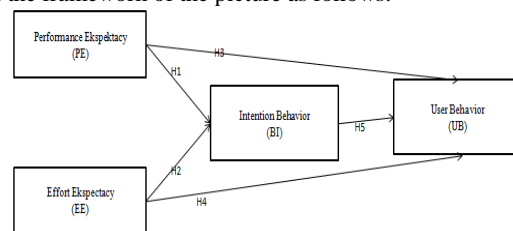

Figure 2: Framework

2.3 Literature Review

Davis, Bagozzi, Warshaw (1989) developed a Technology Acceptance Model (TAM) to examine the determinant factors of the use of Information Systems by the users. The results of Davis's study indicate that the interest in the use of information systems is influenced by the Perceptions of Use and the Perception of Convenience. Venkatesh, Morris, Ackerman (2000) conducted a study to see gender differences in social factors and their role in the acceptance of technology and the behavior of the users of e-services with the technology acceptance model. The object of this study is the companies in the fields of telecommunications, entertainment, banking, and public administration that use Information System mandatorily and voluntarily. This study was conducted to review and combine several information system acceptance models and hypothesize performance expectations, business expectations, and social factors that have an effect on the interest in using information systems and the conditions that facilitate users to influence the use of information systems. The results of the study show that the interest in using information systems and the conditions that facilitate the users affect the use of information systems.

The next study by Venkatesh *et al.* (2003) reviewed and combined several Information Systems acceptance models. The result of the formulation of several previous research models is known as the combined theory of acceptance and use of technology (Unified theory of acceptance and use of technology) or abbreviated as UTAUT. This study only hypothesizes and categorizes four variables that play a major role in the interest and use of information systems, namely performance expectations, business expectations, and social factors that have an effect on the interest in using Information Systems. While the interest in using Information Systems and the conditions that facilitate users affect the use of Information Systems. This study was conducted in the communication, entertainment, banking and public administration industries that use information systems mandatorily and voluntarily

Wang *et al.* (2003) studied the determinants of the user acceptance of internet banking in commercial banks in Taiwan. The variable of the study used was intention behavior as the dependent variable. While the independent variables used were computer self-efficacy, perceived usefulness, perceived ease of use, and perceived credibility. The result of the study showed that computer self-efficacy had a significant positive effect on the perceived usefulness and the perceived

ease of use, and a significant negative effect on the perceived credibility. The other result of the study was that computer self-efficacy had a significant positive effect on the behavioral intention.

Pikkarainen *et al.* (2004) studied the factors that affect the acceptance of online banking systems by the customers in banking companies in Finland. The variables used were perceived usefulness, perceived ease of use, perceived enjoyment, security and privacy, internet connection and amount of information. The results of this study indicated that perceived usefulness, perceived ease of use, perceived enjoyment, security and privacy, and the amount of information had an effect on the acceptance of the online banking system. While the internet connection did not have a significant effect on the acceptance of the online banking system.

The study conducted by Amroso and Gardner (2004) was about the interest in using the internet. The results of the study, among others are as follows: (a) The experience in using the internet influences perceptions of usefulness and behavioral interest in the internet usage; (b) Volunteerism is also found to correlate with the behavioral interest in the internet use; (c) Complexity Perception of using the internet can be a significant relationship of the perceived usefulness (as in the perception of ease) and directly affects the perception of use; (d) Gender can have an important role in the variables of "trust" (Perception of Usability and Perception of Ease) as well as its direct role in the Perception of Internet Use.

According to Isais and Lencastre (2017) the Performance Expectations and Business Expectations have a positive influence on one's behavior to accept a technological update. The study conducted in Indonesia such as those conducted by Puspitasari (2013), Prasetyo (2017) show that the construct of the theory of Unified Theory of Acceptance and Use of Technology (UTAUT) has a positive effect on the Intention and the Behavior to use technology. While for a short period, the study produces a low level of significance (Sarbani and Astuti, 2016).

3 METHOD

This study is a quantitative study, a study to test certain theories by examining the relationships between variables (Juliansyah, 2011). The reason for using the quantitative study is that this study aims to determine the effect of Performance Expectacy, Business Expectacy, on the Behavior of E-Invoice User with the Behavioral Intention as an intervening

variable, so that the quantitative study is compatible with this study. According to Sugiyono (2014), this type of study uses a descriptive method with a quantitative approach, meaning that the study conducted emphasizes numerical analysis or numerical data. While a descriptive method is a method used to describe and analyze a research result but it is not used to make broader conclusions. So, it can be concluded that the method used in this study is a descriptive method with a quantitative approach, in which the results of the study are processed and analyzed and then the conclusions are drawn. This means that the result of the study is processed by emphasizing the analysis of numerical data (numbers), so that a significant relationship among these variables is known and the object under study can be clarified. This study was conducted at the Office of Tax Services of Palembang. The subject of the study was the corporate taxpayers which are registered at the Office of Tax Services of Palembang registered as a Taxable Entrepreneur (TE) and the taxpayers who took the tax invoice serial numbers through e-nova.

The data for this study were collected by distributing questionnaires. The questionnaire in this study uses scaling (provides answer choices), namely the Likert scale. The likert scale used is 1 to represent strongly disagree, 2 to represent disagree, 3 to represent rather disagreeing, 4 to represent agreeing, and 5 to represent strongly agree. This questionnaire is called a fixed-alternative questionnaire or a close-ended questionnaire, which is a questionnaire that has an answer choice. (Zikmun *et al.* 2010).

The population of this study is corporate taxpayers registered at the Office of Tax Service of Palembang which has used the E-Invoice system to issue tax invoices. The reason for the researcher to take corporate taxpayers was due to the fact that corporate taxpayers at the Office of Tax Services of Palembang had been required to use e-invoices since June 2015, so that they have adapted to the new system for more than one year.

In determining the sample size, this study uses the Slovin's formula to determine how many samples will be taken. The formula used is as follows (Sugiyono, 2014):

$$n = \frac{947}{1 + 947e^2} = 282$$

Based on the result of the calculation of the Slovin's formula, this study uses 282 corporate taxpayers that are used as the respondents. The sampling follows the probability sampling theory by using proportional stratified random sampling technique (random samples with respect to the type / category). The samples are grouped into 4 groups, namely trading companies, manufacturing companies, service companies and other categories of companies. The determination of the proportion of each type of business is based on the percentage of the number of the companies in each sample category (Prasetyo, Bambang, 2012).

The number of samples of 282 respondents that are spread can be used in the analysis of this study. The principle of sample selection in this design is that each element in the population has the same opportunity to be selected (Kuncoro, 2013). The following table lists the number of respondents:

Table 1:Number of Samples based on Business Category

No	Business Category	Number of Taxpayers	Number of Samples	Percentage
1.	Trading	406	122	42.87%
2.	Service	389	115	41.09%
3.	Manufacturing	81	24	8.55%
4.	Other Category	71	21	7.49%
	Total	947	282	100%

Source : Processed Data, 2018

The data presented in Table 3.1 reveal that the taxpayers engaged in trading are the largest number of taxpayers totalling 42.87%; The second position is occupied by those engaged in the service companies of 41.09%, the third position is occupied by those engaged in manufacturing companies of 8.55%; And the fourth position is occupied by those engaged in other business enterprises of 7.49.

4 FINDINGS

4.1 Taxpayer Behavior Model Structure in using E-Invoice
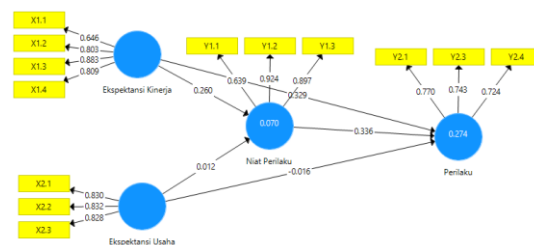
Source: Processed data using version 3.0 SmartPLS

Figure 3: PLS Model.

Table 2: Estimation of Parameters and Path Significance Test

Variables	Original Sample	Sample Mean	T-Statistic	P.Value
Performance Expectancy > Behavioral Intention	0.205	0.201	3.454	0.001
Business Expectancy> Behavioral Intention	-0.116	-0.110	2.159	0.031
Performance Expectancy > Behavior	0.330	0.330	3.793	0.000
Business Expectancy > Behavior	-0.031	-0.025	0.529	0.597
Intention > Behavior	0.319	0.314	4.160	0.000

Source : Data of significance test with SmartPLS version 3.0

The results of the significance test above show that there is a positive and significant effect of the variable of Performance Expectancy (PE) on Behavioral Intent (BI). This can be seen in table t statistics > 1.96 (3.454) and has a positive value in the p-value table (0.001), meaning that the first hypothesis (H1) is accepted. There is a significant positive effect of the Business Expectancy (EE) variable on the Behavioral Intent (BI) as can be seen from table t statistics > 1.96 (2.159) and has a positive value on the p-value table (0.031), meaning that the second hypothesis (H2) is rejected.

Then the Performance Expectancy (PE) variable has a significant positive effect on the Taxpayers' Behavior in using e-invoice of 3.793 > 1.96 which means that the third hypothesis (H3) is accepted. And the Business Expectancy variable does not have a significant effect on the behavior of the taxpayers in making tax invoices using e-invoice because the t statistic value is smaller than 1.96, so that hypothesis 4 (H4) is rejected. And the Variable of Behavioral Intention on the Behavior has a positive and significant effect. This is shown by table t statistics of 4.160 > 1.96, so that hypothesis 5 (H5) is accepted.

5 HYPOTHESIS DISCUSSION

H1: The Effect of the Performance Expectancy on the Intention of the Taxpayers' Behavior in Using E-Invoice

The test results on the parameters of Performance Expectancy on the Behavioral Intention of the Taxpayers in using E-Invoice that can be seen from the original sample value of PE → BI shows that there is a positive effect of 0.205 (20.5%). While the significance level is seen at the t statistic value of above 1.96 (> 1.96) of 3.454 and the p.value is below 5% ($\alpha = 0.05$) which is 0.001, so that the results of this study accept the first hypothesis (H1). Based on the results of this study, it can be concluded that Performance Expectancy has a significant positive effect on the behavioral intention of the taxpayers in using e-invoices. This shows that the higher the trust / confidence of the taxpayer in using the e-invoice, the more positive the Performance Expectancy will become, so as to form behavioral intentions to use e-invoices. And on the contrary, the lower the trust or the confidence of the taxpayers in using e-invoice, the lower the behavioral intention to use it becomes.

The results of this study are consistent with the studies conducted by Yahia *et al* (2016), Azis, Saliza Abdul (2014), Costa, Silva (2014), Isaias, *et al* (2017), Preeti tak (2017), McKeown, Tui & Mary Anderson (2016), Yusup, Maulana. & Hardiyana., (2015), Yusof, Raja Jamilah Raja. & Irum Inayat., (2017), Mahzan, Nurmazilah., Andy Lymer., (2014).

This study supports the theory of unification of acceptance and use of technology (Unified Theory of Acceptance and Use of Technology). Performance Expectancy is the extent to which the taxpayers believe that if they use an e-invoice system, it will help them to improve the performance in his work (Venkatesh *et al*., 2003) When taxpayers believe that this technology will help them to get a better job or a lot of benefits, it will increase their hopes to perform better professionally. In line with the attribution theory that increasing expectations is a part of the feeling experienced by the taxpayer that he is able to internally influence behavioral intention through his abilities, expertise and efforts.

H2: The Effects of the Business Expectations on the Behavioral Intention of the Taxpayers in Using E-Invoice

The second hypothesis states that Business Expectations negatively affect the Taxpayer's Behavioral Intention in using the e-invoice system which can be seen from the original sample of -0.116, although the significance level is seen at t statistics above 1.96 (> 1.96) of 2.159 and p value below 5% ($\alpha = 0.05$) which is 0.031, so that the results of this study reject the second hypothesis (H2). Based on the results of this study, it can be concluded that the Business Expectations negatively affect the intention of the taxpayer behavior in using

e-invoices. This shows that the low the trust / the confidence of the taxpayer in using e-invoice will result in low business expectations so as to form the behavioral intentions to use e-invoices.

The results of this study are consistent with the results of the studies conducted by Indipenrian, Baiq Nensi Veni, Bambang Subroto & Rahman (2015), Kuciapski (2017), Handayani, Trie & Sudiana (2015), Lee *et al* (2010). Business Expectations imply the level of ease associated with the use of technology (Venkatesh *et al.*, 2003). In the case of the use of e-invoices, the taxpayers find it difficult to use the technology. This is because the e-invoice program is currently still in the development stage. When the taxpayer starts adapting to the use of e-invoice version, the government issues the latest version again. When the taxpayers feel that this service is easily accessible and they do not have to spend a lot of effort in utilizing the technology, their tendency to use e-invoice services increases.

H3 : The Effects of the Performance Expectations on the Taxpayer's Behavior in Using E-Invoice

The test results on the parameters between Performance Expectancy on the Taxpayer's Behavior in using E-Invoice that can be seen from the original sample value of PE → PWP shows that there is a positive effect of 0.330 (33%). While the significance level is seen at the statistic value above 1.96 (> 1.96) of 3.798 and the p. value of below 5% (α = 0.05) which is 0.000, so that the results of this study accept the sixth hypothesis (H6). Based on the results of this study, it can be concluded that Performance Expectations have a significant positive effect on the taxpayer behavior in using e-invoices. This shows that the higher the trust / the confidence of the taxpayer in using e-invoice, the more positive the performance expectations will be, so as to shape the behavior to use e-invoices. And on the contrary, the lower the trust or the confidence of the taxpayer in using e-invoice, the lower the behavior to use it becomes.

The empirical studies have shown that certain behaviors can be predicted well enough by the measures of compatible behavior towards the questionable behavior (Ajzen and Fishbein, 2005). In this paper, the use of behavior towards technology has been included in the UTAUT model to improve its ability to explain the technology acceptance as well as the attribution theory. The definition of behavior towards technology relates to the perceived benefits and the pleasures experienced by users when using it (Toh, 2013). Behavior consists of positive or negative feelings towards certain performance (Gilbert, 2015). Therefore, a person's

behavior towards the use of technology reflects an affective reaction to the use of technology in general (Kusuma & Puspaningsih, 2014). The study by Ursavaş (2013) in Priyadi, Daryanto, & Hermadi. (2017) argues that the significant role of behavior in the general variance of the user's intention to use technology and relevant correlational behavior has a variety of variables that are usually used in technology acceptance.

H4: The Effect s of Business Expectations on the Behavior of the Taxpayers in Using E-Invoice

The seventh hypothesis states that Business Expectations negatively affect the Taxpayers' Behavior in using an e-invoice system which can be seen from the original sample of - 0.031, with a significance level seen at statistical t value below 1.96 (> 1.96) of 0.529 and p value below 5% (α = 0.05) namely 0.597, so the results of this study reject the seventh hypothesis (H7).

Business expectations are considered by some studies as a positive influence on the behavior of technology use as stated by Mahzan, Nurmazila (2014), Kuciapski. (2017), Awwad, Mohammad Sulieman (2016), Indipenrian, Baiq Nensi Veni, Bambang Subroto & Rahman (2015) Yi, Ching Suk, Chung Yee Ting & Dee Chia Young (2016) who also argued that business expectations can be used to assess behavior significantly. However, in this study Business Expectations did not affect the behavior of the taxpayers in using e-invoice services. It is probably due to the fact that this service is still in the development stage and it has entered the third year since its enactment in June 2015 based on the decree of Kep-08 / PJ / 2015 (Ministry of Finance of the Republic of Indonesia, 2015).

H5: The Effect of the Behavioral Intention on the Taxpayers' Behavior in Using E-Invoice

The test results of the parameters between the Intention of the Taxpayer Behavior in using the E-invoice that can be seen from the value of the original sample of BI → PWP shows that there is a positive effect of 0.319 (31.9%). While the level of significance is seen at the t-statistical value above of 1.96 (> 1.96) of 4.160 and the p.value of below 5% (α = 0.05) that is 0.000, so that the results of this study accept the eleventh hypothesis (H11). Based on the results of this study, it can be concluded that the Taxpayer's Intention has a significant positive effect on Taxpayer Behavior in using e-invoices. This shows that the higher the trust / confidence of the taxpayer in using e-invoice, the more positive intention to shape the behavior of the taxpayer to use

e-invoices. And on the contrary, the lower the trust or the confidence of the taxpayers to use the e-invoice, the lower the taxpayer's behavior to use it.

The user behavior was found to be important in the actual use of technology (Chen *et al.*, 2008). In consistency with all drawing models of the psychological theories, which argue that individual behavior can be predicted and influenced by the individual intentions. This study supports the theory of unification of acceptance and use of technology (Unified Theory of Acceptance and Use of Technology) which argues and has proven that User Behavior has significant influence on the use of technology (Venkatesh *et al.* 2003), (Venkatesh, Zhang, 2010). The intention to use refers to the strength of the intensity of e-invoice program users with their desire to use digital information resources for their work. Therefore, the intention to use plays an important role in predicting the future use of electronic tax invoicing (Abdul Rahman *et al.* 2011). This study also supports the study of Venkatesh and Davis (2000), Venkatesh and Morris (2000) that the causal relationship between Intention and Behavior is empirically proven.

6 CONCLUSIONS

The findings of this study on the factors that influence citizens' behavioral intentions for e-invoice services in Indonesia are largely consistent with the findings of the previous studies. This validates the use of the modified UTAUT model in this kind of analysis.

This study revealed that the Performance Expectancy is the strongest predictor of the behavioral intention and taxpayer behavior to use e-invoice services. However, the business expectation does not affect the behavioral intention and the behavior of the taxpayers to use e-invoice services. This study also proves that the Behavioral Intention influences the Behavior of the taxpayers in adopting the e-services. Having this insight, the government will be more capable to strengthen citizens' intention to use e-invoice services, and then keep using this service in the future.

However, this study has certain limitations. The main limitation in carrying out this study is the problem of reaching the desired number of samples for questionnaire-based surveys. In addition, the independent variables used in this study are still limited to 2 UTAUT variables from Venkatesh *et al.* 2003, so that if this study is used as a reference for a further study, other variables must be added to get optimal results. And the future study can expand the area of study objects such as the Directorate General of Tax, Ministry of Finance.

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